



19000 MacArthur Boulevard, 3rd Floor
Irvine, CA 92612



Ratesheet Code: RS-WS

Effective Date: 1/21/25 7:49 AM

Table of Contents	
Pages	Product
2-3	FannieMae Products
4-5	FreddieMac Products
6	Agency LLPAs
7-8	CalHFA / Fast 100 / FAST+
9-10	Government Products
11-13	Jumbo Product

Forward Lending Select Program	
*FL Select Special: All FNMA / FHLMC FICO => 700 & <= 80% LTV	0.300
*FL Select Special: All Gov't Loans FICO => 680 & TLA => \$250K (N/A All Fast 100 Products)	0.350

Contact list	
Corporate Headquarters:	Phone: 800-760-1833 Email: inquiries@forwardlendingmtg.com
Lock Desk:	Phone: 949-679-7400 Email: lockdesk@forwardlendingmtg.com
NonQm Lock Desk:	Phone: Email Only Email: nongmlockdesk@forwardlendingmtg.com
Prime Loan Scenarios:	Phone: Email Only Email: scenarios@forwardlendingmtg.com
NoNQm Scenarios:	Phone: Email Only Email: nongmscenarios@forwardlendingmtg.com
Bank Statement Calc:	Phone: Email Only Email: bankstatementreview@forwardlendingmtg.com
Jumbo Scenarios:	Phone: Email Only Email: jumboscenarios@forwardlendingmtg.com
CD Desk:	Phone: Email Only Email: cd@forwardlendingmtg.com
Funding Department:	Phone: Email Only Email: funding@forwardlendingmtg.com
Submission Desk	Phone: Email Only Email: submissions@forwardlendingmtg.com

Lock Expiration Days	
15 Day	02/05/25
30 Day	02/20/25
45 Day	03/07/25
60 Day	03/21/25

Allowable Fees
Click Here

Mortgagee Clause
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612

Relock Fee
(0.250)

Lock Extension Fees
0.02 Per Day
Max extension 30 days and / or 10 times, whichever comes first.

Conforming Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250

Lock Desk Hours
8:00 AM - 6:00 PM PST
Lock Request Hours
8:00 AM - 8:59 PM PST**

Maximum Loan Limits
FHA Mortgage Limits for all Counties

Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

FHA Condo Search
FHA Approved Condo Search

Price Movement			
Conventional	Previous	Current	Change
6.500	100.088	100.312	0.224
Government			
6.000	99.996	100.073	0.078
Alt	#N/A	#N/A	#N/A
DSCR	#N/A	#N/A	#N/A

January Pricing Specials	
25 BPS Price Improvement on all FHA/VA, Std Bal and High Bal, Full Doc, Streamline/IRRLS, DPA, ALL FICOs (Excludes CalHFA & Jumbo. Can be combined with Select)	0.250
37.5 BPS Price Improvement on FHA & VA with 600 - 679 FICO. Can't be combined with SELECT or any other Specials. Does NOT include DPA products or CalHFA.	0.375

Approved States

Annual Mortgage Insurance Premium (MIP)			
Mortgage Term: 20, 25, 30 Years			
Base Loan	LTV	MIP	Duration
≤ \$726,200	≤ 90.00%	50	11 years
	90.01% - 95.00%	50	Life of Loan
	95.01% and above	55	Life of Loan
> \$726,200	≤ 90.00%	70	11 years
	90.01% - 95.00%	70	Life of Loan
	95.01% and above	75	Life of Loan
Mortgage Term of Less than or Equal to 15 Years			
Base Loan	LTV	MIP (bps)	Duration
≤ 726200	≤ 90.00%	15	11 years
	> 90.00%	40	Life of Loan
> \$726,200	≤ 78.00%	15	11 years
	78.01% - 90.00%	40	11 years
	90.01% and above	65	Life of Loan

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* Any lock requests submitted after hours will be subject to market movement.
** Lock Desk turn times are 2 hours.



Effective: January 21, 2025

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

Table with 3 main columns: FANNIE MAE HB 30 YEAR FIXED (101HB), FANNIE MAE HB 25 YEAR FIXED (125HB), and FANNIE MAE HB 20 YEAR FIXED (120HB). Each column contains a table of Rate, 15-Day, 30-Day, 45-Day, and 60-Day values.

Table with 3 main columns: FANNIE MAE HB 15 YEAR FIXED (115HB), FANNIE MAE HB 10 YEAR FIXED (110HB), and FANNIE MAE HB 5 YEAR FIXED (105HB). Each column contains a table of Rate, 15-Day, 30-Day, 45-Day, and 60-Day values.

FANNIE MAE FIXED RATE BUYDOWN PRICING

Table with 3 main columns: FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD), FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD), and FANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-BD). Each column contains a table of Rate, 15-Day, 30-Day, 45-Day, and 60-Day values.

Table with 3 main columns: FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10), FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10), and FANNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD10). Each column contains a table of Rate, 15-Day, 30-Day, 45-Day, and 60-Day values.



Effective: January 21, 2025

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.218	95.168	95.110	95.063	6.000	98.459	98.358	98.223	98.112	5.375	93.643	93.593	93.535	93.488
5.500	95.889	95.839	95.782	95.734	6.125	99.061	98.961	98.826	98.714	5.500	94.314	94.264	94.207	94.159
5.625	96.531	96.480	96.423	96.375	6.250	99.351	99.251	99.116	99.004	5.625	94.956	94.905	94.848	94.800
5.750	96.982	96.923	96.857	96.802	6.375	99.856	99.756	99.621	99.509	5.750	95.407	95.348	95.282	95.227
5.875	97.612	97.553	97.487	97.432	6.500	100.571	100.471	100.336	100.224	5.875	96.037	95.978	95.912	95.857
6.000	98.249	98.191	98.124	98.070	6.625	100.997	100.897	100.762	100.651	6.000	96.674	96.616	96.549	96.495
6.125	98.845	98.787	98.720	98.666	6.750	100.847	100.730	100.577	100.452	6.125	97.270	97.212	97.145	97.091
6.250	99.134	99.067	98.987	98.921	6.875	101.278	101.161	101.008	100.883	6.250	97.559	97.492	97.412	97.346
6.375	99.837	99.770	99.690	99.624	7.000	101.925	101.807	101.655	101.529	6.375	98.262	98.195	98.115	98.049
6.500	100.379	100.312	100.232	100.166	7.125	102.293	102.176	102.024	101.898	6.500	98.804	98.737	98.657	98.591
6.625	100.877	100.810	100.730	100.664	7.250	101.857	101.715	101.536	101.389	6.625	99.302	99.235	99.155	99.089
6.750	101.020	100.936	100.839	100.758	7.375	102.551	102.409	102.230	102.082	6.750	99.445	99.361	99.264	99.183
6.875	101.406	101.323	101.225	101.145	7.500	102.827	102.685	102.506	102.359	6.875	99.831	99.748	99.650	99.570
7.000	102.005	101.921	101.824	101.743	7.625	102.991	102.849	102.670	102.522	7.000	100.430	100.346	100.249	100.168
7.125	102.433	102.349	102.251	102.171	7.750	102.950	102.857	102.670	102.522	7.125	100.858	100.774	100.676	100.596
7.250	102.759	102.603	102.457	102.337	7.875	103.276	102.983	102.745	102.550	7.250	101.184	101.028	100.882	100.762
7.375	103.189	102.995	102.834	102.700	8.000	103.114	102.821	102.584	102.388	7.375	101.614	101.420	101.259	101.125
7.500	103.595	103.385	103.226	103.094	8.125	103.402	103.109	102.872	102.676	7.500	102.020	101.810	101.651	101.519
7.625	103.960	103.750	103.591	103.459						7.625	102.385	102.175	102.016	101.884
7.750	104.165	103.955	103.796	103.664						7.750	102.590	102.380	102.221	102.089
7.875	104.557	104.348	104.188	104.057						7.875	102.982	102.773	102.613	102.482
8.000	104.687	104.478	104.318	104.187						8.000	103.112	102.903	102.743	102.612
8.125	105.010	104.800	104.641	104.509						8.125	103.435	103.225	103.066	102.934

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.218	95.168	95.110	95.063	6.000	98.459	98.358	98.223	98.112	5.375	93.643	93.593	93.535	93.488
5.500	95.889	95.839	95.782	95.734	6.125	99.061	98.961	98.826	98.714	5.500	94.314	94.264	94.207	94.159
5.625	96.531	96.480	96.423	96.375	6.250	99.351	99.251	99.116	99.004	5.625	94.956	94.905	94.848	94.800
5.750	96.982	96.923	96.857	96.802	6.375	99.856	99.756	99.621	99.509	5.750	95.407	95.348	95.282	95.227
5.875	97.612	97.553	97.487	97.432	6.500	100.571	100.471	100.336	100.224	5.875	96.037	95.978	95.912	95.857
6.000	98.249	98.191	98.124	98.070	6.625	100.997	100.897	100.762	100.651	6.000	96.674	96.616	96.549	96.495
6.125	98.845	98.787	98.720	98.666	6.750	100.847	100.730	100.577	100.452	6.125	97.270	97.212	97.145	97.091
6.250	99.134	99.067	98.987	98.921	6.875	101.278	101.161	101.008	100.883	6.250	97.559	97.492	97.412	97.346
6.375	99.837	99.770	99.690	99.624	7.000	101.925	101.807	101.655	101.529	6.375	98.262	98.195	98.115	98.049
6.500	100.379	100.312	100.232	100.166	7.125	102.293	102.176	102.024	101.898	6.500	98.804	98.737	98.657	98.591
6.625	100.877	100.810	100.730	100.664	7.250	101.857	101.715	101.536	101.389	6.625	99.302	99.235	99.155	99.089
6.750	101.020	100.936	100.839	100.758	7.375	102.551	102.409	102.230	102.082	6.750	99.445	99.361	99.264	99.183
6.875	101.406	101.323	101.225	101.145	7.500	102.827	102.685	102.506	102.359	6.875	99.831	99.748	99.650	99.570
7.000	102.005	101.921	101.824	101.743	7.625	102.991	102.849	102.670	102.522	7.000	100.430	100.346	100.249	100.168
7.125	102.433	102.349	102.251	102.171	7.750	102.950	102.857	102.670	102.522	7.125	100.858	100.774	100.676	100.596
7.250	102.759	102.603	102.457	102.337	7.875	103.276	102.983	102.745	102.550	7.250	101.184	101.028	100.882	100.762
7.375	103.189	102.995	102.834	102.700	8.000	103.114	102.821	102.584	102.388	7.375	101.614	101.420	101.259	101.125
7.500	103.595	103.385	103.226	103.094	8.125	103.402	103.109	102.872	102.676	7.500	102.020	101.810	101.651	101.519
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7.750	104.165	103.955	103.796	103.664						7.750	102.590	102.380	102.221	102.089
7.875	104.557	104.348	104.188	104.057						7.875	102.982	102.773	102.613	102.482
8.000	104.687	104.478	104.318	104.187						8.000	103.112	102.903	102.743	102.612
8.125	105.010	104.800	104.641	104.509						8.125	103.435	103.225	103.066	102.934



Effective: January 21, 2025

Agency Loan Parameter Price Adjustments

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

FICO/LTV Purchase Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

FICO/LTV Cashout Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	-0.375	-0.375	-0.625	-0.875	-1.375				
760-779	-0.375	-0.375	-0.875	-1.250	-1.875				
740-759	-0.375	-0.375	-1.000	-1.625	-2.375				
720-739	-0.375	-0.500	-1.375	-2.000	-2.750				
700-719	-0.375	-0.500	-1.625	-2.625	-3.250				
680-699	-0.375	-0.625	-2.000	-2.875	-3.750				
660-679	-0.375	-0.875	-2.750	-4.000	-4.750				
640-659	-0.375	-1.375	-3.125	-4.625	-5.125				
<=639	-0.375	-1.375	-3.375	-4.875	-5.125				

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750				
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250				

LOAN AMOUNT **

HOMEReady AND HOME POSSIBLE ADJUSTMENT CAPS*

Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680	0.000	<p>* Prices are indicative and subject to change without notice. * Please log into FL portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to FL guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**</p>
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations	0.000	
MISCELLANEOUS		<p>*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments</p> <p>**Minimum Loan Amount \$75,000**</p> <p>***All loan level price adjustments are cumulative***</p> <p>Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs</p>		
Texas Cash out	-1.000			
HB 20YR & 25YR Term	-1.500			
> 6 Financed Properties	-0.500			
Escrow Waiver (Non-CA)	-0.250			
State Adjustors: NC or WA	-0.375			
FICO => 700 & LTV <= 80%	0.300			
				NC Floor Price 99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term <= 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEReady AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
HOMEReady AND HOME POSSIBLE Amortization Term <= 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210	

LPMI (in addition to adjustments above)

	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate and Term Refinance	0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011	
Second Homes	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Employee Relocation Loans	0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350	
Manufactured Homes	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300	
3- 4 - Unit Property	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630	
> 45% DTI	95.01%-97% LTV	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
85% LTV & Below	0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040	



Effective: January 21, 2025

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (AltA101)					Alt Agency 25 Yr Fixed (AltA125)					Alt Agency 20 Yr Fixed (AltA120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.218	95.168	95.110	95.063	4.875	92.342	92.300	92.246	92.202	5.750	98.533	98.424	98.315	98.225
5.500	95.889	95.839	95.782	95.734	5.000	93.098	93.057	93.003	92.958	5.875	99.095	98.986	98.877	98.787
5.625	96.531	96.480	96.423	96.375	5.125	93.536	93.494	93.440	93.396	6.000	99.629	99.520	99.411	99.321
5.750	96.982	96.923	96.857	96.802	5.250	94.354	94.304	94.247	94.199	6.125	100.149	100.041	99.932	99.842
5.875	97.612	97.553	97.487	97.432	5.375	95.018	94.968	94.910	94.863	6.250	100.378	100.261	100.138	100.037
6.000	98.249	98.191	98.124	98.070	5.500	95.689	95.639	95.582	95.534	6.375	100.999	100.882	100.759	100.658
6.125	98.845	98.787	98.720	98.666	5.625	96.331	96.280	96.223	96.175	6.500	101.468	101.351	101.228	101.127
6.250	99.134	99.067	98.987	98.921	5.750	96.782	96.723	96.657	96.602	6.625	101.898	101.781	101.658	101.557
6.375	99.837	99.770	99.690	99.624	5.875	97.412	97.353	97.287	97.232	6.750	101.724	101.590	101.459	101.352
6.500	100.379	100.312	100.232	100.166	6.000	98.049	97.991	97.924	97.870	6.875	102.031	101.897	101.767	101.659
6.625	100.877	100.810	100.730	100.664	6.125	98.622	98.563	98.497	98.442	7.000	102.556	102.422	102.292	102.184
6.750	101.020	100.936	100.839	100.758	6.250	98.919	98.852	98.771	98.705	7.125	102.936	102.802	102.671	102.564
6.875	101.406	101.323	101.225	101.145	6.375	99.616	99.549	99.469	99.403	7.250	102.959	102.750	102.590	102.459
7.000	102.005	101.921	101.824	101.743	6.500	100.166	100.099	100.019	99.953	7.375	103.389	103.180	103.020	102.889
7.125	102.433	102.349	102.251	102.171	6.625	100.677	100.610	100.530	100.464	7.500	103.804	103.595	103.435	103.304
7.250	102.759	102.603	102.457	102.337	6.750	100.820	100.736	100.639	100.558	7.625	104.190	103.981	103.821	103.690
7.375	103.189	102.995	102.834	102.700	6.875	101.206	101.123	101.025	100.945					
7.500	103.595	103.385	103.226	103.094	7.000	101.805	101.721	101.624	101.543					
7.625	103.960	103.750	103.591	103.459	7.125	102.233	102.149	102.051	101.971					
7.750	104.165	103.955	103.796	103.664	7.250	102.559	102.403	102.257	102.137					
7.875	104.557	104.348	104.188	104.057	7.375	102.989	102.795	102.634	102.500					
8.000	104.687	104.478	104.318	104.187	7.500	103.395	103.185	103.026	102.894					
8.125	105.010	104.800	104.641	104.509	7.625	103.760	103.550	103.391	103.259					

Alt Agency 15 Yr Fixed (AltA115)					Alt Agency 10 Yr Fixed (AltA110)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.000	100.477	100.394	100.302	100.227	6.000	101.008	100.907	100.797	100.706
6.125	100.774	100.691	100.599	100.524	6.125	101.305	101.204	101.094	101.003
6.250	100.968	100.901	100.821	100.755	6.250	101.128	101.045	100.946	100.864
6.375	101.368	101.301	101.221	101.155	6.375	101.533	101.450	101.351	101.269
6.500	101.621	101.554	101.474	101.408	6.500	101.791	101.707	101.608	101.527
6.625	101.856	101.789	101.709	101.643	6.625	102.031	101.947	101.848	101.767
6.750	101.945	101.878	101.798	101.732	6.750	101.969	101.886	101.787	101.705
6.875	102.057	101.990	101.910	101.844	6.875	102.088	102.004	101.906	101.824
7.000	102.410	102.343	102.263	102.197	7.000	102.442	102.358	102.259	102.177
7.125	102.651	102.584	102.504	102.438	7.125	102.683	102.599	102.500	102.419
7.250	102.807	102.665	102.500	102.365	7.250	102.747	102.605	102.440	102.305
7.375	103.044	102.902	102.737	102.601	7.375	102.984	102.842	102.677	102.541
7.500	103.273	103.130	102.966	102.830	7.500	103.213	103.070	102.906	102.770
7.625	103.458	103.315	103.151	103.015	7.625	103.398	103.255	103.091	102.955



Effective: January 21, 2025

ALT Agency Loan Parameter Price Adjustments

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

FICO/LTV Purchase Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

FICO/LTV Cashout Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%				
780+	-0.375	-0.375	-0.625	-0.875	-1.375				
760-779	-0.375	-0.375	-0.875	-1.250	-1.875				
740-759	-0.375	-0.375	-1.000	-1.625	-2.375				
720-739	-0.375	-0.500	-1.375	-2.000	-2.750				
700-719	-0.375	-0.500	-1.625	-2.625	-3.250				
680-699	-0.375	-0.625	-2.000	-2.875	-3.750				
660-679	-0.375	-0.875	-2.750	-4.000	-4.750				
640-659	-0.375	-1.375	-3.125	-4.625	-5.125				
<=639	-0.375	-1.375	-3.375	-4.875	-5.125				

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-0.125	-0.125	-0.625	-1.125	-2.375	-3.125	-3.125	-3.125	-3.125
2nd Home	-0.125	-0.125	-0.625	-1.125	-2.375	-3.125	-3.125	-3.125	-3.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750				
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250				

LOAN AMOUNT **

Loan Amt \$75,000 <= \$100,000	-1.000								
Loan Amt >\$100,000 <= \$249,999	0.250								

MISCELLANEOUS

Texas Cash out	-1.000	*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments				* Prices are indicative and subject to change without notice.				
HB 20YR & 25YR Term	-1.500					* Please log into FL portal to obtain live lock pricing.				
> 6 Financed Properties	-0.500					* Not all price adjustments are effective for all products. Please refer to FL guide for complete eligibility rules.				
Escrow Waiver (Non-CA)	-0.250					* Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**				
State Adjustors: NC or WA	-0.375									
FICO => 700 & LTV <= 80%	0.300					NC Floor Price 99.750				

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610

LPMI (in addition to adjustments above)

	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate and Term Refinance	0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011	
Second Homes	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Employee Relocation Loans	0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350	
Manufactured Homes	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300	
3- 4 - Unit Property	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630	
> 45% DTI	95.01%-97% LTV	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below	0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040

Effective: January 21, 2025

CalHFA Pricing (California Only)

LINK FOR DAILY RATES AND HIGH BALANCE FEES: <https://www.calhfa.ca.gov/apps/rates/>

Loan must be APPROVED before requests will be reviewed. Lock Request Form must be filled out in its entirety and submitted to lockdesk via e-mail. Once received, lockdesk will respond with today's rate and additional fees (for High Bal loans). AE/Broker must CONFIRM the rate by 2:00 PM PST in order to honor same day lock.

CalHFA Conv with MyHome only (C100)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv with MyHome only - HB (C106)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP - HB (C108)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP - HB (C109)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only (F200)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only - HB (F206)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP - HB (F208)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

Effective: January 21, 2025

FAST 100 Pricing

FAST 100+ - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.705	98.500	98.296
6.875	99.229	99.025	98.818
6.990	99.711	99.507	99.300
7.000	99.741	99.537	99.330
7.125	100.202	99.998	99.791
7.250	100.634	100.430	100.223
7.375	100.870	100.632	100.391
7.500	101.342	101.104	100.863
7.625	101.763	101.525	101.284
7.750	102.165	101.927	101.686
7.875	102.447	102.193	101.932
8.000	102.879	102.625	102.364
8.125	103.270	103.016	102.755
8.250	103.661	103.407	103.146

FAST 100+ features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

FAST 100 - (301_1st_DPA)			
Rate	15 Day	30 Day	45 Day
6.750	97.205	97.000	96.796
6.875	97.729	97.525	97.318
6.990	98.211	98.007	97.800
7.000	98.241	98.037	97.830
7.125	98.702	98.498	98.291
7.250	99.134	98.930	98.723
7.375	99.370	99.132	98.891
7.500	99.842	99.604	99.363
7.625	100.263	100.025	99.784
7.750	100.665	100.427	100.186
7.875	100.947	100.693	100.432
8.000	101.379	101.125	100.864
8.125	101.770	101.516	101.255
8.250	102.161	101.907	101.646

FAST 100 features a 2nd lien that has an interest rate 0%, NO monthly payments are required.

FAST 100+ 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	97.955	97.750	97.546
6.875	98.479	98.275	98.068
6.990	98.961	98.757	98.550
7.000	98.991	98.787	98.580
7.125	99.452	99.248	99.041
7.250	99.884	99.680	99.473
7.375	100.120	99.882	99.641
7.500	100.592	100.354	100.113
7.625	101.013	100.775	100.534
7.750	101.415	101.177	100.936
7.875	101.697	101.443	101.182
8.000	102.129	101.875	101.614
8.125	102.520	102.266	102.005
8.250	102.911	102.657	102.396

FAST 100+ features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

FAST 100+ HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	96.705	96.500	96.296
6.875	97.229	97.025	96.818
6.990	97.711	97.507	97.300
7.000	97.741	97.537	97.330
7.125	98.202	97.998	97.791
7.250	98.634	98.430	98.223
7.375	98.870	98.632	98.391
7.500	99.342	99.104	98.863
7.625	99.763	99.525	99.284
7.750	100.165	99.927	99.686
7.875	100.447	100.193	99.932
8.000	100.879	100.625	100.364
8.125	101.270	101.016	100.755
8.250	101.661	101.407	101.146

FAST 100+ HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

FAST 100 HB - (301_1st_DPA_HB)			
Rate	15 Day	30 Day	45 Day
6.750	95.205	95.000	94.796
6.875	95.729	95.525	95.318
6.990	96.211	96.007	95.800
7.000	96.241	96.037	95.830
7.125	96.702	96.498	96.291
7.250	97.134	96.930	96.723
7.375	97.370	97.132	96.891
7.500	97.842	97.604	97.363
7.625	98.263	98.025	97.784
7.750	98.665	98.427	98.186
7.875	98.947	98.693	98.432
8.000	99.379	99.125	98.864
8.125	99.770	99.516	99.255
8.250	100.161	99.907	99.646

FAST 100 HB features a 2nd lien that has an interest rate 0%, NO monthly payments are required.

FAST 100+ 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	95.955	95.750	95.546
6.875	96.479	96.275	96.068
6.990	96.961	96.757	96.550
7.000	96.991	96.787	96.580
7.125	97.452	97.248	97.041
7.250	97.884	97.680	97.473
7.375	98.120	97.882	97.641
7.500	98.592	98.354	98.113
7.625	99.013	98.775	98.534
7.750	99.415	99.177	98.936
7.875	99.697	99.443	99.182
8.000	100.129	99.875	99.614
8.125	100.520	100.266	100.005
8.250	100.911	100.657	100.396

FAST 100+ HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

Fast 100 LLPAs

FICO ≥680
0.500
FICO 660 - 679
0.000
FICO 640 - 659
-0.500
FICO 620 - 639
-1.000
DTI >50
-0.250

Manufactured Home
-0.250
2-Units
-0.250
2-1 Buydown
-0.250
Kentucky
-0.500

Floor Price
98.000



Effective: January 21, 2025

Forward Lending
 19000 MacArthur Blvd, Suite 300
 Irvine, CA 92612

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.625	98.402	98.344	98.282	
5.750	99.248	99.190	99.128	
5.875	99.561	99.477	99.389	
6.000	100.157	100.073	99.985	
6.125	100.609	100.525	100.437	
6.250	101.415	101.331	101.243	
6.375	101.027	100.918	100.808	
6.500	101.583	101.474	101.364	
6.625	102.255	102.146	102.036	
6.750	102.821	102.712	102.602	
6.875	102.008	101.916	101.821	
7.000	102.544	102.452	102.357	
7.125	103.051	102.959	102.864	
7.250	102.922	102.830	102.735	
7.375	102.641	102.599	102.548	
7.500	103.137	103.095	103.044	
7.625	103.229	103.187	103.136	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
5.000	94.976	94.942	94.905	
5.125	95.488	95.454	95.417	
5.250	96.489	96.455	96.418	
5.375	97.054	96.996	96.934	
5.500	97.420	97.362	97.300	
5.625	98.027	97.969	97.907	
5.750	98.673	98.615	98.553	
5.875	99.186	99.102	99.014	
6.000	99.782	99.698	99.610	
6.125	100.234	100.150	100.062	
6.250	101.040	100.956	100.868	
6.375	100.652	100.543	100.433	
6.500	101.208	101.099	100.989	
6.625	101.880	101.771	101.661	
6.750	102.446	102.337	102.227	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.000	97.529	97.495	97.464	
5.125	97.899	97.865	97.834	
5.250	98.759	98.725	98.694	
5.375	99.030	98.964	98.908	
5.500	99.255	99.189	99.133	
5.625	99.720	99.654	99.598	
5.750	100.415	100.349	100.293	
5.875	100.152	100.203	100.222	
6.000	100.617	100.668	100.687	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.625	97.924	97.865	97.804	
5.750	98.895	98.836	98.775	
5.875	98.927	98.843	98.755	
6.000	99.523	99.439	99.351	
6.125	99.975	99.891	99.803	
6.250	100.781	100.697	100.609	
6.375	100.830	100.721	100.611	
6.500	101.136	101.027	100.917	
6.625	101.433	101.324	101.214	
6.750	101.749	101.640	101.530	
6.875	101.467	101.375	101.281	
7.000	101.753	101.661	101.567	
7.125	101.885	101.793	101.699	
7.250	101.881	101.789	101.695	
7.375	101.600	101.558	101.507	
7.500	102.096	102.054	102.003	
7.625	102.188	102.146	102.095	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.625	98.402	98.344	98.282	
5.750	99.248	99.190	99.128	
5.875	99.561	99.477	99.389	
6.000	100.157	100.073	99.985	
6.125	100.609	100.525	100.437	
6.250	101.415	101.331	101.243	
6.375	101.027	100.918	100.808	
6.500	101.583	101.474	101.364	
6.625	102.255	102.146	102.036	
6.750	102.821	102.712	102.602	
6.875	102.008	101.916	101.821	
7.000	102.544	102.452	102.357	
7.125	103.051	102.959	102.864	
7.250	102.922	102.830	102.735	
7.375	102.641	102.599	102.548	
7.500	103.137	103.095	103.044	
7.625	103.229	103.187	103.136	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.625	97.924	97.865	97.804	
5.750	98.895	98.836	98.775	
5.875	98.927	98.843	98.755	
6.000	99.523	99.439	99.351	
6.125	99.975	99.891	99.803	
6.250	100.781	100.697	100.609	
6.375	100.830	100.721	100.611	
6.500	101.136	101.027	100.917	
6.625	101.433	101.324	101.214	
6.750	101.749	101.640	101.530	
6.875	101.467	101.375	101.281	
7.000	101.753	101.661	101.567	
7.125	101.885	101.793	101.699	
7.250	101.881	101.789	101.695	
7.375	101.600	101.558	101.507	
7.500	102.096	102.054	102.003	
7.625	102.188	102.146	102.095	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.625	98.402	98.344	98.282	
5.750	99.248	99.190	99.128	
5.875	99.561	99.477	99.389	
6.000	100.157	100.073	99.985	
6.125	100.609	100.525	100.437	
6.250	101.415	101.331	101.243	
6.375	101.027	100.918	100.808	
6.500	101.583	101.474	101.364	
6.625	102.255	102.146	102.036	
6.750	102.821	102.712	102.602	
6.875	102.008	101.916	101.821	
7.000	102.544	102.452	102.357	
7.125	103.051	102.959	102.864	
7.250	102.922	102.830	102.735	
7.375	102.641	102.599	102.548	
7.500	103.137	103.095	103.044	
7.625	103.229	103.187	103.136	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.625	97.924	97.865	97.804	
5.750	98.895	98.836	98.775	
5.875	98.927	98.843	98.755	
6.000	99.523	99.439	99.351	
6.125	99.975	99.891	99.803	
6.250	100.781	100.697	100.609	
6.375	100.830	100.721	100.611	
6.500	101.136	101.027	100.917	
6.625	101.433	101.324	101.214	
6.750	101.749	101.640	101.530	
6.875	101.467	101.375	101.281	
7.000	101.753	101.661	101.567	
7.125	101.885	101.793	101.699	
7.250	101.881	101.789	101.695	
7.375	101.600	101.558	101.507	
7.500	102.096	102.054	102.003	
7.625	102.188	102.146	102.095	

LLPAs

FICO ≥780	
0.375	
FICO 680-699	
0.250	
FICO 680-679	
0.250	
FICO 640-659	
0.000	
FICO 620-639	
0.250	

FICO 690-619	
-0.150	
FICO 580-599	
-1.500	
FICO 550-579	
-3.000	
No FICO Score	
-3.000	
Loan Amount ≥\$100,000 <=\$249,999	
0.250	

VA Loan Amount >\$950K	
-0.625	
Loan Amount <\$100,000	
-0.375	
VA Cashout >90% LTV	
-3.00	
Manufactured Home (Purchase/Rate-Term/Cashout)	
-1.250	
Manufactured Home (Streamline/IRRL)	
-2.250	

Select (FICO ≥680 & 25250.000 & N/A on DPAs)	
0.350	
60 Day Lock (From 45 Day Price)	
-0.500	
3-4 Units	
-0.500	
NC Floor Price	
99.750	



Effective: January 21, 2025

Forward Lending
19000 MacArthur Blvd, Suite 300
Irvine, CA 92612

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.625	97.872	97.814	97.752	
5.750	98.718	98.660	98.598	
5.875	99.031	98.947	98.859	
6.000	99.627	99.543	99.455	
6.125	100.079	99.995	99.907	
6.250	100.760	100.676	100.588	
6.375	100.497	100.388	100.278	
6.500	101.053	100.944	100.834	
6.625	101.475	101.366	101.256	
6.750	101.916	101.807	101.697	
6.875	101.478	101.386	101.291	
7.000	102.014	101.922	101.827	
7.125	102.271	102.179	102.084	
7.250	102.517	102.425	102.330	
7.375	102.111	102.069	102.018	
7.500	102.607	102.565	102.514	
7.625	102.699	102.657	102.606	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	94.446	94.412	94.375	
5.125	94.958	94.924	94.887	
5.250	95.959	95.925	95.888	
5.375	96.524	96.466	96.404	
5.500	96.890	96.832	96.770	
5.625	97.497	97.439	97.377	
5.750	98.343	98.285	98.223	
5.875	98.656	98.572	98.484	
6.000	99.252	99.168	99.080	
6.125	99.704	99.620	99.532	
6.250	100.385	100.301	100.213	
6.375	100.122	100.013	99.903	
6.500	100.678	100.569	100.459	
6.625	101.100	100.991	100.881	
6.750	101.541	101.432	101.322	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	96.999	96.965	96.934	
5.125	97.369	97.335	97.304	
5.250	98.229	98.195	98.164	
5.375	98.500	98.434	98.378	
5.500	98.725	98.659	98.603	
5.625	99.190	99.124	99.068	
5.750	99.885	99.819	99.763	
5.875	99.622	99.673	99.692	
6.000	100.087	100.138	100.157	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.625	97.469	97.410	97.349	
5.750	98.565	98.506	98.445	
5.875	98.597	98.513	98.425	
6.000	99.068	98.984	98.896	
6.125	99.520	99.436	99.348	
6.250	100.076	99.992	99.904	
6.375	100.250	100.141	100.031	
6.500	100.681	100.572	100.462	
6.625	101.103	100.994	100.884	
6.750	101.044	100.935	100.825	
6.875	100.887	100.795	100.701	
7.000	101.173	101.081	100.987	
7.125	101.430	101.338	101.244	
7.250	101.301	101.209	101.115	
7.375	101.020	100.978	100.927	
7.500	101.516	101.474	101.423	
7.625	101.608	101.566	101.515	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.625	97.872	97.814	97.752	
5.750	98.718	98.660	98.598	
5.875	99.031	98.947	98.859	
6.000	99.627	99.543	99.455	
6.125	100.079	99.995	99.907	
6.250	100.760	100.676	100.588	
6.375	100.497	100.388	100.278	
6.500	101.053	100.944	100.834	
6.625	101.475	101.366	101.256	
6.750	101.916	101.807	101.697	
6.875	101.478	101.386	101.291	
7.000	102.014	101.922	101.827	
7.125	102.271	102.179	102.084	
7.250	102.517	102.425	102.330	
7.375	102.111	102.069	102.018	
7.500	102.607	102.565	102.514	
7.625	102.699	102.657	102.606	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.625	97.469	97.410	97.349	
5.750	98.565	98.506	98.445	
5.875	98.597	98.513	98.425	
6.000	99.068	98.984	98.896	
6.125	99.520	99.436	99.348	
6.250	100.076	99.992	99.904	
6.375	100.250	100.141	100.031	
6.500	100.681	100.572	100.462	
6.625	101.103	100.994	100.884	
6.750	101.044	100.935	100.825	
6.875	100.887	100.795	100.701	
7.000	101.173	101.081	100.987	
7.125	101.430	101.338	101.244	
7.250	101.301	101.209	101.115	
7.375	101.020	100.978	100.927	
7.500	101.516	101.474	101.423	
7.625	101.608	101.566	101.515	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.625	97.872	97.814	97.752	
5.750	98.718	98.660	98.598	
5.875	99.031	98.947	98.859	
6.000	99.627	99.543	99.455	
6.125	100.079	99.995	99.907	
6.250	100.760	100.676	100.588	
6.375	100.497	100.388	100.278	
6.500	101.053	100.944	100.834	
6.625	101.475	101.366	101.256	
6.750	101.916	101.807	101.697	
6.875	101.478	101.386	101.291	
7.000	102.014	101.922	101.827	
7.125	102.271	102.179	102.084	
7.250	102.517	102.425	102.330	
7.375	102.111	102.069	102.018	
7.500	102.607	102.565	102.514	
7.625	102.699	102.657	102.606	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.625	97.469	97.410	97.349	
5.750	98.565	98.506	98.445	
5.875	98.597	98.513	98.425	
6.000	99.068	98.984	98.896	
6.125	99.520	99.436	99.348	
6.250	100.076	99.992	99.904	
6.375	100.250	100.141	100.031	
6.500	100.681	100.572	100.462	
6.625	101.103	100.994	100.884	
6.750	101.044	100.935	100.825	
6.875	100.887	100.795	100.701	
7.000	101.173	101.081	100.987	
7.125	101.430	101.338	101.244	
7.250	101.301	101.209	101.115	
7.375	101.020	100.978	100.927	
7.500	101.516	101.474	101.423	
7.625	101.608	101.566	101.515	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.375	96.479	96.421	96.359	
5.500	96.845	96.787	96.725	
5.625	97.452	97.394	97.332	
5.750	98.298	98.240	98.178	
5.875	98.611	98.527	98.439	
6.000	99.207	99.123	99.035	
6.125	99.659	99.575	99.487	
6.250	100.340	100.256	100.168	
6.375	100.077	99.968	99.858	
6.500	100.633	100.524	100.414	
6.625	101.055	100.946	100.836	
6.750	101.496	101.387	101.277	
6.875	101.058	100.966	100.871	
7.000	101.594	101.502	101.407	
7.125	101.851	101.759	101.664	

LLPAs

FICO ≥700
0.375
FICO 680-699
0.250
FICO 660-679
0.250
FICO 640-659
0.000
FICO 620-639
-0.250

FICO 600-619
-0.750
FICO 580-599
-1.500
FICO 550-579
-3.000
No FICO Score
-3.000
Loan Amount ≥\$100,000 <=\$249,999
0.250

VA Loan Amount >=\$950K
-0.625
Loan Amount <=\$100,000
-0.375
VA Cashout >90% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRLL)
-2.250

Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.350
60 Day Lock (From 45 Day Price)
-0.500
3+ Units
-0.500
NC Floor Price
99.750



Effective: January 21, 2025

Forward Lending
19000 MacArthur Blvd, Suite 300
Irvine, CA 92612

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.750	94.009	93.984	93.954	
4.875	94.705	94.671	94.634	
5.000	95.351	95.317	95.280	
5.125	95.863	95.829	95.792	
5.250	96.864	96.830	96.793	
5.375	97.429	97.371	97.309	
5.500	97.795	97.737	97.675	
5.625	98.402	98.344	98.282	
5.750	99.248	99.190	99.128	
5.875	99.561	99.477	99.389	
6.000	100.157	100.073	99.985	
6.125	100.609	100.525	100.437	
6.250	101.415	101.331	101.243	
6.375	101.027	100.918	100.808	
6.500	101.583	101.474	101.364	
6.625	102.255	102.146	102.036	
6.750	102.821	102.712	102.602	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	96.929	96.871	96.809	
5.500	97.295	97.237	97.175	
5.625	97.902	97.844	97.782	
5.750	98.748	98.690	98.628	
5.875	99.061	98.977	98.889	
6.000	99.657	99.573	99.485	
6.125	100.109	100.025	99.937	
6.250	100.915	100.831	100.743	
6.375	100.527	100.418	100.308	
6.500	101.083	100.974	100.864	
6.625	101.755	101.646	101.536	
6.750	102.321	102.212	102.102	
6.875	101.508	101.416	101.321	
7.000	102.044	101.952	101.857	
7.125	102.551	102.459	102.364	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	97.404	97.370	97.339	
5.125	97.774	97.740	97.709	
5.250	98.634	98.600	98.569	
5.375	98.905	98.839	98.783	
5.500	99.130	99.064	99.008	
5.625	99.595	99.529	99.473	
5.750	100.290	100.224	100.168	
5.875	100.027	100.078	100.097	
6.000	100.492	100.543	100.562	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.325	96.266	96.205	
5.375	96.576	96.517	96.456	
5.500	97.192	97.133	97.072	
5.625	97.799	97.740	97.679	
5.750	98.770	98.711	98.650	
5.875	98.802	98.718	98.630	
6.000	99.398	99.314	99.226	
6.125	99.850	99.766	99.678	
6.250	100.656	100.572	100.484	
6.375	100.705	100.596	100.486	
6.500	101.011	100.902	100.792	
6.625	101.308	101.199	101.089	
6.750	101.624	101.515	101.405	
6.875	101.342	101.250	101.156	
7.000	101.628	101.536	101.442	
7.125	101.760	101.668	101.574	
7.250	101.756	101.664	101.570	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	93.604	93.579	93.549	
4.875	94.175	94.141	94.104	
5.000	94.821	94.787	94.750	
5.125	95.333	95.299	95.262	
5.250	96.334	96.300	96.263	
5.375	96.899	96.841	96.779	
5.500	97.265	97.207	97.145	
5.625	97.872	97.814	97.752	
5.750	98.718	98.660	98.598	
5.875	99.031	98.947	98.859	
6.000	99.627	99.543	99.455	
6.125	100.079	99.995	99.907	
6.250	100.760	100.676	100.588	
6.375	100.497	100.388	100.278	
6.500	101.053	100.944	100.834	
6.625	101.475	101.366	101.256	
6.750	101.916	101.807	101.697	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	96.399	96.341	96.279	
5.500	96.765	96.707	96.645	
5.625	97.372	97.314	97.252	
5.750	98.218	98.160	98.098	
5.875	98.531	98.447	98.359	
6.000	99.127	99.043	98.955	
6.125	99.579	99.495	99.407	
6.250	100.260	100.176	100.088	
6.375	99.997	99.888	99.778	
6.500	100.553	100.444	100.334	
6.625	100.975	100.866	100.756	
6.750	101.416	101.307	101.197	
6.875	100.978	100.886	100.791	
7.000	101.514	101.422	101.327	
7.125	101.771	101.679	101.584	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	96.874	96.840	96.809	
5.125	97.244	97.210	97.179	
5.250	98.104	98.070	98.039	
5.375	98.375	98.309	98.253	
5.500	98.600	98.534	98.478	
5.625	99.065	98.999	98.943	
5.750	99.760	99.694	99.638	
5.875	99.497	99.548	99.567	
6.000	99.962	100.013	100.032	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	95.870	95.811	95.750	
5.375	96.246	96.187	96.126	
5.500	96.737	96.678	96.617	
5.625	97.344	97.285	97.224	
5.750	98.440	98.381	98.320	
5.875	98.472	98.388	98.300	
6.000	98.943	98.859	98.771	
6.125	99.395	99.311	99.223	
6.250	99.951	99.867	99.779	
6.375	100.125	100.016	99.906	
6.500	100.556	100.447	100.337	
6.625	100.978	100.869	100.759	
6.750	100.919	100.810	100.700	
6.875	100.762	100.670	100.576	
7.000	101.048	100.956	100.862	
7.125	101.305	101.213	101.119	
7.250	101.176	101.084	100.990	

LLPAs

FICO ≥700
0.375
FICO 680-699
0.250
FICO 660-679
0.250
FICO 640-659
0.000
FICO 620-639
-0.500

FICO 600-619
-1.000
FICO 580-599
-1.750
FICO 550-579
-3.000
No FICO Score
-3.000
Loan Amount ≥\$100,000 <=\$249,999
0.250

VA Loan Amount >\$950K
-1.000
Loan Amount <\$100,000
-0.375
VA Cashout >90% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRRL)
-2.250

Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.350
60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
VA IRRRL >100% CLTV
-1.000
NC Floor Price
99.750



Effective:

Tuesday, January 21, 2025

Jumbo Nitro XL Pricing

Jumbo Nitro XL 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	98.337	98.243	98.055	97.868
6.500	98.833	98.739	98.552	98.364
6.625	99.235	99.141	98.953	98.766
6.750	99.607	99.513	99.326	99.138
6.875	99.977	99.883	99.696	99.508
7.000	100.276	100.182	99.995	99.807
7.125	100.551	100.457	100.270	100.082
7.250	100.834	100.740	100.552	100.365
7.375	101.117	101.023	100.835	100.648
7.500	101.389	101.295	101.107	100.920
7.625	101.637	101.543	101.355	101.168
7.750	101.854	101.760	101.572	101.385
7.875	102.067	101.973	101.785	101.598
8.000	102.279	102.185	101.997	101.810
8.125	102.491	102.397	102.209	102.022
8.250	102.702	102.609	102.421	102.234
8.375	102.914	102.821	102.633	102.446
8.500	103.126	103.033	102.845	102.658
8.625	103.338	103.245	103.057	102.870

Jumbo Nitro XL 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	94.760	94.666	94.478	94.291
6.375	95.209	95.116	94.928	94.741
6.500	95.660	95.566	95.379	95.191
6.625	96.108	96.014	95.826	95.639
6.750	96.560	96.466	96.279	96.091
6.875	97.013	96.919	96.732	96.544
7.000	97.467	97.373	97.186	96.998
7.125	97.918	97.824	97.637	97.449
7.250	98.373	98.279	98.092	97.904
7.375	98.829	98.736	98.548	98.361
7.500	99.286	99.192	99.005	98.817
7.625	99.744	99.650	99.462	99.275
7.750	100.202	100.108	99.921	99.733
7.875	100.661	100.567	100.379	100.192
8.000	101.117	101.023	100.835	100.648

Loan Level Price Adjustments (LLPAs)	CLTV						
	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO							
FICO >= 800	0.850	0.800	0.750	0.650	0.450	-3.000	-4.300
FICO 760 - 799	0.750	0.700	0.650	0.550	0.200	-3.500	-5.050
FICO 740 - 759	0.650	0.600	0.500	0.400	0.050	-4.000	-5.600
FICO 720 - 739	0.450	0.400	0.350	0.000	-0.500	-4.350	-5.900
FICO 700 - 719	-0.050	-0.150	-0.350	-0.500	-1.250	-5.000	-6.750
FICO 680 - 699	-1.250	-1.500	-1.750	-2.750	-3.250	-6.250	-7.750
FICO 660 - 679	-1.750	-2.000	-2.250	-3.500	-4.500		
Other Adjusters	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property Purchase	-1.250	-1.500	-2.000	-2.500	-3.000		
Cashout Refinance	0.500	0.375	0.250	0.125	0.000	0.000	0.000
Second Home	-0.375	-0.500	-0.750	-1.000	-1.250		
Condo (LR and HR)	-0.125	-0.250	-0.375	-0.500	-0.750	-1.500	-1.750
2-4 Unit	0.050	0.000	-0.100	-0.200	-0.300	-0.500	
Self-Employed	0.000	-0.050	-0.100	-0.250	-0.500	-0.750	-1.000
	0.050	0.000	-0.050	-0.100	-0.150	-0.200	-0.250

ARM Notes		NC Floor Price	Maximum Net Price
Margin:	2.75%	99.750	102.000
Floor:	2.75%		
Caps:	5/1/5		
Index:	SOFR		

Must be Conditionally Approved to lock

Effective: Tuesday, January 21, 2025

Jumbo Nitro Pricing

Jumbo Nitro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	95.416	95.306	95.135	94.916
5.875	96.038	95.928	95.756	95.538
6.000	96.659	96.550	96.378	96.159
6.125	97.218	97.109	96.937	96.718
6.250	97.778	97.669	97.497	97.278
6.375	98.231	98.121	97.950	97.731
6.500	98.683	98.574	98.402	98.183
6.625	99.076	98.967	98.795	98.576
6.750	99.469	99.360	99.188	98.969
6.875	99.841	99.732	99.560	99.341
7.000	100.214	100.104	99.932	99.714
7.125	100.494	100.384	100.213	99.994
7.250	100.774	100.665	100.493	100.274
7.375	101.033	100.924	100.752	100.533
7.500	101.293	101.183	101.011	100.793
7.625	101.525	101.416	101.244	101.025
7.750	101.757	101.648	101.476	101.257
7.875	101.757	101.648	101.476	101.257
8.000	101.849	101.740	101.568	101.349

Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	95.416	95.306	95.135	94.916
5.875	96.038	95.928	95.756	95.538
6.000	96.659	96.550	96.378	96.159
6.125	97.218	97.109	96.937	96.718
6.250	97.778	97.669	97.497	97.278
6.375	98.231	98.121	97.950	97.731
6.500	98.683	98.574	98.402	98.183
6.625	99.076	98.967	98.795	98.576
6.750	99.469	99.360	99.188	98.969
6.875	99.841	99.732	99.560	99.341
7.000	100.214	100.104	99.932	99.714
7.125	100.494	100.384	100.213	99.994
7.250	100.774	100.665	100.493	100.274
7.375	101.033	100.924	100.752	100.533
7.500	101.293	101.183	101.011	100.793
7.625	101.525	101.416	101.244	101.025
7.750	101.757	101.648	101.476	101.257
7.875	101.757	101.648	101.476	101.257
8.000	101.849	101.740	101.568	101.349

Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	95.416	95.306	95.135	94.916
5.875	96.038	95.928	95.756	95.538
6.000	96.659	96.550	96.378	96.159
6.125	97.218	97.109	96.937	96.718
6.250	97.778	97.669	97.497	97.278
6.375	98.231	98.121	97.950	97.731
6.500	98.683	98.574	98.402	98.183
6.625	99.076	98.967	98.795	98.576
6.750	99.469	99.360	99.188	98.969
6.875	99.841	99.732	99.560	99.341
7.000	100.214	100.104	99.932	99.714
7.125	100.494	100.384	100.213	99.994
7.250	100.774	100.665	100.493	100.274
7.375	101.033	100.924	100.752	100.533
7.500	101.293	101.183	101.011	100.793
7.625	101.525	101.416	101.244	101.025
7.750	101.757	101.648	101.476	101.257
7.875	101.757	101.648	101.476	101.257
8.000	101.849	101.740	101.568	101.349

Jumbo Nitro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	N/A	N/A	N/A	N/A
5.625	N/A	N/A	N/A	N/A
5.750	N/A	N/A	N/A	N/A
5.875	N/A	N/A	N/A	N/A
6.000	97.656	97.546	97.374	97.156
6.125	97.941	97.832	97.660	97.441
6.250	98.227	98.117	97.945	97.727
6.375	98.584	98.475	98.303	98.084
6.500	98.942	98.833	98.661	98.442
6.625	99.278	99.168	98.996	98.778
6.750	99.613	99.504	99.332	99.113

Jumbo Nitro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	N/A	N/A	N/A	N/A
5.375	N/A	N/A	N/A	N/A
5.500	N/A	N/A	N/A	N/A
5.625	N/A	N/A	N/A	N/A
5.750	96.960	96.851	96.679	96.460
5.875	97.368	97.259	97.087	96.868
6.000	97.765	97.656	97.484	97.285
6.125	98.029	97.920	97.748	97.529
6.250	98.263	98.153	97.982	97.763
6.375	98.345	98.236	98.064	97.845
6.500	98.428	98.319	98.147	97.928
6.625	98.474	98.365	98.193	97.974
6.750	98.521	98.412	98.240	98.021
6.875	98.569	98.460	98.288	98.069
7.000	98.617	98.508	98.336	98.117

Loan Level Price Adjustments (LLPAs)

Fixed Rates	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.500	0.500	0.500	0.500	0.375		
FICO 780-799	0.500	0.500	0.375	0.375	0.250		
FICO 760-779	0.500	0.375	0.375	0.250	0.125		
FICO 740-759	0.375	0.250	0.125	0.000	0.000		
FICO 720-739	0.250	0.125	0.000	0.000	-0.375		
FICO 700-719	0.000	-0.125	-0.250	-0.500	-1.000		
FICO 680-699	-0.375	-0.500	-1.250	-1.500	-2.000		
FICO 660-679	-1.125	-1.375	-1.500	-2.500	-3.000		
ARMIS	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.375	0.375	0.250	0.250	0.125		
FICO 780-799	0.375	0.250	0.250	0.250	0.125		
FICO 760-779	0.250	0.250	0.250	0.125	0.000		
FICO 740-759	0.125	0.125	0.000	-0.125	-0.125		
FICO 720-739	0.125	0.000	-0.125	-0.125	-0.375		
FICO 700-719	0.000	-0.125	-0.250	-0.500	-1.000		
FICO 680-699	-0.375	-0.500	-1.250	-1.500	-2.000		
FICO 660-679	-1.125	-1.375	-1.500	-2.500	-3.000		
Other Adjusters	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
Purchase	0.750	0.625	0.500	0.375	0.250		
Rate/Term Refi	0.000	0.000	0.000	0.000	0.000		
Cash Out Refi	-0.125	-0.250	-0.375	-0.750	-1.000		
2nd Home	-0.750	-0.750	-0.750	-1.000	-1.000		
Non-Owner	-0.750	-1.250	-2.000				
Condo	0.000	0.000	-0.125	-0.250	-0.500		
2 Units	0.000	0.000	-0.250	-0.625	-1.125		
3-4 Units	-0.250	-0.375	-0.625				
UPB > \$1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	-0.250	-0.250			

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Effective: Tuesday, January 21, 2025

Jumbo Nitro Plus Pricing

Jumbo Nitro Plus 30 Year Fixed - (901EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.239	97.114	96.989	96.802
6.125	97.720	97.595	97.470	97.283
6.250	98.102	97.977	97.852	97.665
6.375	98.503	98.378	98.253	98.065
6.500	98.870	98.745	98.620	98.433
6.625	99.285	99.160	99.035	98.848
6.750	99.607	99.482	99.357	99.170
6.875	99.907	99.782	99.657	99.470
7.000	100.275	100.150	100.025	99.838
7.125	100.499	100.374	100.249	100.062
7.250	100.681	100.556	100.431	100.244
7.375	100.960	100.835	100.710	100.522
7.500	101.355	101.230	101.105	100.917
7.625	101.721	101.596	101.471	101.283
7.750	102.085	101.960	101.835	101.648
7.875	102.448	102.323	102.198	102.010
8.000	102.873	102.748	102.623	102.435
8.125	103.944	103.819	103.694	103.506
8.250	N/A	N/A	N/A	N/A
8.375	N/A	N/A	N/A	N/A
8.500	N/A	N/A	N/A	N/A
8.625	N/A	N/A	N/A	N/A

Jumbo Nitro Plus 30 Year Fixed 2:1 Buydown - (901EM-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.239	97.114	96.989	96.802
6.125	97.720	97.595	97.470	97.283
6.250	98.102	97.977	97.852	97.665
6.375	98.503	98.378	98.253	98.065
6.500	98.870	98.745	98.620	98.433
6.625	99.285	99.160	99.035	98.848
6.750	99.607	99.482	99.357	99.170
6.875	99.907	99.782	99.657	99.470
7.000	100.275	100.150	100.025	99.838
7.125	100.499	100.374	100.249	100.062
7.250	100.681	100.556	100.431	100.244
7.375	100.960	100.835	100.710	100.522
7.500	101.355	101.230	101.105	100.917
7.625	101.721	101.596	101.471	101.283
7.750	102.085	101.960	101.835	101.648
7.875	102.448	102.323	102.198	102.010
8.000	102.873	102.748	102.623	102.435
8.125	103.944	103.819	103.694	103.506
8.250	N/A	N/A	N/A	N/A
8.375	N/A	N/A	N/A	N/A
8.500	N/A	N/A	N/A	N/A
8.625	N/A	N/A	N/A	N/A

Jumbo Nitro Plus 30 Year Fixed 1:0 Buydown - (901EM-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.239	97.114	96.989	96.802
6.125	97.720	97.595	97.470	97.283
6.250	98.102	97.977	97.852	97.665
6.375	98.503	98.378	98.253	98.065
6.500	98.870	98.745	98.620	98.433
6.625	99.285	99.160	99.035	98.848
6.750	99.607	99.482	99.357	99.170
6.875	99.907	99.782	99.657	99.470
7.000	100.275	100.150	100.025	99.838
7.125	100.499	100.374	100.249	100.062
7.250	100.681	100.556	100.431	100.244
7.375	100.960	100.835	100.710	100.522
7.500	101.355	101.230	101.105	100.917
7.625	101.721	101.596	101.471	101.283
7.750	102.085	101.960	101.835	101.648
7.875	102.448	102.323	102.198	102.010
8.000	102.873	102.748	102.623	102.435
8.125	103.944	103.819	103.694	103.506
8.250	N/A	N/A	N/A	N/A
8.375	N/A	N/A	N/A	N/A
8.500	N/A	N/A	N/A	N/A
8.625	N/A	N/A	N/A	N/A

Jumbo Nitro Plus 30 Year Fixed Interest Only - (901EM-IO)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.239	97.114	96.989	96.802
6.125	97.720	97.595	97.470	97.283
6.250	98.102	97.977	97.852	97.665
6.375	98.503	98.378	98.253	98.065
6.500	98.870	98.745	98.620	98.433
6.625	99.285	99.160	99.035	98.848
6.750	99.607	99.482	99.357	99.170
6.875	99.907	99.782	99.657	99.470
7.000	100.275	100.150	100.025	99.838
7.125	100.499	100.374	100.249	100.062
7.250	100.681	100.556	100.431	100.244
7.375	100.960	100.835	100.710	100.522
7.500	101.355	101.230	101.105	100.917
7.625	101.721	101.596	101.471	101.283
7.750	102.085	101.960	101.835	101.648
7.875	102.448	102.323	102.198	102.010
8.000	102.873	102.748	102.623	102.435
8.125	103.944	103.819	103.694	103.506
8.250	N/A	N/A	N/A	N/A
8.375	N/A	N/A	N/A	N/A
8.500	N/A	N/A	N/A	N/A
8.625	N/A	N/A	N/A	N/A

Jumbo Nitro Plus 15 Year Fixed - (915EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.500	98.995	98.870	98.745	98.558
6.625	99.308	99.183	99.058	98.870
6.750	99.637	99.512	99.387	99.200
6.875	99.944	99.819	99.694	99.506
7.000	100.197	100.072	99.947	99.759
7.125	100.451	100.326	100.201	100.013
7.250	100.652	100.527	100.402	100.214
7.375	N/A	N/A	N/A	N/A
7.500	N/A	N/A	N/A	N/A
7.625	N/A	N/A	N/A	N/A
7.750	N/A	N/A	N/A	N/A
7.875	N/A	N/A	N/A	N/A
8.000	N/A	N/A	N/A	N/A
8.125	N/A	N/A	N/A	N/A
8.250	N/A	N/A	N/A	N/A

Jumbo Nitro Plus 10/6 ARM - (9106EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.500	98.504	98.379	98.254	98.067
6.625	98.799	98.674	98.549	98.362
6.750	99.106	98.981	98.856	98.669
6.875	99.410	99.285	99.160	98.972
7.000	99.656	99.531	99.406	99.218
7.125	99.940	99.815	99.690	99.502
7.250	100.159	100.034	99.909	99.721
7.375	N/A	N/A	N/A	N/A
7.500	N/A	N/A	N/A	N/A
7.625	N/A	N/A	N/A	N/A
7.750	N/A	N/A	N/A	N/A
7.875	N/A	N/A	N/A	N/A
8.000	N/A	N/A	N/A	N/A
8.125	N/A	N/A	N/A	N/A
8.250	N/A	N/A	N/A	N/A

Loan Level Price Adjustments (LLPAs)

FICO	CLTV							
	0.00-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
660-679	0.00000	-0.50000	-1.00000	-1.50000	-2.25000	-3.00000		
680-699	0.12500	0.00000	0.00000	-0.75000	-1.50000	-2.00000	-2.25000	-2.87500
700-719	0.37500	0.25000	0.00000	0.00000	-0.50000	-1.00000	-1.62500	-2.25000
720-739	0.62500	0.50000	0.37500	0.00000	-0.50000	-1.00000	-1.00000	-2.00000
740-759	0.75000	0.75000	0.62500	0.37500	0.00000	0.00000	-0.75000	-1.75000
760-779	0.87500	0.87500	0.75000	0.50000	0.25000	0.00000	-0.50000	-1.50000
780-850	1.00000	0.87500	0.87500	0.62500	0.37500	0.12500	-0.50000	-1.00000
Other Adjusters	CLTV 0.00-55.00	CLTV 55.01-60.00	CLTV 60.01-65.00	CLTV 65.01-70.00	CLTV 70.01-75.00	CLTV 75.01-80.00	CLTV 80.01-85.00	CLTV 85.01-90.00
MI Source Type							0.00000	0.00000
Interest Only	-0.50000	-0.50000	-1.00000	-1.00000	-1.50000	-1.50000		
Investment Property	-0.25000	-0.50000	-0.50000	-0.75000	-1.00000	-1.50000		
Second Home	0.00000	0.00000	0.00000	-0.25000	-0.50000	-0.50000	-1.75000	-1.75000
Cash-Out/Debt Consolidation	0.00000	-0.12500	-0.12500	-0.37500	-0.75000	-1.00000		
Cash-Out/Home Improvement	0.00000	-0.12500	-0.12500	-0.37500	-0.75000	-1.00000		
Cash-Out/Other	0.00000	-0.12500	-0.12500	-0.37500	-0.75000	-1.00000		
Purchase	0.25000	0.25000	0.25000	0.25000	0.25000	0.25000	0.00000	0.00000
Self Employed	CLTV 0.00-55.00	CLTV 55.01-60.00	CLTV 60.01-65.00	CLTV 65.01-70.00	CLTV 70.01-75.00	CLTV 75.01-80.00	CLTV 80.01-85.00	CLTV 85.01-90.00
660-679	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000		
680-699	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000
700-719	-0.25000	-0.25000	-0.25000	-0.25000	-0.25000	-0.25000	-0.25000	-0.25000
720-739	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500
740-759	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500
760-779	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
780-850	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

NC Floor Price
99.750

Maximum Net Price
101.500

Must be Conditionally Approved to lock

Forward Lending

19000 MacArthur Blvd, Suite 300

Irvine, CA 92612

Effective: Tuesday, January 21, 2025

Jumbo Hauler Pricing

Jumbo Hauler 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	98.874	98.812	98.562
6.500	99.374	99.312	99.062
6.625	99.624	99.562	99.312
6.750	99.874	99.812	99.562
6.875	100.124	100.062	99.812
7.000	100.624	100.562	100.312
7.125	100.874	100.812	100.562
7.250	101.124	101.062	100.812
7.375	101.374	101.312	101.062
7.500	101.624	101.562	101.312
7.625	101.874	101.812	101.562
7.750	102.124	102.062	101.812
7.875	102.374	102.312	102.062
8.000	102.874	102.812	102.562
8.125	103.124	103.062	102.812
8.250	103.374	103.312	103.062
8.375	103.624	103.562	103.312

Jumbo Hauler 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	98.874	98.812	98.562
6.500	99.374	99.312	99.062
6.625	99.624	99.562	99.312
6.750	99.874	99.812	99.562
6.875	100.124	100.062	99.812
7.000	100.624	100.562	100.312
7.125	100.874	100.812	100.562
7.250	101.124	101.062	100.812
7.375	101.374	101.312	101.062
7.500	101.624	101.562	101.312
7.625	101.874	101.812	101.562
7.750	102.124	102.062	101.812
7.875	102.374	102.312	102.062
8.000	102.874	102.812	102.562
8.125	103.124	103.062	102.812
8.250	103.374	103.312	103.062
8.375	103.624	103.562	103.312

Jumbo Hauler 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	98.874	98.812	98.562
6.500	99.374	99.312	99.062
6.625	99.624	99.562	99.312
6.750	99.874	99.812	99.562
6.875	100.124	100.062	99.812
7.000	100.624	100.562	100.312
7.125	100.874	100.812	100.562
7.250	101.124	101.062	100.812
7.375	101.374	101.312	101.062
7.500	101.624	101.562	101.312
7.625	101.874	101.812	101.562
7.750	102.124	102.062	101.812
7.875	102.374	102.312	102.062
8.000	102.874	102.812	102.562
8.125	103.124	103.062	102.812
8.250	103.374	103.312	103.062
8.375	103.624	103.562	103.312

Jumbo Hauler 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	99.124	99.062	98.812
6.500	99.624	99.562	99.312
6.625	99.874	99.812	99.562
6.750	100.124	100.062	99.812
6.875	100.374	100.312	100.062
7.000	100.874	100.812	100.562
7.125	101.124	101.062	100.812
7.250	101.374	101.312	101.062
7.375	101.624	101.562	101.312
7.500	101.874	101.812	101.562
7.625	102.124	102.062	101.812
7.750	102.374	102.312	102.062
7.875	102.624	102.562	102.312
8.000	103.124	103.062	102.812
8.125	103.374	103.312	103.062
8.250	103.624	103.562	103.312
8.375	103.874	103.812	103.562

Loan Level Price Adjustments (LLPAs)		CLTV						
FICO		<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+		0.750	0.625	0.500	0.250	0.000	-0.125	-2.000
760-779		0.625	0.500	0.250	0.125	-0.125	-0.500	-2.250
740-759		0.500	0.250	0.125	-0.125	-0.500	-0.750	-2.500
720-739		0.250	0.125	-0.125	-0.500	-0.750	-1.250	-3.000
700-719		0.125	-0.125	-0.500	-0.750	-1.250	-1.750	-3.750
680-699		-0.125	-0.500	-0.750	-1.250	-1.750	-2.750	-4.750
Loan Amount		<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
>\$1,000,000 ≤ \$1,500,000		0.250	0.250	0.250	0.250	0.250	0.250	0.250
>\$1,500,000 ≤ \$2,000,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$2,000,000 ≤ \$2,500,000		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
>\$2,500,000 ≤ \$3,000,000		-0.500	-0.500	-0.500	-0.500	-0.500		
Other Adjusters		<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Cash-Out/Debt Consolidation		-0.500	-0.500	-0.500	-0.500	-1.000	-1.000	
Investment Property		-2.500	-2.500	-2.500	-2.500	-2.500		
Second Home		-1.000	-1.000	-1.000	-1.000	-1.000		
3-4 Units		-0.500	-0.500	-0.500	-0.500	-0.500		
Escrow Waived		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Maximum Net Price
101.000