



19000 MacArthur Boulevard, 3rd Floor  
Irvine, CA 92612



Ratesheet Code: RS-WS

Effective Date: 1/24/25 7:56 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	
<b>Corporate Headquarters:</b>	Phone: 800-760-1833 Email: <a href="mailto:inquiries@forwardlendingmtg.com">inquiries@forwardlendingmtg.com</a>
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<b>NonQm Lock Desk:</b>	Phone: Email Only Email: <a href="mailto:nongmlockdesk@forwardlendingmtg.com">nongmlockdesk@forwardlendingmtg.com</a>
<b>Prime Loan Scenarios:</b>	Phone: Email Only Email: <a href="mailto:scenarios@forwardlendingmtg.com">scenarios@forwardlendingmtg.com</a>
<b>NoNQm Scenarios:</b>	Phone: Email Only Email: <a href="mailto:nongmscenarios@forwardlendingmtg.com">nongmscenarios@forwardlendingmtg.com</a>
<b>Bank Statement Calc:</b>	Phone: Email Only Email: <a href="mailto:bankstatementreview@forwardlendingmtg.com">bankstatementreview@forwardlendingmtg.com</a>
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<b>Submission Desk</b>	Phone: Email Only Email: <a href="mailto:submissions@forwardlendingmtg.com">submissions@forwardlendingmtg.com</a>

Lock Expiration Days	
15 Day	02/07/25
30 Day	02/24/25
45 Day	03/10/25
60 Day	03/25/25

Allowable Fees
<a href="#">Click Here</a>

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

Relock Fee
(0.250)

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

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

Maximum Loan Limits
<a href="#">FHA Mortgage Limits for all Counties</a>

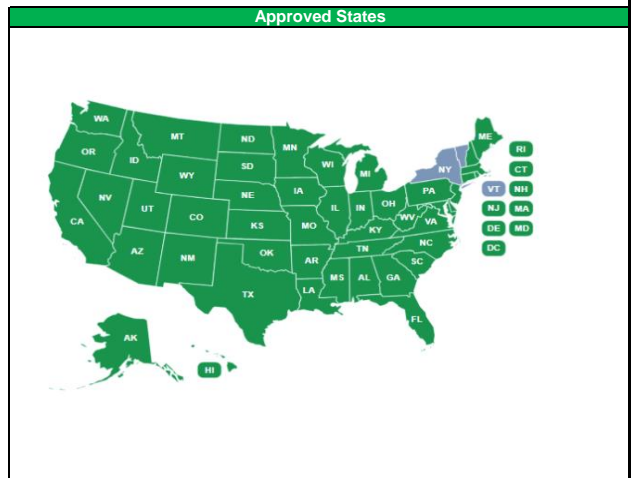
Lock Desk Hours
8:00 AM - 6:00 PM PST
Lock Request Hours
8:00 AM - 8:59 PM PST**

FHA Condo Search
<a href="#">FHA Approved Condo Search</a>

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

Price Movement			
Conventional	Previous	Current	Change
6.500	100.085	100.085	0.000
Government			
6.125	100.384	100.384	0.000
Alt	#N/A	#N/A	#N/A
DSCR	#N/A	#N/A	#N/A

\*For turn times, please reach out to your AE.



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

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 24, 2025

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

Table with 15 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day. It is divided into three sections: FANNIE MAE HB 30 YEAR FIXED (101HB), FANNIE MAE HB 25 YEAR FIXED (125HB), and FANNIE MAE HB 20 YEAR FIXED (120HB).

Table with 15 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day. It is divided into two sections: FANNIE MAE HB 15 YEAR FIXED (115HB) and FANNIE MAE HB 10 YEAR FIXED (110HB).

FANNIE MAE FIXED RATE BUYDOWN PRICING

Table with 15 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day. It is divided into three sections: 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).

Table with 15 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day. It is divided into three sections: 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).



Effective: January 24, 2025

FREDDIE MAC FIXED RATE PRICING

Table with columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day for FREDDIE MAC 30 YEAR FIXED (201), FREDDIE MAC 25 YEAR FIXED (225), and FREDDIE MAC 20 YEAR FIXED (220)

Table with columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day for FREDDIE MAC 15 YEAR FIXED (215), FREDDIE MAC 10 YEAR FIXED (210), and HOME POSSIBLE 30 YEAR FIXED (HP201)

Table with columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day for FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

Table with columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day for FREDDIE MAC SC 30 YEAR FIXED (201SC), FREDDIE MAC SC 20 YEAR FIXED (220SC), and FREDDIE MAC SC 15 YEAR FIXED (215SC)



Effective: January 24, 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	94.845	94.799	94.748	94.697	6.000	98.158	98.064	97.950	97.836	5.375	93.270	93.224	93.173	93.122
5.500	95.504	95.457	95.406	95.355	6.125	98.780	98.686	98.572	98.459	5.500	93.929	93.882	93.831	93.780
5.625	96.162	96.115	96.064	96.013	6.250	99.110	99.016	98.903	98.789	5.625	94.587	94.540	94.489	94.438
5.750	96.629	96.574	96.515	96.457	6.375	99.621	99.528	99.414	99.300	5.750	95.054	94.999	94.940	94.882
5.875	97.284	97.229	97.170	97.112	6.500	100.330	100.236	100.123	100.009	5.875	95.709	95.654	95.595	95.537
6.000	97.919	97.865	97.806	97.748	6.625	100.748	100.654	100.540	100.426	6.000	96.344	96.290	96.231	96.173
6.125	98.517	98.462	98.404	98.345	6.750	100.711	100.602	100.473	100.344	6.125	96.942	96.887	96.829	96.770
6.250	98.902	98.840	98.779	98.719	6.875	101.112	100.998	100.868	100.738	6.250	97.327	97.265	97.204	97.144
6.375	99.605	99.542	99.482	99.422	7.000	101.785	101.652	101.507	101.361	6.375	98.030	97.967	97.907	97.847
6.500	100.147	100.085	100.024	99.964	7.125	102.163	102.030	101.885	101.739	6.500	98.572	98.510	98.449	98.389
6.625	100.651	100.588	100.528	100.468	7.250	101.732	101.599	101.453	101.308	6.625	99.076	99.013	98.953	98.893
6.750	100.878	100.800	100.724	100.649	7.375	102.384	102.252	102.106	101.960	6.750	99.303	99.225	99.149	99.074
6.875	101.237	101.159	101.083	101.008	7.500	102.647	102.514	102.368	102.223	6.875	99.662	99.584	99.508	99.433
7.000	101.817	101.739	101.664	101.588	7.625	102.783	102.650	102.505	102.359	7.000	100.242	100.164	100.089	100.013
7.125	102.266	102.188	102.112	102.037	7.750	102.809	102.504	102.316	102.127	7.125	100.691	100.613	100.537	100.462
7.250	102.668	102.504	102.392	102.281	7.875	103.130	102.825	102.637	102.449	7.250	101.093	100.929	100.817	100.706
7.375	103.087	102.887	102.769	102.650	8.000	102.944	102.639	102.451	102.262	7.375	101.512	101.312	101.194	101.075
7.500	103.476	103.250	103.125	103.000	8.125	103.209	102.904	102.716	102.527	7.500	101.901	101.675	101.550	101.425
7.625	103.841	103.615	103.490	103.365						7.625	102.266	102.040	101.915	101.790
7.750	104.044	103.817	103.692	103.568						7.750	102.469	102.242	102.117	101.993
7.875	104.435	104.208	104.084	103.959						7.875	102.860	102.633	102.509	102.384
8.000	104.564	104.337	104.212	104.088						8.000	102.989	102.762	102.637	102.513
8.125	104.897	104.671	104.546	104.421						8.125	103.322	103.096	102.971	102.846

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	94.845	94.799	94.748	94.697	6.000	98.158	98.064	97.950	97.836	5.375	93.270	93.224	93.173	93.122
5.500	95.504	95.457	95.406	95.355	6.125	98.780	98.686	98.572	98.459	5.500	93.929	93.882	93.831	93.780
5.625	96.162	96.115	96.064	96.013	6.250	99.110	99.016	98.903	98.789	5.625	94.587	94.540	94.489	94.438
5.750	96.629	96.574	96.515	96.457	6.375	99.621	99.528	99.414	99.300	5.750	95.054	94.999	94.940	94.882
5.875	97.284	97.229	97.170	97.112	6.500	100.330	100.236	100.123	100.009	5.875	95.709	95.654	95.595	95.537
6.000	97.919	97.865	97.806	97.748	6.625	100.748	100.654	100.540	100.426	6.000	96.344	96.290	96.231	96.173
6.125	98.517	98.462	98.404	98.345	6.750	100.711	100.602	100.473	100.344	6.125	96.942	96.887	96.829	96.770
6.250	98.902	98.840	98.779	98.719	6.875	101.112	100.998	100.868	100.738	6.250	97.327	97.265	97.204	97.144
6.375	99.605	99.542	99.482	99.422	7.000	101.785	101.652	101.507	101.361	6.375	98.030	97.967	97.907	97.847
6.500	100.147	100.085	100.024	99.964	7.125	102.163	102.030	101.885	101.739	6.500	98.572	98.510	98.449	98.389
6.625	100.651	100.588	100.528	100.468	7.250	101.732	101.599	101.453	101.308	6.625	99.076	99.013	98.953	98.893
6.750	100.878	100.800	100.724	100.649	7.375	102.384	102.252	102.106	101.960	6.750	99.303	99.225	99.149	99.074
6.875	101.237	101.159	101.083	101.008	7.500	102.647	102.514	102.368	102.223	6.875	99.662	99.584	99.508	99.433
7.000	101.817	101.739	101.664	101.588	7.625	102.783	102.650	102.505	102.359	7.000	100.242	100.164	100.089	100.013
7.125	102.266	102.188	102.112	102.037	7.750	102.809	102.504	102.316	102.127	7.125	100.691	100.613	100.537	100.462
7.250	102.668	102.504	102.392	102.281	7.875	103.130	102.825	102.637	102.449	7.250	101.093	100.929	100.817	100.706
7.375	103.087	102.887	102.769	102.650	8.000	102.944	102.639	102.451	102.262	7.375	101.512	101.312	101.194	101.075
7.500	103.476	103.250	103.125	103.000	8.125	103.209	102.904	102.716	102.527	7.500	101.901	101.675	101.550	101.425
7.625	103.841	103.615	103.490	103.365						7.625	102.266	102.040	101.915	101.790
7.750	104.044	103.817	103.692	103.568						7.750	102.469	102.242	102.117	101.993
7.875	104.435	104.208	104.084	103.959						7.875	102.860	102.633	102.509	102.384
8.000	104.564	104.337	104.212	104.088						8.000	102.989	102.762	102.637	102.513
8.125	104.897	104.671	104.546	104.421						8.125	103.322	103.096	102.971	102.846



Effective:

January 24, 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)

Table with columns for FICO score ranges (e.g., <=30%, 30.01-60%, 60.01-70%, 70.01-75%, 75.01-80%, 80.01-85%, 85.01-90%, 90.01-95%, >95%) and rows for various FICO score ranges (780+, 760-779, 740-759, 720-739, 700-719, 680-699, 660-679, 640-659, <=639).

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

Table with columns for FICO score ranges and rows for various FICO score ranges, similar to the previous table but with different adjustment values.

FICO/LTV Cashout Adjustments

Table with columns for FICO score ranges and rows for various FICO score ranges, showing cashout adjustments.

Additional Agency Adjustments

Table with columns for FICO score ranges and rows for various property types and financing options (ARM, Condo, Investment, 2nd Home, Manufactured Home, 2-4 Unit, Subordinate Financing, High Balance Fixed, High Balance ARM, High Balance Fixed Cashout, High Balance ARM Cashout).

LOAN AMOUNT \*\*

HOMEREADY AND HOME POSSIBLE ADJUSTMENT CAPS\*

Table with columns for Loan Amount and Homeready/Home Possible Adjustment Caps, showing adjustments for different loan amounts and LTV/FICO combinations.

MISCELLANEOUS

\*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments

Table with columns for Miscellaneous adjustments (Texas Cash out, HB 20YR & 25YR Term, > 6 Financed Properties, Escrow Waiver, State Adjustors, FICO => 700 & LTV <= 80%) and rows for various miscellaneous adjustments.

LENDER PAID MI

Table with columns for Programs, LTV, Coverage, and various FICO score ranges (760+, 740-759, 720-739, 700-719, 680-699, 660-679, 640-659, 620-639). Rows include FNMA/FHLMC (Amortization Term > 20 Years and <= 20 Years), HOMEREADY AND HOME POSSIBLE (Amortization Term > 20 Years and <= 20 Years).

LPMI (in addition to adjustments above)

Table with columns for various programs (Rate and Term Refinance, Second Homes, Employee Relocation Loans, Manufactured Homes, 3-4 Unit Property, > 45% DTI, >= 2 Borrowers) and rows for different LTV ranges (95.01%-97% LTV, 90.01%-95% LTV, 85.01%-90% LTV, 85% LTV & Below).





Effective: January 24, 2025

**ALT AGENCY 2nd Home/Investment HIGH BALANCE**

Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
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
5.500	95.130	95.028	94.901	94.774	5.500	93.255	93.153	93.026	92.899	5.375	0.000	92.753	92.626	92.499
5.625	95.766	95.664	95.537	95.410	5.625	93.891	93.789	93.662	93.535	5.500	93.505	93.403	93.276	93.149
5.750	96.615	96.521	96.407	96.294	5.750	94.739	94.646	94.532	94.418	5.625	94.128	94.027	93.900	93.772
5.875	97.284	97.190	97.076	96.962	5.875	95.408	95.314	95.201	95.087	5.750	94.964	94.871	94.757	94.643
6.000	98.158	98.064	97.950	97.836	6.000	96.257	96.163	96.049	95.936	5.875	95.608	95.514	95.401	95.287
6.125	98.780	98.686	98.572	98.459	6.125	96.867	96.773	96.659	96.546	6.000	96.457	96.363	96.249	96.136
6.250	99.110	99.016	98.903	98.789	6.250	97.172	97.078	96.964	96.851	6.125	97.054	96.961	96.847	96.733
6.375	99.621	99.528	99.414	99.300	6.375	97.678	97.584	97.471	97.357	6.250	97.359	97.266	97.152	97.038
6.500	100.330	100.236	100.123	100.009	6.500	98.394	98.301	98.187	98.073	6.375	97.853	97.759	97.646	97.532
6.625	100.748	100.654	100.540	100.426	6.625	98.807	98.713	98.599	98.486	6.500	98.557	98.463	98.349	98.236
6.750	100.711	100.602	100.473	100.344	6.750	98.775	98.666	98.537	98.408	6.625	98.973	98.879	98.765	98.651
6.875	101.112	100.998	100.868	100.738	6.875	99.191	99.077	98.947	98.817	6.750	98.945	98.836	98.707	98.578
7.000	101.785	101.652	101.507	101.361	7.000	99.889	99.757	99.611	99.465	6.875	99.361	99.247	99.117	98.987
7.125	102.163	102.030	101.885	101.739	7.125	100.288	100.155	100.010	99.864	7.000	100.062	99.929	99.784	99.638
7.250	101.732	101.599	101.453	101.308	7.250	99.857	99.724	99.578	99.433	7.125	100.472	100.339	100.194	100.048
7.375	102.384	102.252	102.106	101.960	7.375	100.509	100.377	100.231	100.085	7.250	100.055	99.922	99.776	99.631
7.500	102.647	102.514	102.368	102.223	7.500	100.772	100.639	100.493	100.348	7.375	100.733	100.600	100.454	100.309
7.625	102.783	102.650	102.505	102.359	7.625	100.908	100.775	100.630	100.484	7.500	101.010	100.877	100.732	100.586
7.750	102.809	102.504	102.316	102.127						7.625	101.161	101.028	100.882	100.736
7.875	103.130	102.825	102.637	102.449										
8.000	102.944	102.639	102.451	102.262										
8.125	103.209	102.904	102.716	102.527										

Alt Agency 15 Yr Fixed High Bal (AltA115HB)					Alt Agency 10 Yr Fixed High Bal (AltA110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.000	98.615	98.537	98.450	98.364	6.000	97.941	97.863	97.777	97.691
6.125	98.912	98.833	98.747	98.661	6.125	98.221	98.143	98.057	97.971
6.250	98.930	98.852	98.765	98.679	6.250	98.222	98.144	98.058	97.972
6.375	99.159	99.081	98.994	98.906	6.375	98.457	98.379	98.292	98.204
6.500	99.660	99.582	99.492	99.402	6.500	98.974	98.896	98.806	98.716
6.625	99.881	99.803	99.713	99.623	6.625	99.210	99.132	99.042	98.952
6.750	100.290	100.141	99.977	99.813	6.750	99.644	99.496	99.331	99.167
6.875	100.491	100.342	100.178	100.014	6.875	99.880	99.731	99.567	99.403
7.000	100.913	100.764	100.600	100.436	7.000	100.347	100.199	100.035	99.870
7.125	101.075	100.926	100.762	100.598	7.125	100.549	100.401	100.237	100.073
7.250	100.501	100.352	100.188	100.024	7.250	99.996	99.847	99.683	99.519
7.375	101.034	100.886	100.722	100.558	7.375	100.561	100.412	100.248	100.084
7.500	101.200	101.052	100.888	100.724	7.500	100.746	100.597	100.433	100.269
7.625	101.201	101.053	100.889	100.725	7.625	100.766	100.617	100.453	100.289





Effective: January 24, 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%
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625

**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%
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625

**FICO/LTV Cashout Adjustments**

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

**Additional Agency Adjustments**

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750
Investment	-0.125	-0.125	-0.625	-1.125	-2.375	-3.125	-3.125
2nd Home	-0.125	-0.125	-0.625	-1.125	-2.375	-3.125	-3.125
Manufactured Home	-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
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-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
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
HB 20YR & 25YR Term	-1.500
> 6 Financed Properties	-0.500
Escrow Waiver (Non-CA)	-0.250
State Adjustors: NC or WA	-0.375
<b>FICO =&gt; 700 &amp; LTV &lt;= 80%</b>	<b>0.300</b>

\*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments

\*\*Minimum Loan Amount \$75,000\*\*

\*\*\*All loan level price adjustments are cumulative\*\*\*

Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs

\* 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\*\*

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 24, 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 24, 2025

**FAST 100 Pricing**

FAST 100+ - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.558	98.359	98.174
6.875	98.993	98.826	98.659
6.990	99.485	99.318	99.151
7.000	99.515	99.348	99.181
7.125	99.976	99.809	99.642
7.250	100.434	100.261	100.094
7.375	100.935	100.737	100.547
7.500	101.417	101.219	101.029
7.625	101.848	101.650	101.460
7.750	102.260	102.062	101.872
7.875	102.195	101.981	101.764
8.000	102.637	102.423	102.206
8.125	103.038	102.824	102.607
8.250	103.439	103.225	103.008

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	97.058	96.859	96.674
6.875	97.493	97.326	97.159
6.990	97.985	97.818	97.651
7.000	98.015	97.848	97.681
7.125	98.476	98.309	98.142
7.250	98.934	98.761	98.594
7.375	99.435	99.237	99.047
7.500	99.917	99.719	99.529
7.625	100.348	100.150	99.960
7.750	100.760	100.562	100.372
7.875	100.695	100.481	100.264
8.000	101.137	100.923	100.706
8.125	101.538	101.324	101.107
8.250	101.939	101.725	101.508

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	97.808	97.609	97.424
6.875	98.243	98.076	97.909
6.990	98.735	98.568	98.401
7.000	98.765	98.598	98.431
7.125	99.226	99.059	98.892
7.250	99.684	99.511	99.344
7.375	100.185	99.987	99.797
7.500	100.667	100.469	100.279
7.625	101.098	100.900	100.710
7.750	101.510	101.312	101.122
7.875	101.445	101.231	101.014
8.000	101.887	101.673	101.456
8.125	102.288	102.074	101.857
8.250	102.689	102.475	102.258

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	96.558	96.359	96.174
6.875	96.993	96.826	96.659
6.990	97.485	97.318	97.151
7.000	97.515	97.348	97.181
7.125	97.976	97.809	97.642
7.250	98.434	98.261	98.094
7.375	98.935	98.737	98.547
7.500	99.417	99.219	99.029
7.625	99.848	99.650	99.460
7.750	100.260	100.062	99.872
7.875	100.195	99.981	99.764
8.000	100.637	100.423	100.206
8.125	101.038	100.824	100.607
8.250	101.439	101.225	101.008

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	95.058	94.859	94.674
6.875	95.493	95.326	95.159
6.990	95.985	95.818	95.651
7.000	96.015	95.848	95.681
7.125	96.476	96.309	96.142
7.250	96.934	96.761	96.594
7.375	97.435	97.237	97.047
7.500	97.917	97.719	97.529
7.625	98.348	98.150	97.960
7.750	98.760	98.562	98.372
7.875	98.695	98.481	98.264
8.000	99.137	98.923	98.706
8.125	99.538	99.324	99.107
8.250	99.939	99.725	99.508

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	95.808	95.609	95.424
6.875	96.243	96.076	95.909
6.990	96.735	96.568	96.401
7.000	96.765	96.598	96.431
7.125	97.226	97.059	96.892
7.250	97.684	97.511	97.344
7.375	98.185	97.987	97.797
7.500	98.667	98.469	98.279
7.625	99.098	98.900	98.710
7.750	99.510	99.312	99.122
7.875	99.445	99.231	99.014
8.000	99.887	99.673	99.456
8.125	100.288	100.074	99.857
8.250	100.689	100.475	100.258

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 24, 2025

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

FHA Pricing

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Title: FHA 30 - 25 Year Fixed - (301 & 325)

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Title: FHA 20 Year Fixed - (320)

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Title: FHA 15 Year Fixed - (315)

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Title: FHA 30 Year Fixed HB - (301HB)

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Title: FHA 30 Year Fixed 2:1 Buydown - (301-BD)

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Title: FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Title: FHA 30 Year Fixed 1:0 Buydown - (301-BD10)

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Title: FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)

LLPAs

Table with 2 columns: FICO score ranges and associated values.

Table with 2 columns: Loan amount ranges and associated values.

Table with 2 columns: Loan types and associated values.

Table with 2 columns: Select criteria and associated values.



Effective: January 24, 2025

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

VA & USDA Pricing

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include VA 30 - 25 Year Fixed (401 & 425) with rates ranging from 5.625 to 7.625.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include VA 20 Year Fixed - (420) with rates ranging from 5.000 to 6.750.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include VA 15 Year Fixed - (415) with rates ranging from 5.000 to 6.000.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include VA 30 Year Fixed HB - (401HB) with rates ranging from 5.625 to 7.625.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include VA 30 Year Fixed 2:1 Buydown - (401-BD) with rates ranging from 5.625 to 7.625.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD) with rates ranging from 5.625 to 7.625.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include VA 30 Year Fixed 1:0 Buydown - (401-BD10) with rates ranging from 5.625 to 7.625.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10) with rates ranging from 5.625 to 7.625.

Table with 5 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include USDA 30 - 25 Year Fixed - (501) with rates ranging from 5.625 to 7.625.

LLPAs

Table with 2 columns: FICO score and corresponding value. Rows include FICO ≥700, FICO 680-699, etc.

Table with 2 columns: FICO score and corresponding value. Rows include FICO 600-619, FICO 580-599, etc.

Table with 2 columns: Loan type and corresponding value. Rows include VA Loan Amount >\$950K, Loan Amount <=\$100,000, etc.

Table with 2 columns: Select criteria and corresponding value. Rows include Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs), 60 Day Lock, etc.



Effective: January 24, 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	93.609	93.575	93.546	
4.875	94.370	94.336	94.307	
5.000	95.016	94.982	94.953	
5.125	95.528	95.494	95.465	
5.250	96.560	96.519	96.478	
5.375	97.186	97.145	97.104	
5.500	97.552	97.511	97.470	
5.625	98.159	98.118	98.077	
5.750	99.005	98.964	98.923	
5.875	99.419	99.336	99.258	
6.000	100.015	99.932	99.854	
6.125	100.467	100.384	100.306	
6.250	101.273	101.190	101.112	
6.375	100.927	100.818	100.723	
6.500	101.483	101.374	101.279	
6.625	102.155	102.046	101.951	
6.750	102.721	102.612	102.517	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	96.686	96.645	96.604	
5.500	97.052	97.011	96.970	
5.625	97.659	97.618	97.577	
5.750	98.505	98.464	98.423	
5.875	98.919	98.836	98.758	
6.000	99.515	99.432	99.354	
6.125	99.967	99.884	99.806	
6.250	100.773	100.690	100.612	
6.375	100.427	100.318	100.223	
6.500	100.983	100.874	100.779	
6.625	101.655	101.546	101.451	
6.750	102.221	102.112	102.017	
6.875	101.453	101.336	101.224	
7.000	101.989	101.872	101.760	
7.125	102.496	102.379	102.267	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	97.248	97.189	97.154	
5.125	97.618	97.559	97.524	
5.250	98.478	98.419	98.384	
5.375	98.773	98.722	98.654	
5.500	98.998	98.947	98.879	
5.625	99.463	99.412	99.344	
5.750	100.158	100.107	100.039	
5.875	99.873	99.806	99.744	
6.000	100.338	100.271	100.209	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.051	96.009	95.969	
5.375	96.302	96.260	96.220	
5.500	96.918	96.876	96.836	
5.625	97.525	97.483	97.443	
5.750	98.496	98.454	98.414	
5.875	98.660	98.576	98.498	
6.000	99.256	99.172	99.094	
6.125	99.708	99.624	99.546	
6.250	100.514	100.430	100.352	
6.375	100.573	100.465	100.370	
6.500	100.879	100.771	100.676	
6.625	101.176	101.068	100.973	
6.750	101.492	101.384	101.289	
6.875	101.287	101.170	101.058	
7.000	101.573	101.456	101.344	
7.125	101.705	101.588	101.476	
7.250	101.701	101.584	101.472	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	93.204	93.170	93.141	
4.875	93.840	93.806	93.777	
5.000	94.486	94.452	94.423	
5.125	94.998	94.964	94.935	
5.250	96.030	95.989	95.948	
5.375	96.656	96.615	96.574	
5.500	97.022	96.981	96.940	
5.625	97.629	97.588	97.547	
5.750	98.475	98.434	98.393	
5.875	98.889	98.806	98.728	
6.000	99.485	99.402	99.324	
6.125	99.937	99.854	99.776	
6.250	100.618	100.535	100.457	
6.375	100.397	100.288	100.193	
6.500	100.953	100.844	100.749	
6.625	101.375	101.266	101.171	
6.750	101.816	101.707	101.612	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	96.156	96.115	96.074	
5.500	96.522	96.481	96.440	
5.625	97.129	97.088	97.047	
5.750	97.975	97.934	97.893	
5.875	98.389	98.306	98.228	
6.000	98.985	98.902	98.824	
6.125	99.437	99.354	99.276	
6.250	100.118	100.035	99.957	
6.375	99.897	99.788	99.693	
6.500	100.453	100.344	100.249	
6.625	100.875	100.766	100.671	
6.750	101.316	101.207	101.112	
6.875	100.923	100.806	100.694	
7.000	101.459	101.342	101.230	
7.125	101.716	101.599	101.487	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	96.718	96.659	96.624	
5.125	97.088	97.029	96.994	
5.250	97.948	97.889	97.854	
5.375	98.243	98.192	98.124	
5.500	98.468	98.417	98.349	
5.625	98.933	98.882	98.814	
5.750	99.628	99.577	99.509	
5.875	99.343	99.276	99.214	
6.000	99.808	99.741	99.679	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	95.596	95.554	95.514	
5.375	95.972	95.930	95.890	
5.500	96.463	96.421	96.381	
5.625	97.070	97.028	96.988	
5.750	98.166	98.124	98.084	
5.875	98.330	98.246	98.168	
6.000	98.801	98.717	98.639	
6.125	99.253	99.169	99.091	
6.250	99.809	99.725	99.647	
6.375	99.993	99.885	99.790	
6.500	100.424	100.316	100.221	
6.625	100.846	100.738	100.643	
6.750	100.787	100.679	100.584	
6.875	100.707	100.590	100.478	
7.000	100.993	100.876	100.764	
7.125	101.250	101.133	101.021	
7.250	101.121	101.004	100.892	

**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: Friday, January 24, 2025

### Jumbo Nitro XL Pricing

Jumbo Nitro XL 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	98.181	98.087	97.900	97.712
6.500	98.713	98.619	98.431	98.244
6.625	99.132	99.038	98.851	98.663
6.750	99.572	99.478	99.290	99.103
6.875	99.935	99.842	99.654	99.467
7.000	100.252	100.158	99.971	99.783
7.125	100.529	100.436	100.248	100.061
7.250	100.839	100.745	100.558	100.370
7.375	101.140	101.046	100.858	100.671
7.500	101.402	101.308	101.121	100.933
7.625	101.643	101.550	101.362	101.175
7.750	101.876	101.782	101.594	101.407
7.875	102.105	102.011	101.824	101.636
8.000	102.351	102.257	102.069	101.882
8.125	102.596	102.502	102.315	102.127
8.250	102.841	102.747	102.560	102.372
8.375	103.087	102.993	102.805	102.618
8.500	103.332	103.238	103.051	102.863
8.625	103.577	103.484	103.296	103.109

Jumbo Nitro XL 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	94.507	94.413	94.226	94.038
6.375	94.955	94.862	94.674	94.487
6.500	95.405	95.311	95.123	94.936
6.625	95.851	95.758	95.570	95.383
6.750	96.302	96.209	96.021	95.834
6.875	96.754	96.660	96.473	96.285
7.000	97.207	97.113	96.926	96.738
7.125	97.657	97.563	97.375	97.188
7.250	98.111	98.017	97.829	97.642
7.375	98.566	98.472	98.284	98.097
7.500	99.018	98.924	98.736	98.549
7.625	99.474	99.380	99.193	99.005
7.750	99.931	99.837	99.650	99.462
7.875	100.388	100.295	100.107	99.920
8.000	100.843	100.749	100.562	100.374

Loan Level Price Adjustments (LLPAs)	CLTV						
	FICO	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
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: Friday, January 24, 2025

**Jumbo Nitro Pricing**

Jumbo Nitro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	95.164	95.055	94.883	94.664
5.875	95.810	95.700	95.528	95.310
6.000	96.455	96.346	96.174	95.955
6.125	97.038	96.929	96.757	96.538
6.250	97.622	97.512	97.341	97.122
6.375	98.091	97.982	97.810	97.591
6.500	98.560	98.451	98.279	98.060
6.625	98.969	98.860	98.688	98.469
6.750	99.379	99.269	99.098	98.879
6.875	99.756	99.646	99.474	99.256
7.000	100.133	100.024	99.852	99.633
7.125	100.409	100.299	100.127	99.909
7.250	100.684	100.575	100.403	100.184
7.375	100.953	100.844	100.672	100.453
7.500	101.223	101.113	100.942	100.723
7.625	101.400	101.291	101.119	100.900
7.750	101.577	101.468	101.296	101.077
7.875	101.686	101.577	101.405	101.186
8.000	101.885	101.776	101.604	101.385

Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	95.164	95.055	94.883	94.664
5.875	95.810	95.700	95.528	95.310
6.000	96.455	96.346	96.174	95.955
6.125	97.038	96.929	96.757	96.538
6.250	97.622	97.512	97.341	97.122
6.375	98.091	97.982	97.810	97.591
6.500	98.560	98.451	98.279	98.060
6.625	98.969	98.860	98.688	98.469
6.750	99.379	99.269	99.098	98.879
6.875	99.756	99.646	99.474	99.256
7.000	100.133	100.024	99.852	99.633
7.125	100.409	100.299	100.127	99.909
7.250	100.684	100.575	100.403	100.184
7.375	100.953	100.844	100.672	100.453
7.500	101.223	101.113	100.942	100.723
7.625	101.400	101.291	101.119	100.900
7.750	101.577	101.468	101.296	101.077
7.875	101.686	101.577	101.405	101.186
8.000	101.885	101.776	101.604	101.385

Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	95.164	95.055	94.883	94.664
5.875	95.810	95.700	95.528	95.310
6.000	96.455	96.346	96.174	95.955
6.125	97.038	96.929	96.757	96.538
6.250	97.622	97.512	97.341	97.122
6.375	98.091	97.982	97.810	97.591
6.500	98.560	98.451	98.279	98.060
6.625	98.969	98.860	98.688	98.469
6.750	99.379	99.269	99.098	98.879
6.875	99.756	99.646	99.474	99.256
7.000	100.133	100.024	99.852	99.633
7.125	100.409	100.299	100.127	99.909
7.250	100.684	100.575	100.403	100.184
7.375	100.953	100.844	100.672	100.453
7.500	101.223	101.113	100.942	100.723
7.625	101.400	101.291	101.119	100.900
7.750	101.577	101.468	101.296	101.077
7.875	101.686	101.577	101.405	101.186
8.000	101.885	101.776	101.604	101.385

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	97.559	97.450	97.278	97.059
6.125	97.887	97.777	97.606	97.387
6.250	98.215	98.105	97.933	97.715
6.375	98.540	98.431	98.259	98.040
6.500	98.865	98.756	98.584	98.365
6.625	99.168	99.059	98.887	98.668
6.750	99.471	99.362	99.190	98.971

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	96.961	96.852	96.680	96.461
5.875	97.374	97.265	97.093	96.874
6.000	97.774	97.665	97.493	97.274
6.125	98.041	97.932	97.760	97.541
6.250	98.285	98.176	98.004	97.785
6.375	98.367	98.258	98.086	97.867
6.500	98.450	98.341	98.169	97.950
6.625	98.496	98.387	98.215	97.996
6.750	98.543	98.433	98.261	98.043
6.875	98.590	98.481	98.309	98.090
7.000	98.638	98.529	98.357	98.138

**Loan Level Price Adjustments (LLPAs)**

	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
<b>Fixed Rates</b>							
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		
<b>ARMIS</b>							
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		
<b>Other Adjusters</b>							
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





## Forward Lending

19000 MacArthur Blvd, Suite 300

Irvine, CA 92612

Effective: Friday, January 24, 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

<b>Maximum Net Price</b>
101.000