



19000 MacArthur Boulevard, 3rd Floor
Irvine, CA 92612



Ratesheet Code: RS-WS

Effective Date: 7/11/25 7:26 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

Lock Expiration Days	
15 Day	07/25/25
30 Day	08/11/25
45 Day	08/25/25
60 Day	09/09/25

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

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

Maximum Loan Limits	
FHA Mortgage Limits for all Counties	

FHA Condo Search	
FHA Approved Condo Search	

Price Movement			
Conventional	Previous	Current	Change
6.375	100.784	100.615	-0.169
Government			
6.000	100.637	100.585	-0.053
Alt			
	#N/A	#N/A	#N/A
DSCR			
	#N/A	#N/A	#N/A

July Pricing Specials	
25 bps on all FHA/VA STD BAL & HI BAL (Excludes CalHFA. Can be combined with SELECT).	0.250

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

Allowable Fees	
Click Here	

Relock Fee	
(0.250)	

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

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

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

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: jumboscenario@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

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

Approved States	

Temporary Property Eligibility Restrictions	
Properties located in the following City/County are NOT eligible to be locked: •Baltimore City, Maryland (Properties located in Baltimore County are not restricted) •Essex County, New Jersey	

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: July 11, 2025

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
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	96.158	96.139	96.117	96.096	4.875	93.472	93.419	93.348	93.277	5.750	98.981	98.938	98.881	98.825
5.500	96.787	96.768	96.747	96.726	5.000	94.189	94.136	94.065	93.994	5.875	99.511	99.469	99.412	99.355
5.625	97.392	97.373	97.352	97.331	5.125	94.632	94.579	94.508	94.437	6.000	100.015	99.973	99.916	99.859
5.750	97.883	97.857	97.829	97.801	5.250	95.305	95.286	95.265	95.244	6.125	100.479	100.436	100.380	100.323
5.875	98.507	98.481	98.453	98.424	5.375	95.959	95.940	95.919	95.897	6.250	100.293	100.239	100.175	100.111
6.000	99.111	99.085	99.057	99.028	5.500	96.590	96.571	96.549	96.528	6.375	100.882	100.829	100.765	100.701
6.125	99.628	99.602	99.574	99.546	5.625	97.195	97.176	97.155	97.134	6.500	101.327	101.273	101.210	101.146
6.250	99.973	99.939	99.904	99.868	5.750	97.684	97.659	97.630	97.602	6.625	101.598	101.544	101.480	101.416
6.375	100.649	100.615	100.580	100.544	5.875	98.303	98.278	98.249	98.221	6.750	101.499	101.439	101.368	101.297
6.500	101.150	101.117	101.081	101.046	6.000	98.907	98.882	98.853	98.825	6.875	101.773	101.712	101.641	101.570
6.625	101.495	101.462	101.426	101.391	6.125	99.465	99.439	99.411	99.382	7.000	102.251	102.190	102.119	102.048
6.750	102.001	101.962	101.919	101.876	6.250	99.823	99.789	99.754	99.718	7.125	102.603	102.543	102.472	102.401
6.875	102.315	102.276	102.234	102.191	6.375	100.499	100.465	100.430	100.394	7.250	103.097	103.047	102.997	102.947
7.000	102.836	102.797	102.754	102.711	6.500	101.000	100.967	100.931	100.896	7.375	103.514	103.464	103.414	103.364
7.125	103.204	103.164	103.121	103.078	6.625	101.345	101.312	101.276	101.241	7.500	103.895	103.845	103.796	103.746
7.250	103.599	103.549	103.499	103.449	6.750	101.831	101.792	101.749	101.706	7.625	104.240	104.190	104.140	104.090
7.375	103.902	103.852	103.803	103.753	6.875	102.145	102.106	102.064	102.021					
7.500	104.246	104.196	104.146	104.097	7.000	102.666	102.627	102.584	102.541					
7.625	104.560	104.509	104.460	104.410	7.125	103.034	102.994	102.951	102.908					
7.750	104.690	104.640	104.590	104.540	7.250	103.429	103.379	103.329	103.279					
7.875	104.991	104.941	104.891	104.842	7.375	103.732	103.682	103.633	103.583					
8.000	104.999	104.949	104.899	104.849	7.500	104.076	104.026	103.976	103.927					
8.125	105.258	105.208	105.158	105.108	7.625	104.390	104.339	104.290	104.240					

FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
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
6.000	100.853	100.826	100.788	100.750	6.000	101.496	101.455	101.402	101.349	5.750	96.795	96.759	96.716	96.673
6.125	101.185	101.157	101.119	101.082	6.125	101.818	101.777	101.724	101.671	5.875	97.457	97.421	97.379	97.336
6.250	101.313	101.282	101.237	101.191	6.250	101.514	101.479	101.434	101.388	6.000	98.097	98.061	98.019	97.976
6.375	101.745	101.715	101.669	101.624	6.375	101.941	101.906	101.861	101.816	6.125	98.649	98.612	98.570	98.527
6.500	102.071	102.041	101.995	101.950	6.500	102.265	102.230	102.185	102.139	6.250	99.072	99.028	98.988	98.928
6.625	102.231	102.200	102.155	102.109	6.625	102.400	102.366	102.320	102.275	6.375	99.793	99.749	99.699	99.650
6.750	102.409	102.375	102.329	102.284	6.750	102.551	102.516	102.471	102.426	6.500	100.347	100.303	100.253	100.203
6.875	102.572	102.538	102.493	102.447	6.875	102.694	102.660	102.614	102.569	6.625	100.737	100.693	100.643	100.593
7.000	102.957	102.923	102.878	102.832	7.000	103.063	103.029	102.983	102.938	6.750	101.225	101.175	101.119	101.062
7.125	103.230	103.195	103.150	103.105	7.125	103.330	103.296	103.250	103.205	6.875	101.588	101.539	101.482	101.425
7.250	103.197	103.093	102.972	102.851	7.250	103.287	103.183	103.062	102.941	7.000	102.155	102.105	102.049	101.992
7.375	103.466	103.362	103.241	103.120	7.375	103.551	103.447	103.326	103.205	7.125	102.562	102.512	102.456	102.399
7.500	103.726	103.622	103.501	103.380	7.500	103.811	103.707	103.596	103.465	7.250	102.896	102.838	102.774	102.710
7.625	103.963	103.859	103.738	103.617	7.625	104.048	103.944	103.823	103.702	7.375	103.324	103.266	103.203	103.139

REFI NOW CONFORMING PRICING														
Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
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	95.583	95.564	95.542	95.521	4.875	93.097	93.044	92.973	92.902	5.375	97.562	97.526	97.476	97.427
5.500	96.212	96.193	96.172	96.151	5.000	93.814	93.761	93.690	93.619	5.500	98.115	98.080	98.030	97.980
5.625	96.817	96.798	96.777	96.756	5.125	94.257	94.204	94.133	94.062	5.625	98.645	98.609	98.559	98.510
5.750	97.308	97.282	97.254	97.226	5.250	94.930	94.911	94.890	94.869	5.750	99.106	99.063	99.006	98.950
5.875	97.932	97.906	97.878	97.849	5.375	95.584	95.565	95.544	95.522	5.875	99.636	99.594	99.537	99.480
6.000	98.536	98.510	98.482	98.453	5.500	96.215	96.196	96.174	96.153	6.000	100.140	100.098	100.041	99.984
6.125	99.053	99.027	98.999	98.971	5.625	96.820	96.801	96.780	96.759	6.125	100.604	100.561	100.505	100.448
6.250	99.398	99.364	99.329	99.293	5.750	97.309	97.284	97.255	97.227	6.250	100.418	100.364	100.300	100.236
6.375	100.074	100.040	100.005	99.969	5.875	97.928	97.903	97.874	97.846	6.375	101.007	100.954	100.890	100.826
6.500	100.575	100.542	100.506	100.471	6.000	98.532	98.507	98.478	98.450	6.500	101.452	101.398	101.335	101.271
6.625	100.920	100.887	100.851	100.816	6.125	99.090	99.064	99.036	99.007	6.625	101.723	101.669	101.605	101.541
6.750	101.426	101.387	101.344	101.301	6.250	99.448	99.414	99.379	99.343	6.750	101.624	101.564	101.493	101.422
6.875	101.740	101.701	101.659	101.616	6.375	100.124	100.090	100.055	100.019	6.875	101.898	101.837	101.766	101.695
7.000	102.261	102.222	102.179	102.136	6.500	100.625	100.592	100.556	100.521	7.000	102.376	102.315	102.244	102.173
7.125	102.629	102.589	102.546	102.503	6.625	100.970	100.937	100.901	100.866	7.125	102.728	102.668	102.597	102.526
7.250	103.024	102.974	102.924	102.874	6.750	101.456	101.417	101.374	101.331	7.250	103.222	103.172	103.122	103.072
7.375	103.327	103.277	103.228	103.178	6.875	101.770	101.731	101.689	101.646	7.375	103.639	103.589	103.539	103.489
7.500	103.671	103.621	103.571	103.522	7.000	102.291	102.252	102.209	102.166	7.500	104.020	103.970	103.921	103.871
7.625	103.985	103.934	103.885	103.835	7.125	102.659	102.619	102.576	102.533	7.625	104.365	104.315	104.265	104.215
7.750	104.115	104.065	104.015	103.965	7.250	103.054	103.004	102.954	102.904					
7.875	104.416	104.366	104.316	104.267	7.375	103.357	103.307	103.258	103.208					
8.000	104.424	104.374	104.324	104.274	7.500	103.701	103.651	103.601	103.552					
8.125	104.683	104.633	104.583	104.533	7.625	104.015	103.964	103.915	103.865					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
6.500	102.446	102.416	102.370	102.325	6.500	102.515	102.480	102.435	102.389	
6.625	102.606	102.575	102.530	102.484	6.625	102.650	102.616	102.570	102.525	
6.750	102.784	102.750	102.704	102.659	6.750	102.801	102.766	102.721	102.676	
6.875	102.947	102.913	102.868	102.822	6.875	102.944	102.910	102.864	102.819	
7.000	103.332	103.298	103.253	103.207	7.000	103.313	103.279	103.233	103.188	
7.125	103.605	103.570	103.525	103.480	7.125	103.580	103.546	103.500	103.455	
7.250	103.572	103.468	103.347	103.226	7.250	103.537	103.433	103.312	103.191	
7.375	103.841	103.737	103.616	103.495	7.375	103.801	103.697	103.576	103.455	
7.500	104.101	103.997	103.876	103.755	7.500	104.061	103.957	103.836	103.715	
7.625	104.338	104.234	104.113	103.992	7.625	104.298	104.194	104.073	103.952	

FORWARD
LENDING

Effective: July 11, 2025

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
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	97.021	96.996	96.967	96.939	5.500	95.048	95.022	94.994	94.965	5.375	97.562	94.462	94.433	94.405
5.625	97.670	97.644	97.616	97.587	5.625	95.697	95.672	95.643	95.615	5.500	95.167	95.141	95.113	95.084
5.750	98.007	97.982	97.953	97.925	5.750	96.029	96.003	95.974	95.946	5.625	95.804	95.778	95.750	95.721
5.875	98.586	98.560	98.532	98.504	5.875	96.607	96.582	96.553	96.525	5.750	96.146	96.120	96.092	96.063
6.000	99.222	99.197	99.168	99.140	6.000	97.244	97.218	97.189	97.161	5.875	96.700	96.675	96.646	96.618
6.125	99.677	99.646	99.615	99.584	6.125	97.738	97.708	97.677	97.646	6.000	97.312	97.286	97.258	97.230
6.250	100.097	100.063	100.027	99.992	6.250	98.172	98.138	98.102	98.067	6.125	97.772	97.741	97.710	97.679
6.375	100.585	100.552	100.516	100.481	6.375	98.660	98.627	98.591	98.556	6.250	98.178	98.144	98.109	98.073
6.500	101.053	101.014	100.972	100.929	6.500	99.108	99.069	99.027	98.984	6.375	98.640	98.607	98.571	98.536
6.625	101.511	101.471	101.429	101.386	6.625	99.566	99.526	99.484	99.441	6.500	99.106	99.066	99.024	98.981
6.750	101.782	101.743	101.700	101.658	6.750	99.837	99.798	99.755	99.713	6.625	99.582	99.543	99.500	99.457
6.875	102.153	102.111	102.069	102.026	6.875	100.208	100.166	100.124	100.081	6.750	99.868	99.828	99.786	99.743
7.000	102.489	102.442	102.392	102.343	7.000	100.544	100.497	100.447	100.398	6.875	100.248	100.206	100.163	100.121
7.125	102.846	102.799	102.749	102.699	7.125	100.901	100.854	100.804	100.754	7.000	100.615	100.568	100.518	100.468
7.250	102.961	102.913	102.864	102.814	7.250	101.016	100.968	100.919	100.869	7.125	101.006	100.958	100.909	100.859
7.375	103.519	103.471	103.422	103.372	7.375	101.574	101.526	101.477	101.427	7.250	101.164	101.117	101.067	101.018
7.500	103.601	103.553	103.503	103.454	7.500	101.656	101.608	101.558	101.509	7.375	101.721	101.674	101.624	101.574
7.625	103.680	103.633	103.583	103.533	7.625	101.735	101.688	101.638	101.588	7.500	101.838	101.791	101.741	101.691
7.750	102.530	102.437	102.330	102.224						7.625	102.266	102.218	102.169	102.119
7.875	102.778	102.685	102.578	102.472										
8.000	101.746	101.653	101.547	101.440										
8.125	101.966	101.873	101.767	101.660										

FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
6.000	98.756	98.711	98.651	98.590	6.000	98.174	98.130	98.069	98.009					
6.125	98.998	98.954	98.893	98.833	6.125	98.428	98.384	98.323	98.263					
6.250	99.161	99.116	99.055	98.995	6.250	98.577	98.532	98.472	98.411					
6.375	99.432	99.387	99.327	99.266	6.375	98.821	98.776	98.716	98.655					
6.500	99.682	99.637	99.576	99.516	6.500	99.059	99.014	98.954	98.893					
6.625	99.896	99.851	99.791	99.730	6.625	99.277	99.232	99.172	99.111					
6.750	99.751	99.703	99.642	99.582	6.750	99.151	99.103	99.042	98.982					
6.875	99.948	99.899	99.839	99.778	6.875	99.360	99.312	99.251	99.191					
7.000	100.048	100.000	99.939	99.879	7.000	99.489	99.441	99.380	99.320					
7.125	100.204	100.156	100.096	100.035	7.125	99.677	99.629	99.568	99.508					
7.250	99.810	99.693	99.557	99.421	7.250	99.322	99.204	99.068	98.932					
7.375	100.375	100.258	100.122	99.985	7.375	99.879	99.762	99.625	99.489					
7.500	100.398	100.281	100.145	100.009	7.500	99.930	99.812	99.676	99.540					
7.625	100.406	100.289	100.153	100.017	7.625	100.417	100.299	100.163	100.027					

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					FANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-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	96.158	96.139	96.117	96.096	5.500	97.021	96.996	96.967	96.939	5.375	94.583	94.564	94.542	94.521
5.500	96.787	96.768	96.747	96.726	5.625	97.670	97.644	97.616	97.587	5.500	95.212	95.193	95.172	95.151
5.625	97.392	97.373	97.352	97.331	5.750	98.007	97.982	97.953	97.925	5.625	95.817	95.798	95.777	95.756
5.750	97.883	97.857	97.829	97.801	5.875	98.586	98.560	98.532	98.504	5.750	96.308	96.282	96.254	96.226
5.875	98.507	98.481	98.453	98.424	6.000	99.222	99.197	99.168	99.140	5.875	96.932	96.906	96.878	96.849
6.000	99.111	99.085	99.057	99.028	6.125	99.677	99.646	99.615	99.584	6.000	97.536	97.510	97.482	97.453
6.125	99.628	99.602	99.574	99.546	6.250	100.097	100.063	100.027	99.992	6.125	98.053	98.027	97.999	97.971
6.250	99.973	99.939	99.904	99.868	6.375	100.585	100.552	100.516	100.481	6.250	98.398	98.364	98.329	98.293
6.375	100.649	100.615	100.580	100.544	6.500	101.053	101.014	100.972	100.929	6.375	99.074	99.040	99.005	98.969
6.500	101.150	101.117	101.081	101.046	6.625	101.511	101.471	101.429	101.386	6.500	99.575	99.542	99.506	99.471
6.625	101.495	101.462	101.426	101.391	6.750	101.782	101.743	101.700	101.658	6.625	99.920	99.887	99.851	99.816
6.750	102.001	101.962	101.919	101.876	6.875	102.153	102.111	102.069	102.026	6.750	100.426	100.387	100.344	100.301
6.875	102.315	102.276	102.234	102.191	7.000	102.489	102.442	102.392	102.343	6.875	100.740	100.701	100.659	100.616
7.000	102.836	102.797	102.754	102.711	7.125	102.846	102.799	102.749	102.699	7.000	101.261	101.222	101.179	101.136
7.125	103.204	103.164	103.121	103.078	7.250	102.961	102.913	102.864	102.814	7.125	101.629	101.589	101.546	101.503
7.250	103.599	103.549	103.499	103.449	7.375	103.519	103.471	103.422	103.372	7.250	102.024	101.974	101.924	101.874
7.375	103.902	103.852	103.803	103.753	7.500	103.601	103.553	103.503	103.454	7.375	102.327	102.277	102.228	102.178
7.500	104.246	104.196	104.146	104.097	7.625	103.680	103.633	103.583	103.533	7.500	102.671	102.621	102.571	102.522
7.625	104.560	104.509	104.460	104.410	7.750	102.530	102.437	102.330	102.224	7.625	102.985	102.934	102.885	102.835
7.750	104.690	104.640	104.590	104.540	7.875	102.778	102.685	102.578	102.472	7.750	103.115	103.065	103.015	102.965
7.875	104.991	104.941	104.891	104.842	8.000	101.746	101.653	101.547	101.440	7.875	103.416	103.366	103.316	103.267
8.000	104.999	104.949	104.899	104.849	8.125	101.966	101.873	101.767	101.660	8.000	103.424	103.374	103.324	103.274
8.125	105.258	105.208	105.158	105.108						8.125	103.683	103.633	103.583	103.533

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					FANNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-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	96.158	96.139	96.117	96.096	5.500	97.021	96.996	96.967	96.939	5.375	94.583	94.564	94.542	94.521
5.500	96.787	96.768	96.747	96.726	5.625	97.670	97.644	97.616	97.587	5.500	95.212	95.193	95.172	95.151
5.625	97.392	97.373	97.352	97.331	5.750	98.007	97.982	97.953	97.925	5.625	95.817	95.798	95.777	95.756
5.750	97.883	97.857	97.829	97.801	5.875	98.586	98.560	98.532	98.504	5.750	96.308	96.282	96.254	96.226
5.875	98.507	98.481	98.453	98.424	6.000	99.222	99.197	99.168	99.140	5.875	96.932	96.906	96.878	96.849
6.000	99.													



Effective: July 11, 2025

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
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	96.158	96.139	96.117	96.096	4.875	93.472	93.419	93.348	93.277	5.750	98.981	98.938	98.881	98.825
5.500	96.787	96.768	96.747	96.726	5.000	94.189	94.136	94.065	93.994	5.875	99.511	99.469	99.412	99.355
5.625	97.392	97.373	97.352	97.331	5.125	94.632	94.579	94.508	94.437	6.000	100.015	99.973	99.916	99.859
5.750	97.883	97.857	97.829	97.801	5.250	95.305	95.286	95.265	95.244	6.125	100.479	100.436	100.380	100.323
5.875	98.507	98.481	98.453	98.424	5.375	95.959	95.940	95.919	95.897	6.250	100.293	100.239	100.175	100.111
6.000	99.111	99.085	99.057	99.028	5.500	96.590	96.571	96.549	96.528	6.375	100.882	100.829	100.765	100.701
6.125	99.628	99.602	99.574	99.546	5.625	97.195	97.176	97.155	97.134	6.500	101.327	101.273	101.210	101.146
6.250	99.973	99.939	99.904	99.868	5.750	97.684	97.659	97.630	97.602	6.625	101.598	101.544	101.480	101.416
6.375	100.649	100.615	100.580	100.544	5.875	98.303	98.278	98.249	98.221	6.750	101.499	101.439	101.368	101.297
6.500	101.150	101.117	101.081	101.046	6.000	98.907	98.882	98.853	98.825	6.875	101.773	101.712	101.641	101.570
6.625	101.495	101.462	101.426	101.391	6.125	99.465	99.439	99.411	99.382	7.000	102.251	102.190	102.119	102.048
6.750	102.001	101.962	101.919	101.876	6.250	99.823	99.789	99.754	99.718	7.125	102.603	102.543	102.472	102.401
6.875	102.315	102.276	102.234	102.191	6.375	100.499	100.465	100.430	100.394	7.250	103.097	103.047	102.997	102.947
7.000	102.836	102.797	102.754	102.711	6.500	101.000	100.967	100.931	100.896	7.375	103.514	103.464	103.414	103.364
7.125	103.204	103.164	103.121	103.078	6.625	101.345	101.312	101.276	101.241	7.500	103.895	103.845	103.796	103.746
7.250	103.599	103.549	103.499	103.449	6.750	101.831	101.792	101.749	101.706	7.625	104.240	104.190	104.140	104.090
7.375	103.902	103.852	103.803	103.753	6.875	102.145	102.106	102.064	102.021					
7.500	104.246	104.196	104.146	104.097	7.000	102.666	102.627	102.584	102.541					
7.625	104.560	104.509	104.460	104.410	7.125	103.034	102.994	102.951	102.908					
7.750	104.690	104.640	104.590	104.540	7.250	103.429	103.379	103.329	103.279					
7.875	104.991	104.941	104.891	104.842	7.375	103.732	103.682	103.633	103.583					
8.000	104.999	104.949	104.899	104.849	7.500	104.076	104.026	103.976	103.927					
8.125	105.258	105.208	105.158	105.108	7.625	104.390	104.339	104.290	104.240					

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
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
6.000	100.853	100.826	100.788	100.750	6.000	101.496	101.455	101.402	101.349	5.875	97.182	97.156	97.128	97.099
6.125	101.185	101.157	101.119	101.082	6.125	101.818	101.777	101.724	101.671	6.000	97.786	97.760	97.732	97.703
6.250	101.313	101.282	101.237	101.191	6.250	101.514	101.479	101.434	101.388	6.125	98.303	98.277	98.249	98.221
6.375	101.745	101.715	101.669	101.624	6.375	101.941	101.906	101.861	101.816	6.250	98.648	98.614	98.579	98.543
6.500	102.071	102.041	101.995	101.950	6.500	102.265	102.230	102.185	102.139	6.375	99.324	99.290	99.255	99.219
6.625	102.231	102.200	102.155	102.109	6.625	102.400	102.366	102.320	102.275	6.500	99.825	99.792	99.756	99.721
6.750	102.409	102.375	102.329	102.284	6.750	102.551	102.516	102.471	102.426	6.625	100.170	100.137	100.101	100.066
6.875	102.572	102.538	102.493	102.447	6.875	102.694	102.660	102.614	102.569	6.750	100.676	100.637	100.594	100.551
7.000	102.957	102.923	102.878	102.832	7.000	103.063	103.029	102.983	102.938	6.875	100.990	100.951	100.909	100.866
7.125	103.230	103.195	103.150	103.105	7.125	103.330	103.296	103.250	103.205	7.000	101.511	101.472	101.429	101.386
7.250	103.197	103.093	102.972	102.851	7.250	103.287	103.183	103.062	102.941	7.125	101.879	101.839	101.796	101.753
7.375	103.466	103.362	103.241	103.120	7.375	103.551	103.447	103.326	103.205	7.250	102.274	102.224	102.174	102.124
7.500	103.726	103.622	103.501	103.380	7.500	103.811	103.707	103.586	103.465	7.375	102.577	102.527	102.478	102.428
7.625	103.963	103.859	103.738	103.617	7.625	104.048	103.944	103.823	103.702	7.500	102.921	102.871	102.821	102.772
										7.625	103.235	103.184	103.135	103.085
										7.750	103.365	103.315	103.265	103.215
										7.875	103.666	103.616	103.566	103.517
										8.000	103.674	103.624	103.574	103.524
										8.125	103.933	103.883	103.833	103.783

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)														
Rate	15-Day	30-Day	45-Day	60-Day										
5.875	98.507	98.481	98.453	98.424										
6.000	99.111	99.085	99.057	99.028										
6.125	99.628	99.602	99.574	99.546										
6.250	99.973	99.939	99.904	99.868										
6.375	100.649	100.615	100.580	100.544										
6.500	101.150	101.117	101.081	101.046										
6.625	101.495	101.462	101.426	101.391										
6.750	102.001	101.962	101.919	101.876										
6.875	102.315	102.276	102.234	102.191										
7.000	102.836	102.797	102.754	102.711										
7.125	103.204	103.164	103.121	103.078										
7.250	103.599	103.549	103.499	103.449										
7.375	103.902	103.852	103.803	103.753										
7.500	104.246	104.196	104.146	104.097										
7.625	104.560	104.509	104.460	104.410										
7.750	104.690	104.640	104.590	104.540										
7.875	104.991	104.941	104.891	104.842										
8.000	104.999	104.949	104.899	104.849										
8.125	105.258	105.208	105.158	105.108										

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
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	97.021	96.996	96.967	96.939	5.750	95.746	95.720	95.692	95.663	6.000	98.210	98.165	98.105	98.044
5.625	97.670	97.644	97.616	97.587	5.875	96.300	96.275	96.246	96.218	6.125	98.463	98.419	98.358	98.298
5.750	98.007	97.982	97.953	97.925	6.000	96.912	96.886	96.858	96.830	6.250	98.612	98.567	98.507	98.446
5.875	98.586	98.560	98.532	98.504	6.125	97.372	97.341	97.310	97.279	6.375	98.856	98.811	98.751	98.690
6.000	99.222	99.197	99.168	99.140	6.250	97.778	97.744	97.709	97.673	6.500	99.094	99.049	98.989	98.928
6.125	99.677	99.646	99.615	99.584	6.375	98.240	98.207	98.171	98.136	6.625	99.332	99.287	99.227	99.166
6.250	100.097	100.063	100.027	99.992	6.500	98.706	98.666	98.624	98.581	6.750	99.227	99.178	99.118	99.057
6.375	100.585	100.552	100.516	100.481	6.625	99.182	99.143	99.100	99.057	6.875	99.452	99.404	99.344	99.283
6.500	101.053	101.014	100.972	100.929	6.750	99.468	99.428	99.386	99.343	7.000	99.593	99.545	99.485	99.424
6.625	101.511	101.471	101.429	101.386	6.875	99.848	99.806	99.763	99.721	7.125	99.792	99.744	99.683	99.623
6.750	101.782	101.743	101.700	101.658	7.000	100.215	100.168	100.118	100.068	7.250	99.444	99.326	99.190	99.054
6.875	102.153	102.111	102.069	102.026	7.125	100.606	100.558	100.509	100.459	7.375	100.010	99.892	99.756	99.620
7.000	102.489	102.442	102.392	102.343	7.250	100.764	100.717	100.667	100.618	7.500	100.065	99.947	99.811	99.675
7.125	102.846	102.799	102.749	102.699	7.375	101.321	101.274	101.224	101.174	7.625	100.392	100.274	100.138	100.002
7.250	102.961	102.913	102.864	102.814	7.500	101.438	101.391	101.341	101.291					
7.375	103.519	103.471	103.422	103.372	7.625	101.866	101.818	101.769	101.719					
7.500	103.601	103.553	103.503	103.454	7.750	100.427	100.335	100.228	100.122					
7.625	103.680	103.633	103.583	103.533	7.875	100.714	100.621	100.514	100.408					
7.750	102.530	102.437	102.330	102.224	8.000	99.710	99.617	99.511	99.404					
7.875	102.778	102.685	102.578	102.472	8.125	99.955	99.862	99.756	99.649					
8.000	101.746	101.653	101.547	101.440										
8.125	101.966	101.873	101.767	101.660										



Effective: July 11, 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	96.158	96.139	96.117	96.096	6.000	99.222	99.197	99.168	99.140	5.375	94.583	94.564	94.542	94.521	
5.500	96.787	96.768	96.747	96.726	6.125	99.677	99.646	99.615	99.584	5.500	95.212	95.193	95.172	95.151	
5.625	97.392	97.373	97.352	97.331	6.250	100.097	100.063	100.027	99.992	5.625	95.817	95.798	95.777	95.756	
5.750	97.883	97.857	97.829	97.801	6.375	100.585	100.552	100.516	100.481	5.750	96.308	96.282	96.254	96.226	
5.875	98.507	98.481	98.453	98.424	6.500	101.053	101.014	100.972	100.929	5.875	96.932	96.906	96.878	96.849	
6.000	99.111	99.085	99.057	99.028	6.625	101.511	101.471	101.429	101.386	6.000	97.536	97.510	97.482	97.453	
6.125	99.628	99.602	99.574	99.546	6.750	101.782	101.743	101.700	101.658	6.125	98.053	98.027	97.999	97.971	
6.250	99.973	99.939	99.904	99.868	6.875	102.153	102.111	102.069	102.026	6.250	98.398	98.364	98.329	98.293	
6.375	100.649	100.615	100.580	100.544	7.000	102.489	102.442	102.392	102.343	6.375	99.074	99.040	99.005	98.969	
6.500	101.150	101.117	101.081	101.046	7.125	102.846	102.799	102.749	102.699	6.500	99.575	99.542	99.506	99.471	
6.625	101.495	101.462	101.426	101.391	7.250	102.961	102.913	102.864	102.814	6.625	99.920	99.887	99.851	99.816	
6.750	102.001	101.962	101.919	101.876	7.375	103.519	103.471	103.422	103.372	6.750	100.426	100.387	100.344	100.301	
6.875	102.315	102.276	102.234	102.191	7.500	103.601	103.553	103.503	103.454	6.875	100.740	100.701	100.659	100.616	
7.000	102.836	102.797	102.754	102.711	7.625	103.680	103.633	103.583	103.533	7.000	101.261	101.222	101.179	101.136	
7.125	103.204	103.164	103.121	103.078	7.750	102.530	102.437	102.330	102.224	7.125	101.629	101.589	101.546	101.503	
7.250	103.599	103.549	103.499	103.449	7.875	102.778	102.685	102.578	102.472	7.250	102.024	101.974	101.924	101.874	
7.375	103.902	103.852	103.803	103.753	8.000	101.746	101.653	101.547	101.440	7.375	102.327	102.277	102.228	102.178	
7.500	104.246	104.196	104.146	104.097	8.125	101.966	101.873	101.767	101.660	7.500	102.671	102.621	102.571	102.522	
7.625	104.560	104.509	104.460	104.410						7.625	102.985	102.934	102.885	102.835	
7.750	104.690	104.640	104.590	104.540						7.750	103.115	103.065	103.015	102.965	
7.875	104.991	104.941	104.891	104.842						7.875	103.416	103.366	103.316	103.267	
8.000	104.999	104.949	104.899	104.849						8.000	103.424	103.374	103.324	103.274	
8.125	105.258	105.208	105.158	105.108						8.125	103.683	103.633	103.583	103.533	

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	96.158	96.139	96.117	96.096	6.000	99.222	99.197	99.168	99.140	5.375	94.583	94.564	94.542	94.521	
5.500	96.787	96.768	96.747	96.726	6.125	99.677	99.646	99.615	99.584	5.500	95.212	95.193	95.172	95.151	
5.625	97.392	97.373	97.352	97.331	6.250	100.097	100.063	100.027	99.992	5.625	95.817	95.798	95.777	95.756	
5.750	97.883	97.857	97.829	97.801	6.375	100.585	100.552	100.516	100.481	5.750	96.308	96.282	96.254	96.226	
5.875	98.507	98.481	98.453	98.424	6.500	101.053	101.014	100.972	100.929	5.875	96.932	96.906	96.878	96.849	
6.000	99.111	99.085	99.057	99.028	6.625	101.511	101.471	101.429	101.386	6.000	97.536	97.510	97.482	97.453	
6.125	99.628	99.602	99.574	99.546	6.750	101.782	101.743	101.700	101.658	6.125	98.053	98.027	97.999	97.971	
6.250	99.973	99.939	99.904	99.868	6.875	102.153	102.111	102.069	102.026	6.250	98.398	98.364	98.329	98.293	
6.375	100.649	100.615	100.580	100.544	7.000	102.489	102.442	102.392	102.343	6.375	99.074	99.040	99.005	98.969	
6.500	101.150	101.117	101.081	101.046	7.125	102.846	102.799	102.749	102.699	6.500	99.575	99.542	99.506	99.471	
6.625	101.495	101.462	101.426	101.391	7.250	102.961	102.913	102.864	102.814	6.625	99.920	99.887	99.851	99.816	
6.750	102.001	101.962	101.919	101.876	7.375	103.519	103.471	103.422	103.372	6.750	100.426	100.387	100.344	100.301	
6.875	102.315	102.276	102.234	102.191	7.500	103.601	103.553	103.503	103.454	6.875	100.740	100.701	100.659	100.616	
7.000	102.836	102.797	102.754	102.711	7.625	103.680	103.633	103.583	103.533	7.000	101.261	101.222	101.179	101.136	
7.125	103.204	103.164	103.121	103.078	7.750	102.530	102.437	102.330	102.224	7.125	101.629	101.589	101.546	101.503	
7.250	103.599	103.549	103.499	103.449	7.875	102.778	102.685	102.578	102.472	7.250	102.024	101.974	101.924	101.874	
7.375	103.902	103.852	103.803	103.753	8.000	101.746	101.653	101.547	101.440	7.375	102.327	102.277	102.228	102.178	
7.500	104.246	104.196	104.146	104.097	8.125	101.966	101.873	101.767	101.660	7.500	102.671	102.621	102.571	102.522	
7.625	104.560	104.509	104.460	104.410						7.625	102.985	102.934	102.885	102.835	
7.750	104.690	104.640	104.590	104.540						7.750	103.115	103.065	103.015	102.965	
7.875	104.991	104.941	104.891	104.842						7.875	103.416	103.366	103.316	103.267	
8.000	104.999	104.949	104.899	104.849						8.000	103.424	103.374	103.324	103.274	
8.125	105.258	105.208	105.158	105.108						8.125	103.683	103.633	103.583	103.533	

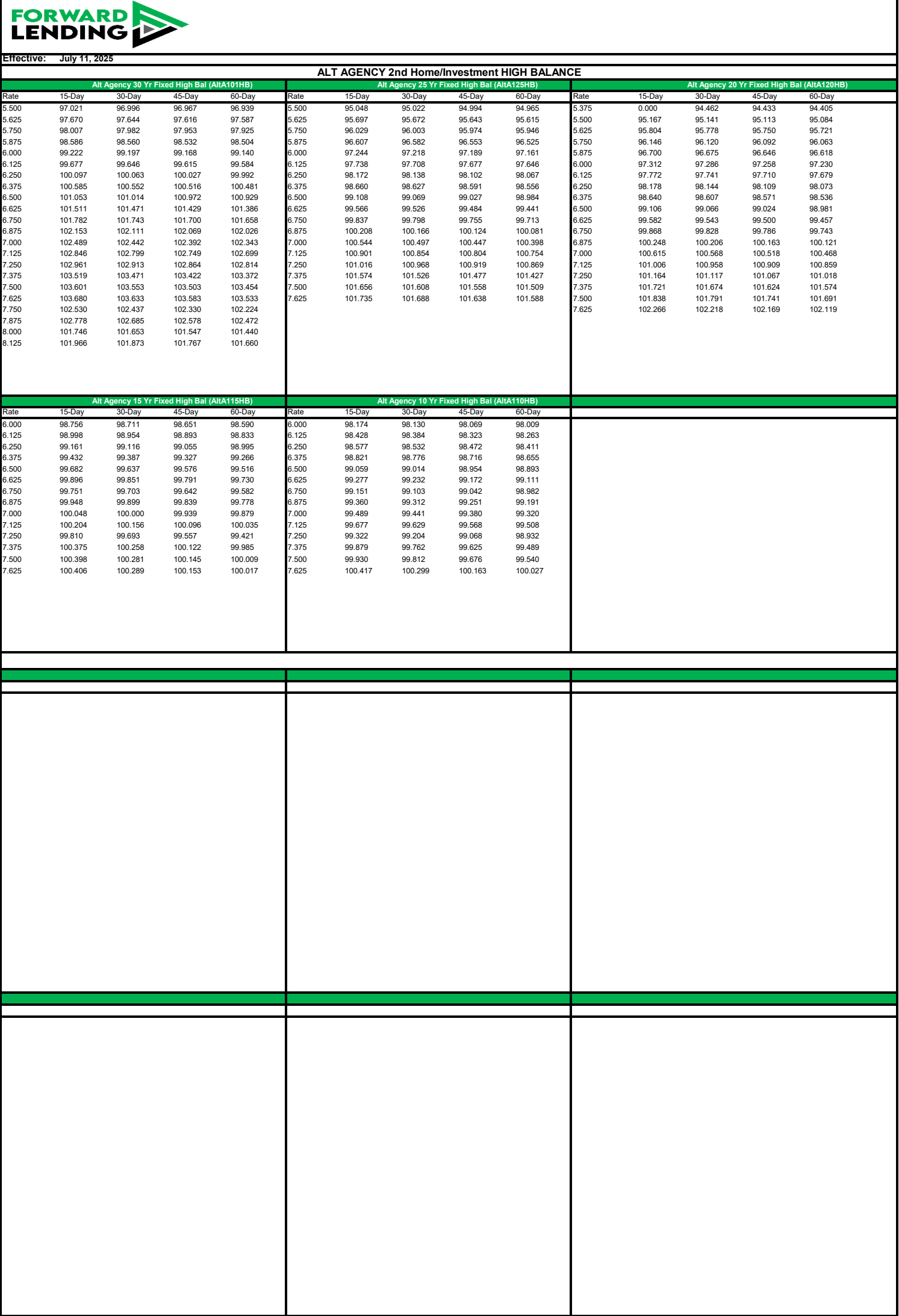
FORWARD LENDING														
Effective: July 11, 2025														
FANNIE MAE ARMS PRICING														
FANNIE MAE 5/6 ARM (105-275)					FANNIE MAE 7/6 ARM (107-275)					FANNIE MAE 10/6 ARM (110-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.891	96.874	96.874	96.824	5.000	97.170	97.144	97.144	97.076	5.250	96.935	96.901	96.901	96.815
4.875	97.212	97.190	97.190	97.131	5.125	97.656	97.626	97.626	97.549	5.375	97.162	97.123	97.123	97.028
5.000	97.526	97.501	97.501	97.432	5.250	98.101	98.067	98.067	97.981	5.500	97.446	97.404	97.404	97.300
5.125	97.832	97.803	97.803	97.726	5.375	98.485	98.447	98.447	98.352	5.625	97.820	97.773	97.773	97.660
5.250	98.128	98.094	98.094	98.008	5.500	98.854	98.812	98.812	98.708	5.750	98.184	98.133	98.133	98.011
5.375	98.406	98.368	98.368	98.273	5.625	99.202	99.156	99.156	99.042	5.875	98.534	98.479	98.479	98.348
5.500	98.671	98.629	98.629	98.525	5.750	99.527	99.477	99.477	99.354	6.000	98.843	98.784	98.784	98.643
5.625	98.919	98.873	98.873	98.760	5.875	99.819	99.765	99.765	99.633	6.125	99.089	99.026	99.026	98.877
5.750	99.173	99.122	99.122	99.000	6.000	100.094	100.036	100.036	99.895	6.250	99.315	99.247	99.247	99.089
5.875	99.434	99.379	99.379	99.248	6.125	100.345	100.282	100.282	100.133	6.375	99.513	99.442	99.442	99.274
6.000	99.665	99.606	99.606	99.466	6.250	100.565	100.497	100.497	100.339	6.500	99.619	99.544	99.544	99.367
6.125	99.850	99.787	99.787	99.637	6.375	100.741	100.669	100.669	100.502	6.625	99.592	99.512	99.512	99.327
6.250	100.033	99.966	99.966	99.808	6.500	100.827	100.752	100.752	100.575	6.750	99.629	99.545	99.545	99.350
6.375	100.216	100.145	100.145	99.977	6.625	100.782	100.702	100.702	100.516	6.875	99.759	99.671	99.671	99.467
6.500	100.359	100.284	100.284	100.107	6.750	100.739	100.655	100.655	100.461	7.000	99.961	99.869	99.869	99.656
6.625	100.442	100.362	100.362	100.177	6.875	100.700	100.612	100.612	100.408	7.125	100.290	100.194	100.194	99.972
6.750	100.497	100.413	100.413	100.219	7.000	100.725	100.632	100.632	100.420	7.250	100.687	100.587	100.587	100.356
6.875	100.510	100.422	100.422	100.218	7.125	100.863	100.767	100.767	100.545	7.375	101.143	101.038	101.038	100.798
7.000	100.386	100.293	100.293	100.081	7.250	101.232	101.131	101.131	100.901	7.500	101.599	101.490	101.490	101.242
7.125	100.078	99.982	99.982	99.760	7.375	101.903	101.798	101.798	101.558	7.625	0.000	0.000	0.000	0.000
7.250	100.052	99.952	99.952	99.721	7.500	102.472	102.363	102.363	102.115	7.750	0.000	0.000	0.000	0.000
FANNIE MAE 5/6 ARM HB (105HB-275)					FANNIE MAE 7/6 ARM HB (107HB-275)					FANNIE MAE 10/6 ARM HB (110HB-275)				
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
4.750	96.993	96.976	96.976	96.925	5.000	97.268	97.242	97.242	97.174	5.250	97.032	96.998	96.998	96.912
4.875	97.313	97.291	97.291	97.232	5.125	97.753	97.723	97.723	97.646	5.375	97.257	97.219	97.219	97.124
5.000	97.627	97.601	97.601	97.533	5.250	98.197	98.163	98.163	98.077	5.500	97.540	97.498	97.498	97.394
5.125	97.933	97.903	97.903	97.826	5.375	98.580	98.542	98.542	98.446	5.625	97.912	97.866	97.866	97.753
5.250	98.228	98.194	98.194	98.108	5.500	98.948	98.906	98.906	98.802	5.750	98.275	98.224	98.224	98.102
5.375	98.505	98.467	98.467	98.372	5.625	99.295	99.248	99.248	99.135	5.875	98.623	98.568	98.568	98.437
5.500	98.771	98.729	98.729	98.624	5.750	99.619	99.568	99.568	99.446	6.000	98.930	98.871	98.871	98.731
5.625	99.019	98.972	98.972	98.859	5.875	99.910	99.855	99.855	99.724	6.125	99.174	99.111	99.111	98.962
5.750	99.272	99.222	99.222	99.100	6.000	100.185	100.126	100.126	99.985	6.250	99.398	99.331	99.331	99.173
5.875	99.534	99.480	99.480	99.348	6.125	100.435	100.372	100.372	100.223	6.375	99.596	99.524	99.524	99.357
6.000	99.766	99.707	99.707	99.567	6.250	100.655	100.588	100.588	100.430	6.500	99.702	99.626	99.626	99.450
6.125	99.952	99.889	99.889	99.740	6.375	100.833	100.761	100.761	100.594	6.625	99.674	99.595	99.595	99.409
6.250	100.138	100.071	100.071	99.912	6.500	100.922	100.846	100.846	100.669	6.750	99.712	99.628	99.628	99.433
6.375	100.323	100.252	100.252	100.084	6.625	100.878	100.798	100.798	100.612	6.875	99.842	99.754	99.754	99.551
6.500	100.469	100.393	100.393	100.217	6.750	100.837	100.753	100.753	100.559	7.000	100.045	99.953	99.953	99.741
6.625	100.553	100.474	100.474	100.288	6.875	100.800	100.712	100.712	100.508	7.125	100.376	100.279	100.279	100.058
6.750	100.611	100.527	100.527	100.332	7.000	100.826	100.734	100.734	100.521	7.250	100.774	100.674	100.674	100.443
6.875	100.625	100.537	100.537	100.333	7.125	100.967	100.870	100.870	100.649	7.375	101.231	101.126	101.126	100.886
7.000	100.502	100.410	100.410	100.197	7.250	101.337	101.237	101.237	101.006	7.500	101.689	101.580	101.580	101.331
7.125	100.196	100.099	100.099	99.878	7.375	102.010	101.905	101.905	101.666	7.625	0.000	0.000	0.000	0.000
7.250	100.171	100.071	100.071	99.840	7.500	102.582	102.473	102.473	102.224	7.750	0.000	0.000	0.000	0.000
FREDDIE MAC ARMS PRICING														
FREDDIE MAC 5/6 ARM (205-275)					FREDDIE MAC 7/6 ARM (207-275)					FREDDIE MAC 10/6 ARM (210-275)				
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
4.750	96.891	96.874	96.874	96.824	5.000	97.170	97.144	97.144	97.076	5.250	96.935	96.901	96.901	96.815
4.875	97.212	97.190	97.190	97.131	5.125	97.656	97.626	97.626	97.549	5.375	97.162	97.123	97.123	97.028
5.000	97.526	97.501	97.501	97.432	5.250	98.101	98.067	98.067	97.981	5.500	97.446	97.404	97.404	97.300
5.125	97.832	97.803	97.803	97.726	5.375	98.485	98.447	98.447	98.352	5.625	97.820	97.773	97.773	97.660
5.250	98.128	98.094	98.094	98.008	5.500	98.854	98.812	98.812	98.708	5.750	98.184	98.133	98.133	98.011
5.375	98.406	98.368	98.368	98.273	5.625	99.202	99.156	99.156	99.042	5.875	98.534	98.479	98.479	98.348
5.500	98.671	98.629	98.629	98.525	5.750	99.527	99.477	99.477	99.354	6.000	98.843	98.784	98.784	98.643
5.625	98.919	98.873	98.873	98.760	5.875	99.819	99.765	99.765	99.633	6.125	99.089	99.026	99.026	98.877
5.750	99.173	99.122	99.122	99.000	6.000	100.094	100.036	100.036	99.895	6.250	99.315	99.247	99.247	99.089
5.875	99.434	99.379	99.379	99.248	6.125	100.345	100.282	100.282	100.133	6.375	99.513	99.442	99.442	99.274
6.000	99.665	99.606	99.606	99.466	6.250	100.565	100.497	100.497	100.339	6.500	99.619	99.		





Effective: July 11, 2025

ALT AGENCY 2nd Home/Investment[illegible][illegible]



FORWARD LENDING										
Effective: July 11, 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	-0.625	-0.625	-0.750	-1.250	-2.500	-3.375				
2nd Home	-0.625	-0.625	-0.750	-1.250	-2.500	-3.375	-3.375			
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						
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125			
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125			
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625			
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875					
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375					
LOAN AMOUNT **										
Loan Amt \$75,000 <= \$100,000	-1.000					* 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**				
Loan Amt >\$100,000 <= \$249,999	0.250									
MISCELLANEOUS		*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								
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
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: July 11, 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 it's 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

CalHFA CalReady - (C110/F210)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available

CalHFA CalPLUS Access - (C111/F211)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available

Effective: July 11, 2025

FAST 100 Pricing

FAST 100+ - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	99.104	98.884	98.678
6.875	99.619	99.399	99.193
6.990	100.073	99.853	99.647
7.000	100.103	99.883	99.677
7.125	100.539	100.319	100.113
7.250	100.955	100.735	100.529
7.375	101.131	100.872	100.614
7.500	101.575	101.316	101.058
7.625	101.981	101.722	101.464
7.750	102.367	102.108	101.850
7.875	101.779	101.492	101.181
8.000	102.203	101.916	101.605
8.125	102.569	102.282	101.971
8.250	102.935	102.648	102.337

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	97.604	97.384	97.178
6.875	98.119	97.899	97.693
6.990	98.573	98.353	98.147
7.000	98.603	98.383	98.177
7.125	99.039	98.819	98.613
7.250	99.455	99.235	99.029
7.375	99.631	99.372	99.114
7.500	100.075	99.816	99.558
7.625	100.481	100.222	99.964
7.750	100.867	100.608	100.350
7.875	100.279	99.992	99.681
8.000	100.703	100.416	100.105
8.125	101.069	100.782	100.471
8.250	101.435	101.148	100.837

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	98.354	98.134	97.928
6.875	98.869	98.649	98.443
6.990	99.323	99.103	98.897
7.000	99.353	99.133	98.927
7.125	99.789	99.569	99.363
7.250	100.205	99.985	99.779
7.375	100.381	100.122	99.864
7.500	100.825	100.566	100.308
7.625	101.231	100.972	100.714
7.750	101.617	101.358	101.100
7.875	101.029	100.742	100.431
8.000	101.453	101.166	100.855
8.125	101.819	101.532	101.221
8.250	102.185	101.898	101.587

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	97.104	96.884	96.678
6.875	97.619	97.399	97.193
6.990	98.073	97.853	97.647
7.000	98.103	97.883	97.677
7.125	98.539	98.319	98.113
7.250	98.955	98.735	98.529
7.375	99.131	98.872	98.614
7.500	99.575	99.316	99.058
7.625	99.981	99.722	99.464
7.750	100.367	100.108	99.850
7.875	99.779	99.492	99.181
8.000	100.203	99.916	99.605
8.125	100.569	100.282	99.971
8.250	100.935	100.648	100.337

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	95.604	95.384	95.178
6.875	96.119	95.899	95.693
6.990	96.573	96.353	96.147
7.000	96.603	96.383	96.177
7.125	97.039	96.819	96.613
7.250	97.455	97.235	97.029
7.375	97.631	97.372	97.114
7.500	98.075	97.816	97.558
7.625	98.481	98.222	97.964
7.750	98.867	98.608	98.350
7.875	98.279	97.992	97.681
8.000	98.703	98.416	98.105
8.125	99.069	98.782	98.471
8.250	99.435	99.148	98.837

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	96.354	96.134	95.928
6.875	96.869	96.649	96.443
6.990	97.323	97.103	96.897
7.000	97.353	97.133	96.927
7.125	97.789	97.569	97.363
7.250	98.205	97.985	97.779
7.375	98.381	98.122	97.864
7.500	98.825	98.566	98.308
7.625	99.231	98.972	98.714
7.750	99.617	99.358	99.100
7.875	99.029	98.742	98.431
8.000	99.453	99.166	98.855
8.125	99.819	99.532	99.221
8.250	100.185	99.898	99.587

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: July 11, 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
5.250	97.248	97.228	97.200
5.375	97.884	97.864	97.836
5.500	98.385	98.365	98.337
5.625	98.867	98.847	98.819
5.750	99.598	99.578	99.550
5.875	100.026	99.989	99.939
6.000	100.622	100.585	100.535
6.125	101.084	101.047	100.997
6.250	101.660	101.623	101.573
6.375	101.528	101.463	101.392
6.500	102.104	102.039	101.968
6.625	102.651	102.586	102.515
6.750	103.187	103.122	103.051
6.875	103.020	102.898	102.813
7.000	103.681	103.559	103.474
7.125	103.938	103.816	103.731
7.250	103.559	103.437	103.352

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
5.000	95.125	95.112	95.091
5.125	95.637	95.624	95.603
5.250	96.723	96.703	96.675
5.375	97.359	97.339	97.311
5.500	97.860	97.840	97.812
5.625	98.342	98.322	98.294
5.750	99.073	99.053	99.025
5.875	99.501	99.464	99.414
6.000	100.097	100.060	100.010
6.125	100.559	100.522	100.472
6.250	101.135	101.098	101.048
6.375	101.003	100.938	100.867
6.500	101.579	101.514	101.443
6.625	102.126	102.061	101.990
6.750	102.662	102.597	102.526

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.000	98.493	98.467	98.452
5.125	98.873	98.847	98.832
5.250	99.743	99.717	99.702
5.375	99.757	99.735	99.712
5.500	100.127	100.105	100.082
5.625	100.477	100.455	100.432
5.750	101.057	101.035	101.012
5.875	100.838	100.824	100.808
6.000	101.293	101.279	101.263

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.250	96.770	96.750	96.721
5.375	97.156	97.136	97.107
5.500	97.782	97.762	97.733
5.625	98.389	98.369	98.340
5.750	99.020	99.000	98.971
5.875	99.429	99.392	99.342
6.000	100.125	100.088	100.038
6.125	100.612	100.575	100.525
6.250	100.988	100.951	100.901
6.375	101.144	101.078	101.007
6.500	101.470	101.404	101.333
6.625	102.042	101.976	101.905
6.750	101.678	101.612	101.541
6.875	102.073	101.951	101.866
7.000	102.434	102.312	102.227
7.125	102.816	102.694	102.609
7.250	102.612	102.490	102.405

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.250	97.248	97.228	97.200
5.375	97.884	97.864	97.836
5.500	98.385	98.365	98.337
5.625	98.867	98.847	98.819
5.750	99.598	99.578	99.550
5.875	100.026	99.989	99.939
6.000	100.622	100.585	100.535
6.125	101.084	101.047	100.997
6.250	101.660	101.623	101.573
6.375	101.528	101.463	101.392
6.500	102.104	102.039	101.968
6.625	102.651	102.586	102.515
6.750	103.187	103.122	103.051
6.875	103.020	102.898	102.813
7.000	103.681	103.559	103.474
7.125	103.938	103.816	103.731
7.250	103.559	103.437	103.352

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.250	96.770	96.750	96.721
5.375	97.156	97.136	97.107
5.500	97.782	97.762	97.733
5.625	98.389	98.369	98.340
5.750	99.020	99.000	98.971
5.875	99.429	99.392	99.342
6.000	100.125	100.088	100.038
6.125	100.612	100.575	100.525
6.250	100.988	100.951	100.901
6.375	101.144	101.078	101.007
6.500	101.470	101.404	101.333
6.625	102.042	101.976	101.905
6.750	101.678	101.612	101.541
6.875	102.073	101.951	101.866
7.000	102.434	102.312	102.227
7.125	102.816	102.694	102.609
7.250	102.612	102.490	102.405

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	97.248	97.228	97.200
5.375	97.884	97.864	97.836
5.500	98.385	98.365	98.337
5.625	98.867	98.847	98.819
5.750	99.598	99.578	99.550
5.875	100.026	99.989	99.939
6.000	100.622	100.585	100.535
6.125	101.084	101.047	100.997
6.250	101.660	101.623	101.573
6.375	101.528	101.463	101.392
6.500	102.104	102.039	101.968
6.625	102.651	102.586	102.515
6.750	103.187	103.122	103.051
6.875	103.020	102.898	102.813
7.000	103.681	103.559	103.474
7.125	103.938	103.816	103.731
7.250	103.559	103.437	103.352

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	96.770	96.750	96.721
5.375	97.156	97.136	97.107
5.500	97.782	97.762	97.733
5.625	98.389	98.369	98.340
5.750	99.020	99.000	98.971
5.875	99.429	99.392	99.342
6.000	100.125	100.088	100.038
6.125	100.612	100.575	100.525
6.250	100.988	100.951	100.901
6.375	101.144	101.078	101.007
6.500	101.470	101.404	101.333
6.625	102.042	101.976	101.905
6.750	101.678	101.612	101.541
6.875	102.073	101.951	101.866
7.000	102.434	102.312	102.227
7.125	102.816	102.694	102.609
7.250	102.612	102.490	102.405

LLPAs

FICO ≥780	FICO 680-619	VA Loan Amount >\$950K	Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.375	<0.750	<0.625	0.350
FICO 680-699	FICO 580-599	Loan Amount <\$100,000	60 Day Lock (From 45 Day Price)
0.250	<1.500	<0.375	<0.500
FICO 680-679	FICO 580-679	VA Cashout >90% LTV	3-4 Units
0.250	<3.000	<3.00	<0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	NC Floor Price
0.000	<3.000	<1.250	99.750
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRL)	
<0.250	0.250	<1.250	



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

Effective: July 11, 2025

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.250	97.118	97.098	97.070	
5.375	97.754	97.734	97.706	
5.500	98.255	98.235	98.207	
5.625	98.737	98.717	98.689	
5.750	99.468	99.448	99.420	
5.875	99.771	99.734	99.684	
6.000	100.367	100.330	100.280	
6.125	100.954	100.917	100.867	
6.250	101.155	101.118	101.068	
6.375	101.273	101.208	101.137	
6.500	101.849	101.784	101.713	
6.625	102.271	102.206	102.135	
6.750	102.307	102.242	102.171	
6.875	102.640	102.518	102.433	
7.000	103.051	102.929	102.844	
7.125	103.308	103.186	103.101	
7.250	103.429	103.307	103.222	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	94.770	94.757	94.736	
5.125	95.282	95.269	95.248	
5.250	96.493	96.473	96.445	
5.375	97.129	97.109	97.081	
5.500	97.630	97.610	97.582	
5.625	98.112	98.092	98.064	
5.750	98.843	98.823	98.795	
5.875	99.146	99.109	99.059	
6.000	99.742	99.705	99.655	
6.125	100.329	100.292	100.242	
6.250	100.530	100.493	100.443	
6.375	100.648	100.583	100.512	
6.500	101.224	101.159	101.088	
6.625	101.646	101.581	101.510	
6.750	101.682	101.617	101.546	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	98.138	98.112	98.097	
5.125	98.518	98.492	98.477	
5.250	99.513	99.487	99.472	
5.375	99.527	99.505	99.482	
5.500	99.897	99.875	99.852	
5.625	100.247	100.225	100.202	
5.750	100.827	100.805	100.782	
5.875	100.483	100.469	100.453	
6.000	100.938	100.924	100.908	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.565	96.545	96.516	
5.375	96.826	96.806	96.777	
5.500	97.327	97.307	97.278	
5.625	97.934	97.914	97.885	
5.750	99.040	99.020	98.991	
5.875	99.124	99.087	99.037	
6.000	99.595	99.558	99.508	
6.125	100.182	100.145	100.095	
6.250	100.508	100.471	100.421	
6.375	100.939	100.873	100.802	
6.500	101.390	101.324	101.253	
6.625	101.812	101.746	101.675	
6.750	101.473	101.407	101.336	
6.875	101.618	101.496	101.411	
7.000	102.029	101.907	101.822	
7.125	102.286	102.164	102.079	
7.250	102.157	102.035	101.950	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	97.118	97.098	97.070	
5.375	97.754	97.734	97.706	
5.500	98.255	98.235	98.207	
5.625	98.737	98.717	98.689	
5.750	99.468	99.448	99.420	
5.875	99.771	99.734	99.684	
6.000	100.367	100.330	100.280	
6.125	100.954	100.917	100.867	
6.250	101.155	101.118	101.068	
6.375	101.273	101.208	101.137	
6.500	101.849	101.784	101.713	
6.625	102.271	102.206	102.135	
6.750	102.307	102.242	102.171	
6.875	102.640	102.518	102.433	
7.000	103.051	102.929	102.844	
7.125	103.308	103.186	103.101	
7.250	103.429	103.307	103.222	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	96.565	96.545	96.516	
5.375	96.826	96.806	96.777	
5.500	97.327	97.307	97.278	
5.625	97.934	97.914	97.885	
5.750	99.040	99.020	98.991	
5.875	99.124	99.087	99.037	
6.000	99.595	99.558	99.508	
6.125	100.182	100.145	100.095	
6.250	100.508	100.471	100.421	
6.375	100.939	100.873	100.802	
6.500	101.390	101.324	101.253	
6.625	101.812	101.746	101.675	
6.750	101.473	101.407	101.336	
6.875	101.618	101.496	101.411	
7.000	102.029	101.907	101.822	
7.125	102.286	102.164	102.079	
7.250	102.157	102.035	101.950	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	97.118	97.098	97.070	
5.375	97.754	97.734	97.706	
5.500	98.255	98.235	98.207	
5.625	98.737	98.717	98.689	
5.750	99.468	99.448	99.420	
5.875	99.771	99.734	99.684	
6.000	100.367	100.330	100.280	
6.125	100.954	100.917	100.867	
6.250	101.155	101.118	101.068	
6.375	101.273	101.208	101.137	
6.500	101.849	101.784	101.713	
6.625	102.271	102.206	102.135	
6.750	102.307	102.242	102.171	
6.875	102.640	102.518	102.433	
7.000	103.051	102.929	102.844	
7.125	103.308	103.186	103.101	
7.250	103.429	103.307	103.222	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	96.565	96.545	96.516	
5.375	96.826	96.806	96.777	
5.500	97.327	97.307	97.278	
5.625	97.934	97.914	97.885	
5.750	99.040	99.020	98.991	
5.875	99.124	99.087	99.037	
6.000	99.595	99.558	99.508	
6.125	100.182	100.145	100.095	
6.250	100.508	100.471	100.421	
6.375	100.939	100.873	100.802	
6.500	101.390	101.324	101.253	
6.625	101.812	101.746	101.675	
6.750	101.473	101.407	101.336	
6.875	101.618	101.496	101.411	
7.000	102.029	101.907	101.822	
7.125	102.286	102.164	102.079	
7.250	102.157	102.035	101.950	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	96.948	96.928	96.900	
5.375	97.584	97.564	97.536	
5.500	98.085	98.065	98.037	
5.625	98.567	98.547	98.519	
5.750	99.298	99.278	99.250	
5.875	99.601	99.564	99.514	
6.000	100.197	100.160	100.110	
6.125	100.784	100.747	100.697	
6.250	100.985	100.948	100.898	
6.375	101.103	101.038	100.967	
6.500	101.679	101.614	101.543	
6.625	102.101	102.036	101.965	
6.750	102.137	102.072	102.001	
6.875	102.470	102.348	102.263	
7.000	102.881	102.759	102.674	
7.125	103.138	103.016	102.931	
7.250	103.259	103.137	103.052	

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 560-579
-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/IRRRL)
-1.250

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: July 11, 2025

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

FHA/VA ARM PRICING

FHA 5/1 ARM - (30S)				
Rate	15 Day	30 Day	45 Day	
4.625	97.465	97.461	97.461	
4.750	97.228	97.209	97.209	
4.875	97.802	97.782	97.782	
5.000	98.372	98.353	98.353	
5.125	98.720	98.700	98.700	
5.250	98.455	98.420	98.420	
5.375	99.022	98.987	98.987	
5.500	99.583	99.548	99.548	
5.625	99.918	99.883	99.883	
5.750	99.011	98.961	98.961	
5.875	99.562	99.512	99.512	
6.000	100.102	100.052	100.052	
6.125	100.408	100.357	100.357	
6.250	0.000	0.000	0.000	
6.375	0.000	0.000	0.000	
6.500	0.000	0.000	0.000	
6.625	0.000	0.000	0.000	

FHA 5/1 ARM HB - (30SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	97.021	97.017	97.017	
4.750	96.817	96.797	96.797	
4.875	97.371	97.351	97.351	
5.000	97.915	97.895	97.895	
5.125	98.231	98.212	98.212	
5.250	98.028	97.993	97.993	
5.375	98.562	98.527	98.527	
5.500	99.084	99.049	99.049	
5.625	99.369	99.334	99.334	
5.750	98.561	98.511	98.511	
5.875	99.061	99.011	99.011	
6.000	99.540	99.490	99.490	
6.125	99.775	99.724	99.724	
6.250	0.000	0.000	0.000	
6.375	0.000	0.000	0.000	
6.500	0.000	0.000	0.000	
6.625	0.000	0.000	0.000	

VA 5/1 ARM - (40S)				
Rate	15 Day	30 Day	45 Day	
4.625	97.303	97.299	97.299	
4.750	97.261	97.241	97.241	
4.875	97.761	97.742	97.742	
5.000	98.254	98.235	98.235	
5.125	98.623	98.603	98.603	
5.250	98.474	98.439	98.439	
5.375	98.962	98.927	98.927	
5.500	99.444	99.409	99.409	
5.625	99.697	99.662	99.662	
5.750	99.019	98.969	98.969	
5.875	99.490	99.440	99.440	
6.000	99.949	99.898	99.898	
6.125	100.173	100.123	100.123	
6.250	0.000	0.000	0.000	
6.375	0.000	0.000	0.000	
6.500	0.000	0.000	0.000	
6.625	0.000	0.000	0.000	

VA 5/1 ARM HB - (40SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	96.809	96.805	96.805	
4.750	96.811	96.791	96.791	
4.875	97.284	97.264	97.264	
5.000	97.742	97.723	97.723	
5.125	97.971	97.952	97.952	
5.250	98.003	97.968	97.968	
5.375	98.453	98.418	98.418	
5.500	98.890	98.855	98.855	
5.625	99.093	99.058	99.058	
5.750	98.528	98.478	98.478	
5.875	98.949	98.898	98.898	
6.000	99.352	99.302	99.302	
6.125	99.516	99.466	99.466	
6.250	0.000	0.000	0.000	
6.375	0.000	0.000	0.000	
6.500	0.000	0.000	0.000	
6.625	0.000	0.000	0.000	

LLPAs

FICO ≥700
U:3/5
FICO 680-699
U:250
FICO 680-679
U:250
FICO 640-659
0.000
FICO 620-639
-0.250

FICO 600-619
-0.750
FICO 580-599
-1.500
FICO 580-579
-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/IRRL)
-1.250

Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.350
3-4 Units
-0.500
NC Floor Price
89.750



Effective: July 11, 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	94.143	94.130	94.109	
4.875	94.904	94.891	94.870	
5.000	95.550	95.537	95.516	
5.125	96.062	96.049	96.028	
5.250	97.148	97.128	97.100	
5.375	97.784	97.764	97.736	
5.500	98.285	98.265	98.237	
5.625	98.767	98.747	98.719	
5.750	99.498	99.478	99.450	
5.875	99.926	99.889	99.839	
6.000	100.522	100.485	100.435	
6.125	100.984	100.947	100.897	
6.250	101.560	101.523	101.473	
6.375	101.428	101.363	101.292	
6.500	102.004	101.939	101.868	
6.625	102.551	102.486	102.415	
6.750	103.087	103.022	102.951	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	97.234	97.214	97.186	
5.500	97.735	97.715	97.687	
5.625	98.217	98.197	98.169	
5.750	98.948	98.928	98.900	
5.875	99.376	99.339	99.289	
6.000	99.972	99.935	99.885	
6.125	100.434	100.397	100.347	
6.250	101.010	100.973	100.923	
6.375	100.878	100.813	100.742	
6.500	101.454	101.389	101.318	
6.625	102.001	101.936	101.865	
6.750	102.537	102.472	102.401	
6.875	102.370	102.248	102.163	
7.000	103.031	102.909	102.824	
7.125	103.288	103.166	103.081	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	98.368	98.342	98.327	
5.125	98.748	98.722	98.707	
5.250	99.618	99.592	99.577	
5.375	99.632	99.610	99.587	
5.500	100.002	99.980	99.957	
5.625	100.352	100.330	100.307	
5.750	100.932	100.910	100.887	
5.875	100.713	100.699	100.683	
6.000	101.168	101.154	101.138	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.545	96.525	96.496	
5.375	96.931	96.911	96.882	
5.500	97.557	97.537	97.508	
5.625	98.164	98.144	98.115	
5.750	98.795	98.775	98.746	
5.875	99.204	99.167	99.117	
6.000	99.900	99.863	99.813	
6.125	100.387	100.350	100.300	
6.250	100.763	100.726	100.676	
6.375	100.919	100.853	100.782	
6.500	101.245	101.179	101.108	
6.625	101.817	101.751	101.680	
6.750	101.453	101.387	101.316	
6.875	101.848	101.726	101.641	
7.000	102.209	102.087	102.002	
7.125	102.591	102.469	102.384	
7.250	102.387	102.265	102.180	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	93.913	93.900	93.879	
4.875	94.549	94.536	94.515	
5.000	95.195	95.182	95.161	
5.125	95.707	95.694	95.673	
5.250	96.918	96.898	96.870	
5.375	97.554	97.534	97.506	
5.500	98.055	98.035	98.007	
5.625	98.537	98.517	98.489	
5.750	99.268	99.248	99.220	
5.875	99.571	99.534	99.484	
6.000	100.167	100.130	100.080	
6.125	100.754	100.717	100.667	
6.250	100.955	100.918	100.868	
6.375	101.073	101.008	100.937	
6.500	101.649	101.584	101.513	
6.625	102.071	102.006	101.935	
6.750	102.107	102.042	101.971	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	97.004	96.984	96.956	
5.500	97.505	97.485	97.457	
5.625	97.987	97.967	97.939	
5.750	98.718	98.698	98.670	
5.875	99.021	98.984	98.934	
6.000	99.617	99.580	99.530	
6.125	100.204	100.167	100.117	
6.250	100.405	100.368	100.318	
6.375	100.523	100.458	100.387	
6.500	101.099	101.034	100.963	
6.625	101.521	101.456	101.385	
6.750	101.557	101.492	101.421	
6.875	101.890	101.768	101.683	
7.000	102.301	102.179	102.094	
7.125	102.558	102.436	102.351	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	98.013	97.987	97.972	
5.125	98.393	98.367	98.352	
5.250	99.388	99.362	99.347	
5.375	99.402	99.380	99.357	
5.500	99.772	99.750	99.727	
5.625	100.122	100.100	100.077	
5.750	100.702	100.680	100.657	
5.875	100.358	100.344	100.328	
6.000	100.813	100.799	100.783	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.140	96.120	96.091	
5.375	96.401	96.381	96.352	
5.500	96.902	96.882	96.853	
5.625	97.509	97.489	97.460	
5.750	98.615	98.595	98.566	
5.875	98.699	98.662	98.612	
6.000	99.170	99.133	99.083	
6.125	99.757	99.720	99.670	
6.250	100.083	100.046	99.996	
6.375	100.514	100.448	100.377	
6.500	100.965	100.899	100.828	
6.625	101.387	101.321	101.250	
6.750	101.048	100.982	100.911	
6.875	101.193	101.071	100.986	
7.000	101.604	101.482	101.397	
7.125	101.861	101.739	101.654	
7.250	101.732	101.610	101.525	

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 560-579
-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)
-1.250

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, July 11, 2025

Jumbo Nitro XL Pricing**Jumbo Nitro XL 30 Year Fixed - (901DI)**

Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	99.177	99.084	98.896	98.709
6.500	99.485	99.392	99.204	99.017
6.625	99.790	99.696	99.508	99.321
6.750	100.068	99.974	99.786	99.599
6.875	100.355	100.261	100.073	99.886
7.000	100.652	100.559	100.371	100.184
7.125	100.958	100.864	100.677	100.489
7.250	101.266	101.172	100.985	100.797
7.375	101.551	101.457	101.270	101.082
7.500	101.768	101.675	101.487	101.300
7.625	101.977	101.884	101.696	101.509
7.750	102.177	102.083	101.896	101.708
7.875	102.341	102.247	102.060	101.872
8.000	102.519	102.425	102.238	102.050
8.125	102.697	102.603	102.416	102.228
8.250	102.875	102.781	102.593	102.406
8.375	103.053	102.959	102.771	102.584
8.500	103.230	103.137	102.949	102.762
8.625	103.408	103.314	103.127	102.939

Jumbo Nitro XL 10/6 ARM - (9106DI)

Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	96.175	96.081	95.894	95.706
6.375	96.632	96.539	96.351	96.164
6.500	97.090	96.997	96.809	96.622
6.625	97.546	97.452	97.264	97.077
6.750	98.005	97.911	97.724	97.536
6.875	98.466	98.372	98.184	97.997
7.000	98.927	98.833	98.646	98.458
7.125	99.385	99.292	99.104	98.917
7.250	99.848	99.754	99.567	99.379
7.375	100.312	100.218	100.031	99.843
7.500	100.776	100.682	100.495	100.307
7.625	101.241	101.147	100.960	100.772
7.750	101.703	101.609	101.422	101.234
7.875	102.169	102.075	101.888	101.700
8.000	102.636	102.542	102.355	102.167

Loan Level Price Adjustments (LLPAs)**CLTV****FICO**

	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800	0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 799	0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759	0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739	0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719	-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699	-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679	-1.500	-1.750	-2.150	-3.350	-4.400		

Other Adjusters

	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property	-0.500	-0.550	-0.750	-1.250	-1.750		
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance	-0.050	-0.100	-0.250	-0.750	-1.250		
Second Home	0.000	0.000	0.000	-0.100	-0.200		
Condo (LR and HR)	0.000	0.000	-0.050	-0.100	-0.200	-0.300	
2-4 Unit	-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self-Employed	0.000	-0.050	-0.050	-0.100	-0.100	-0.200	-0.250

ARM Notes

Margin:	2.75%
Floor:	2.75%
Caps:	5/1/5
Index:	SOFR

NC Floor Price

99.750

Maximum Net Price

102.000

Must be Conditionally Approved to lock

Jumbo Nitro 30 Day Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.605	96.495	96.323	96.105
5.875	97.110	97.000	96.828	96.610
6.000	97.614	97.505	97.333	97.114
6.125	97.910	97.801	97.629	97.410
6.250	98.206	98.097	97.925	97.706
6.375	98.620	98.511	98.339	98.120
6.500	99.034	98.924	98.752	98.534
6.625	99.524	99.415	99.243	99.024
6.750	100.015	99.905	99.733	99.515
6.875	100.437	100.328	100.156	99.937
7.000	100.861	100.751	100.579	100.361
7.125	101.156	101.047	100.875	100.656
7.250	101.451	101.342	101.170	100.951
7.375	101.581	101.471	101.299	101.081
7.500	101.711	101.601	101.429	101.211
7.625	101.815	101.705	101.533	101.315
7.750	101.919	101.810	101.638	101.419
7.875	101.920	101.810	101.639	101.420
8.000	102.010	101.901	101.729	101.510

Jumbo Nitro 30 Day Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.605	96.495	96.323	96.105
5.875	97.110	97.000	96.828	96.610
6.000	97.614	97.505	97.333	97.114
6.125	97.910	97.801	97.629	97.410
6.250	98.206	98.097	97.925	97.706
6.375	98.620	98.511	98.339	98.120
6.500	99.034	98.924	98.752	98.534
6.625	99.524	99.415	99.243	99.024
6.750	100.015	99.905	99.733	99.515
6.875	100.437	100.328	100.156	99.937
7.000	100.861	100.751	100.579	100.361
7.125	101.156	101.047	100.875	100.656
7.250	101.451	101.342	101.170	100.951
7.375	101.581	101.471	101.299	101.081
7.500	101.711	101.601	101.429	101.211
7.625	101.815	101.705	101.533	101.315
7.750	101.919	101.810	101.638	101.419
7.875	101.920	101.810	101.639	101.420
8.000	102.010	101.901	101.729	101.510

Jumbo Nitro 30 Day Fixed 1.0 Buydown - (901SP-B010)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	96.605	96.495	96.323	96.105	
5.875	97.110	97.000	96.828	96.610	
6.000	97.614	97.505	97.333	97.114	
6.125	97.910	97.801	97.629	97.410	
6.250	98.206	98.097	97.925	97.706	
6.375	98.620	98.511	98.339	98.120	
6.500	99.034	98.924	98.752	98.534	
6.625	99.524	99.415	99.243	99.024	
6.750	100.015	99.905	99.733	99.515	
6.875	100.437	100.328	100.156	99.937	
7.000	100.861	100.751	100.579	100.361	
7.125	101.156	101.047	100.875	100.656	
7.250	101.451	101.342	101.170	100.951	
7.375	101.581	101.471	101.299	101.081	
7.500	101.711	101.601	101.429	101.211	
7.625	101.815	101.705	101.533	101.315	
7.750	101.919	101.810	101.638	101.419	
7.875	101.920	101.810	101.639	101.420	
8.000	102.010	101.901	101.729	101.510	

[illegible]

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	97.253	97.144	96.972	96.753
5.875	97.599	97.490	97.318	97.099
6.000	97.948	97.839	97.667	97.448
6.125	98.300	98.191	98.019	97.800
6.250	98.601	98.491	98.319	98.101
6.375	98.861	98.752	98.580	98.361
6.500	99.124	99.014	98.842	98.624
6.625	99.337	99.228	99.056	98.837
6.750	99.552	99.443	99.271	99.052
6.875	99.693	99.584	99.412	99.193
7.000	99.835	99.725	99.553	99.335

Loan Level Fee Adjustments (LLF Adj)								
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		
ARMS		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	-1.000	-1.375	-1.750		
	FICO 660-679	-0.750	-0.875	-1.125	-1.500	-2.000		
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	-0.250		

NC Floor Price
99 750

Maximum Net Price
102 000

Must be Conditionally Approved to lock

Jumbo Nitro Plus 30 Year Fixed - (901EM)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	96.087	95.962	95.837	95.650	
6.125	96.396	96.261	96.136	95.949	
6.250	97.085	96.960	96.835	96.647	
6.375	97.483	97.358	97.233	97.046	
6.500	97.807	97.682	97.557	97.370	
6.625	97.975	97.850	97.725	97.538	
6.750	98.326	98.201	98.076	97.888	
6.875	98.661	98.536	98.411	98.223	
7.000	98.833	98.708	98.583	98.395	
7.125	99.164	99.039	98.914	98.726	
7.250	99.544	99.419	99.294	99.107	
7.375	99.910	99.785	99.660	99.473	
7.500	100.070	99.945	99.820	99.632	
7.625	100.243	100.118	99.993	99.805	
7.750	100.302	100.177	100.052	99.864	
7.875	100.653	100.528	100.403	100.215	
8.000	100.794	100.669	100.544	100.357	
8.125	101.125	101.000	100.875	100.688	
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	16 Day	30 Day	45 Day	60 Day	
5.000	N/A	N/A	N/A	N/A	
6.125	N/A	N/A	N/A	N/A	
6.250	N/A	N/A	N/A	N/A	
6.375	N/A	N/A	N/A	N/A	
6.500	N/A	N/A	N/A	N/A	
6.625	N/A	N/A	N/A	N/A	
6.750	N/A	N/A	N/A	N/A	
6.875	N/A	N/A	N/A	N/A	
7.000	N/A	N/A	N/A	N/A	
7.125	N/A	N/A	N/A	N/A	
7.250	N/A	N/A	N/A	N/A	
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	
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	N/A	N/A	N/A	N/A
6.125	N/A	N/A	N/A	N/A
6.250	N/A	N/A	N/A	N/A
6.375	N/A	N/A	N/A	N/A
6.500	N/A	N/A	N/A	N/A
6.625	N/A	N/A	N/A	N/A
6.750	N/A	N/A	N/A	N/A
6.875	N/A	N/A	N/A	N/A
7.000	N/A	N/A	N/A	N/A
7.125	N/A	N/A	N/A	N/A
7.250	N/A	N/A	N/A	N/A
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
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 Day Fixed Interest Only - (901EM-IO)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.000	95.087	95.962	95.837	95.650	
6.125	96.396	96.261	96.136	95.949	
6.250	97.085	96.960	96.835	96.647	
6.375	97.483	97.358	97.233	97.046	
6.500	97.807	97.682	97.557	97.370	
6.625	97.975	97.850	97.725	97.538	
6.750	98.326	98.201	98.076	97.888	
6.875	98.661	98.536	98.411	98.223	
7.000	98.833	98.708	98.583	98.395	
7.125	99.164	99.039	98.914	98.726	
7.250	99.544	99.419	99.294	99.107	
7.375	99.910	99.785	99.660	99.473	
7.500	100.070	99.945	99.820	99.632	
7.625	100.243	100.118	99.993	99.805	
7.750	100.302	100.177	100.052	99.864	
7.875	100.653	100.528	100.403	100.215	
8.000	100.794	100.669	100.544	100.357	
8.125	101.125	101.000	100.875	100.688	
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	97.096	96.961	96.836	96.648
6.625	97.415	97.290	97.165	96.977
6.750	97.728	97.603	97.478	97.290
6.875	98.026	97.901	97.776	97.588
7.000	98.306	98.181	98.056	97.868
7.125	98.556	98.431	98.306	98.119
7.250	98.744	98.619	98.494	98.307
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

[illegible][illegible]

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

Effective: Friday, July 11, 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	#N/A	#N/A	#N/A
6.500	99.124	99.062	98.812
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	#N/A	#N/A	#N/A
6.500	99.124	99.062	98.812
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	#N/A	#N/A	#N/A
6.500	99.124	99.062	98.812
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	#N/A	#N/A	#N/A
6.500	99.374	99.312	99.062
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+	0.625	0.500	0.500	0.375	0.125	-0.125	-1.500	
760-779	0.500	0.500	0.375	0.250	0.000	-0.375	-1.750	
740-759	0.500	0.375	0.250	0.000	-0.375	-0.500	-2.000	
720-739	0.375	0.250	0.000	-0.375	-0.500	-1.000	-2.500	
700-719	0.250	0.000	-0.375	-0.500	-1.000	-1.500	-3.250	
680-699	0.000	-0.375	-0.500	-1.000	-1.500	-2.500	-4.250	
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	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500		
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	-0.250	-0.250	-0.250	-0.250	-0.250			
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	

Maximum Net Price

101.000