



19000 MacArthur Boulevard, 3rd Floor
Irvine, CA 92612



Ratesheet Code: RS-WS

Effective Date: 12/12/25 7:46 AM

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Lock Expiration Days	
15 Day	12/26/25
30 Day	01/12/26
45 Day	01/26/26
60 Day	02/10/26

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

2025 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250

2026 Conforming Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750

Price Movement			
Conventional	Previous	Current	Change
5.875	100.394	100.405	0.010
Government			
5.500	100.275	100.250	-0.026
Alt			
	#N/A	#N/A	#N/A
DSCR			
	#N/A	#N/A	#N/A

State Tier Adjustment (Excludes Jumbos)		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.00
Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.15
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.25

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 - 6:59 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

Maximum Loan Limits	
FHA Mortgage Limits for all Counties	

FHA Condo Search	
FHA Approved Condo Search	

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

*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: December 12, 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)					DIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201)				
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
4.875	95.446	95.413	95.372	95.332	6.000	100.887	100.845	100.796	100.748	5.375	97.594	97.547	97.490	97.433
5.000	96.136	96.099	96.055	96.012	6.125	101.281	101.238	101.190	101.141	5.500	98.219	98.172	98.115	98.059
5.125	96.595	96.548	96.491	96.435	6.250	101.518	101.476	101.427	101.379	5.625	98.772	98.724	98.668	98.611
5.250	97.665	97.618	97.561	97.505	6.375	101.914	101.871	101.823	101.774	5.750	99.133	99.091	99.042	98.994
5.375	98.294	98.247	98.190	98.133	6.500	102.234	102.192	102.143	102.095	5.875	99.647	99.605	99.556	99.508
5.500	98.919	98.872	98.815	98.759	6.625	102.550	102.508	102.459	102.411	6.000	100.135	100.092	100.044	99.995
5.625	99.472	99.424	99.368	99.311	6.750	102.369	102.348	102.324	102.300	6.125	100.599	100.556	100.507	100.459
5.750	99.833	99.791	99.742	99.694	6.875	102.689	102.668	102.644	102.620	6.250	100.851	100.808	100.760	100.711
5.875	100.347	100.305	100.256	100.208	7.000	102.890	102.870	102.845	102.821	6.375	101.416	101.373	101.325	101.276
6.000	100.835	100.792	100.744	100.695	7.125	103.110	103.089	103.065	103.041	6.500	101.810	101.767	101.719	101.670
6.125	101.299	101.256	101.207	101.159	7.250	101.729	101.709	101.676	101.644	6.625	102.030	101.987	101.939	101.890
6.250	101.551	101.508	101.460	101.411	7.375	102.339	102.319	102.287	102.254	6.750	102.401	102.374	102.342	102.310
6.375	102.116	102.073	102.025	101.976	7.500	102.318	102.298	102.266	102.233	6.875	102.631	102.604	102.572	102.539
6.500	102.510	102.467	102.419	102.370	7.625	102.351	102.330	102.298	102.266	7.000	103.058	103.033	103.002	102.972
6.625	102.730	102.687	102.639	102.590	7.750	102.934	102.895	102.830	102.765	7.125	103.355	103.348	103.340	103.332
6.750	103.101	103.074	103.042	103.010	7.875	103.136	103.097	103.032	102.968	7.250	103.684	103.681	103.673	103.665
6.875	103.331	103.304	103.272	103.239	8.000	102.394	102.355	102.290	102.225	7.375	103.939	103.936	103.928	103.920
7.000	103.758	103.733	103.702	103.672	8.125	102.574	102.535	102.470	102.405	7.500	104.100	104.098	104.090	104.082
7.125	104.055	104.048	104.040	104.032						7.625	104.310	104.308	104.300	104.292
7.250	104.384	104.381	104.373	104.365						7.750	104.204	104.207	104.199	104.191
7.375	104.639	104.636	104.628	104.620						7.875	104.457	104.460	104.452	104.444
7.500	104.800	104.798	104.790	104.782						8.000	104.850	104.853	104.845	104.837
7.625	105.010	105.008	105.000	104.992						8.125	105.093	105.096	105.088	105.080

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201)				
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
4.875	95.446	95.413	95.372	95.332	6.000	100.887	100.845	100.796	100.748	5.375	97.594	97.547	97.490	97.433
5.000	96.136	96.099	96.055	96.012	6.125	101.281	101.238	101.190	101.141	5.500	98.219	98.172	98.115	98.059
5.125	96.595	96.548	96.491	96.435	6.250	101.518	101.476	101.427	101.379	5.625	98.772	98.724	98.668	98.611
5.250	97.665	97.618	97.561	97.505	6.375	101.914	101.871	101.823	101.774	5.750	99.133	99.091	99.042	98.994
5.375	98.294	98.247	98.190	98.133	6.500	102.234	102.192	102.143	102.095	5.875	99.647	99.605	99.556	99.508
5.500	98.919	98.872	98.815	98.759	6.625	102.550	102.508	102.459	102.411	6.000	100.135	100.092	100.044	99.995
5.625	99.472	99.424	99.368	99.311	6.750	102.369	102.348	102.324	102.300	6.125	100.599	100.556	100.507	100.459
5.750	99.833	99.791	99.742	99.694	6.875	102.689	102.668	102.644	102.620	6.250	100.851	100.808	100.760	100.711
5.875	100.347	100.305	100.256	100.208	7.000	102.890	102.870	102.845	102.821	6.375	101.416	101.373	101.325	101.276
6.000	100.835	100.792	100.744	100.695	7.125	103.110	103.089	103.065	103.041	6.500	101.810	101.767	101.719	101.670
6.125	101.299	101.256	101.207	101.159	7.250	101.729	101.709	101.676	101.644	6.625	102.030	101.987	101.939	101.890
6.250	101.551	101.508	101.460	101.411	7.375	102.339	102.319	102.287	102.254	6.750	102.401	102.374	102.342	102.310
6.375	102.116	102.073	102.025	101.976	7.500	102.318	102.298	102.266	102.233	6.875	102.631	102.604	102.572	102.539
6.500	102.510	102.467	102.419	102.370	7.625	102.351	102.330	102.298	102.266	7.000	103.058	103.033	103.002	102.972
6.625	102.730	102.687	102.639	102.590	7.750	102.934	102.895	102.830	102.765	7.125	103.355	103.348	103.340	103.332
6.750	103.101	103.074	103.042	103.010	7.875	103.136	103.097	103.032	102.968	7.250	103.684	103.681	103.673	103.665
6.875	103.331	103.304	103.272	103.239	8.000	102.394	102.355	102.290	102.225	7.375	103.939	103.936	103.928	103.920
7.000	103.758	103.733	103.702	103.672	8.125	102.574	102.535	102.470	102.405	7.500	104.100	104.098	104.090	104.082
7.125	104.055	104.048	104.040	104.032						7.625	104.310	104.308	104.300	104.292
7.250	104.384	104.381	104.373	104.365						7.750	104.204	104.207	104.199	104.191
7.375	104.639	104.636	104.628	104.620						7.875	104.457	104.460	104.452	104.444
7.500	104.800	104.798	104.790	104.782						8.000	104.850	104.853	104.845	104.837
7.625	105.010	105.008	105.000	104.992						8.125	105.093	105.096	105.088	105.080



Effective: December 12, 2025

SELECT FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC FIXED RATE BUYDOWN PRICING									
SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-S)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.746	95.713	95.672	95.632	6.000	101.187	101.145	101.096	101.048
5.000	96.436	96.399	96.355	96.312	6.125	101.581	101.538	101.490	101.441
5.125	96.895	96.848	96.791	96.735	6.250	101.818	101.776	101.727	101.679
5.250	97.965	97.918	97.861	97.805	6.375	102.214	102.171	102.123	102.074
5.375	98.594	98.547	98.490	98.433	6.500	102.534	102.492	102.443	102.395
5.500	99.219	99.172	99.115	99.059	6.625	102.850	102.808	102.759	102.711
5.625	99.772	99.724	99.668	99.611	6.750	102.669	102.648	102.624	102.600
5.750	100.133	100.091	100.042	99.994	6.875	102.989	102.968	102.944	102.920
5.875	100.647	100.605	100.556	100.508	7.000	103.190	103.170	103.145	103.121
6.000	101.135	101.092	101.044	100.995	7.125	103.410	103.389	103.365	103.341
6.125	101.599	101.556	101.507	101.459	7.250	102.029	102.009	101.976	101.944
6.250	101.851	101.808	101.760	101.711	7.375	102.639	102.619	102.587	102.554
6.375	102.416	102.373	102.325	102.276	7.500	102.618	102.598	102.566	102.533
6.500	102.810	102.767	102.719	102.670	7.625	102.651	102.630	102.598	102.566
6.625	103.030	102.987	102.939	102.890	7.750	103.234	103.195	103.130	103.065
6.750	103.401	103.374	103.342	103.310	7.875	103.436	103.397	103.332	103.268
6.875	103.631	103.604	103.572	103.539	8.000	102.694	102.655	102.590	102.525
7.000	104.058	104.033	104.002	103.972	8.125	102.874	102.835	102.770	102.705
7.125	104.355	104.348	104.340	104.332					
7.250	104.684	104.681	104.673	104.665					
7.375	104.939	104.936	104.928	104.920					
7.500	105.100	105.098	105.090	105.082					
7.625	105.310	105.308	105.300	105.292					
SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-S)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.746	95.713	95.672	95.632	6.000	101.187	101.145	101.096	101.048
5.000	96.436	96.399	96.355	96.312	6.125	101.581	101.538	101.490	101.441
5.125	96.895	96.848	96.791	96.735	6.250	101.818	101.776	101.727	101.679
5.250	97.965	97.918	97.861	97.805	6.375	102.214	102.171	102.123	102.074
5.375	98.594	98.547	98.490	98.433	6.500	102.534	102.492	102.443	102.395
5.500	99.219	99.172	99.115	99.059	6.625	102.850	102.808	102.759	102.711
5.625	99.772	99.724	99.668	99.611	6.750	102.669	102.648	102.624	102.600
5.750	100.133	100.091	100.042	99.994	6.875	102.989	102.968	102.944	102.920
5.875	100.647	100.605	100.556	100.508	7.000	103.190	103.170	103.145	103.121
6.000	101.135	101.092	101.044	100.995	7.125	103.410	103.389	103.365	103.341
6.125	101.599	101.556	101.507	101.459	7.250	102.029	102.009	101.976	101.944
6.250	101.851	101.808	101.760	101.711	7.375	102.639	102.619	102.587	102.554
6.375	102.416	102.373	102.325	102.276	7.500	102.618	102.598	102.566	102.533
6.500	102.810	102.767	102.719	102.670	7.625	102.651	102.630	102.598	102.566
6.625	103.030	102.987	102.939	102.890	7.750	103.234	103.195	103.130	103.065
6.750	103.401	103.374	103.342	103.310	7.875	103.436	103.397	103.332	103.268
6.875	103.631	103.604	103.572	103.539	8.000	102.694	102.655	102.590	102.525
7.000	104.058	104.033	104.002	103.972	8.125	102.874	102.835	102.770	102.705
7.125	104.355	104.348	104.340	104.332					
7.250	104.684	104.681	104.673	104.665					
7.375	104.939	104.936	104.928	104.920					
7.500	105.100	105.098	105.090	105.082					
7.625	105.310	105.308	105.300	105.292					



Effective: December 12, 2025

Agency Loan Parameter Price Adjustments

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

FICO/LTV Purchase Adjustments (Loan terms > 15 years)									
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)									
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

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

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

LOAN AMOUNT **		HR/HP/FTHB + AMI ADJUSTMENT CAPS*		* 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 \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680	0.000		
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations	0.000		
MISCELLANEOUS		FTHB + AMI LLPA Waiver	0.000		
Texas Cash out	-1.000	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj **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			
HB 20YR & 25YR Term	-1.500				
> 6 Financed Properties	-0.500				
Escrow Waiver (Non-CA)	-0.250				
State Adjustors: NC	-0.375				
FICO => 700 & LTV<= 80%	0.300			NC Floor Price	99.750

LENDER PAID MI										
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEREADY AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
HOMEREADY AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210

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



Effective: December 12, 2025

ALT AGENCY 2nd Home/Investment	
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Alt Agency 30 Yr Fixed (AltA101)					Alt Agency 25 Yr Fixed (AltA125)					Alt Agency 20 Yr Fixed (AltA120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.546	95.513	95.472	95.432	4.875	95.250	95.217	95.176	95.136	5.000	96.914	96.845	96.756	96.668
5.000	96.236	96.199	96.155	96.112	5.000	95.940	95.902	95.859	95.816	5.125	97.273	97.204	97.115	97.026
5.125	96.695	96.648	96.591	96.535	5.125	96.409	96.362	96.305	96.249	5.250	98.109	98.040	97.951	97.862
5.250	97.765	97.718	97.661	97.605	5.250	97.479	97.432	97.375	97.319	5.375	98.661	98.592	98.503	98.414
5.375	98.394	98.347	98.290	98.233	5.375	98.118	98.071	98.014	97.958	5.500	99.191	99.122	99.033	98.944
5.500	99.019	98.972	98.915	98.859	5.500	98.744	98.697	98.640	98.584	5.625	99.669	99.600	99.511	99.422
5.625	99.572	99.524	99.468	99.411	5.625	99.297	99.249	99.193	99.136	5.750	99.693	99.626	99.545	99.464
5.750	99.933	99.891	99.842	99.794	5.750	99.658	99.616	99.567	99.519	5.875	100.171	100.104	100.023	99.942
5.875	100.447	100.405	100.356	100.308	5.875	100.172	100.130	100.081	100.033	6.000	100.606	100.539	100.459	100.378
6.000	100.935	100.892	100.844	100.795	6.000	100.660	100.617	100.569	100.520	6.125	101.022	100.956	100.875	100.794
6.125	101.399	101.356	101.307	101.259	6.125	101.104	101.061	101.012	100.964	6.250	101.051	100.983	100.902	100.821
6.250	101.651	101.608	101.560	101.511	6.250	101.356	101.313	101.265	101.216	6.375	101.581	101.513	101.432	101.351
6.375	102.216	102.173	102.125	102.076	6.375	101.921	101.878	101.830	101.781	6.500	101.954	101.886	101.806	101.725
6.500	102.610	102.567	102.519	102.470	6.500	102.315	102.272	102.224	102.175	6.625	102.172	102.104	102.023	101.942
6.625	102.830	102.787	102.739	102.690	6.625	102.535	102.492	102.444	102.395	6.750	102.369	102.323	102.267	102.210
6.750	103.201	103.174	103.142	103.110	6.750	102.906	102.879	102.847	102.815	6.875	102.592	102.546	102.490	102.433
6.875	103.431	103.404	103.372	103.339	6.875	103.136	103.109	103.077	103.044					
7.000	103.858	103.833	103.802	103.772	7.000	103.563	103.538	103.507	103.477					
7.125	104.155	104.148	104.140	104.132	7.125	103.860	103.853	103.845	103.837					
7.250	104.484	104.481	104.473	104.465	7.250	104.165	104.163	104.154	104.146					
7.375	104.739	104.736	104.728	104.720	7.375	104.440	104.438	104.430	104.422					
7.500	104.900	104.898	104.890	104.882	7.500	104.590	104.588	104.580	104.572					
7.625	105.110	105.108	105.100	105.092	7.625	104.795	104.793	104.785	104.777					

Alt Agency 15 Yr Fixed (AltA115)					Alt Agency 10 Yr Fixed (AltA110)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.000	99.225	99.195	99.153	99.111	5.000	99.864	99.827	99.769	99.710
5.125	99.307	99.277	99.235	99.193	5.125	99.875	99.838	99.780	99.721
5.250	99.740	99.717	99.683	99.650	5.250	100.255	100.224	100.174	100.124
5.375	100.066	100.042	100.008	99.975	5.375	100.512	100.482	100.432	100.382
5.500	100.361	100.337	100.304	100.270	5.500	100.745	100.715	100.665	100.615
5.625	100.653	100.629	100.595	100.562	5.625	100.975	100.944	100.894	100.844
5.750	100.933	100.909	100.875	100.842	5.750	101.201	101.177	101.144	101.110
5.875	101.214	101.190	101.157	101.123	5.875	101.443	101.419	101.385	101.352
6.000	101.499	101.475	101.442	101.408	6.000	101.674	101.650	101.617	101.583
6.125	101.804	101.780	101.746	101.713	6.125	101.892	101.868	101.835	101.801
6.250	102.104	102.067	102.033	102.000	6.250	102.292	102.243	102.193	102.142
6.375	102.517	102.471	102.429	102.387	6.375	102.636	102.587	102.537	102.486
6.500	102.800	102.751	102.701	102.651	6.500	102.841	102.792	102.742	102.692
6.625	102.941	102.892	102.842	102.792	6.625	102.909	102.860	102.810	102.760



Effective: December 12, 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	99.050	99.007	98.959	98.910	5.500	97.125	97.082	97.034	96.985	5.375	96.514	96.472	96.423	96.375
5.625	99.656	99.614	99.565	99.517	5.625	97.731	97.689	97.640	97.592	5.500	97.129	97.086	97.038	96.989
5.750	99.945	99.902	99.854	99.805	5.750	98.020	97.977	97.929	97.880	5.625	97.711	97.669	97.620	97.572
5.875	100.413	100.370	100.321	100.273	5.875	98.488	98.445	98.396	98.348	5.750	97.992	97.950	97.901	97.853
6.000	100.937	100.895	100.846	100.798	6.000	99.010	98.968	98.919	98.870	5.875	98.481	98.438	98.389	98.341
6.125	101.331	101.288	101.240	101.191	6.125	99.393	99.350	99.302	99.253	6.000	99.025	98.983	98.934	98.885
6.250	101.568	101.526	101.477	101.429	6.250	99.631	99.589	99.540	99.492	6.125	99.441	99.398	99.350	99.301
6.375	101.964	101.921	101.873	101.824	6.375	100.019	99.976	99.928	99.879	6.250	99.699	99.657	99.608	99.560
6.500	102.284	102.242	102.193	102.145	6.500	100.339	100.297	100.248	100.200	6.375	100.099	100.056	100.008	99.959
6.625	102.600	102.558	102.509	102.461	6.625	100.655	100.613	100.564	100.516	6.500	100.444	100.401	100.353	100.304
6.750	102.419	102.398	102.374	102.350	6.750	100.474	100.453	100.429	100.405	6.625	100.792	100.749	100.701	100.652
6.875	102.739	102.718	102.694	102.670	6.875	100.794	100.773	100.749	100.725	6.750	100.645	100.624	100.600	100.576
7.000	102.940	102.920	102.895	102.871	7.000	100.995	100.975	100.950	100.926	6.875	100.973	100.952	100.928	100.903
7.125	103.160	103.139	103.115	103.091	7.125	101.215	101.194	101.170	101.146	7.000	101.208	101.187	101.163	101.139
7.250	101.779	101.759	101.726	101.694	7.250	99.834	99.814	99.781	99.749	7.125	101.464	101.443	101.419	101.395
7.375	102.389	102.369	102.337	102.304	7.375	100.449	100.429	100.397	100.364	7.250	100.428	100.407	100.375	100.343
7.500	102.368	102.348	102.316	102.283	7.500	100.443	100.423	100.391	100.358	7.375	100.932	100.911	100.879	100.847
7.625	102.401	102.380	102.348	102.316	7.625	100.476	100.455	100.423	100.391	7.500	100.925	100.905	100.873	100.840
7.750	102.984	102.945	102.880	102.815						7.625	100.968	100.948	100.915	100.883
7.875	103.186	103.147	103.082	103.018										
8.000	102.444	102.405	102.340	102.275										
8.125	102.624	102.585	102.520	102.455										
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	99.803	99.773	99.722	99.672	6.000	99.208	99.178	99.128	99.077					
6.125	99.986	99.956	99.906	99.855	6.125	99.403	99.373	99.323	99.272					
6.250	99.635	99.605	99.555	99.505	6.250	99.057	99.027	98.977	98.927					
6.375	99.819	99.789	99.739	99.689	6.375	99.248	99.218	99.168	99.118					
6.500	99.943	99.911	99.861	99.811	6.500	99.398	99.367	99.317	99.267					
6.625	100.102	100.060	100.009	99.959	6.625	99.586	99.544	99.493	99.443					
6.750	100.103	100.048	99.981	99.914	6.750	99.617	99.562	99.495	99.428					
6.875	100.259	100.204	100.137	100.070	6.875	99.774	99.719	99.652	99.585					
7.000	100.315	100.260	100.193	100.126	7.000	99.857	99.802	99.735	99.668					
7.125	100.428	100.373	100.306	100.239	7.125	99.996	99.941	99.874	99.807					
7.250	100.056	99.989	99.888	99.788	7.250	100.130	100.062	99.962	99.862					
7.375	100.550	100.483	100.382	100.282	7.375	100.427	100.360	100.260	100.159					
7.500	100.540	100.473	100.372	100.272	7.500	100.432	100.365	100.264	100.164					
7.625	100.530	100.462	100.362	100.262	7.625	100.432	100.364	100.264	100.164					

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SELECT PRICING

Effective: December 12, 2025

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT AltA101)					SELECT Alt Agency 15 Yr Fixed (SELECT AltA115)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	95.846	95.813	95.772	95.732	6.000	101.799	101.775	101.742	101.708	
5.000	96.536	96.499	96.455	96.412	6.125	102.104	102.080	102.046	102.013	
5.125	96.995	96.948	96.891	96.835	6.250	102.404	102.367	102.333	102.300	
5.250	98.065	98.018	97.961	97.905	6.375	102.817	102.771	102.729	102.687	
5.375	98.694	98.647	98.590	98.533	6.500	103.100	103.051	103.001	102.951	
5.500	99.319	99.272	99.215	99.159	6.625	103.241	103.192	103.142	103.092	
5.625	99.872	99.824	99.768	99.711	6.750	103.615	103.567	103.516	103.466	
5.750	100.233	100.191	100.142	100.094	6.875	103.730	103.681	103.631	103.581	
5.875	100.747	100.705	100.656	100.608	7.000	104.077	104.028	103.978	103.927	
6.000	101.235	101.192	101.144	101.095	7.125	104.282	104.233	104.183	104.133	
6.125	101.699	101.656	101.607	101.559	7.250	104.089	104.028	103.944	103.860	
6.250	101.951	101.908	101.860	101.811	7.375	104.412	104.350	104.267	104.183	
6.375	102.516	102.473	102.425	102.376	7.500	104.610	104.549	104.465	104.381	
6.500	102.910	102.867	102.819	102.770	7.625	104.804	104.742	104.659	104.575	
6.625	103.130	103.087	103.039	102.990						
6.750	103.501	103.474	103.442	103.410						
6.875	103.731	103.704	103.672	103.639						
7.000	104.158	104.133	104.102	104.072						
7.125	104.455	104.448	104.440	104.432						
7.250	104.784	104.781	104.773	104.765						
7.375	105.039	105.036	105.028	105.020						
7.500	105.200	105.198	105.190	105.182						
7.625	105.410	105.408	105.400	105.392						
SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AltA101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AltA115HB)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.500	99.350	99.307	99.259	99.210	6.000	100.103	100.073	100.022	99.972	
5.625	99.956	99.914	99.865	99.817	6.125	100.286	100.256	100.206	100.155	
5.750	100.245	100.202	100.154	100.105	6.250	99.935	99.905	99.855	99.805	
5.875	100.713	100.670	100.621	100.573	6.375	100.119	100.089	100.039	99.989	
6.000	101.237	101.195	101.146	101.098	6.500	100.243	100.211	100.161	100.111	
6.125	101.631	101.588	101.540	101.491	6.625	100.402	100.360	100.309	100.259	
6.250	101.868	101.826	101.777	101.729	6.750	100.403	100.348	100.281	100.214	
6.375	102.264	102.221	102.173	102.124	6.875	100.559	100.504	100.437	100.370	
6.500	102.584	102.542	102.493	102.445	7.000	100.615	100.560	100.493	100.426	
6.625	102.900	102.858	102.809	102.761	7.125	100.728	100.673	100.606	100.539	
6.750	102.719	102.698	102.674	102.650	7.250	100.356	100.289	100.188	100.088	
6.875	103.039	103.018	102.994	102.970	7.375	100.850	100.783	100.682	100.582	
7.000	103.240	103.220	103.195	103.171	7.500	100.840	100.773	100.672	100.572	
7.125	103.460	103.439	103.415	103.391	7.625	100.830	100.762	100.662	100.562	
7.250	102.079	102.059	102.026	101.994						
7.375	102.689	102.669	102.637	102.604						
7.500	102.668	102.648	102.616	102.583						
7.625	102.701	102.680	102.648	102.616						
7.750	103.284	103.245	103.180	103.115						
7.875	103.486	103.447	103.382	103.318						
8.000	102.744	102.705	102.640	102.575						
8.125	102.924	102.885	102.820	102.755						

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Effective: December 12, 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	-0.250	-0.250	-0.500	-1.000	-2.000	-3.250			
2nd Home	-0.250	-0.250	-0.500	-1.000	-2.000	-3.250	-3.250		
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								
Loan Amt >\$100,000 <= \$249,999	0.250								
MISCELLANEOUS									
Texas Cash out	-1.000	*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments **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							
HB 20YR & 25YR Term	-1.500								
> 6 Financed Properties	-0.500								
Escrow Waiver (Non-CA)	-0.250	* 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							
State Adjustors: NC	-0.375								
FICO => 700 & LTV<= 80%	0.300								
									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: December 12, 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: December 12, 2025

FAST 100 Pricing

FAST 100+ - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	101.040	100.946	100.787
6.875	101.138	100.979	100.804
6.990	101.630	101.471	101.296
7.000	101.660	101.501	101.326
7.125	102.124	101.965	101.790
7.250	102.567	102.408	102.233
7.375	102.146	101.963	101.756
7.500	102.628	102.445	102.238
7.625	103.062	102.879	102.672
7.750	103.475	103.292	103.085
7.875	103.888	103.705	103.498
8.000	104.301	104.118	103.911
8.125	104.714	104.531	104.324
8.250	105.127	104.944	104.737

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	99.540	99.446	99.287
6.875	99.638	99.479	99.304
6.990	100.130	99.971	99.796
7.000	100.160	100.001	99.826
7.125	100.624	100.465	100.290
7.250	101.067	100.908	100.733
7.375	100.646	100.463	100.256
7.500	101.128	100.945	100.738
7.625	101.562	101.379	101.172
7.750	101.996	101.813	101.606
7.875	102.430	102.247	102.040
8.000	102.864	102.681	102.474
8.125	103.298	103.115	102.908
8.250	103.732	103.549	103.342

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	100.290	100.196	100.037
6.875	100.388	100.229	100.054
6.990	100.880	100.721	100.546
7.000	100.910	100.751	100.576
7.125	101.374	101.215	101.040
7.250	101.817	101.658	101.483
7.375	101.396	101.213	101.006
7.500	101.878	101.695	101.488
7.625	102.312	102.129	101.922
7.750	102.746	102.563	102.356
7.875	103.180	102.997	102.790
8.000	103.614	103.431	103.224
8.125	104.048	103.865	103.658
8.250	104.482	104.299	104.092

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	99.040	98.946	98.787
6.875	99.138	98.979	98.804
6.990	99.630	99.471	99.296
7.000	99.660	99.501	99.326
7.125	100.124	99.965	99.790
7.250	100.567	100.408	100.233
7.375	100.146	99.963	99.756
7.500	100.628	100.445	100.238
7.625	101.062	100.879	100.672
7.750	101.475	101.292	101.085
7.875	101.888	101.705	101.498
8.000	102.301	102.118	101.911
8.125	102.714	102.531	102.324
8.250	103.127	102.944	102.737

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	97.540	97.446	97.287
6.875	97.638	97.479	97.304
6.990	98.130	97.971	97.796
7.000	98.160	98.001	97.826
7.125	98.624	98.465	98.290
7.250	99.067	98.908	98.733
7.375	98.646	98.463	98.256
7.500	99.128	98.945	98.738
7.625	99.562	99.379	99.172
7.750	99.996	99.813	99.606
7.875	100.430	100.247	100.040
8.000	100.864	100.681	100.474
8.125	101.298	101.115	100.908
8.250	101.732	101.549	101.342

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	98.325	98.290	98.196
6.875	98.469	98.388	98.229
6.990	98.961	98.880	98.721
7.000	98.991	98.910	98.751
7.125	99.455	99.374	99.215
7.250	99.898	99.817	99.658
7.375	99.490	99.396	99.213
7.500	99.972	99.878	99.695
7.625	100.406	100.312	100.129
7.750	100.840	100.746	100.563
7.875	101.274	101.180	100.997
8.000	101.708	101.614	101.431
8.125	102.142	102.048	101.865
8.250	102.576	102.482	102.299

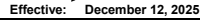
FAST 100+ HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

Fast 100 LLPAs

FICO ≥680
0.500
FICO 660 - 679
0.000
FICO 640 - 659
-0.500
FICO 620 - 639
-1.000
FICO 600 - 619
-1.500

Manufactured Home
-0.250
2-Units
-0.250
2-1 Buydown
-0.250
Kentucky
-0.500
DTI >50
-0.250

Floor Price
98.000



FHA Pricing

FHA 30 Year Fixed HB - (30/1HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.010	98.948	98.881	
5.375	99.067	99.005	98.938	
5.500	99.745	99.683	99.616	
5.625	100.181	100.119	100.052	
5.750	100.601	100.539	100.472	
5.875	100.701	100.654	100.587	
6.000	101.196	101.149	101.082	
6.125	101.594	101.546	101.479	
6.250	101.553	101.506	101.439	
6.375	101.593	101.614	101.547	
6.500	101.995	102.017	101.950	
6.625	102.339	102.360	102.293	
6.750	101.891	101.912	101.845	
6.875	102.244	102.181	102.088	
7.000	102.500	102.436	102.344	
7.125	102.784	102.720	102.628	
7.250	102.630	102.566	102.474	

FHA 30 Year Fixed HB 1:0 Buydown - (.001 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	96.760	96.698	96.831	
5.375	96.817	96.755	96.688	
5.500	96.945	96.943	99.366	
5.625	99.931	99.869	99.802	
5.750	100.351	100.289	100.222	
5.875	100.451	100.404	100.337	
6.000	100.946	100.899	100.832	
6.125	101.344	101.296	101.229	
6.250	101.303	101.256	101.189	
6.375	101.343	101.364	101.297	
6.500	101.745	101.767	101.700	
6.625	102.089	102.110	102.043	
6.750	101.641	101.662	101.595	
6.875	101.994	101.931	101.838	
7.000	102.250	102.186	102.094	
7.125	102.534	102.470	102.378	
7.250	102.380	102.316	102.224	

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
NC Floor Price
99.750



Effective: December 12, 2025

SELECT Fha 30 Year Fixed 1-30 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	98.262	98.222	98.164	
5.125	98.616	98.576	98.517	
5.250	99.373	99.333	99.275	
5.375	99.957	99.894	99.828	
5.500	100.462	100.400	100.333	
5.625	100.939	100.877	100.810	
5.750	101.222	101.160	101.093	
5.875	101.562	101.514	101.448	
6.000	102.182	102.135	102.068	
6.125	102.677	102.630	102.563	
6.250	102.598	102.550	102.483	
6.375	102.974	102.995	102.928	
6.500	103.516	103.538	103.471	
6.625	103.907	103.929	103.862	
6.750	103.496	103.518	103.451	
6.875	103.725	103.662	103.570	
7.000	104.306	104.242	104.150	

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60 Day Lock (From 45 Day Price)

	60 Day Lock (From 45 Day Price)
	-0.500
	3-4 Units
	-0.500
	NC Floor Price
	99.750



Effective: December 12, 2025

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

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.000	97.738	97.697	97.639	
5.125	98.213	98.173	98.114	
5.250	98.987	98.946	98.888	
5.375	99.671	99.609	99.542	
5.500	100.113	100.051	99.984	
5.625	100.549	100.487	100.420	
5.750	100.793	100.731	100.664	
5.875	101.086	101.039	100.972	
6.000	101.571	101.524	101.457	
6.125	102.049	102.002	101.935	
6.250	102.163	102.116	102.049	
6.375	101.922	101.943	101.876	
6.500	102.400	102.422	102.355	
6.625	102.687	102.709	102.642	
6.750	103.190	103.212	103.145	
6.875	103.186	103.123	103.030	
7.000	103.616	103.552	103.460	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	96.938	96.897	96.839	
5.125	97.413	97.373	97.314	
5.250	98.187	98.146	98.088	
5.375	98.871	98.809	98.742	
5.500	99.313	99.251	99.184	
5.625	99.749	99.687	99.620	
5.750	99.993	99.931	99.864	
5.875	100.286	100.239	100.172	
6.000	100.771	100.724	100.657	
6.125	101.249	101.202	101.135	
6.250	101.363	101.316	101.249	
6.375	101.122	101.143	101.076	
6.500	101.600	101.622	101.555	
6.625	101.887	101.909	101.842	
6.750	102.390	102.412	102.345	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	99.064	99.070	99.045	
5.125	99.407	99.413	99.388	
5.250	100.030	100.036	100.011	
5.375	100.161	100.167	100.142	
5.500	100.472	100.478	100.453	
5.625	100.776	100.782	100.757	
5.750	100.869	100.875	100.850	
5.875	101.303	101.308	101.341	
6.000	101.646	101.652	101.685	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.797	98.735	98.668	
5.375	98.901	98.839	98.772	
5.500	99.335	99.273	99.206	
5.625	99.794	99.732	99.665	
5.750	100.310	100.248	100.181	
5.875	100.295	100.248	100.181	
6.000	100.726	100.679	100.612	
6.125	101.250	101.203	101.136	
6.250	101.103	101.055	100.988	
6.375	100.942	100.963	100.896	
6.500	101.415	101.436	101.369	
6.625	101.702	101.724	101.657	
6.750	101.433	101.454	101.387	
6.875	101.831	101.767	101.675	
7.000	102.023	101.959	101.867	
7.125	102.255	102.191	102.099	
7.250	102.075	102.011	101.919	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	97.638	97.597	97.539	
5.125	98.113	98.073	98.014	
5.250	98.887	98.846	98.788	
5.375	99.571	99.509	99.442	
5.500	100.013	99.951	99.884	
5.625	100.449	100.387	100.320	
5.750	100.693	100.631	100.564	
5.875	100.986	100.939	100.872	
6.000	101.471	101.424	101.357	
6.125	101.949	101.902	101.835	
6.250	102.063	102.016	101.949	
6.375	101.822	101.843	101.776	
6.500	102.300	102.322	102.255	
6.625	102.687	102.609	102.542	
6.750	103.090	103.112	103.045	
6.875	103.086	103.023	102.930	
7.000	103.516	103.452	103.360	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.647	98.585	98.518	
5.375	98.751	98.689	98.622	
5.500	99.185	99.123	99.056	
5.625	99.644	99.582	99.515	
5.750	100.160	100.098	100.031	
5.875	100.145	100.098	100.031	
6.000	100.576	100.529	100.462	
6.125	101.100	101.053	100.986	
6.250	100.953	100.905	100.838	
6.375	100.792	100.813	100.746	
6.500	101.265	101.286	101.219	
6.625	101.552	101.574	101.507	
6.750	101.283	101.304	101.237	
6.875	101.681	101.617	101.525	
7.000	101.873	101.809	101.717	
7.125	102.105	102.041	101.949	
7.250	101.925	101.861	101.769	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	97.638	97.597	97.539	
5.125	98.113	98.073	98.014	
5.250	98.887	98.846	98.788	
5.375	99.571	99.509	99.442	
5.500	100.013	99.951	99.884	
5.625	100.449	100.387	100.320	
5.750	100.693	100.631	100.564	
5.875	100.986	100.939	100.872	
6.000	101.471	101.424	101.357	
6.125	101.949	101.902	101.835	
6.250	102.063	102.016	101.949	
6.375	101.822	101.843	101.776	
6.500	102.300	102.322	102.255	
6.625	102.687	102.609	102.542	
6.750	103.090	103.112	103.045	
6.875	103.086	103.023	102.930	
7.000	103.516	103.452	103.360	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	98.647	98.585	98.518	
5.375	98.751	98.689	98.622	
5.500	99.185	99.123	99.056	
5.625	99.644	99.582	99.515	
5.750	100.160	100.098	100.031	
5.875	100.145	100.098	100.031	
6.000	100.576	100.529	100.462	
6.125	101.100	101.053	100.986	
6.250	100.953	100.905	100.838	
6.375	100.792	100.813	100.746	
6.500	101.265	101.286	101.219	
6.625	101.552	101.574	101.507	
6.750	101.283	101.304	101.237	
6.875	101.681	101.617	101.525	
7.000	101.873	101.809	101.717	
7.125	102.105	102.041	101.949	
7.250	101.925	101.861	101.769	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.392	98.351	98.293	
5.375	99.076	99.014	98.947	
5.500	99.518	99.456	99.389	
5.625	99.954	99.892	99.825	
5.750	100.198	100.136	100.069	
5.875	100.491	100.444	100.377	
6.000	100.976	100.929	100.862	
6.125	101.454	101.407	101.340	
6.250	101.568	101.521	101.454	
6.375	101.327	101.348	101.281	
6.500	101.805	101.827	101.760	
6.625	102.092	102.114	102.047	
6.750	102.595	102.617	102.550	
6.875	102.591	102.528	102.435	
7.000	103.021	102.957	102.865	
7.125	103.296	103.232	103.140	
7.250	103.345	103.281	103.189	

LLPAs

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K	Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.375	-0.750	-0.375	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 660-679	FICO 550-579	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/RRRL)	
-0.250	0.250	-1.250	



Effective: December 12, 2025

SELECT VA 30 Year Fixed 1.0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	97.988	97.947	97.889	
5.125	98.463	98.423	98.364	
5.250	99.237	99.196	99.138	
5.375	99.921	99.859	99.792	
5.500	100.363	100.301	100.234	
5.625	100.799	100.737	100.670	
5.750	101.043	100.981	100.914	
5.875	101.336	101.289	101.222	
6.000	101.821	101.774	101.707	
6.125	102.299	102.252	102.185	
6.250	102.413	102.366	102.299	
6.375	102.172	102.193	102.126	
6.500	102.650	102.672	102.605	
6.625	102.937	102.959	102.892	
6.750	103.440	103.462	103.395	
6.875	103.436	103.373	103.280	
7.000	103.866	103.802	103.710	

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FICO 2700		FICO 600-619		VA Loan Amount >\$950K	
0.375	-0.750		-0.825		
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 660-679		FICO 550-579		VA Cashout >90% LTV	3-4 Units
0.250	-3.000		-3.000		-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		



Effective: December 12, 2025

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

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.625	98.213	98.196	98.196
4.750	97.918	97.888	97.888
4.875	98.491	98.460	98.460
5.000	99.040	99.010	99.010
5.125	99.295	99.265	99.265
5.250	98.722	98.678	98.678
5.375	99.284	99.240	99.240
5.500	99.817	99.773	99.773
5.625	100.047	100.003	100.003
5.750	99.082	99.024	99.024
5.875	99.615	99.557	99.557
6.000	100.131	100.073	100.073
6.125	100.325	100.267	100.267

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.626	97.609	97.609
4.750	97.374	97.344	97.344
4.875	97.920	97.890	97.890
5.000	98.438	98.407	98.407
5.125	98.653	98.623	98.623
5.250	98.160	98.115	98.115
5.375	98.680	98.635	98.635
5.500	99.161	99.117	99.117
5.625	99.330	99.286	99.286
5.750	98.491	98.433	98.433
5.875	98.962	98.904	98.904
6.000	99.409	99.351	99.351
6.125	99.527	99.469	99.469

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	0.000	0.000	0.000
4.750	0.000	0.000	0.000
4.875	0.000	0.000	0.000
5.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000
5.250	0.000	0.000	0.000
5.375	0.000	0.000	0.000
5.500	0.000	0.000	0.000
5.625	0.000	0.000	0.000
5.750	0.000	0.000	0.000
5.875	0.000	0.000	0.000
6.000	0.000	0.000	0.000
6.125	0.000	0.000	0.000

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	0.000	0.000	0.000
4.750	0.000	0.000	0.000
4.875	0.000	0.000	0.000
5.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000
5.250	0.000	0.000	0.000
5.375	0.000	0.000	0.000
5.500	0.000	0.000	0.000
5.625	0.000	0.000	0.000
5.750	0.000	0.000	0.000
5.875	0.000	0.000	0.000
6.000	0.000	0.000	0.000
6.125	0.000	0.000	0.000

LLPAs

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K	Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.375	-0.750	-0.375	0.350
FICO 680-699	FICO 580-599	Loan Amount <\$100,000	
0.250	-1.500	-0.375	
FICO 660-679	FICO 550-579	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	59,750
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRL)	
-0.250	0.250	-1.250	



Effective: December 12, 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	96.431	96.391	96.332
4.875	97.192	97.152	97.093
5.000	98.002	97.962	97.904
5.125	98.356	98.316	98.257
5.250	99.113	99.073	99.015
5.375	99.697	99.634	99.568
5.500	100.202	100.140	100.073
5.625	100.679	100.617	100.550
5.750	100.962	100.900	100.833
5.875	101.302	101.254	101.188
6.000	101.922	101.875	101.808
6.125	102.417	102.370	102.303
6.250	102.338	102.290	102.223
6.375	102.714	102.735	102.668
6.500	103.256	103.278	103.211
6.625	103.647	103.669	103.602
6.750	103.236	103.258	103.191

FHA Streamline 20 Year Fixed - (320SL)			
Rate	15 Day	30 Day	45 Day
5.375	98.872	98.809	98.743
5.500	99.377	99.315	99.248
5.625	99.854	99.792	99.725
5.750	100.137	100.075	100.008
5.875	100.477	100.429	100.363
6.000	101.097	101.050	100.983
6.125	101.592	101.545	101.478
6.250	101.513	101.465	101.398
6.375	101.889	101.910	101.843
6.500	102.431	102.453	102.386
6.625	102.822	102.844	102.777
6.750	102.411	102.433	102.366
6.875	102.640	102.577	102.485
7.000	103.221	103.157	103.065
7.125	103.671	103.607	103.515

FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
5.000	99.304	99.310	99.285
5.125	99.825	99.831	99.806
5.250	100.132	100.138	100.112
5.375	100.162	100.168	100.142
5.500	100.536	100.542	100.517
5.625	100.881	100.887	100.862
5.750	101.013	101.019	100.994
5.875	101.493	101.498	101.532
6.000	101.973	101.978	102.012

FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.250	98.585	98.623	98.456
5.375	98.642	98.580	98.513
5.500	99.320	99.258	99.191
5.625	99.756	99.694	99.627
5.750	100.176	100.114	100.047
5.875	100.276	100.229	100.162
6.000	100.771	100.724	100.657
6.125	101.169	101.121	101.054
6.250	101.128	101.081	101.014
6.375	101.168	101.189	101.122
6.500	101.570	101.592	101.525
6.625	101.914	101.935	101.868
6.750	101.466	101.487	101.420
6.875	101.819	101.756	101.663
7.000	102.075	102.011	101.919
7.125	102.359	102.295	102.203
7.250	102.205	102.141	102.049

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
4.750	96.376	96.336	96.277
4.875	97.012	96.972	96.913
5.000	97.863	97.822	97.764
5.125	98.338	98.298	98.239
5.250	99.112	99.071	99.013
5.375	99.796	99.734	99.667
5.500	100.238	100.176	100.109
5.625	100.674	100.612	100.545
5.750	100.918	100.856	100.789
5.875	101.211	101.164	101.097
6.000	101.696	101.649	101.582
6.125	102.174	102.127	102.060
6.250	102.288	102.241	102.174
6.375	102.047	102.068	102.001
6.500	102.525	102.547	102.480
6.625	102.812	102.834	102.767
6.750	103.315	103.337	103.270

VA IRRRL 20 Year Fixed - (420RL)			
Rate	15 Day	30 Day	45 Day
5.375	98.746	98.684	98.617
5.500	99.188	99.126	99.059
5.625	99.624	99.562	99.495
5.750	99.868	99.806	99.739
5.875	100.161	100.114	100.047
6.000	100.646	100.599	100.532
6.125	101.124	101.077	101.010
6.250	101.238	101.191	101.124
6.375	100.997	101.018	100.951
6.500	101.475	101.497	101.430
6.625	101.762	101.784	101.717
6.750	102.265	102.287	102.220
6.875	102.261	102.198	102.105
7.000	102.691	102.627	102.535
7.125	102.966	102.902	102.810

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
5.000	98.939	98.945	98.920
5.125	99.282	99.288	99.263
5.250	99.905	99.911	99.886
5.375	100.036	100.042	100.017
5.500	100.347	100.353	100.328
5.625	100.651	100.657	100.632
5.750	100.744	100.750	100.725
5.875	101.178	101.183	101.216
6.000	101.521	101.527	101.560

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	98.472	98.410	98.343
5.375	98.576	98.514	98.447
5.500	99.010	98.948	98.881
5.625	99.469	99.407	99.340
5.750	99.985	99.923	99.856
5.875	99.970	99.923	99.856
6.000	100.401	100.354	100.287
6.125	100.925	100.878	100.811
6.250	100.778	100.730	100.663
6.375	100.617	100.638	100.571
6.500	101.090	101.111	101.044
6.625	101.377	101.399	101.332
6.750	101.108	101.129	101.062
6.875	101.506	101.442	101.350
7.000	101.698	101.634	101.542
7.125	101.930	101.866	101.774
7.250	101.750	101.686	101.594

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
-0.375
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, December 12, 2025

Jumbo Nitro XL Pricing

Jumbo Nitro XL 30 Year Fixed - (901DI)						
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY		
6.375	99.863	99.770	99.582	99.395		
6.500	100.064	99.970	99.783	99.595		
6.625	100.250	100.156	99.969	99.781		
6.750	100.608	100.514	100.327	100.139		
6.875	100.838	100.745	100.557	100.370		
7.000	101.125	101.032	100.844	100.657		
7.125	101.434	101.340	101.153	100.965		
7.250	101.529	101.435	101.248	101.060		
7.375	101.612	101.519	101.331	101.144		
7.500	101.683	101.590	101.402	101.215		
7.625	101.743	101.649	101.461	101.274		
7.750	101.802	101.708	101.521	101.333		
7.875	101.861	101.767	101.580	101.392		
8.000	101.920	101.826	101.639	101.451		
8.125	101.979	101.885	101.698	101.510		
8.250	102.038	101.945	101.757	101.570		
8.375	102.098	102.004	101.816	101.629		
8.500	102.157	102.063	101.875	101.688		
8.625	102.216	102.122	101.935	101.747		

Jumbo Nitro XL 10/6 ARM - (9106DI)						
Rate	15 DAY	30 DAY	45 DAY	60 DAY		
6.250	97.011	96.917	96.730	96.542		
6.375	97.472	97.379	97.191	97.004		
6.500	97.934	97.841	97.653	97.466		
6.625	98.394	98.300	98.112	97.925		
6.750	98.857	98.763	98.576	98.388		
6.875	99.318	99.224	99.037	98.849		
7.000	99.783	99.690	99.502	99.315		
7.125	100.246	100.152	99.964	99.777		
7.250	100.712	100.619	100.431	100.244		
7.375	101.180	101.086	100.899	100.711		
7.500	101.644	101.551	101.363	101.176		
7.625	102.113	102.019	101.832	101.644		
7.750	102.583	102.489	102.302	102.114		
7.875	103.052	102.959	102.771	102.584		
8.000	103.522	103.428	103.241	103.053		

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%	NC Floor Price		Maximum Net Price			
Floor:	2.75%	99.750		102.000			
Caps:	5/1/5						
Index:	SOFR					Must be Conditionally Approved to lock	

Jumbo Nitro 30 Year Fixed - (B01SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.090	97.981	97.809	97.590
5.875	98.502	98.393	98.221	98.002
6.000	98.913	98.804	98.632	98.413
6.125	99.284	99.175	99.003	98.784
6.250	99.655	99.546	99.374	99.155
6.375	100.010	99.900	99.728	99.510
6.500	100.364	100.254	100.082	99.864
6.625	100.712	100.602	100.431	100.212
6.750	101.060	100.950	100.778	100.560
6.875	101.194	101.085	100.913	100.694
7.000	101.330	101.220	101.048	100.830
7.125	101.016	100.907	100.735	100.516
7.250	100.703	100.593	100.422	100.203
7.375	100.621	100.512	100.340	100.121
7.500	100.540	100.430	100.258	100.040
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

Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	98.090	97.981	97.809	97.590	
5.875	98.502	98.393	98.221	98.002	
6.000	98.913	98.804	98.632	98.413	
6.125	99.284	99.175	99.003	98.784	
6.250	99.655	99.546	99.374	99.155	
6.375	100.010	99.900	99.728	99.510	
6.500	100.364	100.254	100.082	99.864	
6.625	100.712	100.602	100.431	100.212	
6.750	101.060	100.950	100.778	100.560	
6.875	101.194	101.085	100.913	100.694	
7.000	101.330	101.220	101.048	100.830	
7.125	101.016	100.907	100.735	100.516	
7.250	100.703	100.593	100.422	100.203	
7.375	100.621	100.512	100.340	100.121	
7.500	100.540	100.430	100.258	100.040	
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	

Jumbo Nitro 30 Year Fixed 1.0 Buydown - (901SP-BD10)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	98.090	97.981	97.809	97.590	
5.875	98.502	98.393	98.221	98.002	
6.000	98.913	98.804	98.632	98.413	
6.125	99.284	99.175	99.003	98.784	
6.250	99.655	99.546	99.374	99.155	
6.375	100.010	99.900	99.728	99.510	
6.500	100.364	100.254	100.082	99.864	
6.625	100.712	100.602	100.431	100.212	
6.750	101.060	100.950	100.778	100.560	
6.875	101.194	101.085	100.913	100.694	
7.000	101.330	101.220	101.048	100.830	
7.125	101.016	100.907	100.735	100.516	
7.250	100.703	100.593	100.422	100.203	
7.375	100.621	100.512	100.340	100.121	
7.500	100.540	100.430	100.258	100.040	
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	

[illegible]

Jumbo Nitro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.909	95.791	95.619	95.400
5.375	96.163	96.074	95.902	95.683
5.500	96.462	96.353	96.181	95.962
5.625	96.744	96.635	96.463	96.244
5.750	97.026	96.917	96.745	96.526
5.875	97.364	97.254	97.082	96.864
6.000	97.707	97.598	97.426	97.207
6.125	97.920	97.811	97.639	97.420
6.250	98.117	98.008	97.836	97.617
6.375	98.349	98.239	98.067	97.849
6.500	98.551	98.472	98.300	98.081
6.625	98.735	98.626	98.454	98.235
6.750	98.890	98.781	98.609	98.390
6.875	99.100	98.991	98.819	98.600
7.000	99.311	99.202	99.030	98.811

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		0.350	0.350	0.300	0.200	0.100		
FICO 780-799		0.300	0.250	0.200	0.150	0.050		
FICO 760-779		0.250	0.200	0.150	0.100	-0.050		
FICO 740-759		0.200	0.150	0.100	0.000	-0.200		
FICO 720-739		0.150	0.100	0.000	-0.100	-0.450		
FICO 700-719		0.000	-0.100	-0.300	-0.750	-1.200		
FICO 680-699		-0.250	-0.350	-1.000	-1.800	-2.600		
FICO 660-679		-0.750	-1.250	-1.750	-2.600	-3.500		
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		0.350	0.350	0.300	0.200	0.100		
FICO 780-799		0.300	0.250	0.200	0.150	0.050		
FICO 760-779		0.250	0.200	0.150	0.100	-0.050		
FICO 740-759		0.200	0.150	0.100	0.000	-0.200		
FICO 720-739		0.150	0.100	0.000	-0.100	-0.450		
FICO 700-719		-0.250	-0.350	-0.550	-1.000	-1.450		
FICO 680-699		-0.500	-0.600	-1.250	-2.050	-2.850		
FICO 660-679		-1.000	-1.500	-2.000	-2.850	-3.750		
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		0.000	0.000	0.000	0.000	0.000		
Rate/Term Refi		-0.100	-0.150	-0.200	-0.250	-0.250		
Cash Out Refi		-0.200	-0.250	-0.350	-0.500	-1.250		
2nd Home		-0.100	-0.100	-0.200	-0.300	-0.500		
Non-Owner		-0.250	-0.500	-0.750				
Condo		0.000	0.000	-0.125	-0.250	-0.500		
2 Units		-0.150	-0.250	-0.450	-0.750	-0.900		
3-4 Units		-0.150	-0.250	-0.450				
UPB > \$1.5MM		0.000	0.000	0.000	0.000	0.000		
Self Employed		0.000	0.000	0.000	0.000	0.000		

NC Floor Price	Maximum Net Price	Must be Conditionally Approved to lock
99,750	102,000	

Jumbo Nitro Plus 30 Year Fixed - (901EM)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	96.117	95.992	95.867	95.679	
6.125	96.665	96.540	96.415	96.228	
6.250	97.006	96.881	96.756	96.569	
6.375	97.288	97.163	97.038	96.851	
6.500	97.579	97.454	97.329	97.141	
6.625	98.049	97.924	97.799	97.611	
6.750	98.373	98.248	98.123	97.936	
6.875	98.625	98.500	98.375	98.188	
7.000	99.180	99.055	98.930	98.743	
7.125	99.624	99.499	99.374	99.186	
7.250	100.077	99.952	99.827	99.639	
7.375	100.325	100.200	100.075	99.888	
7.500	100.800	100.675	100.550	100.363	
7.625	101.078	100.953	100.828	100.640	
7.750	101.240	101.115	100.990	100.802	
7.875	101.448	101.323	101.198	101.011	
8.000	101.805	101.680	101.555	101.367	
8.125	102.041	101.916	101.791	101.603	
8.250	102.272	102.147	102.022	101.835	
8.375	102.453	102.328	102.203	102.015	
8.500	102.757	102.632	102.507	102.319	
8.625	102.949	102.824	102.699	102.512	

Jumbo Nitro Plus 30 Year Fixed 2-1 Buydown - (901EM-BD)				
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 Year Fixed 1:0 Buydown - (901EM-B010)				
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 Year Fixed Interest Only - (90T6109)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.117	95.992	95.867	95.679
6.125	96.665	96.540	96.415	96.228
6.250	97.006	96.881	96.756	96.569
6.375	97.288	97.163	97.038	96.851
6.500	97.579	97.454	97.329	97.141
6.625	98.049	97.924	97.799	97.611
6.750	98.373	98.248	98.123	97.936
6.875	98.625	98.500	98.375	98.188
7.000	99.180	99.055	98.930	98.743
7.125	99.624	99.499	99.374	99.186
7.250	100.077	99.952	99.827	99.639
7.375	100.325	100.200	100.075	99.888
7.500	100.800	100.675	100.550	100.363
7.625	101.078	100.953	100.828	100.640
7.750	101.240	101.115	100.990	100.802
7.875	101.448	101.323	101.198	101.011
8.000	101.805	101.680	101.555	101.367
8.125	102.041	101.916	101.791	101.603
8.250	102.272	102.147	102.022	101.835
8.375	102.453	102.328	102.203	102.015
8.500	102.757	102.632	102.507	102.319
8.625	102.949	102.824	102.699	102.512

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Jumbo Nitro Plus 10/6 ARM - (9106EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.500	98.077	97.952	97.827	97.640
6.625	98.600	98.475	98.350	98.162
6.750	98.918	98.793	98.668	98.481
6.875	99.222	99.097	98.972	98.784
7.000	99.785	99.660	99.535	99.348
7.125	100.040	99.915	99.790	99.603
7.250	100.233	100.108	99.983	99.796
7.375	100.411	100.286	100.161	99.973
7.500	100.533	100.408	100.283	100.096
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]

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

Effective: Friday, December 12, 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	99.374	99.312	99.062
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.874	100.812	100.562
6.750	101.124	101.062	100.812
6.875	101.374	101.312	101.062
7.000	101.874	101.812	101.562
7.125	102.124	102.062	101.812
7.250	102.374	102.312	102.062
7.375	102.624	102.562	102.312
7.500	102.874	102.812	102.562
7.625	103.374	103.312	103.062
7.750	103.624	103.562	103.312
7.875	103.874	103.812	103.562
8.000	104.374	104.312	104.062
8.125	104.624	104.562	104.312
8.250	104.874	104.812	104.562
8.375	105.124	105.062	104.812

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	99.374	99.312	99.062
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.874	100.812	100.562
6.750	101.124	101.062	100.812
6.875	101.374	101.312	101.062
7.000	101.874	101.812	101.562
7.125	102.124	102.062	101.812
7.250	102.374	102.312	102.062
7.375	102.624	102.562	102.312
7.500	102.874	102.812	102.562
7.625	103.374	103.312	103.062
7.750	103.624	103.562	103.312
7.875	103.874	103.812	103.562
8.000	104.374	104.312	104.062
8.125	104.624	104.562	104.312
8.250	104.874	104.812	104.562
8.375	105.124	105.062	104.812

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	99.374	99.312	99.062
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.874	100.812	100.562
6.750	101.124	101.062	100.812
6.875	101.374	101.312	101.062
7.000	101.874	101.812	101.562
7.125	102.124	102.062	101.812
7.250	102.374	102.312	102.062
7.375	102.624	102.562	102.312
7.500	102.874	102.812	102.562
7.625	103.374	103.312	103.062
7.750	103.624	103.562	103.312
7.875	103.874	103.812	103.562
8.000	104.374	104.312	104.062
8.125	104.624	104.562	104.312
8.250	104.874	104.812	104.562
8.375	105.124	105.062	104.812

Jumbo Hauler 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	99.624	99.562	99.312
6.375	100.124	100.062	99.812
6.500	100.624	100.562	100.312
6.625	101.124	101.062	100.812
6.750	101.374	101.312	101.062
6.875	101.624	101.562	101.312
7.000	102.124	102.062	101.812
7.125	102.374	102.312	102.062
7.250	102.624	102.562	102.312
7.375	102.874	102.812	102.562
7.500	103.124	103.062	102.812
7.625	103.624	103.562	103.312
7.750	103.874	103.812	103.562
7.875	104.124	104.062	103.812
8.000	104.624	104.562	104.312
8.125	104.874	104.812	104.562
8.250	105.124	105.062	104.812
8.375	105.374	105.312	105.062

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