



19000 MacArthur Boulevard, 3rd Floor
Irvine, CA 92612



Ratesheet Code: RS-WS

Effective Date: 1/14/26 7:33 AM

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

| 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 |

| 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: nonqmlockdesk@forwardlendingmtg.com |
| Prime Loan Scenarios: | Phone: Email Only Email: scenarios@forwardlendingmtg.com |
| NoNqM Scenarios: | Phone: Email Only Email: nonqmscenarios@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 |

| Lock Expiration Days | |
|----------------------|----------|
| 15 Day | 01/29/26 |
| 30 Day | 02/13/26 |
| 45 Day | 02/27/26 |
| 60 Day | 03/16/26 |

| Allowable Fees |
|----------------------------|
| Click Here |

| Relock Fee |
|------------|
| (0.250) |

| Mortgage Clause | |
|---|--|
| OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612 | |

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

| 2025 FHA/VA Loan Limits | |
|-------------------------|-------------|
| # of Units | Loan Limits |
| 1 | \$806,500 |
| 2 | \$1,032,650 |
| 3 | \$1,248,150 |
| 4 | \$1,561,250 |

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

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

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

| Price Movement | | | |
|----------------|----------|---------|--------|
| Conventional | Previous | Current | Change |
| 5.500 | 100.382 | 100.258 | -0.124 |
| Government | | | |
| 5.250 | 100.515 | 100.279 | -0.237 |
| Alt | | | |
| | #N/A | #N/A | #N/A |
| DSCR | | | |
| | #N/A | #N/A | #N/A |

| Maximum Loan Limits |
|--|
| FHA Mortgage Limits for all Counties |

| FHA Condo Search |
|---|
| FHA Approved Condo Search |

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



| January Pricing Specials | |
|--|--------------|
| 25 BPS FHA & DPA (Excludes FHA Streamline/VA IRRRLs/Select) | 0.250 |
| | |
| | |
| | |

| Temporary Property Eligibility Restrictions |
|---|
| Non-Owner properties located in the following City/County are NOT eligible to be locked: <ul style="list-style-type: none"> -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: January 14, 2026

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 |
| 4.875 | 97.143 | 97.040 | 96.959 | 96.877 | 4.875 | 96.779 | 96.675 | 96.594 | 96.513 | 5.750 | 100.727 | 100.594 | 100.487 | 100.381 |
| 5.000 | 97.866 | 97.762 | 97.681 | 97.600 | 5.000 | 97.501 | 97.398 | 97.317 | 97.236 | 5.875 | 101.194 | 101.061 | 100.955 | 100.848 |
| 5.125 | 98.302 | 98.198 | 98.117 | 98.036 | 5.125 | 97.939 | 97.835 | 97.754 | 97.673 | 6.000 | 101.622 | 101.490 | 101.383 | 101.277 |
| 5.250 | 99.198 | 99.095 | 99.014 | 98.933 | 5.250 | 98.849 | 98.745 | 98.664 | 98.583 | 6.125 | 102.010 | 101.877 | 101.770 | 101.664 |
| 5.375 | 99.801 | 99.697 | 99.616 | 99.535 | 5.375 | 99.475 | 99.371 | 99.290 | 99.209 | 6.250 | 101.411 | 101.297 | 101.204 | 101.111 |
| 5.500 | 100.361 | 100.258 | 100.176 | 100.095 | 5.500 | 100.064 | 99.960 | 99.879 | 99.798 | 6.375 | 101.924 | 101.810 | 101.718 | 101.625 |
| 5.625 | 100.883 | 100.779 | 100.698 | 100.617 | 5.625 | 100.608 | 100.504 | 100.423 | 100.342 | 6.500 | 102.274 | 102.160 | 102.067 | 101.974 |
| 5.750 | 100.953 | 100.858 | 100.782 | 100.706 | 5.750 | 100.678 | 100.583 | 100.507 | 100.431 | 6.625 | 102.467 | 102.354 | 102.261 | 102.168 |
| 5.875 | 101.487 | 101.393 | 101.317 | 101.241 | 5.875 | 101.203 | 101.109 | 101.033 | 100.957 | 6.750 | 102.349 | 102.273 | 102.213 | 102.154 |
| 6.000 | 101.967 | 101.872 | 101.796 | 101.720 | 6.000 | 101.672 | 101.577 | 101.501 | 101.425 | 6.875 | 102.543 | 102.467 | 102.408 | 102.348 |
| 6.125 | 102.378 | 102.283 | 102.207 | 102.131 | 6.125 | 102.083 | 101.988 | 101.912 | 101.836 | 7.000 | 102.951 | 102.876 | 102.817 | 102.758 |
| 6.250 | 102.113 | 102.037 | 101.974 | 101.912 | 6.250 | 101.818 | 101.742 | 101.679 | 101.617 | 7.125 | 103.218 | 103.149 | 103.097 | 103.046 |
| 6.375 | 102.644 | 102.569 | 102.506 | 102.444 | 6.375 | 102.349 | 102.274 | 102.211 | 102.149 | 7.250 | 103.410 | 103.400 | 103.386 | 103.373 |
| 6.500 | 102.999 | 102.923 | 102.861 | 102.799 | 6.500 | 102.704 | 102.628 | 102.566 | 102.504 | 7.375 | 103.724 | 103.714 | 103.701 | 103.688 |
| 6.625 | 103.192 | 103.116 | 103.054 | 102.991 | 6.625 | 102.897 | 102.821 | 102.759 | 102.696 | 7.500 | 104.010 | 103.999 | 103.986 | 103.973 |
| 6.750 | 103.263 | 103.215 | 103.173 | 103.131 | 6.750 | 102.968 | 102.920 | 102.878 | 102.836 | 7.625 | 104.271 | 104.260 | 104.247 | 104.234 |
| 6.875 | 103.454 | 103.406 | 103.364 | 103.322 | 6.875 | 103.159 | 103.111 | 103.069 | 103.027 | | | | | |
| 7.000 | 103.859 | 103.811 | 103.771 | 103.731 | 7.000 | 103.564 | 103.516 | 103.476 | 103.436 | | | | | |
| 7.125 | 104.110 | 104.088 | 104.066 | 104.045 | 7.125 | 103.815 | 103.793 | 103.771 | 103.750 | | | | | |
| 7.250 | 104.370 | 104.360 | 104.347 | 104.333 | 7.250 | 104.075 | 104.065 | 104.052 | 104.038 | | | | | |
| 7.375 | 104.505 | 104.485 | 104.465 | 104.444 | 7.375 | 104.210 | 104.190 | 104.170 | 104.149 | | | | | |
| 7.500 | 104.795 | 104.775 | 104.755 | 104.734 | 7.500 | 104.500 | 104.480 | 104.460 | 104.439 | | | | | |
| 7.625 | 105.051 | 105.032 | 105.011 | 104.990 | 7.625 | 104.756 | 104.737 | 104.716 | 104.695 | | | | | |

| 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 |
| 4.875 | 99.486 | 99.429 | 99.382 | 99.335 | 6.000 | 101.782 | 101.724 | 101.669 | 101.615 | 5.750 | 100.603 | 100.508 | 100.432 | 100.356 |
| 5.000 | 99.843 | 99.786 | 99.739 | 99.692 | 6.125 | 101.989 | 101.932 | 101.877 | 101.823 | 5.875 | 101.137 | 101.043 | 100.967 | 100.891 |
| 5.125 | 99.917 | 99.860 | 99.813 | 99.767 | 6.250 | 102.507 | 102.412 | 102.365 | 102.318 | 6.000 | 101.652 | 101.557 | 101.481 | 101.405 |
| 5.250 | 100.284 | 100.224 | 100.170 | 100.115 | 6.375 | 102.843 | 102.748 | 102.702 | 102.655 | 6.125 | 102.119 | 102.024 | 101.948 | 101.872 |
| 5.375 | 100.600 | 100.540 | 100.486 | 100.431 | 6.500 | 103.040 | 102.945 | 102.898 | 102.851 | 6.250 | 101.934 | 101.859 | 101.796 | 101.734 |
| 5.500 | 100.888 | 100.829 | 100.774 | 100.719 | 6.625 | 103.100 | 103.005 | 102.958 | 102.911 | 6.375 | 102.524 | 102.448 | 102.386 | 102.324 |
| 5.625 | 101.164 | 101.105 | 101.050 | 100.995 | 6.750 | 103.425 | 103.330 | 103.283 | 103.236 | 6.500 | 102.938 | 102.863 | 102.800 | 102.738 |
| 5.750 | 101.256 | 101.198 | 101.144 | 101.089 | 6.875 | 103.464 | 103.370 | 103.323 | 103.276 | 6.625 | 103.182 | 103.107 | 103.044 | 102.982 |
| 5.875 | 101.527 | 101.470 | 101.415 | 101.360 | 7.000 | 103.743 | 103.648 | 103.601 | 103.555 | 6.750 | 103.289 | 103.250 | 103.216 | 103.181 |
| 6.000 | 101.776 | 101.718 | 101.664 | 101.609 | 7.125 | 103.890 | 103.796 | 103.749 | 103.702 | 6.875 | 103.537 | 103.499 | 103.464 | 103.430 |
| 6.125 | 102.006 | 101.949 | 101.894 | 101.839 | 7.250 | 103.875 | 103.765 | 103.672 | 103.578 | 7.000 | 103.992 | 103.953 | 103.919 | 103.884 |
| 6.250 | 102.254 | 102.159 | 102.112 | 102.065 | 7.375 | 104.025 | 103.916 | 103.822 | 103.728 | 7.125 | 104.303 | 104.265 | 104.230 | 104.195 |
| 6.375 | 102.650 | 102.556 | 102.509 | 102.462 | 7.500 | 104.161 | 104.051 | 103.958 | 103.864 | 7.250 | 104.364 | 104.363 | 104.355 | 104.347 |
| 6.500 | 102.902 | 102.807 | 102.760 | 102.713 | 7.625 | 104.299 | 104.189 | 104.096 | 104.002 | 7.375 | 104.674 | 104.673 | 104.665 | 104.656 |
| | | | | | | | | | | 7.500 | 104.958 | 104.957 | 104.949 | 104.941 |
| | | | | | | | | | | 7.625 | 105.228 | 105.227 | 105.219 | 105.211 |
| | | | | | | | | | | 7.750 | 104.653 | 104.633 | 104.613 | 104.592 |
| | | | | | | | | | | 7.875 | 104.829 | 104.809 | 104.789 | 104.768 |
| | | | | | | | | | | 8.000 | 104.787 | 104.767 | 104.747 | 104.726 |
| | | | | | | | | | | 8.125 | 104.901 | 104.881 | 104.861 | 104.840 |

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 | 99.026 | 98.922 | 98.841 | 98.760 | 4.875 | 96.204 | 96.100 | 96.019 | 95.938 | 5.375 | 99.840 | 99.698 | 99.587 | 99.475 |
| 5.500 | 99.586 | 99.483 | 99.401 | 99.320 | 5.000 | 96.926 | 96.823 | 96.742 | 96.661 | 5.500 | 100.368 | 100.227 | 100.115 | 100.004 |
| 5.625 | 100.108 | 100.004 | 99.923 | 99.842 | 5.125 | 97.364 | 97.260 | 97.179 | 97.098 | 5.625 | 100.839 | 100.697 | 100.586 | 100.474 |
| 5.750 | 100.178 | 100.083 | 100.007 | 99.931 | 5.250 | 98.274 | 98.170 | 98.089 | 98.008 | 5.750 | 100.652 | 100.519 | 100.412 | 100.306 |
| 5.875 | 100.712 | 100.618 | 100.542 | 100.466 | 5.375 | 98.900 | 98.796 | 98.715 | 98.634 | 5.875 | 101.119 | 100.986 | 100.880 | 100.773 |
| 6.000 | 101.192 | 101.097 | 101.021 | 100.945 | 5.500 | 99.489 | 99.385 | 99.304 | 99.223 | 6.000 | 101.547 | 101.415 | 101.308 | 101.202 |
| 6.125 | 101.603 | 101.508 | 101.432 | 101.356 | 5.625 | 100.033 | 99.929 | 99.848 | 99.767 | 6.125 | 101.935 | 101.802 | 101.695 | 101.589 |
| 6.250 | 101.338 | 101.262 | 101.199 | 101.137 | 5.750 | 100.103 | 100.008 | 99.932 | 99.856 | 6.250 | 101.336 | 101.222 | 101.129 | 101.036 |
| 6.375 | 101.869 | 101.794 | 101.731 | 101.669 | 5.875 | 100.628 | 100.534 | 100.458 | 100.382 | 6.375 | 101.849 | 101.735 | 101.643 | 101.550 |
| 6.500 | 102.224 | 102.148 | 102.086 | 102.024 | 6.000 | 101.097 | 101.002 | 100.926 | 100.850 | 6.500 | 102.199 | 102.085 | 101.992 | 101.899 |
| 6.625 | 102.417 | 102.341 | 102.279 | 102.216 | 6.125 | 101.508 | 101.413 | 101.337 | 101.261 | 6.625 | 102.392 | 102.279 | 102.186 | 102.093 |
| 6.750 | 102.488 | 102.440 | 102.398 | 102.356 | 6.250 | 101.243 | 101.167 | 101.104 | 101.042 | 6.750 | 102.274 | 102.198 | 102.138 | 102.079 |
| 6.875 | 102.679 | 102.631 | 102.589 | 102.547 | 6.375 | 101.774 | 101.699 | 101.636 | 101.574 | 6.875 | 102.468 | 102.392 | 102.333 | 102.273 |
| 7.000 | 103.084 | 103.036 | 102.996 | 102.956 | 6.500 | 102.129 | 102.053 | 101.991 | 101.929 | 7.000 | 102.876 | 102.801 | 102.742 | 102.683 |
| 7.125 | 103.335 | 103.313 | 103.291 | 103.270 | 6.625 | 102.322 | 102.246 | 102.184 | 102.121 | 7.125 | 103.143 | 103.074 | 103.022 | 102.971 |
| 7.250 | 103.595 | 103.585 | 103.572 | 103.558 | 6.750 | 102.393 | 102.345 | 102.303 | 102.261 | 7.250 | 103.335 | 103.325 | 103.311 | 103.298 |
| 7.375 | 103.730 | 103.710 | 103.690 | 103.669 | 6.875 | 102.584 | 102.536 | 102.494 | 102.452 | 7.375 | 103.649 | 103.639 | 103.626 | 103.613 |
| 7.500 | 104.020 | 104.000 | 103.980 | 103.959 | 7.000 | 102.989 | 102.941 | 102.901 | 102.861 | 7.500 | 103.935 | 103.924 | 103.911 | 103.898 |
| 7.625 | 104.276 | 104.257 | 104.236 | 104.215 | 7.125 | 103.240 | 103.218 | 103.196 | 103.175 | 7.625 | 104.196 | 104.185 | 104.172 | 104.159 |
| 7.750 | 104.228 | 104.208 | 104.188 | 104.167 | 7.250 | 103.500 | 103.490 | 103.477 | 103.463 | | | | | |
| 7.875 | 104.404 | 104.384 | 104.364 | 104.343 | 7.375 | 103.635 | 103.615 | 103.595 | 103.574 | | | | | |
| 8.000 | 104.362 | 104.342 | 104.322 | 104.301 | 7.500 | 103.925 | 103.905 | 103.885 | 103.864 | | | | | |
| 8.125 | 104.476 | 104.456 | 104.436 | 104.415 | 7.625 | 104.181 | 104.162 | 104.141 | 104.120 | | | | | |

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 | 102.952 | 102.857 | 102.810 | 102.763 | 6.500 | 103.090 | 102.995 | 102.948 | 102.901 |
| 6.625 | 103.068 | 102.973 | 102.926 | 102.879 | 6.625 | 103.150 | 103.055 | 103.008 | 102.961 |
| 6.750 | 103.434 | 103.339 | 103.292 | 103.245 | 6.750 | 103.475 | | | |



Effective: January 14, 2026

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 | 100.097 | 100.002 | 99.926 | 99.850 | 5.500 | 98.172 | 98.077 | 98.001 | 97.925 | 5.375 | 97.673 | 97.579 | 97.502 | 97.426 |
| 5.625 | 100.692 | 100.597 | 100.521 | 100.445 | 5.625 | 98.767 | 98.672 | 98.596 | 98.520 | 5.500 | 98.287 | 98.192 | 98.116 | 98.040 |
| 5.750 | 100.987 | 100.892 | 100.816 | 100.740 | 5.750 | 99.047 | 98.953 | 98.877 | 98.800 | 5.625 | 98.867 | 98.772 | 98.696 | 98.620 |
| 5.875 | 101.455 | 101.361 | 101.284 | 101.208 | 5.875 | 99.510 | 99.416 | 99.339 | 99.263 | 5.750 | 99.150 | 99.055 | 98.979 | 98.903 |
| 6.000 | 101.957 | 101.863 | 101.787 | 101.710 | 6.000 | 100.012 | 99.918 | 99.842 | 99.765 | 5.875 | 99.623 | 99.529 | 99.453 | 99.376 |
| 6.125 | 102.326 | 102.232 | 102.155 | 102.079 | 6.125 | 100.381 | 100.287 | 100.210 | 100.134 | 6.000 | 100.139 | 100.045 | 99.969 | 99.892 |
| 6.250 | 101.549 | 101.435 | 101.342 | 101.250 | 6.250 | 99.604 | 99.490 | 99.397 | 99.305 | 6.125 | 100.521 | 100.426 | 100.350 | 100.274 |
| 6.375 | 101.909 | 101.796 | 101.703 | 101.610 | 6.375 | 99.964 | 99.851 | 99.758 | 99.665 | 6.250 | 99.725 | 99.611 | 99.518 | 99.426 |
| 6.500 | 102.208 | 102.094 | 102.001 | 101.908 | 6.500 | 100.263 | 100.149 | 100.056 | 99.963 | 6.375 | 100.107 | 99.994 | 99.901 | 99.808 |
| 6.625 | 102.508 | 102.394 | 102.301 | 102.209 | 6.625 | 100.563 | 100.449 | 100.356 | 100.264 | 6.500 | 100.428 | 100.315 | 100.222 | 100.129 |
| 6.750 | 101.802 | 101.725 | 101.660 | 101.595 | 6.750 | 99.857 | 99.780 | 99.715 | 99.650 | 6.625 | 100.752 | 100.638 | 100.545 | 100.452 |
| 6.875 | 102.080 | 102.004 | 101.939 | 101.874 | 6.875 | 100.135 | 100.059 | 99.994 | 99.929 | 6.750 | 100.032 | 99.956 | 99.891 | 99.826 |
| 7.000 | 102.260 | 102.184 | 102.119 | 102.054 | 7.000 | 100.315 | 100.239 | 100.174 | 100.109 | 6.875 | 100.330 | 100.254 | 100.189 | 100.124 |
| 7.125 | 102.465 | 102.389 | 102.324 | 102.259 | 7.125 | 100.520 | 100.444 | 100.379 | 100.314 | 7.000 | 100.530 | 100.454 | 100.389 | 100.324 |
| 7.250 | 101.575 | 101.536 | 101.501 | 101.465 | 7.250 | 99.630 | 99.591 | 99.556 | 99.520 | 7.125 | 100.753 | 100.677 | 100.612 | 100.547 |
| 7.375 | 102.014 | 101.975 | 101.939 | 101.903 | 7.375 | 100.069 | 100.030 | 99.994 | 99.958 | 7.250 | 99.762 | 99.724 | 99.688 | 99.652 |
| 7.500 | 102.077 | 102.039 | 102.003 | 101.967 | 7.500 | 100.132 | 100.094 | 100.058 | 100.022 | 7.375 | 100.210 | 100.171 | 100.135 | 100.099 |
| 7.625 | 102.127 | 102.088 | 102.052 | 102.016 | 7.625 | 100.182 | 100.143 | 100.107 | 100.071 | 7.500 | 100.278 | 100.239 | 100.203 | 100.167 |
| 7.750 | 102.732 | 102.646 | 102.572 | 102.498 | | | | | | 7.625 | 100.329 | 100.291 | 100.255 | 100.219 |
| 7.875 | 102.838 | 102.752 | 102.678 | 102.604 | | | | | | | | | | |
| 8.000 | 101.721 | 101.635 | 101.561 | 101.487 | | | | | | | | | | |
| 8.125 | 101.835 | 101.749 | 101.675 | 101.601 | | | | | | | | | | |

| 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 | 99.989 | 99.912 | 99.842 | 99.772 | 6.000 | 99.506 | 99.429 | 99.359 | 99.289 |
| 6.125 | 100.158 | 100.082 | 100.012 | 99.941 | 6.125 | 99.688 | 99.612 | 99.541 | 99.471 |
| 6.250 | 99.700 | 99.591 | 99.521 | 99.450 | 6.250 | 99.211 | 99.102 | 99.032 | 98.961 |
| 6.375 | 99.865 | 99.750 | 99.679 | 99.609 | 6.375 | 99.398 | 99.283 | 99.212 | 99.142 |
| 6.500 | 99.989 | 99.875 | 99.813 | 99.750 | 6.500 | 99.545 | 99.431 | 99.369 | 99.306 |
| 6.625 | 100.174 | 100.060 | 99.998 | 99.935 | 6.625 | 99.753 | 99.639 | 99.576 | 99.514 |
| 6.750 | 100.232 | 100.118 | 100.056 | 99.993 | 6.750 | 99.797 | 99.684 | 99.621 | 99.559 |
| 6.875 | 100.359 | 100.245 | 100.183 | 100.120 | 6.875 | 99.944 | 99.830 | 99.768 | 99.705 |
| 7.000 | 100.425 | 100.311 | 100.249 | 100.187 | 7.000 | 100.030 | 99.916 | 99.853 | 99.791 |
| 7.125 | 100.528 | 100.415 | 100.352 | 100.290 | 7.125 | 100.151 | 100.037 | 99.975 | 99.912 |
| 7.250 | 100.317 | 100.188 | 100.079 | 99.970 | 7.250 | 99.794 | 99.666 | 99.556 | 99.447 |
| 7.375 | 100.800 | 100.672 | 100.563 | 100.453 | 7.375 | 100.294 | 100.166 | 100.056 | 99.947 |
| 7.500 | 100.775 | 100.646 | 100.537 | 100.428 | 7.500 | 100.282 | 100.154 | 100.044 | 99.935 |
| 7.625 | 100.749 | 100.621 | 100.511 | 100.402 | 7.625 | 100.268 | 100.139 | 100.030 | 99.921 |

FANNIE MAE FIXED RATE BUYDOWN PRICING

| FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD) | | | | | FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD) | | | | | ANNIE MAE HOMEReady 30 YR FIXED 2:1 BUYDOWN (R101-B) | | | | |
|---|---------|---------|---------|---------|---|---------|---------|---------|---------|--|---------|---------|---------|---------|
| 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 | 97.043 | 96.940 | 96.859 | 96.777 | 5.500 | 100.047 | 99.952 | 99.876 | 99.800 | 5.375 | 99.001 | 98.897 | 98.816 | 98.735 |
| 5.000 | 97.766 | 97.662 | 97.581 | 97.500 | 5.625 | 100.642 | 100.547 | 100.471 | 100.395 | 5.500 | 99.561 | 99.458 | 99.376 | 99.295 |
| 5.125 | 98.202 | 98.098 | 98.017 | 97.936 | 5.750 | 100.937 | 100.842 | 100.766 | 100.690 | 5.625 | 100.083 | 99.979 | 99.898 | 99.817 |
| 5.250 | 99.098 | 98.995 | 98.914 | 98.833 | 5.875 | 101.405 | 101.311 | 101.234 | 101.158 | 5.750 | 100.153 | 100.058 | 99.982 | 99.906 |
| 5.375 | 99.701 | 99.597 | 99.516 | 99.435 | 6.000 | 101.907 | 101.813 | 101.737 | 101.660 | 5.875 | 100.687 | 100.593 | 100.517 | 100.441 |
| 5.500 | 100.261 | 100.158 | 100.076 | 99.995 | 6.125 | 102.276 | 102.182 | 102.105 | 102.029 | 6.000 | 101.167 | 101.072 | 100.996 | 100.920 |
| 5.625 | 100.783 | 100.679 | 100.598 | 100.517 | 6.250 | 101.499 | 101.385 | 101.292 | 101.200 | 6.125 | 101.578 | 101.483 | 101.407 | 101.331 |
| 5.750 | 100.853 | 100.758 | 100.682 | 100.606 | 6.375 | 101.859 | 101.746 | 101.653 | 101.560 | 6.250 | 101.313 | 101.237 | 101.174 | 101.112 |
| 5.875 | 101.387 | 101.293 | 101.217 | 101.141 | 6.500 | 102.158 | 102.044 | 101.951 | 101.858 | 6.375 | 101.844 | 101.769 | 101.706 | 101.644 |
| 6.000 | 101.867 | 101.772 | 101.696 | 101.620 | 6.625 | 102.458 | 102.344 | 102.251 | 102.159 | 6.500 | 102.199 | 102.123 | 102.061 | 101.999 |
| 6.125 | 102.278 | 102.183 | 102.107 | 102.031 | 6.750 | 101.752 | 101.675 | 101.610 | 101.545 | 6.625 | 102.392 | 102.316 | 102.254 | 102.191 |
| 6.250 | 102.013 | 101.937 | 101.874 | 101.812 | 6.875 | 102.030 | 101.954 | 101.889 | 101.824 | 6.750 | 102.463 | 102.415 | 102.373 | 102.331 |
| 6.375 | 102.544 | 102.469 | 102.406 | 102.344 | 7.000 | 102.210 | 102.134 | 102.069 | 102.004 | 6.875 | 102.654 | 102.606 | 102.564 | 102.522 |
| 6.500 | 102.899 | 102.823 | 102.761 | 102.699 | 7.125 | 102.415 | 102.339 | 102.274 | 102.209 | 7.000 | 103.059 | 103.011 | 102.971 | 102.931 |
| 6.625 | 103.092 | 103.016 | 102.954 | 102.891 | 7.250 | 101.525 | 101.486 | 101.451 | 101.415 | 7.125 | 103.310 | 103.288 | 103.266 | 103.245 |
| 6.750 | 103.163 | 103.115 | 103.073 | 103.031 | 7.375 | 101.964 | 101.925 | 101.889 | 101.853 | 7.250 | 103.570 | 103.560 | 103.547 | 103.533 |
| 6.875 | 103.354 | 103.306 | 103.264 | 103.222 | 7.500 | 102.027 | 101.989 | 101.953 | 101.917 | 7.375 | 103.705 | 103.685 | 103.665 | 103.644 |
| 7.000 | 103.759 | 103.711 | 103.671 | 103.631 | 7.625 | 102.077 | 102.038 | 102.002 | 101.966 | 7.500 | 103.995 | 103.975 | 103.955 | 103.934 |
| 7.125 | 104.010 | 103.988 | 103.966 | 103.945 | 7.750 | 102.682 | 102.596 | 102.522 | 102.448 | 7.625 | 104.251 | 104.232 | 104.211 | 104.190 |
| 7.250 | 104.270 | 104.260 | 104.247 | 104.233 | 7.875 | 102.788 | 102.702 | 102.628 | 102.554 | 7.750 | 104.203 | 104.183 | 104.163 | 104.142 |
| 7.375 | 104.405 | 104.385 | 104.365 | 104.344 | 8.000 | 101.671 | 101.585 | 101.511 | 101.437 | 7.875 | 104.379 | 104.359 | 104.339 | 104.318 |
| 7.500 | 104.695 | 104.675 | 104.655 | 104.634 | 8.125 | 101.785 | 101.699 | 101.625 | 101.551 | 8.000 | 104.337 | 104.317 | 104.297 | 104.276 |
| 7.625 | 104.951 | 104.932 | 104.911 | 104.890 | | | | | | 8.125 | 104.451 | 104.431 | 104.411 | 104.390 |

| FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10) | | | | | FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10) | | | | | ANNIE MAE HOMEReady 30 YR FIXED 1:0 BUYDOWN (R101-B) | | | | |
|---|---------|---------|---------|---------|---|---------|---------|---------|---------|--|---------|---------|---------|---------|
| 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 | 97.043 | 96.940 | 96.859 | 96.777 | 5.500 | 100.047 | 99.952 | 99.876 | 99.800 | 5.375 | 99.001 | 98.897 | 98.816 | 98.735 |
| 5.000 | 97.766 | 97.662 | 97.581 | 97.500 | 5.625 | 100.642 | 100.547 | 100.471 | 100.395 | 5.500 | 99.561 | 99.458 | 99.376 | 99.295 |
| 5.125 | 98.202 | 98.098 | 98.017 | 97.936 | 5.750 | 100.937 | 100.842 | 100.766 | 100.690 | 5.625 | 100.083 | 99.979 | 99.898 | 99.817 |
| 5.250 | 99.098 | 98.995 | 98.914 | 98.833 | 5.875 | 101.405 | 101.311 | 101.234 | 101.158 | 5.750 | 100.153 | 100.058 | 99.982 | 99.906 |
| 5.375 | 99.701 | 99.597 | 99.516 | 99.435 | 6.000 | 101.907 | 101.813 | 101.737 | 101.660 | 5.875 | 100.687 | 100.593 | 100.517 | 100.441 |
| 5.500 | 100.261 | 100.158 | 100.076 | 99.995 | 6.125 | 102.276 | 102.182 | 102.105 | 102.029 | 6.000 | 101.167 | 101.072 | 100.996 | 100.920 |
| 5.625 | 100.783 | 100.679 | 100.598 | 100.517 | 6.250 | 101.499 | 101.385 | 101.292 | 101.200 | 6.125 | 101.578 | 101.483 | 101.407 | 101.331 |
| 5.750 | 100.853 | 100.758 | 100.682 | 100.606 | 6.375 | 101.859 | 101.746 | 101.653 | 101.560 | 6.250 | 101.313 | 101.237 | 101.174 | 101.112 |
| 5.875 | 101.387 | 101.293 | 101.217 | 101.141 | 6.500 | 102.158 | 102.044 | 101.951 | 101.858 | 6.375 | 101.844 | 101.769 | 101.706 | 101.644 |
| 6.000 | 101.867 | 101.772 | 101.696 | 101.620 | 6.625 | 102.458 | 102.344 | 102.251 | 102.159 | 6.500 | 102.199 | 102.123 | 102.061 | 101.999 |
| 6.125 | 102.278 | 102.183 | 102.107 | 102.031 | 6.750 | 101.752 | 101.675 | 101.610 | | | | | | |



SELECT PRICING

Effective: January 14, 2026

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

| SELECT FANNIE MAE 30 YEAR FIXED (101) | | | | | SELECT FANNIE MAE 15 YEAR FIXED (115) | | | | |
|---------------------------------------|---------|---------|---------|---------|---------------------------------------|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 97.443 | 97.340 | 97.259 | 97.177 | 4.875 | 99.786 | 99.729 | 99.682 | 99.635 |
| 5.000 | 98.166 | 98.062 | 97.981 | 97.900 | 5.000 | 100.143 | 100.086 | 100.039 | 99.992 |
| 5.125 | 98.602 | 98.498 | 98.417 | 98.336 | 5.125 | 100.217 | 100.160 | 100.113 | 100.067 |
| 5.250 | 99.498 | 99.395 | 99.314 | 99.233 | 5.250 | 100.584 | 100.524 | 100.470 | 100.415 |
| 5.375 | 100.101 | 99.997 | 99.916 | 99.835 | 5.375 | 100.900 | 100.840 | 100.786 | 100.731 |
| 5.500 | 100.661 | 100.558 | 100.476 | 100.395 | 5.500 | 101.188 | 101.129 | 101.074 | 101.019 |
| 5.625 | 101.183 | 101.079 | 100.998 | 100.917 | 5.625 | 101.464 | 101.405 | 101.350 | 101.295 |
| 5.750 | 101.253 | 101.158 | 101.082 | 101.006 | 5.750 | 101.556 | 101.498 | 101.444 | 101.389 |
| 5.875 | 101.787 | 101.693 | 101.617 | 101.541 | 5.875 | 101.827 | 101.770 | 101.715 | 101.660 |
| 6.000 | 102.267 | 102.172 | 102.096 | 102.020 | 6.000 | 102.076 | 102.018 | 101.964 | 101.909 |
| 6.125 | 102.678 | 102.583 | 102.507 | 102.431 | 6.125 | 102.306 | 102.249 | 102.194 | 102.139 |
| 6.250 | 102.413 | 102.337 | 102.274 | 102.212 | 6.250 | 102.554 | 102.459 | 102.412 | 102.365 |
| 6.375 | 102.944 | 102.869 | 102.806 | 102.744 | 6.375 | 102.950 | 102.856 | 102.809 | 102.762 |
| 6.500 | 103.299 | 103.223 | 103.161 | 103.099 | 6.500 | 103.202 | 103.107 | 103.060 | 103.013 |
| 6.625 | 103.492 | 103.416 | 103.354 | 103.291 | | | | | |
| 6.750 | 103.563 | 103.515 | 103.473 | 103.431 | | | | | |
| 6.875 | 103.754 | 103.706 | 103.664 | 103.622 | | | | | |
| 7.000 | 104.159 | 104.111 | 104.071 | 104.031 | | | | | |
| 7.125 | 104.410 | 104.388 | 104.366 | 104.345 | | | | | |
| 7.250 | 104.670 | 104.660 | 104.647 | 104.633 | | | | | |
| 7.375 | 104.805 | 104.785 | 104.765 | 104.744 | | | | | |
| 7.500 | 105.095 | 105.075 | 105.055 | 105.034 | | | | | |
| 7.625 | 105.351 | 105.332 | 105.311 | 105.290 | | | | | |

| SELECT FANNIE MAE HB 30 YEAR FIXED (101HB) | | | | | SELECT FANNIE MAE HB 15 YEAR FIXED (115HB) | | | | |
|--|---------|---------|---------|---------|--|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 5.500 | 100.397 | 100.302 | 100.226 | 100.150 | 6.000 | 100.289 | 100.212 | 100.142 | 100.072 |
| 5.625 | 100.992 | 100.897 | 100.821 | 100.745 | 6.125 | 100.458 | 100.382 | 100.312 | 100.241 |
| 5.750 | 101.287 | 101.192 | 101.116 | 101.040 | 6.250 | 100.000 | 99.891 | 99.821 | 99.750 |
| 5.875 | 101.755 | 101.661 | 101.584 | 101.508 | 6.375 | 100.165 | 100.050 | 99.979 | 99.909 |
| 6.000 | 102.257 | 102.163 | 102.087 | 102.010 | 6.500 | 100.289 | 100.175 | 100.113 | 100.050 |
| 6.125 | 102.626 | 102.532 | 102.455 | 102.379 | 6.625 | 100.474 | 100.360 | 100.298 | 100.235 |
| 6.250 | 101.849 | 101.735 | 101.642 | 101.550 | 6.750 | 100.532 | 100.418 | 100.356 | 100.293 |
| 6.375 | 102.209 | 102.096 | 102.003 | 101.910 | 6.875 | 100.659 | 100.545 | 100.483 | 100.420 |
| 6.500 | 102.508 | 102.394 | 102.301 | 102.208 | 7.000 | 100.725 | 100.611 | 100.549 | 100.487 |
| 6.625 | 102.808 | 102.694 | 102.601 | 102.509 | 7.125 | 100.828 | 100.715 | 100.652 | 100.590 |
| 6.750 | 102.102 | 102.025 | 101.960 | 101.895 | 7.250 | 100.617 | 100.488 | 100.379 | 100.270 |
| 6.875 | 102.380 | 102.304 | 102.239 | 102.174 | 7.375 | 101.100 | 100.972 | 100.863 | 100.753 |
| 7.000 | 102.560 | 102.484 | 102.419 | 102.354 | 7.500 | 101.075 | 100.946 | 100.837 | 100.728 |
| 7.125 | 102.765 | 102.689 | 102.624 | 102.559 | 7.625 | 101.049 | 100.921 | 100.811 | 100.702 |
| 7.250 | 101.875 | 101.836 | 101.801 | 101.765 | | | | | |
| 7.375 | 102.314 | 102.275 | 102.239 | 102.203 | | | | | |
| 7.500 | 102.377 | 102.339 | 102.303 | 102.267 | | | | | |
| 7.625 | 102.427 | 102.388 | 102.352 | 102.316 | | | | | |
| 7.750 | 103.032 | 102.946 | 102.872 | 102.798 | | | | | |
| 7.875 | 103.138 | 103.052 | 102.978 | 102.904 | | | | | |
| 8.000 | 102.021 | 101.935 | 101.861 | 101.787 | | | | | |
| 8.125 | 102.135 | 102.049 | 101.975 | 101.901 | | | | | |

| SELECT FANNIE MAE BUYDOWN | | | | | | | | | |
|--|---------|---------|---------|---------|---|---------|---------|---------|---------|
| SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD) | | | | | SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB) | | | | |
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 97.343 | 97.240 | 97.159 | 97.077 | 5.500 | 100.347 | 100.252 | 100.176 | 100.100 |
| 5.000 | 98.066 | 97.962 | 97.881 | 97.800 | 5.625 | 100.942 | 100.847 | 100.771 | 100.695 |
| 5.125 | 98.502 | 98.398 | 98.317 | 98.236 | 5.750 | 101.237 | 101.142 | 101.066 | 100.990 |
| 5.250 | 99.398 | 99.295 | 99.214 | 99.133 | 5.875 | 101.705 | 101.611 | 101.534 | 101.458 |
| 5.375 | 100.001 | 99.897 | 99.816 | 99.735 | 6.000 | 102.207 | 102.113 | 102.037 | 101.960 |
| 5.500 | 100.561 | 100.458 | 100.376 | 100.295 | 6.125 | 102.576 | 102.482 | 102.405 | 102.329 |
| 5.625 | 101.083 | 100.979 | 100.898 | 100.817 | 6.250 | 101.799 | 101.685 | 101.592 | 101.500 |
| 5.750 | 101.153 | 101.058 | 100.982 | 100.906 | 6.375 | 102.159 | 102.046 | 101.953 | 101.860 |
| 5.875 | 101.687 | 101.593 | 101.517 | 101.441 | 6.500 | 102.458 | 102.344 | 102.251 | 102.158 |
| 6.000 | 102.167 | 102.072 | 101.996 | 101.920 | 6.625 | 102.758 | 102.644 | 102.551 | 102.459 |
| 6.125 | 102.578 | 102.483 | 102.407 | 102.331 | 6.750 | 102.052 | 101.975 | 101.910 | 101.845 |
| 6.250 | 102.313 | 102.237 | 102.174 | 102.112 | 6.875 | 102.330 | 102.254 | 102.189 | 102.124 |
| 6.375 | 102.844 | 102.769 | 102.706 | 102.644 | 7.000 | 102.510 | 102.434 | 102.369 | 102.304 |
| 6.500 | 103.199 | 103.123 | 103.061 | 102.999 | 7.125 | 102.715 | 102.639 | 102.574 | 102.509 |
| 6.625 | 103.392 | 103.316 | 103.254 | 103.191 | 7.250 | 101.825 | 101.786 | 101.751 | 101.715 |
| 6.750 | 103.463 | 103.415 | 103.373 | 103.331 | 7.375 | 102.264 | 102.225 | 102.189 | 102.153 |
| 6.875 | 103.654 | 103.606 | 103.564 | 103.522 | 7.500 | 102.327 | 102.289 | 102.253 | 102.217 |
| 7.000 | 104.059 | 104.011 | 103.971 | 103.931 | 7.625 | 102.377 | 102.338 | 102.302 | 102.266 |
| 7.125 | 104.310 | 104.288 | 104.266 | 104.245 | 7.750 | 102.982 | 102.896 | 102.822 | 102.748 |
| 7.250 | 104.570 | 104.560 | 104.547 | 104.533 | 7.875 | 103.088 | 103.002 | 102.928 | 102.854 |
| 7.375 | 104.705 | 104.685 | 104.665 | 104.644 | 8.000 | 101.971 | 101.885 | 101.811 | 101.737 |
| 7.500 | 104.995 | 104.975 | 104.955 | 104.934 | 8.125 | 102.085 | 101.999 | 101.925 | 101.851 |
| 7.625 | 105.251 | 105.232 | 105.211 | 105.190 | | | | | |

| SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10) | | | | | SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB) | | | | |
|--|---------|---------|---------|---------|---|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 97.343 | 97.240 | 97.159 | 97.077 | 5.500 | 100.347 | 100.252 | 100.176 | 100.100 |
| 5.000 | 98.066 | 97.962 | 97.881 | 97.800 | 5.625 | 100.942 | 100.847 | 100.771 | 100.695 |
| 5.125 | 98.502 | 98.398 | 98.317 | 98.236 | 5.750 | 101.237 | 101.142 | 101.066 | 100.990 |
| 5.250 | 99.398 | 99.295 | 99.214 | 99.133 | 5.875 | 101.705 | 101.611 | 101.534 | 101.458 |
| 5.375 | 100.001 | 99.897 | 99.816 | 99.735 | 6.000 | 102.207 | 102.113 | 102.037 | 101.960 |
| 5.500 | 100.561 | 100.458 | 100.376 | 100.295 | 6.125 | 102.576 | 102.482 | 102.405 | 102.329 |
| 5.625 | 101.083 | 100.979 | 100.898 | 100.817 | 6.250 | 101.799 | 101.685 | 101.592 | 101.500 |
| 5.750 | 101.153 | 101.058 | 100.982 | 100.906 | 6.375 | 102.159 | 102.046 | 101.953 | 101.860 |
| 5.875 | 101.687 | 101.593 | 101.517 | 101.441 | 6.500 | 102.458 | 102.344 | 102.251 | 102.158 |
| 6.000 | 102.167 | 102.072 | 101.996 | 101.920 | 6.625 | 102.758 | 102.644 | 102.551 | 102.459 |
| 6.125 | 102.578 | 102.483 | 102.407 | 102.331 | 6.750 | 102.052 | 101.975 | 101.910 | 101.845 |
| 6.250 | 102.313 | 102.237 | 102.174 | 102.112 | 6.875 | 102.330 | 102.254 | 102.189 | 102.124 |
| 6.375 | 102.844 | 102.769 | 102.706 | 102.644 | 7.000 | 102.510 | 102.434 | 102.369 | 102.304 |
| 6.500 | 103.199 | 103.123 | 103.061 | 102.999 | 7.125 | 102.715 | 102.639 | 102.574 | 102.509 |
| 6.625 | 103.392 | 103.316 | 103.254 | 103.191 | 7.250 | 101.825 | 101.786 | 101.751 | 101.715 |
| 6.750 | 103.463 | 103.415 | 103.373 | 103.331 | 7.375 | 102.264 | 102.225 | 102.189 | 102.153 |
| 6.875 | 103.654 | 103.606 | 103.564 | 103.522 | 7.500 | 102.327 | 102.289 | 102.253 | 102.217 |
| 7.000 | 104.059 | 104.011 | 103.971 | 103.931 | 7.625 | 102.377 | 102.338 | 102.302 | 102.266 |
| 7.125 | 104.310 | 104.288 | 104.266 | 104.245 | 7.750 | 102.982 | 102.896 | 102.822 | 102.748 |
| 7.250 | 104.570 | 104.560 | 104.547 | 104.533 | 7.875 | 103.088 | 103.002 | 102.928 | 102.854 |
| 7.375 | 104.705 | 104.685 | 104.665 | 104.644 | 8.000 | 101.971 | 101.885 | 101.811 | 101.737 |
| 7.500 | 104.995 | 104.975 | 104.955 | 104.934 | 8.125 | 102.085 | 101.999 | 101.925 | 101.851 |
| 7.625 | 105.251 | 105.232 | 105.211 | 105.190 | | | | | |



Effective: January 14, 2026

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 |
| 4.875 | 97.143 | 97.040 | 96.959 | 96.877 | 4.875 | 96.779 | 96.675 | 96.594 | 96.513 | 5.750 | 100.727 | 100.594 | 100.487 | 100.381 |
| 5.000 | 97.866 | 97.762 | 97.681 | 97.600 | 5.000 | 97.501 | 97.398 | 97.317 | 97.236 | 5.875 | 101.194 | 101.061 | 100.955 | 100.848 |
| 5.125 | 98.302 | 98.198 | 98.117 | 98.036 | 5.125 | 97.939 | 97.835 | 97.754 | 97.673 | 6.000 | 101.622 | 101.490 | 101.383 | 101.277 |
| 5.250 | 99.198 | 99.095 | 99.014 | 98.933 | 5.250 | 98.849 | 98.745 | 98.664 | 98.583 | 6.125 | 102.010 | 101.877 | 101.770 | 101.664 |
| 5.375 | 99.801 | 99.697 | 99.616 | 99.535 | 5.375 | 99.475 | 99.371 | 99.290 | 99.209 | 6.250 | 101.411 | 101.297 | 101.204 | 101.111 |
| 5.500 | 100.361 | 100.258 | 100.176 | 100.095 | 5.500 | 100.064 | 99.960 | 99.879 | 99.798 | 6.375 | 101.924 | 101.810 | 101.718 | 101.625 |
| 5.625 | 100.883 | 100.779 | 100.698 | 100.617 | 5.625 | 100.608 | 100.504 | 100.423 | 100.342 | 6.500 | 102.274 | 102.160 | 102.067 | 101.974 |
| 5.750 | 100.953 | 100.858 | 100.782 | 100.706 | 5.750 | 100.678 | 100.583 | 100.507 | 100.431 | 6.625 | 102.467 | 102.354 | 102.261 | 102.168 |
| 5.875 | 101.487 | 101.393 | 101.317 | 101.241 | 5.875 | 101.203 | 101.109 | 101.033 | 100.957 | 6.750 | 102.349 | 102.273 | 102.213 | 102.154 |
| 6.000 | 101.967 | 101.872 | 101.796 | 101.720 | 6.000 | 101.672 | 101.577 | 101.501 | 101.425 | 6.875 | 102.543 | 102.467 | 102.408 | 102.348 |
| 6.125 | 102.378 | 102.283 | 102.207 | 102.131 | 6.125 | 102.083 | 101.988 | 101.912 | 101.836 | 7.000 | 102.951 | 102.876 | 102.817 | 102.758 |
| 6.250 | 102.113 | 102.037 | 101.974 | 101.912 | 6.250 | 101.818 | 101.742 | 101.679 | 101.617 | 7.125 | 103.218 | 103.149 | 103.097 | 103.046 |
| 6.375 | 102.644 | 102.569 | 102.506 | 102.444 | 6.375 | 102.349 | 102.274 | 102.211 | 102.149 | 7.250 | 103.410 | 103.400 | 103.386 | 103.373 |
| 6.500 | 102.999 | 102.923 | 102.861 | 102.799 | 6.500 | 102.704 | 102.628 | 102.566 | 102.504 | 7.375 | 103.724 | 103.714 | 103.701 | 103.688 |
| 6.625 | 103.192 | 103.116 | 103.054 | 102.991 | 6.625 | 102.897 | 102.821 | 102.759 | 102.696 | 7.500 | 104.010 | 103.999 | 103.986 | 103.973 |
| 6.750 | 103.263 | 103.215 | 103.173 | 103.131 | 6.750 | 102.968 | 102.920 | 102.878 | 102.836 | 7.625 | 104.271 | 104.260 | 104.247 | 104.234 |
| 6.875 | 103.454 | 103.406 | 103.364 | 103.322 | 6.875 | 103.159 | 103.111 | 103.069 | 103.027 | | | | | |
| 7.000 | 103.859 | 103.811 | 103.771 | 103.731 | 7.000 | 103.564 | 103.516 | 103.476 | 103.436 | | | | | |
| 7.125 | 104.110 | 104.088 | 104.066 | 104.045 | 7.125 | 103.815 | 103.793 | 103.771 | 103.750 | | | | | |
| 7.250 | 104.370 | 104.360 | 104.347 | 104.333 | 7.250 | 104.075 | 104.065 | 104.052 | 104.038 | | | | | |
| 7.375 | 104.505 | 104.485 | 104.465 | 104.444 | 7.375 | 104.210 | 104.190 | 104.170 | 104.149 | | | | | |
| 7.500 | 104.795 | 104.775 | 104.755 | 104.734 | 7.500 | 104.500 | 104.480 | 104.460 | 104.439 | | | | | |
| 7.625 | 105.051 | 105.032 | 105.011 | 104.990 | 7.625 | 104.756 | 104.737 | 104.716 | 104.695 | | | | | |

| 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 |
| 4.875 | 99.486 | 99.429 | 99.382 | 99.335 | 6.000 | 101.782 | 101.724 | 101.669 | 101.615 | 5.875 | 101.137 | 101.043 | 100.967 | 100.891 |
| 5.000 | 99.843 | 99.786 | 99.739 | 99.692 | 6.125 | 101.989 | 101.932 | 101.877 | 101.823 | 6.000 | 101.617 | 101.522 | 101.446 | 101.370 |
| 5.125 | 99.917 | 99.860 | 99.813 | 99.767 | 6.250 | 102.507 | 102.412 | 102.365 | 102.318 | 6.125 | 102.028 | 101.933 | 101.857 | 101.781 |
| 5.250 | 100.284 | 100.224 | 100.170 | 100.115 | 6.375 | 102.843 | 102.748 | 102.702 | 102.655 | 6.250 | 101.763 | 101.687 | 101.624 | 101.562 |
| 5.375 | 100.600 | 100.540 | 100.486 | 100.431 | 6.500 | 103.040 | 102.945 | 102.898 | 102.851 | 6.375 | 102.294 | 102.219 | 102.156 | 102.094 |
| 5.500 | 100.888 | 100.829 | 100.774 | 100.719 | 6.625 | 103.100 | 103.005 | 102.958 | 102.911 | 6.500 | 102.649 | 102.573 | 102.511 | 102.449 |
| 5.625 | 101.164 | 101.105 | 101.050 | 100.995 | 6.750 | 103.425 | 103.330 | 103.283 | 103.236 | 6.625 | 102.842 | 102.766 | 102.704 | 102.641 |
| 5.750 | 101.256 | 101.198 | 101.144 | 101.089 | 6.875 | 103.464 | 103.370 | 103.323 | 103.276 | 6.750 | 102.913 | 102.865 | 102.823 | 102.781 |
| 5.875 | 101.527 | 101.470 | 101.415 | 101.360 | 7.000 | 103.743 | 103.648 | 103.601 | 103.555 | 6.875 | 103.104 | 103.056 | 103.014 | 102.972 |
| 6.000 | 101.776 | 101.718 | 101.664 | 101.609 | 7.125 | 103.890 | 103.796 | 103.749 | 103.702 | 7.000 | 103.509 | 103.461 | 103.421 | 103.381 |
| 6.125 | 102.006 | 101.949 | 101.894 | 101.839 | 7.250 | 103.875 | 103.785 | 103.672 | 103.578 | 7.125 | 103.760 | 103.738 | 103.716 | 103.695 |
| 6.250 | 102.254 | 102.159 | 102.112 | 102.065 | 7.375 | 104.025 | 103.916 | 103.822 | 103.728 | 7.250 | 104.020 | 104.010 | 103.997 | 103.983 |
| 6.375 | 102.650 | 102.556 | 102.509 | 102.462 | 7.500 | 104.161 | 104.051 | 103.958 | 103.864 | 7.375 | 104.155 | 104.135 | 104.115 | 104.094 |
| 6.500 | 102.902 | 102.807 | 102.760 | 102.713 | 7.625 | 104.299 | 104.189 | 104.096 | 104.002 | 7.500 | 104.445 | 104.425 | 104.405 | 104.384 |
| | | | | | | | | | | 7.625 | 104.701 | 104.682 | 104.661 | 104.640 |
| | | | | | | | | | | 7.750 | 104.653 | 104.633 | 104.613 | 104.592 |
| | | | | | | | | | | 7.875 | 104.829 | 104.809 | 104.789 | 104.768 |
| | | | | | | | | | | 8.000 | 104.787 | 104.767 | 104.747 | 104.726 |
| | | | | | | | | | | 8.125 | 104.901 | 104.881 | 104.861 | 104.840 |

| FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne) | | | | |
|---|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 5.875 | 101.487 | 101.393 | 101.317 | 101.241 |
| 6.000 | 101.967 | 101.872 | 101.796 | 101.720 |
| 6.125 | 102.378 | 102.283 | 102.207 | 102.131 |
| 6.250 | 102.113 | 102.037 | 101.974 | 101.912 |
| 6.375 | 102.644 | 102.569 | 102.506 | 102.444 |
| 6.500 | 102.999 | 102.923 | 102.861 | 102.799 |
| 6.625 | 103.192 | 103.116 | 103.054 | 102.991 |
| 6.750 | 103.263 | 103.215 | 103.173 | 103.131 |
| 6.875 | 103.454 | 103.406 | 103.364 | 103.322 |
| 7.000 | 103.859 | 103.811 | 103.771 | 103.731 |
| 7.125 | 104.110 | 104.088 | 104.066 | 104.045 |
| 7.250 | 104.370 | 104.360 | 104.347 | 104.333 |
| 7.375 | 104.505 | 104.485 | 104.465 | 104.444 |
| 7.500 | 104.795 | 104.775 | 104.755 | 104.734 |
| 7.625 | 105.051 | 105.032 | 105.011 | 104.990 |
| 7.750 | 105.003 | 104.983 | 104.963 | 104.942 |
| 7.875 | 105.179 | 105.159 | 105.139 | 105.118 |
| 8.000 | 105.137 | 105.117 | 105.097 | 105.076 |
| 8.125 | 105.251 | 105.231 | 105.211 | 105.190 |

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 | 100.097 | 100.002 | 99.926 | 99.850 | 5.750 | 98.750 | 98.655 | 98.579 | 98.503 | 6.000 | 99.541 | 99.464 | 99.394 | 99.324 |
| 5.625 | 100.692 | 100.597 | 100.521 | 100.445 | 5.875 | 99.223 | 99.129 | 99.053 | 98.976 | 6.125 | 99.723 | 99.647 | 99.576 | 99.506 |
| 5.750 | 100.987 | 100.892 | 100.816 | 100.740 | 6.000 | 99.739 | 99.645 | 99.569 | 99.492 | 6.250 | 99.246 | 99.137 | 99.067 | 98.996 |
| 5.875 | 101.455 | 101.361 | 101.284 | 101.208 | 6.125 | 100.121 | 100.026 | 99.950 | 99.874 | 6.375 | 99.433 | 99.318 | 99.247 | 99.177 |
| 6.000 | 101.957 | 101.863 | 101.787 | 101.710 | 6.250 | 99.325 | 99.211 | 99.118 | 99.026 | 6.500 | 99.580 | 99.466 | 99.404 | 99.341 |
| 6.125 | 102.326 | 102.232 | 102.155 | 102.079 | 6.375 | 99.707 | 99.594 | 99.501 | 99.408 | 6.625 | 99.788 | 99.674 | 99.611 | 99.549 |
| 6.250 | 101.549 | 101.435 | 101.342 | 101.250 | 6.500 | 100.028 | 99.915 | 99.822 | 99.729 | 6.750 | 99.832 | 99.719 | 99.656 | 99.594 |
| 6.375 | 101.909 | 101.796 | 101.703 | 101.610 | 6.625 | 100.352 | 100.238 | 100.145 | 100.052 | 6.875 | 99.979 | 99.865 | 99.803 | 99.740 |
| 6.500 | 102.208 | 102.094 | 102.001 | 101.908 | 6.750 | 99.632 | 99.556 | 99.491 | 99.426 | 7.000 | 100.065 | 99.951 | 99.888 | 99.826 |
| 6.625 | 102.508 | 102.394 | 102.301 | 102.209 | 6.875 | 99.930 | 99.854 | 99.789 | 99.724 | 7.125 | 100.186 | 100.072 | 100.010 | 99.947 |
| 6.750 | 101.802 | 101.725 | 101.660 | 101.595 | 7.000 | 100.130 | 100.054 | 99.989 | 99.924 | 7.250 | 99.959 | 99.831 | 99.721 | 99.612 |
| 6.875 | 102.080 | 102.004 | 101.939 | 101.874 | 7.125 | 100.353 | 100.277 | 100.212 | 100.147 | 7.375 | 100.459 | 100.331 | 100.221 | 100.112 |
| 7.000 | 102.260 | 102.184 | 102.119 | 102.054 | 7.250 | 99.362 | 99.324 | 99.288 | 99.252 | 7.500 | 100.447 | 100.319 | 100.209 | 100.100 |
| 7.125 | 102.465 | 102.389 | 102.324 | 102.259 | 7.375 | 99.810 | 99.771 | 99.735 | 99.699 | 7.625 | 100.433 | 100.304 | 100.195 | 100.086 |
| 7.250 | 101.575 | 101.536 | 101.501 | 101.465 | 7.500 | 99.878 | 99.839 | 99.803 | 99.767 | | | | | |
| 7.375 | 102.014 | 101.975 | 101.939 | 101.903 | 7.625 | 99.929 | 99.891 | 99.855 | 99.819 | | | | | |
| 7.500 | 102.077 | 102.039 | 102.003 | 101.967 | 7.750 | 100.590 | 100.504 | 100.430 | 100.356 | | | | | |
| 7.625 | 102.127 | 102.088 | 102.052 | 102.016 | 7.875 | 100.768 | 100.682 | 100.608 | 100.534 | | | | | |
| 7.750 | 102.732 | 102.646 | 102.572 | 102.498 | 8.000 | 99.651 | 99.565 | 99.491 | 99.417 | | | | | |
| 7.875 | 102.838 | 102.752 | 102.678 | 102.604 | 8.125 | 99.610 | 99.524 | 99.450 | 99.376 | | | | | |



Effective: January 14, 2026

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 (R20) | | | | |
|--|---------|---------|---------|---------|--|---------|---------|---------|---------|---|---------|---------|---------|---------|
| 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 | 97.043 | 96.940 | 96.859 | 96.777 | 6.000 | 101.907 | 101.813 | 101.737 | 101.660 | 5.375 | 99.001 | 98.897 | 98.816 | 98.735 |
| 5.000 | 97.766 | 97.662 | 97.581 | 97.500 | 6.125 | 102.276 | 102.182 | 102.105 | 102.029 | 5.500 | 99.561 | 99.458 | 99.376 | 99.295 |
| 5.125 | 98.202 | 98.098 | 98.017 | 97.936 | 6.250 | 101.499 | 101.385 | 101.292 | 101.200 | 5.625 | 100.083 | 99.979 | 99.898 | 99.817 |
| 5.250 | 99.098 | 98.995 | 98.914 | 98.833 | 6.375 | 101.859 | 101.746 | 101.653 | 101.560 | 5.750 | 100.153 | 100.058 | 99.982 | 99.906 |
| 5.375 | 99.701 | 99.597 | 99.516 | 99.435 | 6.500 | 102.158 | 102.044 | 101.951 | 101.858 | 5.875 | 100.687 | 100.593 | 100.517 | 100.441 |
| 5.500 | 100.261 | 100.158 | 100.076 | 99.995 | 6.625 | 102.458 | 102.344 | 102.251 | 102.159 | 6.000 | 101.167 | 101.072 | 100.996 | 100.920 |
| 5.625 | 100.783 | 100.679 | 100.598 | 100.517 | 6.750 | 101.752 | 101.675 | 101.610 | 101.545 | 6.125 | 101.578 | 101.483 | 101.407 | 101.331 |
| 5.750 | 100.853 | 100.758 | 100.682 | 100.606 | 6.875 | 102.030 | 101.954 | 101.889 | 101.824 | 6.250 | 101.313 | 101.237 | 101.174 | 101.112 |
| 5.875 | 101.387 | 101.293 | 101.217 | 101.141 | 7.000 | 102.210 | 102.134 | 102.069 | 102.004 | 6.375 | 101.844 | 101.769 | 101.706 | 101.644 |
| 6.000 | 101.867 | 101.772 | 101.696 | 101.620 | 7.125 | 102.415 | 102.339 | 102.274 | 102.209 | 6.500 | 102.199 | 102.123 | 102.061 | 101.999 |
| 6.125 | 102.278 | 102.183 | 102.107 | 102.031 | 7.250 | 101.525 | 101.486 | 101.451 | 101.415 | 6.625 | 102.392 | 102.316 | 102.254 | 102.191 |
| 6.250 | 102.013 | 101.937 | 101.874 | 101.812 | 7.375 | 101.964 | 101.925 | 101.889 | 101.853 | 6.750 | 102.463 | 102.415 | 102.373 | 102.331 |
| 6.375 | 102.544 | 102.469 | 102.406 | 102.344 | 7.500 | 102.027 | 101.989 | 101.953 | 101.917 | 6.875 | 102.654 | 102.606 | 102.564 | 102.522 |
| 6.500 | 102.899 | 102.823 | 102.761 | 102.699 | 7.625 | 102.077 | 102.038 | 102.002 | 101.966 | 7.000 | 103.059 | 103.011 | 102.971 | 102.931 |
| 6.625 | 103.092 | 103.016 | 102.954 | 102.891 | 7.750 | 102.682 | 102.596 | 102.522 | 102.448 | 7.125 | 103.310 | 103.288 | 103.266 | 103.245 |
| 6.750 | 103.163 | 103.115 | 103.073 | 103.031 | 7.875 | 102.788 | 102.702 | 102.628 | 102.554 | 7.250 | 103.570 | 103.560 | 103.547 | 103.533 |
| 6.875 | 103.354 | 103.306 | 103.264 | 103.222 | 8.000 | 101.671 | 101.585 | 101.511 | 101.437 | 7.375 | 103.705 | 103.685 | 103.665 | 103.644 |
| 7.000 | 103.759 | 103.711 | 103.671 | 103.631 | 8.125 | 101.785 | 101.699 | 101.625 | 101.551 | 7.500 | 103.995 | 103.975 | 103.955 | 103.934 |
| 7.125 | 104.010 | 103.988 | 103.966 | 103.945 | | | | | | 7.625 | 104.251 | 104.232 | 104.211 | 104.190 |
| 7.250 | 104.270 | 104.260 | 104.247 | 104.233 | | | | | | 7.750 | 104.203 | 104.183 | 104.163 | 104.142 |
| 7.375 | 104.405 | 104.385 | 104.365 | 104.344 | | | | | | 7.875 | 104.379 | 104.359 | 104.339 | 104.318 |
| 7.500 | 104.695 | 104.675 | 104.655 | 104.634 | | | | | | 8.000 | 104.337 | 104.317 | 104.297 | 104.276 |
| 7.625 | 104.951 | 104.932 | 104.911 | 104.890 | | | | | | 8.125 | 104.451 | 104.431 | 104.411 | 104.390 |

| 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 (R20) | | | | |
|--|---------|---------|---------|---------|--|---------|---------|---------|---------|---|---------|---------|---------|---------|
| 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 | 97.043 | 96.940 | 96.859 | 96.777 | 6.000 | 101.907 | 101.813 | 101.737 | 101.660 | 5.375 | 99.001 | 98.897 | 98.816 | 98.735 |
| 5.000 | 97.766 | 97.662 | 97.581 | 97.500 | 6.125 | 102.276 | 102.182 | 102.105 | 102.029 | 5.500 | 99.561 | 99.458 | 99.376 | 99.295 |
| 5.125 | 98.202 | 98.098 | 98.017 | 97.936 | 6.250 | 101.499 | 101.385 | 101.292 | 101.200 | 5.625 | 100.083 | 99.979 | 99.898 | 99.817 |
| 5.250 | 99.098 | 98.995 | 98.914 | 98.833 | 6.375 | 101.859 | 101.746 | 101.653 | 101.560 | 5.750 | 100.153 | 100.058 | 99.982 | 99.906 |
| 5.375 | 99.701 | 99.597 | 99.516 | 99.435 | 6.500 | 102.158 | 102.044 | 101.951 | 101.858 | 5.875 | 100.687 | 100.593 | 100.517 | 100.441 |
| 5.500 | 100.261 | 100.158 | 100.076 | 99.995 | 6.625 | 102.458 | 102.344 | 102.251 | 102.159 | 6.000 | 101.167 | 101.072 | 100.996 | 100.920 |
| 5.625 | 100.783 | 100.679 | 100.598 | 100.517 | 6.750 | 101.752 | 101.675 | 101.610 | 101.545 | 6.125 | 101.578 | 101.483 | 101.407 | 101.331 |
| 5.750 | 100.853 | 100.758 | 100.682 | 100.606 | 6.875 | 102.030 | 101.954 | 101.889 | 101.824 | 6.250 | 101.313 | 101.237 | 101.174 | 101.112 |
| 5.875 | 101.387 | 101.293 | 101.217 | 101.141 | 7.000 | 102.210 | 102.134 | 102.069 | 102.004 | 6.375 | 101.844 | 101.769 | 101.706 | 101.644 |
| 6.000 | 101.867 | 101.772 | 101.696 | 101.620 | 7.125 | 102.415 | 102.339 | 102.274 | 102.209 | 6.500 | 102.199 | 102.123 | 102.061 | 101.999 |
| 6.125 | 102.278 | 102.183 | 102.107 | 102.031 | 7.250 | 101.525 | 101.486 | 101.451 | 101.415 | 6.625 | 102.392 | 102.316 | 102.254 | 102.191 |
| 6.250 | 102.013 | 101.937 | 101.874 | 101.812 | 7.375 | 101.964 | 101.925 | 101.889 | 101.853 | 6.750 | 102.463 | 102.415 | 102.373 | 102.331 |
| 6.375 | 102.544 | 102.469 | 102.406 | 102.344 | 7.500 | 102.027 | 101.989 | 101.953 | 101.917 | 6.875 | 102.654 | 102.606 | 102.564 | 102.522 |
| 6.500 | 102.899 | 102.823 | 102.761 | 102.699 | 7.625 | 102.077 | 102.038 | 102.002 | 101.966 | 7.000 | 103.059 | 103.011 | 102.971 | 102.931 |
| 6.625 | 103.092 | 103.016 | 102.954 | 102.891 | 7.750 | 102.682 | 102.596 | 102.522 | 102.448 | 7.125 | 103.310 | 103.288 | 103.266 | 103.245 |
| 6.750 | 103.163 | 103.115 | 103.073 | 103.031 | 7.875 | 102.788 | 102.702 | 102.628 | 102.554 | 7.250 | 103.570 | 103.560 | 103.547 | 103.533 |
| 6.875 | 103.354 | 103.306 | 103.264 | 103.222 | 8.000 | 101.671 | 101.585 | 101.511 | 101.437 | 7.375 | 103.705 | 103.685 | 103.665 | 103.644 |
| 7.000 | 103.759 | 103.711 | 103.671 | 103.631 | 8.125 | 101.785 | 101.699 | 101.625 | 101.551 | 7.500 | 103.995 | 103.975 | 103.955 | 103.934 |
| 7.125 | 104.010 | 103.988 | 103.966 | 103.945 | | | | | | 7.625 | 104.251 | 104.232 | 104.211 | 104.190 |
| 7.250 | 104.270 | 104.260 | 104.247 | 104.233 | | | | | | 7.750 | 104.203 | 104.183 | 104.163 | 104.142 |
| 7.375 | 104.405 | 104.385 | 104.365 | 104.344 | | | | | | 7.875 | 104.379 | 104.359 | 104.339 | 104.318 |
| 7.500 | 104.695 | 104.675 | 104.655 | 104.634 | | | | | | 8.000 | 104.337 | 104.317 | 104.297 | 104.276 |
| 7.625 | 104.951 | 104.932 | 104.911 | 104.890 | | | | | | 8.125 | 104.451 | 104.431 | 104.411 | 104.390 |



SELECT PRICING

Effective: January 14, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

| SELECT FREDDIE MAC 30 YEAR FIXED (201) | | | | | SELECT FREDDIE MAC 15 YEAR FIXED (215) | | | | |
|--|---------|---------|---------|---------|--|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 97.443 | 97.340 | 97.259 | 97.177 | 4.875 | 99.786 | 99.729 | 99.682 | 99.635 |
| 5.000 | 98.166 | 98.062 | 97.981 | 97.900 | 5.000 | 100.143 | 100.086 | 100.039 | 99.992 |
| 5.125 | 98.602 | 98.498 | 98.417 | 98.336 | 5.125 | 100.217 | 100.160 | 100.113 | 100.067 |
| 5.250 | 99.498 | 99.395 | 99.314 | 99.233 | 5.250 | 100.584 | 100.524 | 100.470 | 100.415 |
| 5.375 | 100.101 | 99.997 | 99.916 | 99.835 | 5.375 | 100.900 | 100.840 | 100.786 | 100.731 |
| 5.500 | 100.661 | 100.558 | 100.476 | 100.395 | 5.500 | 101.188 | 101.129 | 101.074 | 101.019 |
| 5.625 | 101.183 | 101.079 | 100.998 | 100.917 | 5.625 | 101.464 | 101.405 | 101.350 | 101.295 |
| 5.750 | 101.253 | 101.158 | 101.082 | 101.006 | 5.750 | 101.556 | 101.498 | 101.444 | 101.389 |
| 5.875 | 101.787 | 101.693 | 101.617 | 101.541 | 5.875 | 101.827 | 101.770 | 101.715 | 101.660 |
| 6.000 | 102.267 | 102.172 | 102.096 | 102.020 | 6.000 | 102.076 | 102.018 | 101.964 | 101.909 |
| 6.125 | 102.678 | 102.583 | 102.507 | 102.431 | 6.125 | 102.306 | 102.249 | 102.194 | 102.139 |
| 6.250 | 102.413 | 102.337 | 102.274 | 102.212 | 6.250 | 102.554 | 102.459 | 102.412 | 102.365 |
| 6.375 | 102.944 | 102.869 | 102.806 | 102.744 | 6.375 | 102.950 | 102.856 | 102.809 | 102.762 |
| 6.500 | 103.299 | 103.223 | 103.161 | 103.099 | 6.500 | 103.202 | 103.107 | 103.060 | 103.013 |
| 6.625 | 103.492 | 103.416 | 103.354 | 103.291 | | | | | |
| 6.750 | 103.563 | 103.515 | 103.473 | 103.431 | | | | | |
| 6.875 | 103.754 | 103.706 | 103.664 | 103.622 | | | | | |
| 7.000 | 104.159 | 104.111 | 104.071 | 104.031 | | | | | |
| 7.125 | 104.410 | 104.388 | 104.366 | 104.345 | | | | | |
| 7.250 | 104.670 | 104.660 | 104.647 | 104.633 | | | | | |
| 7.375 | 104.805 | 104.785 | 104.765 | 104.744 | | | | | |
| 7.500 | 105.095 | 105.075 | 105.055 | 105.034 | | | | | |
| 7.625 | 105.351 | 105.332 | 105.311 | 105.290 | | | | | |

| SELECT FREDDIE MAC 30 YEAR FIXED (201SC) | | | | | SELECT FREDDIE MAC 15 YEAR FIXED (215SC) | | | | |
|--|---------|---------|---------|---------|--|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 5.500 | 100.397 | 100.302 | 100.226 | 100.150 | 6.000 | 99.841 | 99.764 | 99.694 | 99.624 |
| 5.625 | 100.992 | 100.897 | 100.821 | 100.745 | 6.125 | 100.023 | 99.947 | 99.876 | 99.806 |
| 5.750 | 101.287 | 101.192 | 101.116 | 101.040 | 6.250 | 99.546 | 99.437 | 99.367 | 99.296 |
| 5.875 | 101.755 | 101.661 | 101.584 | 101.508 | 6.375 | 99.733 | 99.618 | 99.547 | 99.477 |
| 6.000 | 102.257 | 102.163 | 102.087 | 102.010 | 6.500 | 99.880 | 99.766 | 99.704 | 99.641 |
| 6.125 | 102.626 | 102.532 | 102.455 | 102.379 | 6.625 | 100.088 | 99.974 | 99.911 | 99.849 |
| 6.250 | 101.849 | 101.735 | 101.642 | 101.550 | 6.750 | 100.132 | 100.019 | 99.956 | 99.894 |
| 6.375 | 102.209 | 102.096 | 102.003 | 101.910 | 6.875 | 100.279 | 100.165 | 100.103 | 100.040 |
| 6.500 | 102.508 | 102.394 | 102.301 | 102.208 | 7.000 | 100.365 | 100.251 | 100.188 | 100.126 |
| 6.625 | 102.808 | 102.694 | 102.601 | 102.509 | 7.125 | 100.486 | 100.372 | 100.310 | 100.247 |
| 6.750 | 102.102 | 102.025 | 101.960 | 101.895 | 7.250 | 100.259 | 100.131 | 100.021 | 99.912 |
| 6.875 | 102.380 | 102.304 | 102.239 | 102.174 | 7.375 | 100.759 | 100.631 | 100.521 | 100.412 |
| 7.000 | 102.560 | 102.484 | 102.419 | 102.354 | 7.500 | 100.747 | 100.619 | 100.509 | 100.400 |
| 7.125 | 102.765 | 102.689 | 102.624 | 102.559 | 7.625 | 100.733 | 100.604 | 100.495 | 100.386 |
| 7.250 | 101.875 | 101.836 | 101.801 | 101.765 | | | | | |
| 7.375 | 102.314 | 102.275 | 102.239 | 102.203 | | | | | |
| 7.500 | 102.377 | 102.339 | 102.303 | 102.267 | | | | | |
| 7.625 | 102.427 | 102.388 | 102.352 | 102.316 | | | | | |
| 7.750 | 103.032 | 102.946 | 102.872 | 102.798 | | | | | |
| 7.875 | 103.138 | 103.052 | 102.978 | 102.904 | | | | | |
| 8.000 | 102.021 | 101.935 | 101.861 | 101.787 | | | | | |
| 8.125 | 102.135 | 102.049 | 101.975 | 101.901 | | | | | |

FREDDIE MAC FIXED RATE BUYDOWN PRICING

| SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD) | | | | | SELECT FREDDIE MAC 15 YR FIXED 2:1 BUYDOWN (215-BD) | | | | |
|---|---------|---------|---------|---------|---|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 97.343 | 97.240 | 97.159 | 97.077 | 6.000 | 102.207 | 102.113 | 102.037 | 101.960 |
| 5.000 | 98.066 | 97.962 | 97.881 | 97.800 | 6.125 | 102.576 | 102.482 | 102.405 | 102.329 |
| 5.125 | 98.502 | 98.398 | 98.317 | 98.236 | 6.250 | 101.799 | 101.685 | 101.592 | 101.500 |
| 5.250 | 99.398 | 99.295 | 99.214 | 99.133 | 6.375 | 102.159 | 102.046 | 101.953 | 101.860 |
| 5.375 | 100.001 | 99.897 | 99.816 | 99.735 | 6.500 | 102.458 | 102.344 | 102.251 | 102.158 |
| 5.500 | 100.561 | 100.458 | 100.376 | 100.295 | 6.625 | 102.758 | 102.644 | 102.551 | 102.459 |
| 5.625 | 101.083 | 100.979 | 100.898 | 100.817 | 6.750 | 102.052 | 101.975 | 101.910 | 101.845 |
| 5.750 | 101.153 | 101.058 | 100.982 | 100.906 | 6.875 | 102.330 | 102.254 | 102.189 | 102.124 |
| 5.875 | 101.687 | 101.593 | 101.517 | 101.441 | 7.000 | 102.510 | 102.434 | 102.369 | 102.304 |
| 6.000 | 102.167 | 102.072 | 101.996 | 101.920 | 7.125 | 102.715 | 102.639 | 102.574 | 102.509 |
| 6.125 | 102.578 | 102.483 | 102.407 | 102.331 | 7.250 | 101.825 | 101.786 | 101.751 | 101.715 |
| 6.250 | 102.313 | 102.237 | 102.174 | 102.112 | 7.375 | 102.264 | 102.225 | 102.189 | 102.153 |
| 6.375 | 102.844 | 102.769 | 102.706 | 102.644 | 7.500 | 102.327 | 102.289 | 102.253 | 102.217 |
| 6.500 | 103.199 | 103.123 | 103.061 | 102.999 | 7.625 | 102.377 | 102.338 | 102.302 | 102.266 |
| 6.625 | 103.392 | 103.316 | 103.254 | 103.191 | 7.750 | 102.982 | 102.896 | 102.822 | 102.748 |
| 6.750 | 103.463 | 103.415 | 103.373 | 103.331 | 7.875 | 103.088 | 103.002 | 102.928 | 102.854 |
| 6.875 | 103.654 | 103.606 | 103.564 | 103.522 | 8.000 | 101.971 | 101.885 | 101.811 | 101.737 |
| 7.000 | 104.059 | 104.011 | 103.971 | 103.931 | 8.125 | 102.085 | 101.999 | 101.925 | 101.851 |
| 7.125 | 104.310 | 104.288 | 104.266 | 104.245 | | | | | |
| 7.250 | 104.570 | 104.560 | 104.547 | 104.533 | | | | | |
| 7.375 | 104.705 | 104.685 | 104.665 | 104.644 | | | | | |
| 7.500 | 104.995 | 104.975 | 104.955 | 104.934 | | | | | |
| 7.625 | 105.251 | 105.232 | 105.211 | 105.190 | | | | | |

| SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1) | | | | | SELECT FREDDIE MAC 15 YR FIXED 1:0 BUYDOWN (215-BD1) | | | | |
|--|---------|---------|---------|---------|--|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 97.343 | 97.240 | 97.159 | 97.077 | 6.000 | 102.207 | 102.113 | 102.037 | 101.960 |
| 5.000 | 98.066 | 97.962 | 97.881 | 97.800 | 6.125 | 102.576 | 102.482 | 102.405 | 102.329 |
| 5.125 | 98.502 | 98.398 | 98.317 | 98.236 | 6.250 | 101.799 | 101.685 | 101.592 | 101.500 |
| 5.250 | 99.398 | 99.295 | 99.214 | 99.133 | 6.375 | 102.159 | 102.046 | 101.953 | 101.860 |
| 5.375 | 100.001 | 99.897 | 99.816 | 99.735 | 6.500 | 102.458 | 102.344 | 102.251 | 102.158 |
| 5.500 | 100.561 | 100.458 | 100.376 | 100.295 | 6.625 | 102.758 | 102.644 | 102.551 | 102.459 |
| 5.625 | 101.083 | 100.979 | 100.898 | 100.817 | 6.750 | 102.052 | 101.975 | 101.910 | 101.845 |
| 5.750 | 101.153 | 101.058 | 100.982 | 100.906 | 6.875 | 102.330 | 102.254 | 102.189 | 102.124 |
| 5.875 | 101.687 | 101.593 | 101.517 | 101.441 | 7.000 | 102.510 | 102.434 | 102.369 | 102.304 |
| 6.000 | 102.167 | 102.072 | 101.996 | 101.920 | 7.125 | 102.715 | 102.639 | 102.574 | 102.509 |
| 6.125 | 102.578 | 102.483 | 102.407 | 102.331 | 7.250 | 101.825 | 101.786 | 101.751 | 101.715 |
| 6.250 | 102.313 | 102.237 | 102.174 | 102.112 | 7.375 | 102.264 | 102.225 | 102.189 | 102.153 |
| 6.375 | 102.844 | 102.769 | 102.706 | 102.644 | 7.500 | 102.327 | 102.289 | 102.253 | 102.217 |
| 6.500 | 103.199 | 103.123 | 103.061 | 102.999 | 7.625 | 102.377 | 102.338 | 102.302 | 102.266 |
| 6.625 | 103.392 | 103.316 | 103.254 | 103.191 | 7.750 | 102.982 | 102.896 | 102.822 | 102.748 |
| 6.750 | 103.463 | 103.415 | 103.373 | 103.331 | 7.875 | 103.088 | 103.002 | 102.928 | 102.854 |
| 6.875 | 103.654 | 103.606 | 103.564 | 103.522 | 8.000 | 101.971 | 101.885 | 101.811 | 101.737 |
| 7.000 | 104.059 | 104.011 | 103.971 | 103.931 | 8.125 | 102.085 | 101.999 | 101.925 | 101.851 |
| 7.125 | 104.310 | 104.288 | 104.266 | 104.245 | | | | | |
| 7.250 | 104.570 | 104.560 | 104.547 | 104.533 | | | | | |
| 7.375 | 104.705 | 104.685 | 104.665 | 104.644 | | | | | |
| 7.500 | 104.995 | 104.975 | 104.955 | 104.934 | | | | | |
| 7.625 | 105.251 | 105.232 | 105.211 | 105.190 | | | | | |



Effective: January 14, 2026

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*

| | | | |
|----------------------------------|--------|-----------------------------------|-------|
| 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 LPPA Waiver

| | | | |
|-------------------------|--------|--|-------|
| Texas Cash out | -1.000 | *Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj | 0.000 |
| HB 20YR & 25YR Term | -1.500 | | |
| > 6 Financed Properties | -0.500 | | |
| Escrow Waiver (Non-CA) | -0.250 | | |
| State Adjustors: NC | -0.375 | ***All loan level price adjustments are cumulative*** | |
| | | Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs | |

* Prices are indicative and subject to change without notice.
 * Please log into FL portal to obtain live lock pricing.
 * Not all price adjustments are effective for all products. Please refer to FL guide for complete eligibility rules.
 * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**

NC Floor Price 99.750

LENDER PAID MI

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

LPMI (in addition to adjustments above)

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



Effective: January 14, 2026

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 | 100.097 | 100.002 | 99.926 | 99.850 | 5.500 | 98.172 | 98.077 | 98.001 | 97.925 | 5.375 | 97.673 | 97.579 | 97.502 | 97.426 |
| 5.625 | 100.692 | 100.597 | 100.521 | 100.445 | 5.625 | 98.767 | 98.672 | 98.596 | 98.520 | 5.500 | 98.287 | 98.192 | 98.116 | 98.040 |
| 5.750 | 100.987 | 100.892 | 100.816 | 100.740 | 5.750 | 99.047 | 98.953 | 98.877 | 98.800 | 5.625 | 98.867 | 98.772 | 98.696 | 98.620 |
| 5.875 | 101.455 | 101.361 | 101.284 | 101.208 | 5.875 | 99.510 | 99.416 | 99.339 | 99.263 | 5.750 | 99.150 | 99.055 | 98.979 | 98.903 |
| 6.000 | 101.957 | 101.863 | 101.787 | 101.710 | 6.000 | 100.012 | 99.918 | 99.842 | 99.765 | 5.875 | 99.623 | 99.529 | 99.453 | 99.376 |
| 6.125 | 102.326 | 102.232 | 102.155 | 102.079 | 6.125 | 100.381 | 100.287 | 100.210 | 100.134 | 6.000 | 100.139 | 100.045 | 99.969 | 99.892 |
| 6.250 | 101.549 | 101.435 | 101.342 | 101.250 | 6.250 | 99.604 | 99.490 | 99.397 | 99.305 | 6.125 | 100.521 | 100.426 | 100.350 | 100.274 |
| 6.375 | 101.909 | 101.796 | 101.703 | 101.610 | 6.375 | 99.964 | 99.851 | 99.758 | 99.665 | 6.250 | 99.725 | 99.611 | 99.518 | 99.426 |
| 6.500 | 102.208 | 102.094 | 102.001 | 101.908 | 6.500 | 100.263 | 100.149 | 100.056 | 99.963 | 6.375 | 100.107 | 99.994 | 99.901 | 99.808 |
| 6.625 | 102.508 | 102.394 | 102.301 | 102.209 | 6.625 | 100.563 | 100.449 | 100.356 | 100.264 | 6.500 | 100.428 | 100.315 | 100.222 | 100.129 |
| 6.750 | 101.802 | 101.725 | 101.660 | 101.595 | 6.750 | 99.857 | 99.780 | 99.715 | 99.650 | 6.625 | 100.752 | 100.638 | 100.545 | 100.452 |
| 6.875 | 102.080 | 102.004 | 101.939 | 101.874 | 6.875 | 100.135 | 100.059 | 99.994 | 99.929 | 6.750 | 100.032 | 99.956 | 99.891 | 99.826 |
| 7.000 | 102.260 | 102.184 | 102.119 | 102.054 | 7.000 | 100.315 | 100.239 | 100.174 | 100.109 | 6.875 | 100.330 | 100.254 | 100.189 | 100.124 |
| 7.125 | 102.465 | 102.389 | 102.324 | 102.259 | 7.125 | 100.520 | 100.444 | 100.379 | 100.314 | 7.000 | 100.530 | 100.454 | 100.389 | 100.324 |
| 7.250 | 101.575 | 101.536 | 101.501 | 101.465 | 7.250 | 99.630 | 99.591 | 99.556 | 99.520 | 7.125 | 100.753 | 100.677 | 100.612 | 100.547 |
| 7.375 | 102.014 | 101.975 | 101.939 | 101.903 | 7.375 | 100.069 | 100.030 | 99.994 | 99.958 | 7.250 | 99.762 | 99.724 | 99.688 | 99.652 |
| 7.500 | 102.077 | 102.039 | 102.003 | 101.967 | 7.500 | 100.132 | 100.094 | 100.058 | 100.022 | 7.375 | 100.210 | 100.171 | 100.135 | 100.099 |
| 7.625 | 102.127 | 102.088 | 102.052 | 102.016 | 7.625 | 100.182 | 100.143 | 100.107 | 100.071 | 7.500 | 100.278 | 100.239 | 100.203 | 100.167 |
| 7.750 | 102.732 | 102.646 | 102.572 | 102.498 | | | | | | 7.625 | 100.329 | 100.291 | 100.255 | 100.219 |
| 7.875 | 102.838 | 102.752 | 102.678 | 102.604 | | | | | | | | | | |
| 8.000 | 101.721 | 101.635 | 101.561 | 101.487 | | | | | | | | | | |
| 8.125 | 101.835 | 101.749 | 101.675 | 101.601 | | | | | | | | | | |

| 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 | 99.989 | 99.912 | 99.842 | 99.772 | 6.000 | 99.506 | 99.429 | 99.359 | 99.289 |
| 6.125 | 100.158 | 100.082 | 100.012 | 99.941 | 6.125 | 99.688 | 99.612 | 99.541 | 99.471 |
| 6.250 | 99.700 | 99.591 | 99.521 | 99.450 | 6.250 | 99.211 | 99.102 | 99.032 | 98.961 |
| 6.375 | 99.865 | 99.750 | 99.679 | 99.609 | 6.375 | 99.398 | 99.283 | 99.212 | 99.142 |
| 6.500 | 99.989 | 99.875 | 99.813 | 99.750 | 6.500 | 99.545 | 99.431 | 99.369 | 99.306 |
| 6.625 | 100.174 | 100.060 | 99.998 | 99.935 | 6.625 | 99.753 | 99.639 | 99.576 | 99.514 |
| 6.750 | 100.232 | 100.118 | 100.056 | 99.993 | 6.750 | 99.797 | 99.684 | 99.621 | 99.559 |
| 6.875 | 100.359 | 100.245 | 100.183 | 100.120 | 6.875 | 99.944 | 99.830 | 99.768 | 99.705 |
| 7.000 | 100.425 | 100.311 | 100.249 | 100.187 | 7.000 | 100.030 | 99.916 | 99.853 | 99.791 |
| 7.125 | 100.528 | 100.415 | 100.352 | 100.290 | 7.125 | 100.151 | 100.037 | 99.975 | 99.912 |
| 7.250 | 100.317 | 100.188 | 100.079 | 99.970 | 7.250 | 99.794 | 99.666 | 99.556 | 99.447 |
| 7.375 | 100.800 | 100.672 | 100.563 | 100.453 | 7.375 | 100.294 | 100.166 | 100.056 | 99.947 |
| 7.500 | 100.775 | 100.646 | 100.537 | 100.428 | 7.500 | 100.282 | 100.154 | 100.044 | 99.935 |
| 7.625 | 100.749 | 100.621 | 100.511 | 100.402 | 7.625 | 100.268 | 100.139 | 100.030 | 99.921 |



Effective: January 14, 2026

ALT Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

| | <=30% | 30.01-60% | 60.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
|---|--------|-----------|-----------|-----------|-----------|-----------|-----------|
| ARM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Condo (excludes detached) | 0.000 | 0.000 | -0.125 | -0.125 | -0.750 | -0.750 | -0.750 |
| Investment | -0.125 | -0.125 | -0.500 | -0.875 | -1.750 | -3.250 | |
| 2nd Home | -0.125 | -0.125 | -0.500 | -0.875 | -1.750 | -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 |
| HB 20YR & 25YR Term | -1.500 |
| > 6 Financed Properties | -0.500 |
| Escrow Waiver (Non-CA) | -0.250 |
| State Adjustors: NC | -0.375 |

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

Minimum Loan Amount \$75,000

All loan level price adjustments are cumulative

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

* Prices are indicative and subject to change without notice.
 * Please log into FL portal to obtain live lock pricing.
 * Not all price adjustments are effective for all products. Please refer to FL guide for complete eligibility rules.
 * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**

NC Floor Price 99.750

LENDER PAID MI

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

LPMI (in addition to adjustments above)

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

Effective: January 14, 2026

CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

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: January 14, 2026

Forward Lending
 10000 MacArthur Blvd, Suite 300
 Irvine, CA 92612

FHA Pricing

| FHA 30 - 25 Year Fixed - (301 & 325) | | | | |
|--------------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.000 | 99.223 | 99.168 | 99.084 | |
| 5.125 | 99.576 | 99.521 | 99.437 | |
| 5.250 | 100.334 | 100.279 | 100.195 | |
| 5.375 | 100.536 | 100.472 | 100.402 | |
| 5.500 | 101.041 | 100.977 | 100.907 | |
| 5.625 | 101.519 | 101.455 | 101.384 | |
| 5.750 | 101.801 | 101.738 | 101.667 | |
| 5.875 | 101.684 | 101.628 | 101.567 | |
| 6.000 | 102.304 | 102.249 | 102.187 | |
| 6.125 | 102.799 | 102.744 | 102.682 | |
| 6.250 | 102.720 | 102.664 | 102.602 | |
| 6.375 | 102.937 | 102.870 | 102.800 | |
| 6.500 | 103.479 | 103.412 | 103.343 | |
| 6.625 | 103.870 | 103.803 | 103.734 | |
| 6.750 | 103.459 | 103.392 | 103.323 | |
| 6.875 | 103.967 | 103.897 | 103.850 | |
| 7.000 | 104.548 | 104.477 | 104.431 | |

| FHA 20 Year Fixed - (320) | | | | |
|---------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.000 | 98.413 | 98.358 | 98.274 | |
| 5.125 | 98.766 | 98.711 | 98.627 | |
| 5.250 | 99.524 | 99.469 | 99.385 | |
| 5.375 | 99.726 | 99.662 | 99.592 | |
| 5.500 | 100.231 | 100.167 | 100.097 | |
| 5.625 | 100.709 | 100.645 | 100.574 | |
| 5.750 | 100.991 | 100.928 | 100.857 | |
| 5.875 | 100.874 | 100.818 | 100.757 | |
| 6.000 | 101.494 | 101.439 | 101.377 | |
| 6.125 | 101.989 | 101.934 | 101.872 | |
| 6.250 | 101.910 | 101.854 | 101.792 | |
| 6.375 | 102.127 | 102.060 | 101.990 | |
| 6.500 | 102.669 | 102.602 | 102.533 | |
| 6.625 | 103.060 | 102.993 | 102.924 | |
| 6.750 | 102.649 | 102.582 | 102.513 | |

| FHA 15 Year Fixed - (315) | | | | |
|---------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.000 | 99.907 | 99.873 | 99.841 | |
| 5.125 | 100.128 | 100.095 | 100.062 | |
| 5.250 | 100.735 | 100.701 | 100.668 | |
| 5.375 | 100.633 | 100.566 | 100.495 | |
| 5.500 | 101.007 | 100.940 | 100.869 | |
| 5.625 | 101.353 | 101.286 | 101.215 | |
| 5.750 | 101.484 | 101.417 | 101.347 | |
| 5.875 | 101.775 | 101.683 | 101.583 | |
| 6.000 | 102.255 | 102.163 | 102.063 | |

| FHA 30 Year Fixed HB - (301HB) | | | | |
|--------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 99.708 | 99.645 | 99.574 | |
| 5.375 | 99.765 | 99.702 | 99.631 | |
| 5.500 | 100.443 | 100.379 | 100.309 | |
| 5.625 | 100.879 | 100.816 | 100.745 | |
| 5.750 | 101.299 | 101.236 | 101.165 | |
| 5.875 | 100.848 | 100.793 | 100.731 | |
| 6.000 | 101.343 | 101.288 | 101.226 | |
| 6.125 | 101.740 | 101.685 | 101.623 | |
| 6.250 | 101.700 | 101.645 | 101.583 | |
| 6.375 | 101.737 | 101.670 | 101.600 | |
| 6.500 | 102.139 | 102.072 | 102.003 | |
| 6.625 | 102.483 | 102.416 | 102.346 | |
| 6.750 | 102.035 | 101.968 | 101.899 | |
| 6.875 | 102.542 | 102.472 | 102.425 | |
| 7.000 | 102.798 | 102.727 | 102.681 | |
| 7.125 | 103.081 | 103.011 | 102.965 | |
| 7.250 | 102.928 | 102.857 | 102.811 | |

| FHA 30 Year Fixed 2:1 Buydown - (301-BD) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.000 | 99.023 | 98.968 | 98.884 | |
| 5.125 | 99.376 | 99.321 | 99.237 | |
| 5.250 | 100.134 | 100.079 | 99.995 | |
| 5.375 | 100.336 | 100.272 | 100.202 | |
| 5.500 | 100.841 | 100.777 | 100.707 | |
| 5.625 | 101.319 | 101.255 | 101.184 | |
| 5.750 | 101.601 | 101.538 | 101.467 | |
| 5.875 | 101.484 | 101.428 | 101.367 | |
| 6.000 | 102.104 | 102.049 | 101.987 | |
| 6.125 | 102.599 | 102.544 | 102.482 | |
| 6.250 | 102.520 | 102.464 | 102.402 | |
| 6.375 | 102.737 | 102.670 | 102.600 | |
| 6.500 | 103.279 | 103.212 | 103.143 | |
| 6.625 | 103.670 | 103.603 | 103.534 | |
| 6.750 | 103.259 | 103.192 | 103.123 | |
| 6.875 | 103.767 | 103.697 | 103.650 | |
| 7.000 | 104.348 | 104.277 | 104.231 | |

| FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 99.458 | 99.395 | 99.324 | |
| 5.375 | 99.515 | 99.452 | 99.381 | |
| 5.500 | 100.193 | 100.129 | 100.059 | |
| 5.625 | 100.629 | 100.566 | 100.495 | |
| 5.750 | 101.049 | 100.986 | 100.915 | |
| 5.875 | 100.998 | 100.943 | 100.881 | |
| 6.000 | 101.093 | 101.038 | 100.976 | |
| 6.125 | 101.490 | 101.435 | 101.373 | |
| 6.250 | 101.450 | 101.395 | 101.333 | |
| 6.375 | 101.487 | 101.420 | 101.350 | |
| 6.500 | 101.889 | 101.822 | 101.753 | |
| 6.625 | 102.233 | 102.166 | 102.096 | |
| 6.750 | 101.785 | 101.718 | 101.649 | |
| 6.875 | 102.292 | 102.222 | 102.175 | |
| 7.000 | 102.548 | 102.477 | 102.431 | |
| 7.125 | 102.831 | 102.761 | 102.715 | |
| 7.250 | 102.678 | 102.607 | 102.561 | |

| FHA 30 Year Fixed 1:0 Buydown - (301-BD10) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.000 | 99.023 | 98.968 | 98.884 | |
| 5.125 | 99.376 | 99.321 | 99.237 | |
| 5.250 | 100.134 | 100.079 | 99.995 | |
| 5.375 | 100.336 | 100.272 | 100.202 | |
| 5.500 | 100.841 | 100.777 | 100.707 | |
| 5.625 | 101.319 | 101.255 | 101.184 | |
| 5.750 | 101.601 | 101.538 | 101.467 | |
| 5.875 | 101.484 | 101.428 | 101.367 | |
| 6.000 | 102.104 | 102.049 | 101.987 | |
| 6.125 | 102.599 | 102.544 | 102.482 | |
| 6.250 | 102.520 | 102.464 | 102.402 | |
| 6.375 | 102.737 | 102.670 | 102.600 | |
| 6.500 | 103.279 | 103.212 | 103.143 | |
| 6.625 | 103.670 | 103.603 | 103.534 | |
| 6.750 | 103.259 | 103.192 | 103.123 | |
| 6.875 | 103.767 | 103.697 | 103.650 | |
| 7.000 | 104.348 | 104.277 | 104.231 | |

| FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 99.458 | 99.395 | 99.324 | |
| 5.375 | 99.515 | 99.452 | 99.381 | |
| 5.500 | 100.193 | 100.129 | 100.059 | |
| 5.625 | 100.629 | 100.566 | 100.495 | |
| 5.750 | 101.049 | 100.986 | 100.915 | |
| 5.875 | 100.998 | 100.943 | 100.881 | |
| 6.000 | 101.093 | 101.038 | 100.976 | |
| 6.125 | 101.490 | 101.435 | 101.373 | |
| 6.250 | 101.450 | 101.395 | 101.333 | |
| 6.375 | 101.487 | 101.420 | 101.350 | |
| 6.500 | 101.889 | 101.822 | 101.753 | |
| 6.625 | 102.233 | 102.166 | 102.096 | |
| 6.750 | 101.785 | 101.718 | 101.649 | |
| 6.875 | 102.292 | 102.222 | 102.175 | |
| 7.000 | 102.548 | 102.477 | 102.431 | |
| 7.125 | 102.831 | 102.761 | 102.715 | |
| 7.250 | 102.678 | 102.607 | 102.561 | |

LLPAs

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

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

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

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



Effective: January 14, 2026

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 | 98.848 | 98.793 | 98.709 | |
| 5.125 | 99.324 | 99.268 | 99.184 | |
| 5.250 | 100.097 | 100.042 | 99.958 | |
| 5.375 | 100.400 | 100.336 | 100.266 | |
| 5.500 | 100.842 | 100.778 | 100.708 | |
| 5.625 | 101.278 | 101.215 | 101.144 | |
| 5.750 | 101.522 | 101.458 | 101.388 | |
| 5.875 | 101.358 | 101.303 | 101.241 | |
| 6.000 | 101.843 | 101.788 | 101.726 | |
| 6.125 | 102.321 | 102.265 | 102.204 | |
| 6.250 | 102.435 | 102.380 | 102.318 | |
| 6.375 | 102.035 | 101.968 | 101.898 | |
| 6.500 | 102.513 | 102.446 | 102.377 | |
| 6.625 | 102.800 | 102.733 | 102.664 | |
| 6.750 | 103.303 | 103.236 | 103.167 | |
| 6.875 | 103.578 | 103.508 | 103.461 | |
| 7.000 | 104.007 | 103.937 | 103.890 | |

| VA 20 Year Fixed - (420) | | | | |
|--------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.000 | 98.048 | 97.993 | 97.909 | |
| 5.125 | 98.524 | 98.468 | 98.384 | |
| 5.250 | 99.297 | 99.242 | 99.158 | |
| 5.375 | 99.600 | 99.536 | 99.466 | |
| 5.500 | 100.042 | 99.978 | 99.908 | |
| 5.625 | 100.478 | 100.415 | 100.344 | |
| 5.750 | 100.722 | 100.658 | 100.588 | |
| 5.875 | 100.558 | 100.503 | 100.441 | |
| 6.000 | 101.043 | 100.988 | 100.926 | |
| 6.125 | 101.521 | 101.465 | 101.404 | |
| 6.250 | 101.635 | 101.580 | 101.518 | |
| 6.375 | 101.235 | 101.168 | 101.098 | |
| 6.500 | 101.713 | 101.646 | 101.577 | |
| 6.625 | 102.000 | 101.933 | 101.864 | |
| 6.750 | 102.503 | 102.436 | 102.367 | |

| VA 15 Year Fixed - (415) | | | | |
|--------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.000 | 99.542 | 99.508 | 99.476 | |
| 5.125 | 99.885 | 99.852 | 99.819 | |
| 5.250 | 100.508 | 100.474 | 100.442 | |
| 5.375 | 100.507 | 100.440 | 100.370 | |
| 5.500 | 100.818 | 100.751 | 100.681 | |
| 5.625 | 101.123 | 101.056 | 100.985 | |
| 5.750 | 101.215 | 101.148 | 101.078 | |
| 5.875 | 101.460 | 101.368 | 101.267 | |
| 6.000 | 101.803 | 101.711 | 101.611 | |

| VA 30 Year Fixed HB - (401HB) | | | | |
|-------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 99.495 | 99.431 | 99.361 | |
| 5.375 | 99.599 | 99.536 | 99.465 | |
| 5.500 | 100.033 | 99.970 | 99.899 | |
| 5.625 | 100.492 | 100.428 | 100.357 | |
| 5.750 | 101.008 | 100.945 | 100.874 | |
| 5.875 | 100.442 | 100.386 | 100.325 | |
| 6.000 | 100.873 | 100.818 | 100.756 | |
| 6.125 | 101.397 | 101.342 | 101.280 | |
| 6.250 | 101.250 | 101.194 | 101.132 | |
| 6.375 | 101.086 | 101.019 | 100.949 | |
| 6.500 | 101.559 | 101.492 | 101.422 | |
| 6.625 | 101.846 | 101.779 | 101.710 | |
| 6.750 | 101.577 | 101.510 | 101.440 | |
| 6.875 | 102.129 | 102.058 | 102.012 | |
| 7.000 | 102.321 | 102.250 | 102.204 | |
| 7.125 | 102.553 | 102.482 | 102.436 | |
| 7.250 | 102.373 | 102.302 | 102.256 | |

| VA 30 Year Fixed 2:1 Buydown - (401-BD) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.000 | 98.748 | 98.693 | 98.609 | |
| 5.125 | 99.224 | 99.168 | 99.084 | |
| 5.250 | 99.997 | 99.942 | 99.858 | |
| 5.375 | 100.300 | 100.236 | 100.166 | |
| 5.500 | 100.742 | 100.678 | 100.608 | |
| 5.625 | 101.178 | 101.115 | 101.044 | |
| 5.750 | 101.422 | 101.358 | 101.288 | |
| 5.875 | 101.258 | 101.203 | 101.141 | |
| 6.000 | 101.743 | 101.688 | 101.626 | |
| 6.125 | 102.221 | 102.165 | 102.104 | |
| 6.250 | 102.335 | 102.280 | 102.218 | |
| 6.375 | 101.935 | 101.868 | 101.798 | |
| 6.500 | 102.413 | 102.346 | 102.277 | |
| 6.625 | 102.700 | 102.633 | 102.564 | |
| 6.750 | 103.203 | 103.136 | 103.067 | |
| 6.875 | 103.478 | 103.408 | 103.361 | |
| 7.000 | 103.907 | 103.837 | 103.790 | |

| VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 99.345 | 99.281 | 99.211 | |
| 5.375 | 99.449 | 99.386 | 99.315 | |
| 5.500 | 99.883 | 99.820 | 99.749 | |
| 5.625 | 100.342 | 100.278 | 100.207 | |
| 5.750 | 100.858 | 100.795 | 100.724 | |
| 5.875 | 100.292 | 100.236 | 100.175 | |
| 6.000 | 100.723 | 100.668 | 100.606 | |
| 6.125 | 101.247 | 101.192 | 101.130 | |
| 6.250 | 101.100 | 101.044 | 100.982 | |
| 6.375 | 100.936 | 100.869 | 100.799 | |
| 6.500 | 101.409 | 101.342 | 101.272 | |
| 6.625 | 101.696 | 101.629 | 101.560 | |
| 6.750 | 101.427 | 101.360 | 101.290 | |
| 6.875 | 101.979 | 101.908 | 101.862 | |
| 7.000 | 102.171 | 102.100 | 102.054 | |
| 7.125 | 102.403 | 102.332 | 102.286 | |
| 7.250 | 102.223 | 102.152 | 102.106 | |

| VA 30 Year Fixed 1:0 Buydown - (401-BD10) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.000 | 98.748 | 98.693 | 98.609 | |
| 5.125 | 99.224 | 99.168 | 99.084 | |
| 5.250 | 99.997 | 99.942 | 99.858 | |
| 5.375 | 100.300 | 100.236 | 100.166 | |
| 5.500 | 100.742 | 100.678 | 100.608 | |
| 5.625 | 101.178 | 101.115 | 101.044 | |
| 5.750 | 101.422 | 101.358 | 101.288 | |
| 5.875 | 101.258 | 101.203 | 101.141 | |
| 6.000 | 101.743 | 101.688 | 101.626 | |
| 6.125 | 102.221 | 102.165 | 102.104 | |
| 6.250 | 102.335 | 102.280 | 102.218 | |
| 6.375 | 101.935 | 101.868 | 101.798 | |
| 6.500 | 102.413 | 102.346 | 102.277 | |
| 6.625 | 102.700 | 102.633 | 102.564 | |
| 6.750 | 103.203 | 103.136 | 103.067 | |
| 6.875 | 103.478 | 103.408 | 103.361 | |
| 7.000 | 103.907 | 103.837 | 103.790 | |

| VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 99.345 | 99.281 | 99.211 | |
| 5.375 | 99.449 | 99.386 | 99.315 | |
| 5.500 | 99.883 | 99.820 | 99.749 | |
| 5.625 | 100.342 | 100.278 | 100.207 | |
| 5.750 | 100.858 | 100.795 | 100.724 | |
| 5.875 | 100.292 | 100.236 | 100.175 | |
| 6.000 | 100.723 | 100.668 | 100.606 | |
| 6.125 | 101.247 | 101.192 | 101.130 | |
| 6.250 | 101.100 | 101.044 | 100.982 | |
| 6.375 | 100.936 | 100.869 | 100.799 | |
| 6.500 | 101.409 | 101.342 | 101.272 | |
| 6.625 | 101.696 | 101.629 | 101.560 | |
| 6.750 | 101.427 | 101.360 | 101.290 | |
| 6.875 | 101.979 | 101.908 | 101.862 | |
| 7.000 | 102.171 | 102.100 | 102.054 | |
| 7.125 | 102.403 | 102.332 | 102.286 | |
| 7.250 | 102.223 | 102.152 | 102.106 | |

| USDA 30 - 25 Year Fixed - (501) | | | | |
|---------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 99.502 | 99.447 | 99.363 | |
| 5.375 | 99.805 | 99.741 | 99.671 | |
| 5.500 | 100.247 | 100.183 | 100.113 | |
| 5.625 | 100.683 | 100.620 | 100.549 | |
| 5.750 | 100.927 | 100.863 | 100.793 | |
| 5.875 | 100.763 | 100.708 | 100.646 | |
| 6.000 | 101.248 | 101.193 | 101.131 | |
| 6.125 | 101.726 | 101.670 | 101.609 | |
| 6.250 | 101.840 | 101.785 | 101.723 | |
| 6.375 | 101.440 | 101.373 | 101.303 | |
| 6.500 | 101.918 | 101.851 | 101.782 | |
| 6.625 | 102.205 | 102.138 | 102.069 | |
| 6.750 | 102.708 | 102.641 | 102.572 | |
| 6.875 | 102.983 | 102.913 | 102.866 | |
| 7.000 | 103.412 | 103.342 | 103.295 | |
| 7.125 | 103.687 | 103.617 | 103.570 | |
| 7.250 | 103.736 | 103.666 | 103.619 | |

LLPAs

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

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

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

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



Effective: January 14, 2026

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 | 98.793 | 98.790 | 98.675 |
| 4.750 | 98.554 | 98.536 | 98.369 |
| 4.875 | 99.125 | 99.107 | 98.940 |
| 5.000 | 99.673 | 99.655 | 99.489 |
| 5.125 | 99.926 | 99.908 | 99.742 |
| 5.250 | 99.439 | 99.406 | 99.188 |
| 5.375 | 99.999 | 99.966 | 99.748 |
| 5.500 | 100.530 | 100.497 | 100.279 |
| 5.625 | 100.757 | 100.724 | 100.506 |
| 5.750 | 99.508 | 99.460 | 99.191 |
| 5.875 | 100.039 | 99.991 | 99.721 |
| 6.000 | 100.553 | 100.505 | 100.235 |
| 6.125 | 100.745 | 100.697 | 100.427 |
| | | | |
| | | | |
| | | | |

| FHA 5/1 ARM HB - (305HB) | | | |
|--------------------------|---------|--------|--------|
| Rate | 15 Day | 30 Day | 45 Day |
| 4.625 | 98.195 | 98.193 | 98.077 |
| 4.750 | 98.006 | 97.989 | 97.822 |
| 4.875 | 98.546 | 98.529 | 98.362 |
| 5.000 | 99.060 | 99.042 | 98.876 |
| 5.125 | 99.271 | 99.253 | 99.087 |
| 5.250 | 98.872 | 98.839 | 98.621 |
| 5.375 | 99.387 | 99.354 | 99.136 |
| 5.500 | 99.862 | 99.830 | 99.612 |
| 5.625 | 100.024 | 99.991 | 99.773 |
| 5.750 | 98.913 | 98.865 | 98.595 |
| 5.875 | 99.378 | 99.330 | 99.060 |
| 6.000 | 99.820 | 99.772 | 99.502 |
| 6.125 | 99.933 | 99.885 | 99.616 |
| | | | |
| | | | |
| | | | |

| VA 5/1 ARM - (405) | | | |
|--------------------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day |
| 4.625 | 98.606 | 98.603 | 98.488 |
| 4.750 | 98.575 | 98.557 | 98.391 |
| 4.875 | 99.067 | 99.049 | 98.882 |
| 5.000 | 99.534 | 99.517 | 99.350 |
| 5.125 | 99.705 | 99.688 | 99.521 |
| 5.250 | 99.448 | 99.415 | 99.197 |
| 5.375 | 99.926 | 99.893 | 99.675 |
| 5.500 | 100.374 | 100.342 | 100.124 |
| 5.625 | 100.519 | 100.486 | 100.268 |
| 5.750 | 99.507 | 99.459 | 99.189 |
| 5.875 | 99.956 | 99.907 | 99.638 |
| 6.000 | 100.390 | 100.342 | 100.072 |
| 6.125 | 100.503 | 100.455 | 100.186 |
| | | | |
| | | | |
| | | | |

| VA 5/1 ARM HB - (405HB) | | | |
|-------------------------|--------|--------|--------|
| Rate | 15 Day | 30 Day | 45 Day |
| 4.625 | 97.951 | 97.949 | 97.834 |
| 4.750 | 97.385 | 97.368 | 97.801 |
| 4.875 | 98.439 | 98.422 | 98.255 |
| 5.000 | 98.866 | 98.848 | 98.681 |
| 5.125 | 98.990 | 98.972 | 98.806 |
| 5.250 | 98.837 | 98.804 | 98.586 |
| 5.375 | 99.269 | 99.236 | 99.018 |
| 5.500 | 99.664 | 99.631 | 99.413 |
| 5.625 | 99.750 | 99.717 | 99.499 |
| 5.750 | 98.877 | 98.828 | 98.559 |
| 5.875 | 99.269 | 99.221 | 98.952 |
| 6.000 | 99.645 | 99.597 | 99.328 |
| 6.125 | 99.698 | 99.650 | 99.381 |
| | | | |
| | | | |
| | | | |

LLPAs

| | | | |
|--------------|-------------------------------------|--|----------------|
| FICO ≥700 | FICO 600-619 | VA Loan Amount >\$950K | |
| 0.375 | -0.750 | -0.375 | |
| 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 | -3.000 | 0.500 |
| FICO 640-659 | No FICO Score | Manufactured Home (Purchase/Rate-Term/Cashout) | NC Floor Price |
| 0.000 | -3.000 | -1.250 | \$9,750 |
| FICO 620-639 | Loan Amount >=\$100,000 <=\$249,999 | Manufactured Home (Streamline/IRRRLL) | |
| -0.250 | 0.250 | -1.250 | |



Effective: January 14, 2026

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 | 97.541 | 97.486 | 97.402 | |
| 4.875 | 98.302 | 98.247 | 98.163 | |
| 5.000 | 99.113 | 99.058 | 98.974 | |
| 5.125 | 99.466 | 99.411 | 99.327 | |
| 5.250 | 100.224 | 100.169 | 100.085 | |
| 5.375 | 100.426 | 100.362 | 100.292 | |
| 5.500 | 100.931 | 100.867 | 100.797 | |
| 5.625 | 101.409 | 101.345 | 101.274 | |
| 5.750 | 101.691 | 101.628 | 101.557 | |
| 5.875 | 101.574 | 101.518 | 101.457 | |
| 6.000 | 102.194 | 102.139 | 102.077 | |
| 6.125 | 102.689 | 102.634 | 102.572 | |
| 6.250 | 102.610 | 102.554 | 102.492 | |
| 6.375 | 102.827 | 102.760 | 102.690 | |
| 6.500 | 103.369 | 103.302 | 103.233 | |
| 6.625 | 103.760 | 103.693 | 103.624 | |
| 6.750 | 103.349 | 103.282 | 103.213 | |

| FHA Streamline 20 Year Fixed - (320SL) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.375 | 99.601 | 99.537 | 99.467 | |
| 5.500 | 100.106 | 100.042 | 99.972 | |
| 5.625 | 100.584 | 100.520 | 100.449 | |
| 5.750 | 100.866 | 100.803 | 100.732 | |
| 5.875 | 100.749 | 100.693 | 100.632 | |
| 6.000 | 101.369 | 101.314 | 101.252 | |
| 6.125 | 101.864 | 101.809 | 101.747 | |
| 6.250 | 101.785 | 101.729 | 101.667 | |
| 6.375 | 102.002 | 101.935 | 101.865 | |
| 6.500 | 102.544 | 102.477 | 102.408 | |
| 6.625 | 102.935 | 102.868 | 102.799 | |
| 6.750 | 102.524 | 102.457 | 102.388 | |
| 6.875 | 103.032 | 102.962 | 102.915 | |
| 7.000 | 103.613 | 103.542 | 103.496 | |
| 7.125 | 104.062 | 103.992 | 103.945 | |

| FHA Streamline 15 Year Fixed - (315SL) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.000 | 99.782 | 99.748 | 99.716 | |
| 5.125 | 100.003 | 99.970 | 99.937 | |
| 5.250 | 100.610 | 100.576 | 100.543 | |
| 5.375 | 100.508 | 100.441 | 100.370 | |
| 5.500 | 100.882 | 100.815 | 100.744 | |
| 5.625 | 101.228 | 101.161 | 101.090 | |
| 5.750 | 101.359 | 101.292 | 101.222 | |
| 5.875 | 101.650 | 101.558 | 101.458 | |
| 6.000 | 102.130 | 102.038 | 101.938 | |

| FHA Streamline 30 Year Fixed HB - (301SLHB) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 99.283 | 99.220 | 99.149 | |
| 5.375 | 99.340 | 99.277 | 99.206 | |
| 5.500 | 100.018 | 99.954 | 99.884 | |
| 5.625 | 100.454 | 100.391 | 100.320 | |
| 5.750 | 100.874 | 100.811 | 100.740 | |
| 5.875 | 100.423 | 100.368 | 100.306 | |
| 6.000 | 100.918 | 100.863 | 100.801 | |
| 6.125 | 101.315 | 101.260 | 101.198 | |
| 6.250 | 101.275 | 101.220 | 101.158 | |
| 6.375 | 101.312 | 101.245 | 101.175 | |
| 6.500 | 101.714 | 101.647 | 101.578 | |
| 6.625 | 102.058 | 101.991 | 101.921 | |
| 6.750 | 101.610 | 101.543 | 101.474 | |
| 6.875 | 102.117 | 102.047 | 102.000 | |
| 7.000 | 102.373 | 102.302 | 102.256 | |
| 7.125 | 102.656 | 102.586 | 102.540 | |
| 7.250 | 102.503 | 102.432 | 102.386 | |

| VA IRRRL 30 - 25 Year Fixed (401RL & 425RL) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.750 | 97.486 | 97.431 | 97.347 | |
| 4.875 | 98.122 | 98.067 | 97.983 | |
| 5.000 | 98.973 | 98.918 | 98.834 | |
| 5.125 | 99.449 | 99.393 | 99.309 | |
| 5.250 | 100.222 | 100.167 | 100.083 | |
| 5.375 | 100.525 | 100.461 | 100.391 | |
| 5.500 | 100.967 | 100.903 | 100.833 | |
| 5.625 | 101.403 | 101.340 | 101.269 | |
| 5.750 | 101.647 | 101.583 | 101.513 | |
| 5.875 | 101.483 | 101.428 | 101.366 | |
| 6.000 | 101.968 | 101.913 | 101.851 | |
| 6.125 | 102.446 | 102.390 | 102.329 | |
| 6.250 | 102.560 | 102.505 | 102.443 | |
| 6.375 | 102.160 | 102.093 | 102.023 | |
| 6.500 | 102.638 | 102.571 | 102.502 | |
| 6.625 | 102.925 | 102.898 | 102.789 | |
| 6.750 | 103.428 | 103.361 | 103.292 | |

| VA IRRRL 20 Year Fixed - (420RL) | | | | |
|----------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.375 | 99.475 | 99.411 | 99.341 | |
| 5.500 | 99.917 | 99.853 | 99.783 | |
| 5.625 | 100.353 | 100.290 | 100.219 | |
| 5.750 | 100.597 | 100.533 | 100.463 | |
| 5.875 | 100.433 | 100.378 | 100.316 | |
| 6.000 | 100.918 | 100.863 | 100.801 | |
| 6.125 | 101.396 | 101.340 | 101.279 | |
| 6.250 | 101.510 | 101.455 | 101.393 | |
| 6.375 | 101.110 | 101.043 | 100.973 | |
| 6.500 | 101.588 | 101.521 | 101.452 | |
| 6.625 | 101.875 | 101.808 | 101.739 | |
| 6.750 | 102.378 | 102.311 | 102.242 | |
| 6.875 | 102.663 | 102.593 | 102.536 | |
| 7.000 | 103.082 | 103.012 | 102.965 | |
| 7.125 | 103.357 | 103.287 | 103.240 | |

| VA IRRRL 15 Year Fixed - (415RL) | | | | |
|----------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.000 | 99.417 | 99.383 | 99.351 | |
| 5.125 | 99.760 | 99.727 | 99.694 | |
| 5.250 | 100.383 | 100.349 | 100.317 | |
| 5.375 | 100.382 | 100.315 | 100.245 | |
| 5.500 | 100.693 | 100.626 | 100.556 | |
| 5.625 | 100.998 | 100.931 | 100.860 | |
| 5.750 | 101.090 | 101.023 | 100.953 | |
| 5.875 | 101.335 | 101.243 | 101.142 | |
| 6.000 | 101.678 | 101.586 | 101.486 | |

| VA IRRRL 30 Year Fixed HB - (401RLHB) | | | | |
|---------------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 99.170 | 99.106 | 99.036 | |
| 5.375 | 99.274 | 99.211 | 99.140 | |
| 5.500 | 99.708 | 99.645 | 99.574 | |
| 5.625 | 100.167 | 100.103 | 100.032 | |
| 5.750 | 100.683 | 100.620 | 100.549 | |
| 5.875 | 100.117 | 100.061 | 100.000 | |
| 6.000 | 100.548 | 100.493 | 100.431 | |
| 6.125 | 101.072 | 101.017 | 100.955 | |
| 6.250 | 100.925 | 100.869 | 100.807 | |
| 6.375 | 100.761 | 100.694 | 100.624 | |
| 6.500 | 101.234 | 101.167 | 101.097 | |
| 6.625 | 101.521 | 101.454 | 101.385 | |
| 6.750 | 101.252 | 101.185 | 101.115 | |
| 6.875 | 101.804 | 101.733 | 101.667 | |
| 7.000 | 101.996 | 101.925 | 101.879 | |
| 7.125 | 102.228 | 102.157 | 102.111 | |
| 7.250 | 102.048 | 101.977 | 101.931 | |

LLPAs

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

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

| |
|--|
| VA Loan Amount >\$950K |
| -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 |

| |
|---------------------------------|
| 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: Wednesday, January 14, 2026

Jumbo Nitro XL Pricing

| Jumbo Nitro XL 30 Year Fixed - (901DI) | | | | |
|--|---------|---------|---------|---------|
| Note Rate | 15 DAY | 30 DAY | 45 DAY | 60 DAY |
| 6.375 | 99.581 | 99.487 | 99.300 | 99.112 |
| 6.500 | 99.841 | 99.747 | 99.559 | 99.372 |
| 6.625 | 100.079 | 99.986 | 99.798 | 99.611 |
| 6.750 | 100.342 | 100.248 | 100.061 | 99.873 |
| 6.875 | 100.635 | 100.541 | 100.353 | 100.166 |
| 7.000 | 100.884 | 100.791 | 100.603 | 100.416 |
| 7.125 | 100.979 | 100.885 | 100.697 | 100.510 |
| 7.250 | 101.043 | 100.949 | 100.762 | 100.574 |
| 7.375 | 101.096 | 101.002 | 100.814 | 100.627 |
| 7.500 | 101.137 | 101.043 | 100.855 | 100.668 |
| 7.625 | 101.166 | 101.072 | 100.885 | 100.697 |
| 7.750 | 101.195 | 101.101 | 100.914 | 100.726 |
| 7.875 | 101.224 | 101.131 | 100.943 | 100.756 |
| 8.000 | 101.253 | 101.160 | 100.972 | 100.785 |
| 8.125 | 101.283 | 101.189 | 101.001 | 100.814 |
| 8.250 | 101.312 | 101.218 | 101.031 | 100.843 |
| 8.375 | 101.341 | 101.247 | 101.060 | 100.872 |
| 8.500 | 101.370 | 101.277 | 101.089 | 100.902 |
| 8.625 | 101.400 | 101.306 | 101.118 | 100.931 |

| Jumbo Nitro XL 10/6 ARM - (9106DI) | | | | |
|------------------------------------|---------|---------|---------|---------|
| Rate | 15 DAY | 30 DAY | 45 DAY | 60 DAY |
| 6.250 | 97.030 | 96.936 | 96.748 | 96.561 |
| 6.375 | 97.487 | 97.394 | 97.206 | 97.019 |
| 6.500 | 97.950 | 97.856 | 97.668 | 97.481 |
| 6.625 | 98.409 | 98.315 | 98.128 | 97.940 |
| 6.750 | 98.873 | 98.779 | 98.592 | 98.404 |
| 6.875 | 99.334 | 99.240 | 99.053 | 98.865 |
| 7.000 | 99.799 | 99.705 | 99.518 | 99.330 |
| 7.125 | 100.262 | 100.168 | 99.980 | 99.793 |
| 7.250 | 100.729 | 100.635 | 100.447 | 100.260 |
| 7.375 | 101.196 | 101.103 | 100.915 | 100.728 |
| 7.500 | 101.665 | 101.571 | 101.384 | 101.196 |
| 7.625 | 102.134 | 102.040 | 101.853 | 101.665 |
| 7.750 | 102.600 | 102.506 | 102.319 | 102.131 |
| 7.875 | 103.066 | 102.972 | 102.785 | 102.597 |
| 8.000 | 103.532 | 103.438 | 103.251 | 103.063 |

| Loan Level Price Adjustments (LLPAs) | CLTV | | | | | | |
|--------------------------------------|--------|-------------|-------------|-------------|-------------|-------------|-------------|
| | <= 60% | 60.01 - 65% | 65.01 - 70% | 70.01 - 75% | 75.01 - 80% | 80.01 - 85% | 85.01 - 90% |
| FICO | | | | | | | |
| FICO >= 800 | 0.800 | 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 | | NC Floor Price | Maximum Net Price |
|-----------|-------|----------------|-------------------|
| Margin: | 2.75% | 99.750 | 102.000 |
| Floor: | 2.75% | | |
| Caps: | 5/1/5 | | |
| Index: | SOFR | | |

Must be Conditionally Approved to lock

Forward Lending

19000 MacArthur Blvd, Suite 300

Irvine, CA 92612

Effective: Wednesday, January 14, 2026

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 |