



19000 MacArthur Boulevard, 3rd Floor
Irvine, CA 92612



Ratesheet Code: RS-WS

Effective Date: 3/5/26 7:30 AM

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Lock Expiration Dates

15 Day	03/20/26
30 Day	04/03/26
45 Day	04/20/26
60 Day	05/04/26

Mortgagee Clause

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

2025 FHA/VA Loan Limits

# of Units	Loan Limits
1	\$806,500
2	\$1,032,850
3	\$1,248,150
4	\$1,551,250

2026 Conforming Loan Limits

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

Price Movement

Conventional	Previous	Current	Change
5.625	100.406	100.291	-0.114
Government			
5.250	100.282	100.136	-0.146
Alt			
6.499	100.376	100.376	0.000
DSCR			
7.999	100.250	100.250	0.000

March Pricing Specials

FHA Streamline & VA IRRRLs (Does not include Select)	0.375
SELECT FHA Streamline & VA IRRRLs	0.125

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

State Tier Adjustment (Excludes Jumbos)

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

Allowable Fees

[Click Here](#)

Relock Fee

(0.250)

Lock Extension Fees

0.02 Per Day

Max extension 30 days and / or 10 times, whichever comes first.

Lock Desk Hours

8:00 AM - 6:00 PM PST

Lock Request Hours

8:00 AM - 8:59 PM PST**

Lender ID Number

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

Maximum Loan Limits

[FHA Mortgage Limits for all Counties](#)

FHA Condo Search

[FHA Approved Condo Search](#)

Contact list

Corporate Headquarters:	Phone: 800-760-1633 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: jumboscenarios@forwardlendingmtg.com
CD Desk:	Phone: Email Only Email: cd@forwardlendingmtg.com
Funding Department:	Phone: Email Only Email: funding@forwardlendingmtg.com
Submission Desk	Phone: Email Only Email: submissions@forwardlendingmtg.com

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

Approved States



Temporary Property Eligibility Restrictions

Non-Owner properties located in the following City/County are NOT eligible to be locked:

•Baltimore City, Maryland
(Properties located in Baltimore County are not restricted)

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



Effective: March 5, 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	97.257	97.153	97.080	97.002	4.875	96.851	96.746	96.673	96.595	5.750	100.437	100.356	100.268	100.175
4.990	97.852	97.747	97.674	97.596	4.990	97.445	97.341	97.268	97.190	5.875	100.902	100.822	100.734	100.641
5.125	98.224	98.119	98.046	97.968	5.125	97.841	97.737	97.664	97.586	5.990	101.311	101.230	101.143	101.049
5.250	98.694	98.649	98.591	98.529	5.250	98.332	98.287	98.229	98.166	6.125	101.721	101.641	101.553	101.460
5.375	99.272	99.227	99.169	99.106	5.375	98.945	98.900	98.842	98.779	6.250	101.453	101.387	101.314	101.236
5.500	99.833	99.788	99.729	99.667	5.500	99.508	99.463	99.404	99.342	6.375	101.963	101.896	101.823	101.745
5.625	100.336	100.291	100.233	100.171	5.625	100.003	99.958	99.900	99.837	6.500	102.320	102.254	102.181	102.103
5.750	100.644	100.591	100.533	100.470	5.750	100.299	100.246	100.188	100.125	6.625	102.530	102.463	102.390	102.312
5.875	101.106	101.054	100.996	100.933	5.875	100.761	100.709	100.651	100.588	6.750	102.563	102.535	102.513	102.489
5.990	101.509	101.456	101.398	101.336	5.990	101.164	101.111	101.053	100.991	6.875	102.784	102.756	102.734	102.710
6.125	101.917	101.865	101.806	101.744	6.125	101.572	101.520	101.461	101.399	6.990	103.189	103.161	103.139	103.115
6.250	102.105	102.066	102.022	101.976	6.250	101.760	101.721	101.677	101.631	7.125	103.507	103.479	103.457	103.433
6.375	102.618	102.579	102.536	102.489	6.375	102.273	102.234	102.191	102.144	7.250	103.763	103.756	103.742	103.726
6.500	102.951	102.913	102.869	102.822	6.500	102.606	102.568	102.524	102.477	7.375	104.039	104.033	104.018	104.003
6.625	103.133	103.094	103.050	103.003	6.625	102.780	102.741	102.697	102.651	7.500	104.305	104.298	104.284	104.268
6.750	103.516	103.496	103.466	103.435	6.750	103.171	103.151	103.121	103.090	7.625	104.587	104.580	104.566	104.550
6.875	103.722	103.701	103.672	103.641	6.875	103.377	103.356	103.327	103.296	7.750	104.852	104.845	104.831	104.815
6.990	104.121	104.107	104.084	104.060	6.990	103.776	103.762	103.739	103.715	7.875	105.102	105.095	105.081	105.065
7.125	104.436	104.423	104.401	104.378	7.125	104.091	104.078	104.056	104.033	7.990	105.064	105.057	105.043	105.027
7.250	104.699	104.686	104.664	104.641	7.250	104.354	104.341	104.319	104.296	8.125	105.311	105.304	105.290	105.274
7.375	104.783	104.770	104.748	104.725	7.375	104.438	104.425	104.403	104.380					
7.500	105.006	104.993	104.971	104.948	7.500	104.659	104.645	104.623	104.600					
7.625	105.213	105.200	105.178	105.155	7.625	104.861	104.847	104.826	104.802					

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	99.085	99.053	99.012	98.968	5.990	101.647	101.613	101.565	101.514	5.750	100.306	100.254	100.195	100.133
4.990	99.425	99.391	99.344	99.293	6.125	101.868	101.834	101.786	101.735	5.875	100.828	100.775	100.717	100.654
5.125	99.560	99.526	99.478	99.427	6.250	102.055	102.021	101.974	101.922	5.990	101.310	101.257	101.199	101.136
5.250	100.144	100.110	100.062	100.011	6.375	102.362	102.328	102.281	102.229	6.125	101.801	101.748	101.690	101.628
5.375	100.447	100.413	100.365	100.314	6.500	102.539	102.500	102.453	102.401	6.250	101.973	101.935	101.891	101.845
5.500	100.738	100.707	100.673	100.636	6.625	102.585	102.539	102.486	102.429	6.375	102.568	102.529	102.485	102.439
5.625	101.045	101.014	100.980	100.944	6.750	102.880	102.834	102.779	102.720	6.500	102.992	102.954	102.910	102.863
5.750	101.337	101.306	101.270	101.232	6.875	102.939	102.893	102.838	102.779	6.625	103.264	103.225	103.182	103.135
5.875	101.628	101.595	101.547	101.495	6.990	103.200	103.154	103.099	103.040	6.750	103.397	103.384	103.362	103.338
5.990	101.888	101.854	101.806	101.755	7.125	103.355	103.309	103.254	103.195	6.875	103.699	103.685	103.664	103.640
6.125	102.188	102.154	102.106	102.055	7.250	103.334	103.248	103.166	103.078	6.990	104.150	104.137	104.115	104.091
6.250	102.455	102.421	102.373	102.322	7.375	103.411	103.325	103.243	103.155	7.125	104.504	104.490	104.469	104.445
6.375	102.833	102.799	102.751	102.700	7.500	103.546	103.460	103.378	103.291	7.250	104.705	104.692	104.662	104.631
6.500	103.071	103.037	102.990	102.938	7.625	103.682	103.596	103.514	103.426	7.375	105.035	105.022	104.993	104.961
6.625	103.162	103.128	103.080	103.029	7.750	103.818	103.732	103.650	103.562	7.500	105.349	105.336	105.307	105.276
6.750	103.316	103.269	103.215	103.156	7.875	103.954	103.867	103.785	103.697	7.625	105.657	105.644	105.615	105.584
6.875	103.408	103.362	103.307	103.249	7.990	103.828	103.742	103.659	103.571	7.750	104.662	104.648	104.627	104.603
6.990	103.716	103.670	103.615	103.556	8.125	103.702	103.616	103.534	103.445	7.875	104.875	104.861	104.840	104.816
										7.990	104.806	104.792	104.774	104.758
										8.125	105.087	105.080	105.066	105.050

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	98.497	98.452	98.394	98.331	4.875	96.276	96.171	96.098	96.020	5.750	100.362	100.281	100.193	100.100
5.500	99.058	99.013	98.954	98.892	4.990	96.870	96.766	96.693	96.615	5.875	100.827	100.747	100.659	100.566
5.625	99.561	99.516	99.458	99.396	5.125	97.266	97.162	97.089	97.011	5.990	101.236	101.155	101.068	100.974
5.750	99.869	99.816	99.758	99.695	5.250	97.757	97.712	97.654	97.591	6.125	101.646	101.566	101.478	101.385
5.875	100.331	100.279	100.221	100.158	5.375	98.370	98.325	98.267	98.204	6.250	101.378	101.312	101.239	101.161
5.990	100.734	100.681	100.623	100.561	5.500	98.933	98.888	98.829	98.767	6.375	101.888	101.821	101.748	101.670
6.125	101.142	101.090	101.031	100.969	5.625	99.428	99.383	99.325	99.262	6.500	102.245	102.179	102.106	102.028
6.250	101.330	101.291	101.247	101.201	5.750	99.724	99.671	99.613	99.550	6.625	102.455	102.388	102.315	102.237
6.375	101.843	101.804	101.761	101.714	5.875	100.186	100.134	100.076	100.013	6.750	102.488	102.460	102.438	102.414
6.500	102.176	102.138	102.094	102.047	5.990	100.589	100.536	100.478	100.416	6.875	102.709	102.681	102.659	102.635
6.625	102.358	102.319	102.275	102.228	6.125	100.997	100.945	100.886	100.824	6.990	103.114	103.086	103.064	103.040
6.750	102.741	102.721	102.691	102.660	6.250	101.185	101.146	101.102	101.056	7.125	103.432	103.404	103.382	103.358
6.875	102.947	102.926	102.897	102.866	6.375	101.698	101.659	101.616	101.569	7.250	103.688	103.681	103.667	103.651
6.990	103.346	103.332	103.309	103.285	6.500	102.031	101.993	101.949	101.902	7.375	103.964	103.958	103.943	103.928
7.125	103.661	103.648	103.626	103.603	6.625	102.205	102.166	102.122	102.076	7.500	104.230	104.223	104.209	104.193
7.250	103.924	103.911	103.889	103.866	6.750	102.596	102.576	102.546	102.515	7.625	104.512	104.505	104.491	104.475
7.375	104.008	103.995	103.973	103.950	6.875	102.802	102.781	102.752	102.721	7.750	104.777	104.770	104.756	104.740
7.500	104.231	104.218	104.196	104.173	6.990	103.201	103.187	103.164	103.140	7.875	105.027	105.020	105.006	104.990
7.625	104.438	104.425	104.403	104.380	7.125	103.516	103.503	103.481	103.458	7.990	104.989	104.982	104.968	104.952
7.750	104.237	104.223	104.202	104.178	7.250	103.779	103.766	103.744	103.721	8.125	105.236	105.229	105.215	105.199
7.875	104.450	104.436	104.415	104.391	7.375	103.863	103.850	103.828	103.805					
7.990	104.381	104.367	104.345	104.322	7.500	104.084	104.070	104.048	104.025					
8.125	104.592	104.579	104.557	104.533	7.625	104.286	104.272	104.251	104.227					

REFI NOW CONFORMING PRICING



Effective: March 5, 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	99.571	99.505	99.432	99.354	5.500	97.633	97.566	97.493	97.415	5.375	97.147	97.081	97.008	96.930
5.625	100.128	100.062	99.989	99.911	5.625	98.183	98.117	98.044	97.966	5.500	97.754	97.688	97.615	97.537
5.750	100.373	100.307	100.234	100.156	5.750	98.428	98.362	98.289	98.211	5.625	98.314	98.248	98.175	98.096
5.875	100.818	100.752	100.679	100.601	5.875	98.873	98.807	98.734	98.656	5.750	98.570	98.503	98.430	98.352
5.990	101.300	101.233	101.160	101.082	5.990	99.355	99.288	99.215	99.137	5.875	99.031	98.964	98.891	98.813
6.125	101.662	101.595	101.522	101.444	6.125	99.717	99.650	99.577	99.499	5.990	99.496	99.430	99.357	99.279
6.250	101.544	101.477	101.404	101.326	6.250	99.599	99.532	99.459	99.381	6.125	99.905	99.839	99.766	99.687
6.375	101.932	101.866	101.793	101.715	6.375	99.987	99.921	99.848	99.770	6.250	99.801	99.735	99.662	99.584
6.500	102.221	102.154	102.081	102.003	6.500	100.276	100.209	100.136	100.058	6.375	100.166	100.100	100.027	99.949
6.625	102.514	102.448	102.375	102.297	6.625	100.569	100.503	100.430	100.352	6.500	100.475	100.409	100.336	100.257
6.750	102.512	102.470	102.419	102.364	6.750	100.567	100.525	100.474	100.419	6.625	100.789	100.722	100.649	100.571
6.875	102.830	102.788	102.737	102.683	6.875	100.885	100.843	100.792	100.738	6.750	100.813	100.771	100.720	100.666
6.990	102.983	102.941	102.890	102.836	6.990	101.038	100.996	100.945	100.891	6.875	101.103	101.061	101.010	100.956
7.125	103.203	103.161	103.110	103.055	7.125	101.258	101.216	101.165	101.110	6.990	101.273	101.231	101.180	101.125
7.250	102.688	102.653	102.610	102.563	7.250	100.743	100.708	100.665	100.618	7.125	101.508	101.466	101.415	101.361
7.375	103.117	103.082	103.038	102.991	7.375	101.172	101.137	101.093	101.046	7.250	101.008	100.973	100.930	100.883
7.500	103.179	103.145	103.101	103.054	7.500	101.234	101.200	101.156	101.109	7.375	101.391	101.357	101.313	101.266
7.625	103.225	103.191	103.147	103.100	7.625	101.280	101.246	101.202	101.155	7.500	101.459	101.424	101.381	101.334
7.750	103.638	103.575	103.502	103.424	7.750	101.693	101.630	101.557	101.479	7.625	101.506	101.471	101.427	101.381
7.875	103.765	103.702	103.629	103.551	7.875	101.785	101.722	101.649	101.571	7.750	101.917	101.854	101.781	101.703
7.990	102.636	102.573	102.500	102.422	7.990	100.656	100.593	100.520	100.442	7.875	102.095	102.032	101.959	101.881
8.125	102.808	102.745	102.673	102.594	8.125	100.828	100.765	100.693	100.614	7.990	100.966	100.903	100.830	100.752

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
5.990	99.838	99.794	99.746	99.695	5.990	99.220	99.175	99.127	99.076
6.125	99.992	99.947	99.900	99.848	6.125	99.420	99.376	99.328	99.276
6.250	100.128	100.080	100.018	99.952	6.250	99.571	99.522	99.461	99.395
6.375	100.316	100.268	100.206	100.140	6.375	99.735	99.687	99.625	99.559
6.500	100.419	100.371	100.309	100.243	6.500	99.858	99.810	99.749	99.683
6.625	100.556	100.508	100.446	100.380	6.625	100.015	99.967	99.905	99.839
6.750	100.540	100.479	100.411	100.338	6.750	100.027	99.966	99.897	99.824
6.875	100.712	100.651	100.583	100.509	6.875	100.170	100.109	100.041	99.967
6.990	100.759	100.698	100.629	100.556	6.990	100.233	100.172	100.104	100.031
7.125	100.871	100.811	100.742	100.669	7.125	100.362	100.301	100.232	100.159
7.250	100.547	100.447	100.351	100.248	7.250	100.052	99.952	99.856	99.753
7.375	101.028	100.928	100.832	100.729	7.375	100.436	100.335	100.240	100.137
7.500	101.001	100.900	100.804	100.702	7.500	100.420	100.320	100.224	100.121
7.625	100.978	100.877	100.782	100.679	7.625	100.407	100.307	100.211	100.108
7.750	101.982	101.881	101.786	101.683	7.750	101.419	101.319	101.223	101.120
7.875	102.034	101.933	101.838	101.735	7.875	101.531	101.430	101.335	101.232
7.990	100.852	100.752	100.656	100.553	7.990	100.358	100.258	100.162	100.059

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	97.157	97.053	96.980	96.902	5.375	98.903	98.836	98.763	98.685	5.375	98.472	98.427	98.369	98.306
4.990	97.752	97.647	97.574	97.496	5.500	99.521	99.455	99.382	99.304	5.500	99.033	98.988	98.929	98.867
5.125	98.124	98.019	97.946	97.868	5.625	100.078	100.012	99.939	99.861	5.625	99.536	99.491	99.433	99.371
5.250	98.594	98.549	98.491	98.429	5.750	100.323	100.257	100.184	100.106	5.750	99.844	99.791	99.733	99.670
5.375	99.172	99.127	99.069	99.006	5.875	100.768	100.702	100.629	100.551	5.875	100.306	100.254	100.196	100.133
5.500	99.733	99.688	99.629	99.567	5.990	101.250	101.183	101.110	101.032	5.990	100.709	100.656	100.598	100.536
5.625	100.236	100.191	100.133	100.071	6.125	101.612	101.545	101.472	101.394	6.125	101.117	101.065	101.006	100.944
5.750	100.544	100.491	100.433	100.370	6.250	101.494	101.427	101.354	101.276	6.250	101.305	101.266	101.222	101.176
5.875	101.006	100.954	100.896	100.833	6.375	101.882	101.816	101.743	101.665	6.375	101.818	101.779	101.736	101.689
5.990	101.409	101.356	101.298	101.236	6.500	102.171	102.104	102.031	101.953	6.500	102.151	102.113	102.069	102.022
6.125	101.817	101.765	101.706	101.644	6.625	102.464	102.398	102.325	102.247	6.625	102.333	102.294	102.250	102.203
6.250	102.005	101.966	101.922	101.876	6.750	102.462	102.420	102.369	102.314	6.750	102.716	102.696	102.666	102.635
6.375	102.518	102.479	102.436	102.389	6.875	102.780	102.738	102.687	102.633	6.875	102.922	102.901	102.872	102.841
6.500	102.851	102.813	102.769	102.722	6.990	102.933	102.891	102.840	102.786	6.990	103.321	103.307	103.284	103.260
6.625	103.033	102.994	102.950	102.903	7.125	103.153	103.111	103.060	103.005	7.125	103.636	103.623	103.601	103.578
6.750	103.416	103.396	103.366	103.335	7.250	102.638	102.603	102.560	102.513	7.250	103.899	103.886	103.864	103.841
6.875	103.622	103.601	103.572	103.541	7.375	103.067	103.032	102.988	102.941	7.375	103.983	103.970	103.948	103.925
6.990	104.021	104.007	103.984	103.960	7.500	103.129	103.095	103.051	103.004	7.500	104.206	104.193	104.171	104.148
7.125	104.336	104.323	104.301	104.278	7.625	103.175	103.141	103.097	103.050	7.625	104.413	104.400	104.378	104.355
7.250	104.599	104.586	104.564	104.541	7.750	103.588	103.525	103.452	103.374	7.750	104.212	104.198	104.177	104.153
7.375	104.683	104.670	104.648	104.625	7.875	103.715	103.652	103.579	103.501	7.875	104.425	104.411	104.390	104.366
7.500	104.906	104.893	104.871	104.848	7.990	102.586	102.523	102.450	102.372	7.990	104.356	104.342	104.320	104.297
7.625	105.113	105.100	105.078	105.055	8.125	102.758	102.695	102.623	102.544	8.125	104.567	104.554	104.532	104.508

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101-HB-BD10)					NNIE 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	97.157	97.053	96.980	96.902	5.500	99.521	99.455	99.382	99.304	5.375	98.472	98.427	98.369	98.306
4.990	97.752	97.647	97.574	97.496	5.625	100.078	100.012	99.939	99.861	5.500	99.033	98.988	98.929	98.867
5.125	98.124	98.019	97.946	97.868	5.750	100.323	100.257	100.184	100.106	5.625	99.536	99.491	99.433	99.371
5.250	98.594	98.549	98.491	98.429	5.875	100.768	100.702	100.629	100.551	5.750	99.844	99.791	99.733	99.670
5.375	99.172	99.127	99.069	99.006	5.990	101.250	101.183	101.110	101.032	5.875	100.306	100.254	100.196	100.133
5.500	99.733	99.688	99.629	99.567	6.125	101.612	101.545	101.472	101.394	5.990	100.709	100.656	100.598	100.536
5.625	100.236	100.191	100.133	100.071	6.250	101.494	101.427	101.354	101.276	6.125	101.117			



Effective: March 5, 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	97.507	97.403	97.330	97.252	4.875	99.335	99.303	99.262	99.218
4.990	98.102	97.997	97.924	97.846	4.990	99.675	99.641	99.594	99.543
5.125	98.474	98.369	98.296	98.218	5.125	99.810	99.776	99.728	99.677
5.250	98.944	98.899	98.841	98.779	5.250	100.394	100.360	100.312	100.261
5.375	99.522	99.477	99.419	99.356	5.375	100.697	100.663	100.615	100.564
5.500	100.083	100.038	99.979	99.917	5.500	100.988	100.957	100.923	100.886
5.625	100.586	100.541	100.483	100.421	5.625	101.295	101.264	101.230	101.194
5.750	100.894	100.841	100.783	100.720	5.750	101.587	101.556	101.520	101.482
5.875	101.356	101.304	101.246	101.183	5.875	101.878	101.845	101.797	101.745
5.990	101.759	101.706	101.648	101.586	5.990	102.138	102.104	102.056	102.005
6.125	102.167	102.115	102.056	101.994	6.125	102.438	102.404	102.356	102.305
6.250	102.355	102.316	102.272	102.226	6.250	102.705	102.671	102.623	102.572
6.375	102.868	102.829	102.786	102.739	6.375	103.083	103.049	103.001	102.950
6.500	103.201	103.163	103.119	103.072	6.500	103.321	103.287	103.240	103.188
6.625	103.383	103.344	103.300	103.253	6.625	103.412	103.378	103.330	103.279
6.750	103.766	103.746	103.716	103.685	6.750	103.566	103.519	103.465	103.406
6.875	103.972	103.951	103.922	103.891	6.875	103.658	103.612	103.557	103.499
6.990	104.371	104.357	104.334	104.310					
7.125	104.686	104.673	104.651	104.628					
7.250	104.949	104.936	104.914	104.891					
7.375	105.033	105.020	104.998	104.975					
7.500	105.256	105.243	105.221	105.198					
7.625	105.463	105.450	105.428	105.405					
7.750	105.262	105.248	105.227	105.203					
7.875	105.475	105.461	105.440	105.416					

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	99.821	99.755	99.682	99.604	5.990	100.088	100.044	99.996	99.945
5.625	100.378	100.312	100.239	100.161	6.125	100.242	100.197	100.150	100.098
5.750	100.623	100.557	100.484	100.406	6.250	100.378	100.330	100.268	100.202
5.875	101.068	101.002	100.929	100.851	6.375	100.566	100.518	100.456	100.390
5.990	101.550	101.483	101.410	101.332	6.500	100.669	100.621	100.559	100.493
6.125	101.912	101.845	101.772	101.694	6.625	100.806	100.758	100.696	100.630
6.250	101.794	101.727	101.654	101.576	6.750	100.790	100.729	100.661	100.588
6.375	102.182	102.116	102.043	101.965	6.875	100.962	100.901	100.833	100.759
6.500	102.471	102.404	102.331	102.253	6.990	101.009	100.948	100.879	100.806
6.625	102.764	102.698	102.625	102.547	7.125	101.121	101.061	100.992	100.919
6.750	102.762	102.720	102.669	102.614	7.250	100.797	100.697	100.601	100.498
6.875	103.080	103.038	102.987	102.933	7.375	101.278	101.178	101.082	100.979
6.990	103.233	103.191	103.140	103.086	7.500	101.251	101.150	101.054	100.952
7.125	103.453	103.411	103.360	103.305	7.625	101.228	101.127	101.032	100.929
7.250	102.938	102.903	102.860	102.813	7.750	102.232	102.131	102.036	101.933
7.375	103.367	103.332	103.288	103.241	7.875	102.284	102.183	102.088	101.985
7.500	103.429	103.395	103.351	103.304					
7.625	103.475	103.441	103.397	103.350					
7.750	103.888	103.825	103.752	103.674					
7.875	104.015	103.952	103.879	103.801					
7.990	102.886	102.823	102.750	102.672					
8.125	103.058	102.995	102.923	102.844					

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	97.407	97.303	97.230	97.152	5.500	99.771	99.705	99.632	99.554
4.990	98.002	97.897	97.824	97.746	5.625	100.328	100.262	100.189	100.111
5.125	98.374	98.269	98.196	98.118	5.750	100.573	100.507	100.434	100.356
5.250	98.844	98.799	98.741	98.679	5.875	101.018	100.952	100.879	100.801
5.375	99.422	99.377	99.319	99.256	5.990	101.500	101.433	101.360	101.282
5.500	99.983	99.938	99.879	99.817	6.125	101.862	101.795	101.722	101.644
5.625	100.486	100.441	100.383	100.321	6.250	101.744	101.677	101.604	101.526
5.750	100.794	100.741	100.683	100.620	6.375	102.132	102.066	101.993	101.915
5.875	101.256	101.204	101.146	101.083	6.500	102.421	102.354	102.281	102.203
5.990	101.659	101.606	101.548	101.486	6.625	102.714	102.648	102.575	102.497
6.125	102.067	102.015	101.956	101.894	6.750	102.712	102.670	102.619	102.564
6.250	102.255	102.216	102.172	102.126	6.875	103.030	102.988	102.937	102.883
6.375	102.768	102.729	102.686	102.639	6.990	103.183	103.141	103.090	103.036
6.500	103.101	103.063	103.019	102.972	7.125	103.403	103.361	103.310	103.255
6.625	103.283	103.244	103.200	103.153	7.250	102.888	102.853	102.810	102.763
6.750	103.666	103.646	103.616	103.585	7.375	103.317	103.282	103.238	103.191
6.875	103.872	103.851	103.822	103.791	7.500	103.379	103.345	103.301	103.254
6.990	104.271	104.257	104.234	104.210	7.625	103.425	103.391	103.347	103.300
7.125	104.586	104.573	104.551	104.528	7.750	103.838	103.775	103.702	103.624
7.250	104.849	104.836	104.814	104.791	7.875	103.965	103.902	103.829	103.751
7.375	104.933	104.920	104.898	104.875	7.990	102.836	102.773	102.700	102.622
7.500	105.156	105.143	105.121	105.098	8.125	103.008	102.945	102.873	102.794
7.625	105.363	105.350	105.328	105.305					

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	97.407	97.303	97.230	97.152	5.500	99.771	99.705	99.632	99.554
4.990	98.002	97.897	97.824	97.746	5.625	100.328	100.262	100.189	100.111
5.125	98.374	98.269	98.196	98.118	5.750	100.573	100.507	100.434	100.356
5.250	98.844	98.799	98.741	98.679	5.875	101.018	100.952	100.879	100.801
5.375	99.422	99.377	99.319	99.256	5.990	101.500	101.433	101.360	101.282
5.500	99.983	99.938	99.879	99.817	6.125	101.862	101.795	101.722	101.644
5.625	100.486	100.441	100.383	100.321	6.250	101.744	101.677	101.604	101.526
5.750	100.794	100.741	100.683	100.620	6.375	102.132	102.066	101.993	101.915
5.875	101.256	101.204	101.146	101.083	6.500	102.421	102.354	102.281	102.203
5.990	101.659	101.606	101.548	101.486	6.625	102.714	102.648	102.575	102.497
6.125	102.067	102.015	101.956	101.894	6.750	102.712	102.670	102.619	102.564
6.250	102.255	102.216	102.172	102.126	6.875	103.030	102.988	102.937	102.883
6.375	102.768	102.729	102.686	102.639	6.990	103.183	103.141	103.090	103.036
6.500	103.101	103.063	103.019	102.972	7.125	103.403	103.361	103.310	103.255
6.625	103.283	103.244	103.200	103.153	7.250	102.888	102.853	102.810	102.763
6.750	103.666	103.646	103.616	103.585	7.375	103.317	103.282	103.238	103.191
6.875	103.872	103.851	103.822	103.791	7.500	103.379	103.345	103.301	103.254
6.990	104.271	104.257	104.234	104.210	7.625	103.425	103.391	103.347	103.300
7.125	104.586	104.573	104.551	104.528	7.750	103.838	103.775	103.702	103.624
7.250	104.849	104.836	104.814	104.791	7.875	103.965	103.902	103.829	103.751
7.375	104.933	104.920	104.898	104.875	7.990	102.836	102.773	102.700	102.622
7.500	105.156	105.143	105.121	105.098	8.125	103.008	102.945	102.873	102.794
7.625	105.363	105.350	105.328	105.305	8.250	102.246	102.127	101.996	101.855



Effective: March 5, 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	97.257	97.153	97.080	97.002	4.875	96.851	96.746	96.673	96.595	5.500	100.315	100.242	100.155	100.061
4.990	97.852	97.747	97.674	97.596	4.990	97.445	97.341	97.268	97.190	5.625	100.784	100.711	100.623	100.530
5.125	98.224	98.119	98.046	97.968	5.125	97.841	97.737	97.664	97.586	5.750	100.437	100.366	100.268	100.175
5.250	98.694	98.649	98.591	98.529	5.250	98.332	98.287	98.229	98.166	5.875	100.902	100.822	100.734	100.641
5.375	99.272	99.227	99.169	99.106	5.375	98.945	98.900	98.842	98.779	5.990	101.311	101.230	101.143	101.049
5.500	99.833	99.788	99.729	99.667	5.500	99.508	99.463	99.404	99.342	6.125	101.721	101.641	101.553	101.460
5.625	100.336	100.291	100.233	100.171	5.625	100.003	99.958	99.900	99.837	6.250	101.453	101.387	101.314	101.236
5.750	100.644	100.591	100.533	100.470	5.750	100.299	100.246	100.188	100.125	6.375	101.963	101.896	101.823	101.745
5.875	101.106	101.054	100.996	100.933	5.875	100.761	100.709	100.651	100.588	6.500	102.320	102.254	102.181	102.103
5.990	101.509	101.456	101.398	101.336	5.990	101.164	101.111	101.053	100.991	6.625	102.530	102.463	102.390	102.312
6.125	101.917	101.865	101.806	101.744	6.125	101.572	101.520	101.461	101.399	6.750	102.563	102.535	102.513	102.489
6.250	102.105	102.066	102.022	101.976	6.250	101.760	101.721	101.677	101.631	6.875	102.784	102.756	102.734	102.710
6.375	102.618	102.579	102.536	102.489	6.375	102.273	102.234	102.191	102.144	6.990	103.189	103.161	103.139	103.115
6.500	102.951	102.913	102.869	102.822	6.500	102.606	102.568	102.524	102.477	7.125	103.507	103.479	103.457	103.433
6.625	103.133	103.094	103.050	103.003	6.625	102.780	102.741	102.697	102.651	7.250	103.763	103.756	103.742	103.726
6.750	103.516	103.496	103.466	103.435	6.750	103.171	103.151	103.121	103.090	7.375	104.039	104.033	104.018	104.003
6.875	103.722	103.701	103.672	103.641	6.875	103.377	103.356	103.327	103.296	7.500	104.305	104.298	104.284	104.268
6.990	104.121	104.107	104.084	104.060	6.990	103.776	103.762	103.739	103.715	7.625	104.587	104.580	104.566	104.550
7.125	104.436	104.423	104.401	104.378	7.125	104.091	104.078	104.056	104.033	7.750	104.852	104.845	104.831	104.815
7.250	104.699	104.686	104.664	104.641	7.250	104.354	104.341	104.319	104.296	7.875	105.102	105.095	105.081	105.065
7.375	104.783	104.770	104.748	104.725	7.375	104.438	104.425	104.403	104.380	7.990	105.064	105.057	105.043	105.027
7.500	105.006	104.993	104.971	104.948	7.500	104.659	104.645	104.623	104.600	8.125	105.311	105.304	105.290	105.274
7.625	105.213	105.200	105.178	105.155	7.625	104.861	104.847	104.826	104.802					
7.750	105.012	104.998	104.977	104.953	7.750	104.657	104.643	104.621	104.598					
7.875	105.225	105.211	105.190	105.166	7.875	104.845	104.831	104.810	104.786					
7.990	105.156	105.142	105.120	105.097	7.990	104.776	104.762	104.740	104.717					
8.125	105.367	105.354	105.332	105.308	8.125	104.987	104.974	104.952	104.928					

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
4.990	99.425	99.391	99.344	99.293	5.500	100.540	100.495	100.447	100.396	5.875	100.756	100.704	100.646	100.583
5.125	99.560	99.526	99.478	99.427	5.625	100.774	100.729	100.681	100.630	5.990	101.159	101.106	101.048	100.986
5.250	100.144	100.110	100.062	100.011	5.750	101.234	101.200	101.152	101.101	6.125	101.567	101.515	101.456	101.394
5.375	100.447	100.413	100.365	100.314	5.875	101.451	101.417	101.369	101.318	6.250	101.755	101.716	101.672	101.626
5.500	100.738	100.707	100.673	100.636	5.990	101.647	101.613	101.565	101.514	6.375	102.268	102.229	102.186	102.139
5.625	101.045	101.014	100.980	100.944	6.125	101.868	101.834	101.786	101.735	6.500	102.601	102.563	102.519	102.472
5.750	101.337	101.306	101.270	101.232	6.250	102.055	102.021	101.974	101.922	6.625	102.783	102.744	102.700	102.653
5.875	101.628	101.595	101.547	101.495	6.375	102.362	102.328	102.281	102.229	6.750	103.166	103.146	103.116	103.085
5.990	101.888	101.854	101.806	101.755	6.500	102.539	102.500	102.453	102.401	6.875	103.372	103.351	103.322	103.291
6.125	102.188	102.154	102.106	102.055	6.625	102.585	102.539	102.486	102.429	6.990	103.771	103.757	103.734	103.710
6.250	102.455	102.421	102.373	102.322	6.750	102.880	102.834	102.779	102.720	7.125	104.086	104.073	104.051	104.028
6.375	102.833	102.799	102.751	102.700	6.875	102.939	102.893	102.838	102.779	7.250	104.349	104.336	104.314	104.291
6.500	103.071	103.037	102.990	102.938	6.990	103.200	103.154	103.099	103.040	7.375	104.433	104.420	104.398	104.375
6.625	103.162	103.128	103.080	103.029	7.125	103.355	103.309	103.254	103.195	7.500	104.656	104.643	104.621	104.598
6.750	103.316	103.269	103.215	103.156	7.250	103.334	103.248	103.166	103.078	7.625	104.863	104.850	104.828	104.805
6.875	103.408	103.362	103.307	103.249						7.750	104.662	104.648	104.627	104.603
6.990	103.716	103.670	103.615	103.556						7.875	104.875	104.861	104.840	104.816
										7.990	104.806	104.792	104.770	104.747
										8.125	105.017	105.004	104.982	104.958

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	101.106	101.054	100.996	100.933
5.990	101.509	101.456	101.398	101.336
6.125	101.917	101.865	101.806	101.744
6.250	102.105	102.066	102.022	101.976
6.375	102.618	102.579	102.536	102.489
6.500	102.951	102.913	102.869	102.822
6.625	103.133	103.094	103.050	103.003
6.750	103.516	103.496	103.466	103.435
6.875	103.722	103.701	103.672	103.641
6.990	104.121	104.107	104.084	104.060
7.125	104.436	104.423	104.401	104.378
7.250	104.699	104.686	104.664	104.641
7.375	104.783	104.770	104.748	104.725
7.500	105.006	104.993	104.971	104.948
7.625	105.213	105.200	105.178	105.155
7.750	105.012	104.998	104.977	104.953
7.875	105.225	105.211	105.190	105.166
7.990	105.156	105.142	105.120	105.097
8.125	105.367	105.354	105.332	105.308

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	99.221	99.155	99.082	99.004	5.500	97.004	96.938	96.865	96.787	5.500	98.275	98.230	98.182	98.131
5.625	99.778	99.712	99.639	99.561	5.625	97.564	97.498	97.425	97.346	5.625	98.536	98.491	98.443	98.392
5.750	100.023	99.957	99.884	99.806	5.750	97.820	97.753	97.680	97.602	5.750	98.531	98.486	98.438	98.387
5.875	100.468	100.402	100.329	100.251	5.875	98.281	98.214	98.141	98.063	5.875	98.766	98.721	98.673	98.622
5.990	100.950	100.883	100.810	100.732	5.990	98.746	98.680	98.607	98.529	5.990	99.055	99.010	98.962	98.911
6.125	101.312	101.245	101.172	101.094	6.125	99.155	99.089	99.016	98.937	6.125	99.255	99.211	99.163	99.111
6.250	101.194	101.127	101.054	100.976	6.250	99.051	98.985	98.912	98.834	6.250	99.406	99.357	99.296	99.230
6.375	101.582	101.516	101.443	101.365	6.375	99.416	99.350	99.277	99.199	6.375	99.570	99.522	99.460	99.394
6.500	101.871	101.804	101.731	101.653	6.500	99.725	99.659	99.586	99.507	6.500	99.693	99.645	99.584	99.518
6.625	102.164	102.098	102.025	101.947	6.625	100.039	99.972	99.899	99.821	6.625	99.850	99.802	99.740	99.674
6.750	102.162	102.120	102.069	102.014	6.750	100.063	100.021	99.970	99.916	6.750	99.869	99.808	99.740	99.666
6.875	102.480	102.438	102.387	102.333	6.875	100.353	100.311	100.260	100.206	6.875	100.013	99.952	99.883	99.810
6.990	102.633	102.591	102.540	102.486	6.990	100.523	100.481	100.430	100.375	6.990	100.079	100.018	99.949	99.876
7.125	102.853	102.811	102.760	102.705	7.125	100.758	100							



Effective: March 5, 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 (R201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.157	97.053	96.980	96.902	5.990	100.900	100.833	100.760	100.682	5.375	98.472	98.427	98.369	98.306
4.990	97.752	97.647	97.574	97.496	6.125	101.262	101.195	101.122	101.044	5.500	99.033	98.988	98.929	98.867
5.125	98.124	98.019	97.946	97.868	6.250	101.144	101.077	101.004	100.926	5.625	99.536	99.491	99.433	99.371
5.250	98.594	98.549	98.491	98.429	6.375	101.532	101.466	101.393	101.315	5.750	99.844	99.791	99.733	99.670
5.375	99.172	99.127	99.069	99.006	6.500	101.821	101.754	101.681	101.603	5.875	100.306	100.254	100.196	100.133
5.500	99.733	99.688	99.629	99.567	6.625	102.114	102.048	101.975	101.897	5.990	100.709	100.656	100.598	100.536
5.625	100.236	100.191	100.133	100.071	6.750	102.112	102.070	102.019	101.964	6.125	101.117	101.065	101.006	100.944
5.750	100.544	100.491	100.433	100.370	6.875	102.430	102.388	102.337	102.283	6.250	101.305	101.266	101.222	101.176
5.875	101.006	100.954	100.896	100.833	6.990	102.583	102.541	102.490	102.436	6.375	101.818	101.779	101.736	101.689
5.990	101.409	101.356	101.298	101.236	7.125	102.803	102.761	102.710	102.655	6.500	102.151	102.113	102.069	102.022
6.125	101.817	101.765	101.706	101.644	7.250	102.288	102.253	102.210	102.163	6.625	102.333	102.294	102.250	102.203
6.250	102.005	101.966	101.922	101.876	7.375	102.717	102.682	102.638	102.591	6.750	102.716	102.696	102.666	102.635
6.375	102.518	102.479	102.436	102.389	7.500	102.779	102.745	102.701	102.654	6.875	102.922	102.901	102.872	102.841
6.500	102.851	102.813	102.769	102.722	7.625	102.825	102.791	102.747	102.700	6.990	103.321	103.307	103.284	103.260
6.625	103.033	102.994	102.950	102.903	7.750	103.238	103.175	103.102	103.024	7.125	103.636	103.623	103.601	103.578
6.750	103.416	103.396	103.366	103.335	7.875	103.365	103.302	103.229	103.151	7.250	103.899	103.886	103.864	103.841
6.875	103.622	103.601	103.572	103.541	7.990	102.236	102.173	102.100	102.022	7.375	103.983	103.970	103.948	103.925
6.990	104.021	104.007	103.984	103.960	8.125	102.408	102.345	102.273	102.194	7.500	104.206	104.193	104.171	104.148
7.125	104.336	104.323	104.301	104.278	8.250	101.646	101.527	101.396	101.255	7.625	104.413	104.400	104.378	104.355
7.250	104.599	104.586	104.564	104.541	8.375	102.183	102.064	101.933	101.792	7.750	104.212	104.198	104.177	104.153
7.375	104.683	104.670	104.648	104.625	8.500	102.305	102.186	102.054	101.914	7.875	104.425	104.411	104.390	104.366
7.500	104.906	104.893	104.871	104.848	8.625	102.472	102.353	102.222	102.081	7.990	104.356	104.342	104.320	104.297
7.625	105.113	105.100	105.078	105.055	8.750	102.640	102.521	102.389	102.249	8.125	104.567	104.554	104.532	104.508

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.157	97.053	96.980	96.902	5.990	100.900	100.833	100.760	100.682	5.375	98.472	98.427	98.369	98.306
4.990	97.752	97.647	97.574	97.496	6.125	101.262	101.195	101.122	101.044	5.500	99.033	98.988	98.929	98.867
5.125	98.124	98.019	97.946	97.868	6.250	101.144	101.077	101.004	100.926	5.625	99.536	99.491	99.433	99.371
5.250	98.594	98.549	98.491	98.429	6.375	101.532	101.466	101.393	101.315	5.750	99.844	99.791	99.733	99.670
5.375	99.172	99.127	99.069	99.006	6.500	101.821	101.754	101.681	101.603	5.875	100.306	100.254	100.196	100.133
5.500	99.733	99.688	99.629	99.567	6.625	102.114	102.048	101.975	101.897	5.990	100.709	100.656	100.598	100.536
5.625	100.236	100.191	100.133	100.071	6.750	102.112	102.070	102.019	101.964	6.125	101.117	101.065	101.006	100.944
5.750	100.544	100.491	100.433	100.370	6.875	102.430	102.388	102.337	102.283	6.250	101.305	101.266	101.222	101.176
5.875	101.006	100.954	100.896	100.833	6.990	102.583	102.541	102.490	102.436	6.375	101.818	101.779	101.736	101.689
5.990	101.409	101.356	101.298	101.236	7.125	102.803	102.761	102.710	102.655	6.500	102.151	102.113	102.069	102.022
6.125	101.817	101.765	101.706	101.644	7.250	102.288	102.253	102.210	102.163	6.625	102.333	102.294	102.250	102.203
6.250	102.005	101.966	101.922	101.876	7.375	102.717	102.682	102.638	102.591	6.750	102.716	102.696	102.666	102.635
6.375	102.518	102.479	102.436	102.389	7.500	102.779	102.745	102.701	102.654	6.875	102.922	102.901	102.872	102.841
6.500	102.851	102.813	102.769	102.722	7.625	102.825	102.791	102.747	102.700	6.990	103.321	103.307	103.284	103.260
6.625	103.033	102.994	102.950	102.903	7.750	103.238	103.175	103.102	103.024	7.125	103.636	103.623	103.601	103.578
6.750	103.416	103.396	103.366	103.335	7.875	103.365	103.302	103.229	103.151	7.250	103.899	103.886	103.864	103.841
6.875	103.622	103.601	103.572	103.541	7.990	102.236	102.173	102.100	102.022	7.375	103.983	103.970	103.948	103.925
6.990	104.021	104.007	103.984	103.960	8.125	102.408	102.345	102.273	102.194	7.500	104.206	104.193	104.171	104.148
7.125	104.336	104.323	104.301	104.278	8.250	101.646	101.527	101.396	101.255	7.625	104.413	104.400	104.378	104.355
7.250	104.599	104.586	104.564	104.541	8.375	102.183	102.064	101.933	101.792	7.750	104.212	104.198	104.177	104.153
7.375	104.683	104.670	104.648	104.625	8.500	102.305	102.186	102.054	101.914	7.875	104.425	104.411	104.390	104.366
7.500	104.906	104.893	104.871	104.848	8.625	102.472	102.353	102.222	102.081	7.990	104.356	104.342	104.320	104.297
7.625	105.113	105.100	105.078	105.055	8.750	102.640	102.521	102.389	102.249	8.125	104.567	104.554	104.532	104.508



SELECT PRICING

Effective: March 5, 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	97.507	97.403	97.330	97.252	4.875	99.335	99.303	99.262	99.218
4.990	98.102	97.997	97.924	97.846	4.990	99.675	99.641	99.594	99.543
5.125	98.474	98.369	98.296	98.218	5.125	99.810	99.776	99.728	99.677
5.250	98.944	98.899	98.841	98.779	5.250	100.394	100.360	100.312	100.261
5.375	99.522	99.477	99.419	99.356	5.375	100.697	100.663	100.615	100.564
5.500	100.083	100.038	99.979	99.917	5.500	100.988	100.957	100.923	100.886
5.625	100.586	100.541	100.483	100.421	5.625	101.295	101.264	101.230	101.194
5.750	100.894	100.841	100.783	100.720	5.750	101.587	101.556	101.520	101.482
5.875	101.356	101.304	101.246	101.183	5.875	101.878	101.845	101.797	101.745
5.990	101.759	101.706	101.648	101.586	5.990	102.138	102.104	102.056	102.005
6.125	102.167	102.115	102.056	101.994	6.125	102.438	102.404	102.356	102.305
6.250	102.355	102.316	102.272	102.226	6.250	102.705	102.671	102.623	102.572
6.375	102.868	102.829	102.786	102.739	6.375	103.083	103.049	103.001	102.950
6.500	103.201	103.163	103.119	103.072	6.500	103.321	103.287	103.240	103.188
6.625	103.383	103.344	103.300	103.253	6.625	103.412	103.378	103.330	103.279
6.750	103.766	103.746	103.716	103.685	6.750	103.566	103.519	103.465	103.406
6.875	103.972	103.951	103.922	103.891	6.875	103.658	103.612	103.557	103.499
6.990	104.371	104.357	104.334	104.310	6.990	103.966	103.920	103.865	103.806
7.125	104.686	104.673	104.651	104.628	7.125	104.175	104.129	104.074	104.016
7.250	104.949	104.936	104.914	104.891	7.250	104.005	103.919	103.837	103.749
7.375	105.033	105.020	104.998	104.975					
7.500	105.256	105.243	105.221	105.198					
7.625	105.463	105.450	105.428	105.405					
7.750	105.262	105.248	105.227	105.203					
7.875	105.475	105.461	105.440	105.416					
7.990	105.406	105.392	105.370	105.347					
8.125	105.617	105.604	105.582	105.558					

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)					SELECT 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
5.500	99.471	99.405	99.332	99.254	5.990	99.305	99.260	99.212	99.161
5.625	100.028	99.962	99.889	99.811	6.125	99.505	99.461	99.413	99.361
5.750	100.273	100.207	100.134	100.056	6.250	99.656	99.607	99.546	99.480
5.875	100.718	100.652	100.579	100.501	6.375	99.820	99.772	99.710	99.644
5.990	101.200	101.133	101.060	100.982	6.500	99.943	99.895	99.834	99.768
6.125	101.562	101.495	101.422	101.344	6.625	100.100	100.052	99.990	99.924
6.250	101.444	101.377	101.304	101.226	6.750	100.119	100.058	99.990	99.916
6.375	101.832	101.766	101.693	101.615	6.875	100.263	100.202	100.133	100.060
6.500	102.121	102.054	101.981	101.903	6.990	100.329	100.268	100.199	100.126
6.625	102.414	102.348	102.275	102.197	7.125	100.460	100.399	100.330	100.257
6.750	102.412	102.370	102.319	102.264	7.250	100.151	100.050	99.954	99.852
6.875	102.730	102.688	102.637	102.583	7.375	100.651	100.550	100.455	100.352
6.990	102.883	102.841	102.790	102.736	7.500	100.635	100.535	100.439	100.336
7.125	103.103	103.061	103.010	102.955	7.625	100.622	100.522	100.426	100.323
7.250	102.588	102.553	102.510	102.463	7.750	101.634	101.534	101.438	101.335
7.375	103.017	102.982	102.938	102.891	7.875	101.746	101.645	101.550	101.447
7.500	103.079	103.045	103.001	102.954	7.990	100.573	100.473	100.377	100.274
7.625	103.125	103.091	103.047	103.000					
7.750	103.538	103.475	103.402	103.324					
7.875	103.665	103.602	103.529	103.451					
7.990	102.536	102.473	102.400	102.322					
8.125	102.708	102.645	102.573	102.494					

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.407	97.303	97.230	97.152	5.990	101.150	101.083	101.010	100.932
4.990	98.002	97.897	97.824	97.746	6.125	101.512	101.445	101.372	101.294
5.125	98.374	98.269	98.196	98.118	6.250	101.394	101.327	101.254	101.176
5.250	98.844	98.799	98.741	98.679	6.375	101.782	101.716	101.643	101.565
5.375	99.422	99.377	99.319	99.256	6.500	102.071	102.004	101.931	101.853
5.500	99.983	99.938	99.879	99.817	6.625	102.364	102.298	102.225	102.147
5.625	100.486	100.441	100.383	100.321	6.750	102.362	102.320	102.269	102.214
5.750	100.794	100.741	100.683	100.620	6.875	102.680	102.638	102.587	102.533
5.875	101.256	101.204	101.146	101.083	6.990	102.833	102.791	102.740	102.686
5.990	101.659	101.606	101.548	101.486	7.125	103.053	103.011	102.960	102.905
6.125	102.067	102.015	101.956	101.894	7.250	102.538	102.503	102.460	102.413
6.250	102.255	102.216	102.172	102.126	7.375	102.967	102.932	102.888	102.841
6.375	102.768	102.729	102.686	102.639	7.500	103.029	102.995	102.951	102.904
6.500	103.101	103.063	103.019	102.972	7.625	103.075	103.041	102.997	102.950
6.625	103.283	103.244	103.200	103.153	7.750	103.488	103.425	103.352	103.274
6.750	103.666	103.646	103.616	103.585	7.875	103.615	103.552	103.479	103.401
6.875	103.872	103.851	103.822	103.791	7.990	102.486	102.423	102.350	102.272
6.990	104.271	104.257	104.234	104.210	8.125	102.658	102.595	102.523	102.444
7.125	104.586	104.573	104.551	104.528	8.250	101.896	101.777	101.646	101.505
7.250	104.849	104.836	104.814	104.791	8.375	102.433	102.314	102.183	102.042
7.375	104.933	104.920	104.898	104.875	8.500	102.555	102.436	102.304	102.164
7.500	105.156	105.143	105.121	105.098					
7.625	105.363	105.350	105.328	105.305					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD1)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.407	97.303	97.230	97.152	5.990	101.150	101.083	101.010	100.932
4.990	98.002	97.897	97.824	97.746	6.125	101.512	101.445	101.372	101.294
5.125	98.374	98.269	98.196	98.118	6.250	101.394	101.327	101.254	101.176
5.250	98.844	98.799	98.741	98.679	6.375	101.782	101.716	101.643	101.565
5.375	99.422	99.377	99.319	99.256	6.500	102.071	102.004	101.931	101.853
5.500	99.983	99.938	99.879	99.817	6.625	102.364	102.298	102.225	102.147
5.625	100.486	100.441	100.383	100.321	6.750	102.362	102.320	102.269	102.214
5.750	100.794	100.741	100.683	100.620	6.875	102.680	102.638	102.587	102.533
5.875	101.256	101.204	101.146	101.083	6.990	102.833	102.791	102.740	102.686
5.990	101.659	101.606	101.548	101.486	7.125	103.053	103.011	102.960	102.905
6.125	102.067	102.015	101.956	101.894	7.250	102.538	102.503	102.460	102.413
6.250	102.255	102.216	102.172	102.126	7.375	102.967	102.932	102.888	102.841
6.375	102.768	102.729	102.686	102.639	7.500	103.029	102.995	102.951	102.904
6.500	103.101	103.063	103.019	102.972	7.625	103.075	103.041	102.997	102.950
6.625	103.283	103.244	103.200	103.153	7.750	103.488	103.425	103.352	103.274
6.750	103.666	103.646	103.616	103.585	7.875	103.615	103.552	103.479	103.401
6.875	103.872	103.851	103.822	103.791	7.990	102.486	102.423	102.350	102.272
6.990	104.271	104.257	104.234	104.210	8.125	102.658	102.595	102.523	102.444
7.125	104.586	104.573	104.551	104.528	8.250	101.896	101.777	101.646	101.505
7.250	104.849	104.836	104.814	104.791	8.375	102.433	102.314	102.183	102.042
7.375	104.933	104.920	104.898	104.875	8.500	102.555	102.436	102.304	102.164
7.500	105.156	105.143	105.121	105.098					
7.625	105.363	105.350	105.328	105.305					



Effective: **March 5, 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

Texas Cash out	-1.000	FTHB + AMI LLPA Waiver	0.000	<i>* 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**</i>
HB 20YR & 25YR Term	-1.500	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj		
> 6 Financed Properties	-0.500	**Minimum Loan Amount \$75,000**		
Escrow Waiver (Non-CA)	-0.250	***All loan level price adjustments are cumulative***		
		Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs		

LENDER PAID MI

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

LPMI (in addition to adjustments above)

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

Effective: March 5, 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: March 5, 2026

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

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				FHA 20 Year Fixed - (320)				FHA 15 Year Fixed - (315)				FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	99.055	99.038	98.982	4.990	98.245	98.228	98.172	4.990	99.616	99.588	99.544	5.125	98.596	98.580	98.523
5.125	99.399	99.382	99.326	5.125	98.589	98.572	98.516	5.125	99.828	99.800	99.756	5.250	99.579	99.562	99.506
5.250	100.152	100.136	100.079	5.250	99.342	99.326	99.269	5.250	100.430	100.403	100.359	5.375	99.376	99.289	99.217
5.375	100.537	100.451	100.378	5.375	99.727	99.641	99.568	5.375	100.319	100.291	100.247	5.500	100.047	99.960	99.888
5.500	101.043	100.956	100.884	5.500	100.233	100.146	100.074	5.500	100.693	100.666	100.622	5.625	100.476	100.389	100.316
5.625	101.491	101.404	101.332	5.625	100.681	100.594	100.522	5.625	101.010	100.982	100.938	5.750	100.630	100.543	100.470
5.750	101.791	101.705	101.632	5.750	100.981	100.895	100.822	5.750	101.159	101.131	101.087	5.875	101.215	101.166	101.110
5.875	101.740	101.691	101.635	5.875	100.930	100.881	100.825	5.875	101.187	101.158	101.106	5.990	101.651	101.603	101.546
5.990	102.394	102.345	102.289	5.990	101.584	101.535	101.479	5.990	101.700	101.671	101.619	6.125	102.070	102.021	101.965
6.125	102.963	102.914	102.857	6.125	102.153	102.104	102.047	6.125	102.116	102.087	102.036	6.250	101.908	101.860	101.803
6.250	102.807	102.758	102.702	6.250	101.997	101.948	101.892	6.250	101.789	101.760	101.709	6.375	101.848	101.831	101.839
6.375	102.891	102.873	102.882	6.375	102.081	102.063	102.072	6.375	102.020	102.016	101.994	6.500	102.170	102.153	102.161
6.500	103.462	103.445	103.453	6.500	102.652	102.635	102.643	6.500	102.431	102.426	102.404	6.625	102.547	102.529	102.537
6.625	103.839	103.822	103.830	6.625	103.029	103.012	103.020	6.625	102.646	102.641	102.619	6.750	102.500	102.483	102.491
6.750	103.760	103.743	103.751	6.750	102.950	102.933	102.941	6.750	102.692	102.688	102.666	6.875	103.023	102.987	102.998
6.875	104.413	104.377	104.288	6.875	103.603	103.567	103.478	6.875	103.323	103.319	103.297	6.990	103.227	103.190	103.102
6.990	104.813	104.777	104.688	6.990	104.003	103.967	103.878	6.990	103.552	103.548	103.526	7.125	103.503	103.467	103.378

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	98.905	98.888	98.832	5.125	98.396	98.380	98.323	4.990	98.905	98.888	98.832	5.125	98.396	98.380	98.323
5.125	99.249	99.232	99.176	5.250	99.379	99.362	99.306	5.125	99.249	99.232	99.176	5.250	99.379	99.362	99.306
5.250	100.002	99.986	99.929	5.375	99.176	99.089	99.017	5.250	100.002	99.986	99.929	5.375	99.176	99.089	99.017
5.375	100.387	100.301	100.228	5.500	99.847	99.760	99.688	5.375	100.387	100.301	100.228	5.500	99.847	99.760	99.688
5.500	100.893	100.806	100.734	5.625	100.276	100.189	100.116	5.500	100.893	100.806	100.734	5.625	100.276	100.189	100.116
5.625	101.341	101.254	101.182	5.750	100.430	100.343	100.270	5.625	101.341	101.254	101.182	5.750	100.430	100.343	100.270
5.750	101.641	101.555	101.482	5.875	101.015	100.966	100.910	5.750	101.641	101.555	101.482	5.875	101.015	100.966	100.910
5.875	101.590	101.541	101.485	5.990	101.451	101.403	101.346	5.875	101.590	101.541	101.485	5.990	101.451	101.403	101.346
5.990	102.244	102.195	102.139	6.125	101.870	101.821	101.765	5.990	102.244	102.195	102.139	6.125	101.870	101.821	101.765
6.125	102.813	102.764	102.707	6.250	101.708	101.660	101.603	6.125	102.813	102.764	102.707	6.250	101.708	101.660	101.603
6.250	102.657	102.608	102.552	6.375	101.648	101.631	101.639	6.250	102.657	102.608	102.552	6.375	101.648	101.631	101.639
6.375	102.741	102.723	102.732	6.500	101.970	101.953	101.961	6.375	102.741	102.723	102.732	6.500	101.970	101.953	101.961
6.500	103.312	103.295	103.303	6.625	102.347	102.329	102.337	6.500	103.312	103.295	103.303	6.625	102.347	102.329	102.337
6.625	103.689	103.672	103.680	6.750	102.300	102.283	102.291	6.625	103.689	103.672	103.680	6.750	102.300	102.283	102.291
6.750	103.610	103.593	103.601	6.875	102.823	102.787	102.698	6.750	103.610	103.593	103.601	6.875	102.823	102.787	102.698
6.875	104.263	104.227	104.138	6.990	103.027	102.990	102.902	6.875	104.263	104.227	104.138	6.990	103.027	102.990	102.902
6.990	104.663	104.627	104.538	7.125	103.303	103.267	103.178	6.990	104.663	104.627	104.538	7.125	103.303	103.267	103.178

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	60 Day Lock (From 45 Day Price)
0.250	-1.500	-0.375	-0.500
FICO 660-679	FICO 550-579	VA Cashout >90% LTV	3-4 Units
0.250	-3.000	-3.000	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	VA IRRRL >100% CLTV
0.000	-3.000	-1.250	-1.000
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)	NC Floor Price
-0.250	0.250	-1.250	99.750



SELECT PRICING

Effective: March 5, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	99.405	99.388	99.332	
5.125	99.749	99.732	99.676	
5.250	100.502	100.486	100.429	
5.375	100.887	100.801	100.728	
5.500	101.393	101.306	101.234	
5.625	101.841	101.754	101.682	
5.750	102.141	102.055	101.982	
5.875	102.090	102.041	101.985	
5.990	102.744	102.695	102.639	
6.125	103.313	103.264	103.207	
6.250	103.157	103.108	103.052	
6.375	103.241	103.223	103.232	
6.500	103.812	103.795	103.803	
6.625	104.189	104.172	104.180	
6.750	104.110	104.093	104.101	
6.875	104.763	104.727	104.638	
6.990	105.163	105.127	105.038	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	99.966	99.938	99.894	
5.125	100.178	100.150	100.106	
5.250	100.780	100.753	100.709	
5.375	100.669	100.641	100.597	
5.500	101.043	101.016	100.972	
5.625	101.360	101.332	101.288	
5.750	101.509	101.481	101.437	
5.875	101.537	101.508	101.456	
5.990	102.050	102.021	101.969	
6.125	102.466	102.437	102.386	
6.250	102.139	102.110	102.059	
6.375	102.370	102.366	102.344	
6.500	102.781	102.776	102.754	
6.625	102.996	102.991	102.969	
6.750	103.042	103.038	103.016	
6.875	103.673	103.669	103.647	
6.990	103.902	103.898	103.876	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	99.255	99.238	99.182	
5.125	99.599	99.582	99.526	
5.250	100.352	100.336	100.279	
5.375	100.737	100.651	100.578	
5.500	101.243	101.156	101.084	
5.625	101.691	101.604	101.532	
5.750	101.991	101.905	101.832	
5.875	101.940	101.891	101.835	
5.990	102.594	102.545	102.489	
6.125	103.163	103.114	103.057	
6.250	103.007	102.958	102.902	
6.375	103.091	103.073	103.082	
6.500	103.662	103.645	103.653	
6.625	104.039	104.022	104.030	
6.750	103.960	103.943	103.951	
6.875	104.613	104.577	104.488	
6.990	105.013	104.977	104.888	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	99.255	99.238	99.182	
5.125	99.599	99.582	99.526	
5.250	100.352	100.336	100.279	
5.375	100.737	100.651	100.578	
5.500	101.243	101.156	101.084	
5.625	101.691	101.604	101.532	
5.750	101.991	101.905	101.832	
5.875	101.940	101.891	101.835	
5.990	102.594	102.545	102.489	
6.125	103.163	103.114	103.057	
6.250	103.007	102.958	102.902	
6.375	103.091	103.073	103.082	
6.500	103.662	103.645	103.653	
6.625	104.039	104.022	104.030	
6.750	103.960	103.943	103.951	
6.875	104.613	104.577	104.488	
6.990	105.013	104.977	104.888	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.946	98.930	98.873	
5.250	99.929	99.912	99.856	
5.375	99.726	99.639	99.567	
5.500	100.397	100.310	100.238	
5.625	100.826	100.739	100.666	
5.750	100.980	100.893	100.820	
5.875	101.565	101.516	101.460	
5.990	102.001	101.953	101.896	
6.125	102.420	102.371	102.315	
6.250	102.258	102.210	102.153	
6.375	102.198	102.181	102.189	
6.500	102.520	102.503	102.511	
6.625	102.897	102.879	102.887	
6.750	102.850	102.833	102.841	
6.875	103.373	103.337	103.248	
6.990	103.577	103.540	103.452	
7.125	103.853	103.817	103.728	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	98.746	98.730	98.673	
5.250	99.729	99.712	99.656	
5.375	99.526	99.439	99.367	
5.500	100.197	100.110	100.038	
5.625	100.626	100.539	100.466	
5.750	100.780	100.693	100.620	
5.875	101.365	101.316	101.260	
5.990	101.801	101.753	101.696	
6.125	102.220	102.171	102.115	
6.250	102.058	102.010	101.953	
6.375	101.998	101.981	101.989	
6.500	102.320	102.303	102.311	
6.625	102.697	102.679	102.687	
6.750	102.650	102.633	102.641	
6.875	103.173	103.137	103.048	
6.990	103.377	103.340	103.252	
7.125	103.653	103.617	103.528	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.746	98.730	98.673	
5.250	99.729	99.712	99.656	
5.375	99.526	99.439	99.367	
5.500	100.197	100.110	100.038	
5.625	100.626	100.539	100.466	
5.750	100.780	100.693	100.620	
5.875	101.365	101.316	101.260	
5.990	101.801	101.753	101.696	
6.125	102.220	102.171	102.115	
6.250	102.058	102.010	101.953	
6.375	101.998	101.981	101.989	
6.500	102.320	102.303	102.311	
6.625	102.697	102.679	102.687	
6.750	102.650	102.633	102.641	
6.875	103.173	103.137	103.048	
6.990	103.377	103.340	103.252	
7.125	103.653	103.617	103.528	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	99.255	99.238	99.182	
5.125	99.599	99.582	99.526	
5.250	100.352	100.336	100.279	
5.375	100.737	100.651	100.578	
5.500	101.243	101.156	101.084	
5.625	101.691	101.604	101.532	
5.750	101.991	101.905	101.832	
5.875	101.940	101.891	101.835	
5.990	102.594	102.545	102.489	
6.125	103.163	103.114	103.057	
6.250	103.007	102.958	102.902	
6.375	103.091	103.073	103.082	
6.500	103.662	103.645	103.653	
6.625	104.039	104.022	104.030	
6.750	103.960	103.943	103.951	
6.875	104.613	104.577	104.488	
6.990	105.013	104.977	104.888	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	99.295	99.278	99.222	
5.125	99.639	99.622	99.566	
5.250	100.392	100.376	100.319	
5.375	100.777	100.691	100.618	
5.500	101.283	101.196	101.124	
5.625	101.731	101.644	101.572	
5.750	102.031	101.945	101.872	
5.875	101.980	101.931	101.875	
5.990	102.634	102.585	102.529	
6.125	103.203	103.154	103.097	
6.250	103.047	102.998	102.942	
6.375	103.131	103.113	103.122	
6.500	103.702	103.685	103.693	
6.625	104.079	104.062	104.070	
6.750	104.000	103.983	103.991	
6.875	104.653	104.617	104.528	
6.990	105.053	105.017	104.928	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.521	98.505	98.448	
5.250	99.504	99.487	99.431	
5.375	99.301	99.214	99.142	
5.500	99.972	99.885	99.813	
5.625	100.401	100.314	100.241	
5.750	100.555	100.468	100.395	
5.875	101.140	101.091	101.035	
5.990	101.576	101.528	101.471	
6.125	101.995	101.946	101.890	
6.250	101.833	101.785	101.728	
6.375	101.773	101.756	101.764	
6.500	102.095	102.078	102.086	
6.625	102.472	102.454	102.462	
6.750	102.425	102.408	102.416	
6.875	102.948	102.912	102.823	
6.990	103.152	103.115	103.027	
7.125	103.428	103.392	103.303	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.841	99.813	99.769	
5.125	100.053	100.025	99.981	
5.250	100.655	100.628	100.584	
5.375	100.544	100.516	100.472	
5.500	100.918	100.891	100.847	
5.625	101.235	101.207	101.163	
5.750	101.384	101.356	101.312	
5.875	101.412	101.383	101.331	
5.990	101.925	101.896	101.844	
6.125	102.341	102.312	102.261	
6.250	102.014	101.985	101.934	
6.375	102.245	102.241	102.219	
6.500	102.656	102.651	102.629	
6.625	102.871	102.866	102.844	
6.750	102.917	102.913	102.891	
6.875	103.548	103.544	103.522	
6.990	103.777	103.773	103.751	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.841	99.813	99.769	
5.125	100.053	100.025	99.981	
5.250	100.655	100.628	100.584	
5.375	100.544	100.516	100.472	
5.500	100.918	100.891	100.847	
5.625	101.235	101.207	101.163	
5.750	101.384	101.356	101.312	



Effective: March 5, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
4.990	98.568	98.552	98.495
5.125	99.044	99.027	98.971
5.250	99.817	99.801	99.744
5.375	100.242	100.155	100.082
5.500	100.684	100.597	100.524
5.625	101.120	101.033	100.961
5.750	101.364	101.277	101.204
5.875	101.351	101.302	101.245
5.990	101.835	101.786	101.730
6.125	102.313	102.264	102.208
6.250	102.427	102.379	102.322
6.375	101.886	101.869	101.877
6.500	102.365	102.348	102.356
6.625	102.652	102.635	102.643
6.750	103.155	103.138	103.146
6.875	103.964	103.928	103.839
6.990	104.144	104.107	104.018

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
4.990	97.768	97.752	97.695
5.125	98.244	98.227	98.171
5.250	99.017	99.001	98.944
5.375	99.442	99.355	99.282
5.500	99.884	99.797	99.724
5.625	100.320	100.233	100.161
5.750	100.564	100.477	100.404
5.875	100.551	100.502	100.445
5.990	101.035	100.986	100.930
6.125	101.513	101.464	101.408
6.250	101.627	101.579	101.522
6.375	101.086	101.069	101.077
6.500	101.565	101.548	101.556
6.625	101.852	101.835	101.843
6.750	102.355	102.338	102.346
6.875	103.164	103.128	103.039
6.990	103.344	103.307	103.218

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
4.990	99.139	99.112	99.068
5.125	99.483	99.455	99.411
5.250	100.105	100.078	100.034
5.375	100.033	100.006	99.962
5.500	100.344	100.317	100.273
5.625	100.649	100.621	100.577
5.750	100.741	100.714	100.670
5.875	100.807	100.778	100.727
5.990	101.151	101.122	101.070
6.125	101.477	101.448	101.396
6.250	101.420	101.391	101.340
6.375	101.026	101.022	101.000
6.500	101.344	101.340	101.318
6.625	101.469	101.465	101.443
6.750	102.097	102.093	102.071
6.875	102.884	102.880	102.858
6.990	102.893	102.888	102.866

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.250	99.389	99.372	99.316
5.375	99.266	99.179	99.107
5.500	99.700	99.613	99.541
5.625	100.159	100.072	99.999
5.750	100.675	100.588	100.516
5.875	100.665	100.617	100.560
5.990	101.097	101.048	100.992
6.125	101.621	101.572	101.515
6.250	101.473	101.424	101.368
6.375	101.169	101.152	101.160
6.500	101.642	101.625	101.633
6.625	101.929	101.912	101.920
6.750	101.660	101.643	101.651
6.875	102.559	102.522	102.433
6.990	102.751	102.714	102.625
7.125	102.983	102.946	102.857
7.250	102.903	102.766	102.677

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
4.990	98.318	98.302	98.245
5.125	98.794	98.777	98.721
5.250	99.567	99.551	99.494
5.375	99.992	99.905	99.832
5.500	100.434	100.347	100.274
5.625	100.870	100.783	100.711
5.750	101.114	101.027	100.954
5.875	101.101	101.052	100.995
5.990	101.585	101.536	101.480
6.125	102.063	102.014	101.958
6.250	102.177	102.129	102.072
6.375	101.636	101.619	101.627
6.500	102.115	102.098	102.106
6.625	102.402	102.385	102.393
6.750	102.905	102.888	102.896
6.875	103.714	103.678	103.589
6.990	103.894	103.857	103.768

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.250	99.239	99.222	99.166
5.375	99.116	99.029	98.957
5.500	99.550	99.463	99.391
5.625	100.009	99.922	99.849
5.750	100.525	100.438	100.366
5.875	100.515	100.467	100.410
5.990	100.947	100.898	100.842
6.125	101.471	101.422	101.365
6.250	101.323	101.274	101.218
6.375	101.019	101.002	101.010
6.500	101.492	101.475	101.483
6.625	101.779	101.762	101.770
6.750	101.510	101.493	101.501
6.875	102.409	102.372	102.283
6.990	102.601	102.564	102.475
7.125	102.833	102.796	102.707
7.250	102.653	102.616	102.527

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
4.990	98.318	98.302	98.245
5.125	98.794	98.777	98.721
5.250	99.567	99.551	99.494
5.375	99.992	99.905	99.832
5.500	100.434	100.347	100.274
5.625	100.870	100.783	100.711
5.750	101.114	101.027	100.954
5.875	101.101	101.052	100.995
5.990	101.585	101.536	101.480
6.125	102.063	102.014	101.958
6.250	102.177	102.129	102.072
6.375	101.636	101.619	101.627
6.500	102.115	102.098	102.106
6.625	102.402	102.385	102.393
6.750	102.905	102.888	102.896
6.875	103.714	103.678	103.589
6.990	103.894	103.857	103.768

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	99.239	99.222	99.166
5.375	99.116	99.029	98.957
5.500	99.550	99.463	99.391
5.625	100.009	99.922	99.849
5.750	100.525	100.438	100.366
5.875	100.515	100.467	100.410
5.990	100.947	100.898	100.842
6.125	101.471	101.422	101.365
6.250	101.323	101.274	101.218
6.375	101.019	101.002	101.010
6.500	101.492	101.475	101.483
6.625	101.779	101.762	101.770
6.750	101.510	101.493	101.501
6.875	102.409	102.372	102.283
6.990	102.601	102.564	102.475
7.125	102.833	102.796	102.707
7.250	102.653	102.616	102.527

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.250	99.297	99.281	99.224
5.375	99.722	99.635	99.562
5.500	100.164	100.077	100.004
5.625	100.600	100.513	100.441
5.750	100.844	100.757	100.684
5.875	100.831	100.782	100.725
5.990	101.315	101.266	101.210
6.125	101.793	101.744	101.688
6.250	101.907	101.859	101.802
6.375	101.366	101.349	101.357
6.500	101.845	101.828	101.836
6.625	102.132	102.115	102.123
6.750	102.635	102.618	102.626
6.875	103.444	103.408	103.319
6.990	103.624	103.587	103.498
7.125	104.148	104.112	104.023
7.250	104.198	104.161	104.072

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
-3.00
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



SELECT PRICING

Effective: **March 5, 2026**

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	98.918	98.902	98.845	
5.125	99.394	99.377	99.321	
5.250	100.167	100.151	100.094	
5.375	100.592	100.505	100.432	
5.500	101.034	100.947	100.874	
5.625	101.470	101.383	101.311	
5.750	101.714	101.627	101.554	
5.875	101.701	101.652	101.595	
5.990	102.185	102.136	102.080	
6.125	102.663	102.614	102.558	
6.250	102.777	102.729	102.672	
6.375	102.236	102.219	102.227	
6.500	102.715	102.698	102.706	
6.625	103.002	102.985	102.993	
6.750	103.505	103.488	103.496	
6.875	104.314	104.278	104.189	
6.990	104.494	104.457	104.368	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	99.489	99.462	99.418	
5.125	99.833	99.805	99.761	
5.250	100.455	100.428	100.384	
5.375	100.383	100.356	100.312	
5.500	100.694	100.667	100.623	
5.625	100.999	100.971	100.927	
5.750	101.091	101.064	101.020	
5.875	101.157	101.128	101.077	
5.990	101.501	101.472	101.420	
6.125	101.827	101.798	101.746	
6.250	101.770	101.741	101.690	
6.375	101.376	101.372	101.350	
6.500	101.694	101.690	101.668	
6.625	101.819	101.815	101.793	
6.750	102.447	102.443	102.421	
6.875	103.234	103.230	103.208	
6.990	103.243	103.238	103.216	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	98.668	98.652	98.595	
5.125	99.144	99.127	99.071	
5.250	99.917	99.901	99.844	
5.375	100.342	100.255	100.182	
5.500	100.784	100.697	100.624	
5.625	101.220	101.133	101.061	
5.750	101.464	101.377	101.304	
5.875	101.451	101.402	101.345	
5.990	101.935	101.886	101.830	
6.125	102.413	102.364	102.308	
6.250	102.527	102.479	102.422	
6.375	101.986	101.969	101.977	
6.500	102.465	102.448	102.456	
6.625	102.752	102.735	102.743	
6.750	103.255	103.238	103.246	
6.875	104.064	104.028	103.939	
6.990	104.244	104.207	104.118	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	98.668	98.652	98.595	
5.125	99.144	99.127	99.071	
5.250	99.917	99.901	99.844	
5.375	100.342	100.255	100.182	
5.500	100.784	100.697	100.624	
5.625	101.220	101.133	101.061	
5.750	101.464	101.377	101.304	
5.875	101.451	101.402	101.345	
5.990	101.935	101.886	101.830	
6.125	102.413	102.364	102.308	
6.250	102.527	102.479	102.422	
6.375	101.986	101.969	101.977	
6.500	102.465	102.448	102.456	
6.625	102.752	102.735	102.743	
6.750	103.255	103.238	103.246	
6.875	104.064	104.028	103.939	
6.990	104.244	104.207	104.118	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.739	99.722	99.666	
5.375	99.616	99.629	99.457	
5.500	100.050	99.963	99.891	
5.625	100.509	100.422	100.349	
5.750	101.025	100.938	100.866	
5.875	101.015	100.967	100.910	
5.990	101.447	101.398	101.342	
6.125	101.971	101.922	101.865	
6.250	101.823	101.774	101.718	
6.375	101.519	101.502	101.510	
6.500	101.992	101.975	101.983	
6.625	102.279	102.262	102.270	
6.750	102.010	101.993	102.001	
6.875	102.909	102.872	102.783	
6.990	103.101	103.064	102.975	
7.125	103.333	103.296	103.207	
7.250	103.153	103.116	103.027	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	99.589	99.572	99.516	
5.375	99.466	99.379	99.307	
5.500	99.900	99.813	99.741	
5.625	100.359	100.272	100.199	
5.750	100.875	100.788	100.716	
5.875	100.865	100.817	100.760	
5.990	101.297	101.248	101.192	
6.125	101.821	101.772	101.715	
6.250	101.673	101.624	101.568	
6.375	101.369	101.352	101.360	
6.500	101.842	101.825	101.833	
6.625	102.129	102.112	102.120	
6.750	101.860	101.843	101.851	
6.875	102.759	102.722	102.633	
6.990	102.951	102.914	102.825	
7.125	103.183	103.146	103.057	
7.250	103.003	102.966	102.877	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	99.589	99.572	99.516	
5.375	99.466	99.379	99.307	
5.500	99.900	99.813	99.741	
5.625	100.359	100.272	100.199	
5.750	100.875	100.788	100.716	
5.875	100.865	100.817	100.760	
5.990	101.297	101.248	101.192	
6.125	101.821	101.772	101.715	
6.250	101.673	101.624	101.568	
6.375	101.369	101.352	101.360	
6.500	101.842	101.825	101.833	
6.625	102.129	102.112	102.120	
6.750	101.860	101.843	101.851	
6.875	102.759	102.722	102.633	
6.990	102.951	102.914	102.825	
7.125	103.183	103.146	103.057	
7.250	103.003	102.966	102.877	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	98.668	98.652	98.595	
5.125	99.144	99.127	99.071	
5.250	99.917	99.901	99.844	
5.375	100.342	100.255	100.182	
5.500	100.784	100.697	100.624	
5.625	101.220	101.133	101.061	
5.750	101.464	101.377	101.304	
5.875	101.451	101.402	101.345	
5.990	101.935	101.886	101.830	
6.125	102.413	102.364	102.308	
6.250	102.527	102.479	102.422	
6.375	101.986	101.969	101.977	
6.500	102.465	102.448	102.456	
6.625	102.752	102.735	102.743	
6.750	103.255	103.238	103.246	
6.875	104.064	104.028	103.939	
6.990	104.244	104.207	104.118	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.043	99.027	98.970	
5.125	99.519	99.502	99.446	
5.250	100.292	100.276	100.219	
5.375	100.717	100.630	100.557	
5.500	101.159	101.072	100.999	
5.625	101.595	101.508	101.436	
5.750	101.839	101.752	101.679	
5.875	101.826	101.777	101.720	
5.990	102.310	102.261	102.205	
6.125	102.788	102.739	102.683	
6.250	102.902	102.854	102.797	
6.375	102.361	102.344	102.352	
6.500	102.840	102.823	102.831	
6.625	103.127	103.110	103.118	
6.750	103.630	103.613	103.621	
6.875	104.439	104.403	104.314	
6.990	104.619	104.582	104.493	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.564	99.547	99.491	
5.375	99.441	99.354	99.282	
5.500	99.875	99.788	99.716	
5.625	100.334	100.247	100.174	
5.750	100.850	100.763	100.691	
5.875	100.840	100.792	100.735	
5.990	101.272	101.223	101.167	
6.125	101.796	101.747	101.690	
6.250	101.648	101.599	101.543	
6.375	101.344	101.327	101.335	
6.500	101.817	101.800	101.808	
6.625	102.104	102.087	102.095	
6.750	101.835	101.818	101.826	
6.875	102.734	102.697	102.608	
6.990	102.926	102.889	102.800	
7.125	103.158	103.121	103.032	
7.250	102.978	102.941	102.852	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.364	99.337	99.293	
5.125	99.708	99.680	99.636	
5.250	100.330	100.303	100.259	
5.375	100.258	100.231	100.187	
5.500	100.569	100.542	100.498	
5.625	100.874	100.846	100.802	
5.750	100.966	100.939	100.895	
5.875	101.032	101.003	100.952	
5.990	101.376	101.347	101.295	
6.125	101.702	101.673	101.621	
6.250	101.645	101.616	101.565	
6.375	101.251	101.247	101.225	
6.500	101.569	101.565	101.543	
6.625	101.694	101.690	101.668	
6.750	102.322	102.318	102.296	
6.875	103.109	103.105	103.083	
6.990	103.118	103.113	103.091	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	98.398	98.382	98.325	
5.125	98.874	98.857	98.801	
5.250	99.647	99.631	99.574	
5.375	100.072	99.985	99.912	
5.500	100.514	100.427	100.354	
5.625	100.950	100.863	100.791	
5.750	101.194	101.107	101.034	



Effective: March 5, 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	
4.990	98.945	98.928	98.872	
5.125	99.289	99.272	99.216	
5.250	100.042	100.026	99.969	
5.375	100.427	100.341	100.268	
5.500	100.933	100.846	100.774	
5.625	101.381	101.294	101.222	
5.750	101.681	101.595	101.522	
5.875	101.681	101.581	101.525	
5.990	102.284	102.235	102.179	
6.125	102.853	102.804	102.747	
6.250	102.697	102.648	102.592	
6.375	102.781	102.763	102.772	
6.500	103.352	103.335	103.343	
6.625	103.729	103.712	103.720	
6.750	103.650	103.633	103.641	
6.875	104.303	104.267	104.178	
6.990	104.703	104.667	104.578	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	99.217	99.201	99.144	
5.375	99.602	99.516	99.443	
5.500	100.108	100.021	99.949	
5.625	100.556	100.469	100.397	
5.750	100.856	100.770	100.697	
5.875	100.805	100.756	100.700	
5.990	101.459	101.410	101.354	
6.125	102.028	101.979	101.922	
6.250	101.872	101.823	101.767	
6.375	101.956	101.938	101.947	
6.500	102.527	102.510	102.518	
6.625	102.904	102.887	102.895	
6.750	102.828	102.808	102.816	
6.875	103.478	103.442	103.353	
6.990	103.878	103.842	103.753	
7.125	104.623	104.587	104.498	
7.250	104.187	104.150	104.061	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.491	99.463	99.419	
5.125	99.703	99.675	99.631	
5.250	100.305	100.278	100.234	
5.375	100.194	100.166	100.122	
5.500	100.568	100.541	100.497	
5.625	100.885	100.857	100.813	
5.750	101.034	101.006	100.962	
5.875	101.062	101.033	100.981	
5.990	101.575	101.546	101.494	
6.125	101.991	101.962	101.911	
6.250	101.664	101.635	101.584	
6.375	101.895	101.891	101.869	
6.500	102.306	102.301	102.279	
6.625	102.521	102.516	102.494	
6.750	102.567	102.563	102.541	
6.875	103.198	103.194	103.172	
6.990	103.427	103.423	103.401	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.154	99.137	99.081	
5.375	98.951	98.864	98.792	
5.500	99.622	99.535	99.463	
5.625	100.051	99.964	99.891	
5.750	100.205	100.118	100.045	
5.875	100.790	100.741	100.685	
5.990	101.226	101.178	101.121	
6.125	101.645	101.596	101.540	
6.250	101.483	101.435	101.378	
6.375	101.423	101.406	101.414	
6.500	101.745	101.728	101.736	
6.625	102.122	102.104	102.112	
6.750	102.075	102.058	102.066	
6.875	102.598	102.562	102.473	
6.990	102.802	102.765	102.677	
7.125	103.078	103.042	102.953	
7.250	102.833	102.796	102.707	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	99.942	99.926	99.869	
5.375	100.367	100.280	100.207	
5.500	100.809	100.722	100.649	
5.625	101.245	101.158	101.086	
5.750	101.489	101.402	101.329	
5.875	101.476	101.427	101.370	
5.990	101.960	101.911	101.855	
6.125	102.438	102.389	102.333	
6.250	102.552	102.504	102.447	
6.375	102.011	101.994	102.002	
6.500	102.490	102.473	102.481	
6.625	102.777	102.760	102.768	
6.750	103.280	103.263	103.271	
6.875	104.089	104.053	103.964	
6.990	104.269	104.232	104.143	
7.125	104.793	104.757	104.668	
7.250	104.843	104.806	104.717	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.892	98.876	98.819	
5.375	99.317	99.230	99.157	
5.500	99.759	99.672	99.599	
5.625	100.195	100.108	100.036	
5.750	100.439	100.352	100.279	
5.875	100.426	100.377	100.320	
5.990	100.910	100.861	100.805	
6.125	101.388	101.339	101.283	
6.250	101.502	101.454	101.397	
6.375	100.961	100.944	100.952	
6.500	101.440	101.423	101.431	
6.625	101.727	101.710	101.718	
6.750	102.230	102.213	102.221	
6.875	103.039	103.003	102.914	
6.990	103.219	103.182	103.093	
7.125	103.743	103.707	103.618	
7.250	103.793	103.756	103.667	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.014	98.987	98.943	
5.125	99.358	99.330	99.286	
5.250	99.980	99.953	99.909	
5.375	99.908	99.881	99.837	
5.500	100.219	100.192	100.148	
5.625	100.524	100.496	100.452	
5.750	100.616	100.589	100.545	
5.875	100.682	100.653	100.602	
5.990	101.026	100.997	100.945	
6.125	101.352	101.323	101.271	
6.250	101.295	101.266	101.215	
6.375	100.901	100.897	100.875	
6.500	101.219	101.215	101.193	
6.625	101.344	101.340	101.318	
6.750	101.972	101.968	101.946	
6.875	102.759	102.755	102.733	
6.990	102.768	102.763	102.741	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.214	99.197	99.141	
5.375	99.091	99.004	98.932	
5.500	99.525	99.438	99.366	
5.625	99.984	99.897	99.824	
5.750	100.500	100.413	100.341	
5.875	100.490	100.442	100.385	
5.990	100.922	100.873	100.817	
6.125	101.446	101.397	101.340	
6.250	101.298	101.249	101.193	
6.375	100.994	100.977	100.985	
6.500	101.467	101.450	101.458	
6.625	101.754	101.737	101.745	
6.750	101.485	101.468	101.476	
6.875	102.384	102.347	102.258	
6.990	102.576	102.539	102.450	
7.125	102.808	102.771	102.682	
7.250	102.628	102.591	102.502	

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	60 Day Lock (From 45 Day Price)
0.250	-1.500	-0.375	-0.500
FICO 660-679	FICO 550-579	VA Cashout >90% LTV	3-4 Units
0.250	-3.000	-3.000	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	VA IRRRL >100% CLTV
0.000	-3.000	-1.250	-1.000
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)	NC Floor Price
-0.250	0.250	-1.250	99.750



Effective:

Thursday, March 5, 2026

Jumbo Nitro XL Pricing

Jumbo Nitro XL 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.789	99.695	99.608	99.320
6.250	100.037	99.944	99.756	99.569
6.375	100.275	100.181	99.993	99.806
6.500	100.568	100.474	100.286	100.099
6.625	100.752	100.658	100.471	100.283
6.750	100.931	100.837	100.650	100.462
6.875	101.095	101.002	100.814	100.627
7.000	101.223	101.129	100.941	100.754
7.125	101.340	101.246	101.059	100.871
7.250	101.453	101.359	101.172	100.984
7.375	101.555	101.461	101.273	101.086
7.500	101.644	101.551	101.363	101.176
7.625	101.722	101.628	101.441	101.253
7.750	101.800	101.706	101.519	101.331
7.875	101.878	101.784	101.597	101.409
8.000	101.956	101.862	101.675	101.487
8.125	102.034	101.940	101.753	101.565
8.250	102.112	102.018	101.831	101.643
8.375	102.190	102.096	101.909	101.721

Jumbo Nitro XL 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.710	99.616	99.428	99.241
6.375	100.106	100.012	99.825	99.637
6.500	100.276	100.182	99.994	99.807
6.625	100.610	100.516	100.329	100.141
6.750	100.599	100.505	100.317	100.130
6.875	100.587	100.494	100.306	100.119
7.000	100.576	100.482	100.295	100.107
7.125	100.565	100.471	100.284	100.096
7.250	100.554	100.460	100.272	100.085
7.375	100.542	100.449	100.261	100.074
7.500	100.531	100.437	100.250	100.062
7.625	100.520	100.426	100.239	100.051
7.750	100.509	100.415	100.227	100.040
7.875	100.497	100.404	100.216	100.029
8.000	100.486	100.393	100.205	100.018

Loan Level Price Adjustments (LLPAs)		CLTV						
FICO		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800		0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 799		0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759		0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739		0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719		-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699		-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679		-1.500	-1.750	-2.150	-3.350	-4.400		
Other Adjusters		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property		-0.500	-0.550	-0.750	-1.250	-1.750		
Purchase		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance		-0.050	-0.100	-0.250	-0.750	-1.250		
Second Home		0.000	0.000	0.000	-0.100	-0.200		
Condo (LR and HR)		0.000	0.000	-0.050	-0.100	-0.200	-0.300	
2-4 Unit		-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self-Employed		0.000	-0.050	-0.050	-0.100	-0.100	-0.200	-0.250

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

Must be Conditionally Approved to lock

Effective: Thursday, March 5, 2026

Jumbo Nitro Pricing

Jumbo Nitro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.987	98.877	98.705	98.487
5.875	99.340	99.231	99.059	98.840
6.000	99.693	99.584	99.412	99.193
6.125	100.020	99.911	99.739	99.520
6.250	100.347	100.238	100.066	99.847
6.375	100.556	100.447	100.275	100.056
6.500	100.765	100.656	100.484	100.265
6.625	100.976	100.867	100.695	100.476
6.750	101.187	101.078	100.906	100.687
6.875	101.193	101.084	100.912	100.693
7.000	101.199	101.090	100.918	100.699
7.125	100.950	100.840	100.668	100.450
7.250	100.700	100.590	100.418	100.200
7.375	100.858	100.748	100.576	100.358
7.500	101.016	100.906	100.734	100.516

Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.987	98.877	98.705	98.487
5.875	99.340	99.231	99.059	98.840
6.000	99.693	99.584	99.412	99.193
6.125	100.020	99.911	99.739	99.520
6.250	100.347	100.238	100.066	99.847
6.375	100.556	100.447	100.275	100.056
6.500	100.765	100.656	100.484	100.265
6.625	100.976	100.867	100.695	100.476
6.750	101.187	101.078	100.906	100.687
6.875	101.193	101.084	100.912	100.693
7.000	101.199	101.090	100.918	100.699
7.125	100.950	100.840	100.668	100.450
7.250	100.700	100.590	100.418	100.200
7.375	100.858	100.748	100.576	100.358
7.500	101.016	100.906	100.734	100.516

Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.987	98.877	98.705	98.487
5.875	99.340	99.231	99.059	98.840
6.000	99.693	99.584	99.412	99.193
6.125	100.020	99.911	99.739	99.520
6.250	100.347	100.238	100.066	99.847
6.375	100.556	100.447	100.275	100.056
6.500	100.765	100.656	100.484	100.265
6.625	100.976	100.867	100.695	100.476
6.750	101.187	101.078	100.906	100.687
6.875	101.193	101.084	100.912	100.693
7.000	101.199	101.090	100.918	100.699
7.125	100.950	100.840	100.668	100.450
7.250	100.700	100.590	100.418	100.200
7.375	100.858	100.748	100.576	100.358
7.500	101.016	100.906	100.734	100.516

Jumbo Nitro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	96.924	96.815	96.643	96.424
5.625	97.267	97.158	96.986	96.767
5.750	97.610	97.501	97.329	97.110
5.875	97.895	97.785	97.614	97.395
6.000	98.180	98.070	97.898	97.680
6.125	98.440	98.331	98.159	97.940
6.250	98.702	98.592	98.420	98.202
6.375	98.928	98.819	98.647	98.428
6.500	99.156	99.046	98.875	98.656
6.625	99.437	99.327	99.156	98.937
6.750	99.718	99.609	99.437	99.218

Jumbo Nitro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	96.423	96.313	96.141	95.923
5.375	96.729	96.620	96.448	96.229
5.500	97.025	96.916	96.744	96.525
5.625	97.183	97.073	96.901	96.683
5.750	97.340	97.230	97.059	96.840
5.875	97.649	97.539	97.367	97.149
6.000	97.967	97.857	97.686	97.467
6.125	98.175	98.066	97.894	97.675
6.250	98.348	98.238	98.066	97.848
6.375	98.583	98.473	98.301	98.083
6.500	98.819	98.709	98.537	98.319
6.625	98.945	98.835	98.663	98.445
6.750	99.071	98.962	98.790	98.571
6.875	99.231	99.122	98.950	98.731
7.000	99.391	99.282	99.110	98.891

Loan Level Price Adjustments (LLPAs)

	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
Fixed Rates							
FICO >= 800	0.350	0.350	0.300	0.200	0.100		
FICO 780-799	0.300	0.250	0.200	0.150	0.050		
FICO 760-779	0.250	0.200	0.150	0.100	-0.050		
FICO 740-759	0.200	0.150	0.100	0.000	-0.200		
FICO 720-739	0.150	0.100	0.000	-0.100	-0.450		
FICO 700-719	0.000	-0.100	-0.300	-0.750	-1.200		
FICO 680-699	-0.250	-0.350	-1.000	-1.800	-2.600		
FICO 660-679	-0.750	-1.250	-1.750	-2.600	-3.500		
ARMS							
FICO >= 800	0.350	0.350	0.300	0.200	0.100		
FICO 780-799	0.300	0.250	0.200	0.150	0.050		
FICO 760-779	0.250	0.200	0.150	0.100	-0.050		
FICO 740-759	0.200	0.150	0.100	0.000	-0.200		
FICO 720-739	0.150	0.100	0.000	-0.100	-0.450		
FICO 700-719	-0.250	-0.350	-0.550	-1.000	-1.450		
FICO 680-699	-0.500	-0.600	-1.250	-2.050	-2.850		
FICO 660-679	-1.000	-1.500	-2.000	-2.850	-3.750		
Other Adjusters							
Purchase	0.000	0.000	0.000	0.000	0.000		
Rate/Term Refi	-0.100	-0.150	-0.200	-0.250	-0.250		
Cash Out Refi	-0.200	-0.250	-0.350	-0.500	-1.250		
2nd Home	-0.100	-0.100	-0.200	-0.300	-0.500		
Non-Owner	-0.250	-0.500	-0.750				
Condo	0.000	0.000	-0.125	-0.250	-0.500		
2 Units	-0.150	-0.250	-0.450	-0.750	-0.900		
3-4 Units	-0.150	-0.250	-0.450				
UPB > \$1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	0.000	0.000	0.000		

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Forward Lending

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

Effective: Thursday, March 5, 2026

Jumbo Hauler Pricing

Jumbo Hauler 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	99.037	98.975	99.100
6.125	99.662	99.600	99.725
6.250	100.200	100.138	100.263
6.375	100.700	100.638	100.763
6.500	101.137	101.075	101.200
6.625	101.535	101.473	101.598
6.750	101.926	101.864	101.989
6.875	102.309	102.247	102.372
7.000	102.684	102.622	102.747
7.125	103.051	102.989	103.114
7.250	103.410	103.348	103.473
7.375	103.762	103.700	103.825
7.500	104.106	104.044	104.169
7.625	104.442	104.380	104.505
7.750	104.770	104.708	104.833
7.875	105.090	105.028	105.153
8.000	105.371	105.309	105.434
8.125	105.621	105.559	105.684
8.250	105.871	105.809	105.934

Jumbo Hauler 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	99.037	98.975	99.100
6.125	99.662	99.600	99.725
6.250	100.200	100.138	100.263
6.375	100.700	100.638	100.763
6.500	101.137	101.075	101.200
6.625	101.535	101.473	101.598
6.750	101.926	101.864	101.989
6.875	102.309	102.247	102.372
7.000	102.684	102.622	102.747
7.125	103.051	102.989	103.114
7.250	103.410	103.348	103.473
7.375	103.762	103.700	103.825
7.500	104.106	104.044	104.169
7.625	104.442	104.380	104.505
7.750	104.770	104.708	104.833
7.875	105.090	105.028	105.153
8.000	105.371	105.309	105.434
8.125	105.621	105.559	105.684
8.250	105.871	105.809	105.934

Jumbo Hauler 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	99.037	98.975	99.100
6.125	99.662	99.600	99.725
6.250	100.200	100.138	100.263
6.375	100.700	100.638	100.763
6.500	101.137	101.075	101.200
6.625	101.535	101.473	101.598
6.750	101.926	101.864	101.989
6.875	102.309	102.247	102.372
7.000	102.684	102.622	102.747
7.125	103.051	102.989	103.114
7.250	103.410	103.348	103.473
7.375	103.762	103.700	103.825
7.500	104.106	104.044	104.169
7.625	104.442	104.380	104.505
7.750	104.770	104.708	104.833
7.875	105.090	105.028	105.153
8.000	105.371	105.309	105.434
8.125	105.621	105.559	105.684
8.250	105.871	105.809	105.934

Jumbo Hauler 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	99.287	99.225	99.350
6.125	99.912	99.850	99.975
6.250	100.450	100.388	100.513
6.375	100.950	100.888	101.013
6.500	101.387	101.325	101.450
6.625	101.785	101.723	101.848
6.750	102.176	102.114	102.239
6.875	102.559	102.497	102.622
7.000	102.934	102.872	102.997
7.125	103.301	103.239	103.364
7.250	103.660	103.598	103.723
7.375	104.012	103.950	104.075
7.500	104.356	104.294	104.419
7.625	104.692	104.630	104.755
7.750	105.020	104.958	105.083
7.875	105.340	105.278	105.403
8.000	105.621	105.559	105.684
8.125	105.871	105.809	105.934
8.250	106.121	106.059	106.184

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