



19000 MacArthur Boulevard, 3rd Floor
Irvine, CA 92612



Ratesheet Code: RS-WS

Effective Date: 3/16/26 7:33 AM

Pages	Product
2	FannieMae Products
3	FannieMae Select
4	FreddieMac Products
5	FreddieMac Select
6	Agency LLPAs
7-8	CalHFA / Fast 100 / FAST+
9-10	Government Products
11-13	Jumbo Product

Lock Expiration Days	
15 Day	03/31/26
30 Day	04/15/26
45 Day	04/30/26
60 Day	05/15/26

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

2025 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$86,500
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
5.875	100.033	100.356	0.323
Government			
5.500	100.177	100.438	0.262
Alt			
6.825	100.394	100.394	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
CONV/GOV/Jumbo (includes SELECT, excludes 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 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	20998-00001
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.



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 16, 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	96.272	96.186	96.101	96.004	4.875	95.821	95.735	95.650	95.553	5.750	100.049	99.955	99.861	99.754
4.990	96.876	96.790	96.705	96.608	4.990	96.425	96.339	96.254	96.157	5.875	100.539	100.445	100.351	100.244
5.125	97.263	97.177	97.092	96.996	5.125	96.838	96.752	96.667	96.570	5.990	100.971	100.877	100.783	100.676
5.250	97.871	97.824	97.776	97.721	5.250	97.458	97.411	97.363	97.308	6.125	101.407	101.313	101.219	101.112
5.375	98.476	98.429	98.381	98.326	5.375	98.074	98.027	97.979	97.924	6.250	101.371	101.277	101.183	101.076
5.500	99.046	98.999	98.951	98.896	5.500	98.663	98.617	98.568	98.514	6.375	101.907	101.814	101.719	101.613
5.625	99.559	99.512	99.463	99.409	5.625	99.206	99.159	99.111	99.056	6.500	102.276	102.183	102.088	101.982
5.750	99.900	99.838	99.775	99.704	5.750	99.566	99.503	99.441	99.369	6.625	102.497	102.403	102.309	102.202
5.875	100.418	100.356	100.293	100.222	5.875	100.077	100.014	99.952	99.881	6.750	102.331	102.269	102.209	102.141
5.990	100.844	100.781	100.719	100.648	5.990	100.502	100.440	100.377	100.306	6.875	102.562	102.499	102.441	102.374
6.125	101.275	101.212	101.149	101.078	6.125	100.930	100.867	100.804	100.733	6.990	103.005	102.953	102.905	102.852
6.250	101.628	101.565	101.503	101.431	6.250	101.283	101.220	101.158	101.086	7.125	103.339	103.313	103.289	103.261
6.375	102.163	102.101	102.038	101.967	6.375	101.818	101.756	101.693	101.622	7.250	103.636	103.628	103.619	103.609
6.500	102.539	102.476	102.414	102.342	6.500	102.179	102.117	102.054	101.983	7.375	103.971	103.963	103.954	103.944
6.625	102.728	102.667	102.607	102.540	6.625	102.383	102.322	102.262	102.195	7.500	104.288	104.280	104.271	104.261
6.750	103.175	103.136	103.098	103.055	6.750	102.826	102.787	102.749	102.706	7.625	104.591	104.583	104.574	104.564
6.875	103.403	103.388	103.371	103.352	6.875	103.047	103.031	103.015	102.996	7.750	104.873	104.866	104.857	104.847
6.990	103.884	103.868	103.851	103.832	6.990	103.489	103.474	103.457	103.438	7.875	105.137	105.129	105.120	105.110
7.125	104.208	104.192	104.175	104.156	7.125	103.863	103.847	103.830	103.811	7.990	105.109	105.101	105.092	105.082
7.250	104.486	104.470	104.453	104.434	7.250	104.141	104.125	104.108	104.089	8.125	105.365	105.357	105.348	105.338
7.375	104.586	104.570	104.554	104.535	7.375	104.241	104.225	104.209	104.190					
7.500	104.822	104.806	104.790	104.771	7.500	104.473	104.457	104.441	104.421					
7.625	105.022	105.007	104.990	104.971	7.625	104.677	104.662	104.645	104.626					

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	98.686	98.643	98.599	98.549	5.990	101.433	101.398	101.361	101.320	5.750	99.550	99.488	99.425	99.354
4.990	98.039	98.996	98.952	98.902	6.125	101.668	101.633	101.596	101.554	5.875	100.081	100.019	99.956	99.885
5.125	99.190	99.147	99.103	99.054	6.250	102.012	101.957	101.898	101.832	5.990	100.589	100.527	100.464	100.393
5.250	99.792	99.749	99.705	99.666	6.375	102.347	102.292	102.233	102.167	6.125	101.107	101.045	100.982	100.911
5.375	100.127	100.084	100.040	99.990	6.500	102.552	102.497	102.439	102.372	6.250	101.434	101.371	101.309	101.238
5.500	100.429	100.386	100.342	100.293	6.625	102.620	102.565	102.506	102.440	6.375	102.056	101.993	101.930	101.859
5.625	100.727	100.684	100.640	100.590	6.750	102.926	102.870	102.812	102.745	6.500	102.528	102.465	102.402	102.331
5.750	101.086	101.050	101.014	100.972	6.875	102.968	102.912	102.853	102.787	6.625	102.812	102.749	102.687	102.615
5.875	101.405	101.369	101.333	101.291	6.990	103.261	103.204	103.145	103.079	6.750	102.951	102.920	102.888	102.851
5.990	101.670	101.635	101.598	101.557	7.125	103.430	103.368	103.305	103.234	6.875	103.247	103.216	103.184	103.147
6.125	101.981	101.945	101.909	101.867	7.250	103.590	103.505	103.417	103.318	6.990	103.749	103.717	103.685	103.648
6.250	102.250	102.215	102.178	102.137	7.375	103.742	103.657	103.569	103.469	7.125	104.112	104.081	104.048	104.011
6.375	102.643	102.608	102.571	102.530	7.500	103.814	103.729	103.641	103.542	7.250	104.418	104.410	104.399	104.387
6.500	102.900	102.865	102.828	102.786	7.625	103.952	103.867	103.779	103.680	7.375	104.771	104.763	104.752	104.740
6.625	103.009	102.974	102.938	102.896	7.750	104.091	104.006	103.918	103.819	7.500	105.102	105.094	105.083	105.070
6.750	103.349	103.294	103.235	103.169	7.875	104.229	104.144	104.056	103.957	7.625	105.412	105.404	105.393	105.381
6.875	103.457	103.402	103.344	103.277	7.990	104.106	104.021	103.933	103.833	7.750	104.571	104.556	104.539	104.520
6.990	103.778	103.722	103.664	103.597	8.125	104.256	104.170	104.083	103.983	7.875	104.796	104.780	104.763	104.744
										7.990	104.737	104.721	104.705	104.695
										8.125	105.026	105.018	105.010	104.999

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	97.701	97.654	97.606	97.551	4.875	95.246	95.160	95.075	94.978	5.750	99.974	99.880	99.786	99.679
5.500	98.271	98.224	98.176	98.121	4.990	95.850	95.764	95.679	95.582	5.875	100.464	100.370	100.276	100.169
5.625	98.784	98.737	98.688	98.634	5.125	96.263	96.177	96.092	95.995	5.990	100.896	100.802	100.708	100.601
5.750	99.125	99.063	99.000	98.929	5.250	96.883	96.836	96.788	96.733	6.125	101.332	101.238	101.144	101.037
5.875	99.643	99.581	99.518	99.447	5.375	97.499	97.452	97.404	97.349	6.250	101.296	101.202	101.108	101.001
5.990	100.069	100.006	99.944	99.873	5.500	98.088	98.042	97.993	97.939	6.375	101.832	101.739	101.644	101.538
6.125	100.500	100.437	100.374	100.303	5.625	98.631	98.584	98.536	98.481	6.500	102.201	102.108	102.013	101.907
6.250	100.853	100.790	100.728	100.656	5.750	98.991	98.928	98.866	98.794	6.625	102.422	102.328	102.234	102.127
6.375	101.388	101.326	101.263	101.192	5.875	99.502	99.439	99.377	99.306	6.750	102.256	102.194	102.134	102.066
6.500	101.764	101.701	101.639	101.567	5.990	99.927	99.865	99.802	99.731	6.875	102.487	102.424	102.366	102.299
6.625	101.953	101.892	101.832	101.765	6.125	100.355	100.292	100.229	100.158	6.990	102.930	102.878	102.830	102.777
6.750	102.400	102.361	102.323	102.280	6.250	100.708	100.645	100.583	100.511	7.125	103.264	103.238	103.214	103.186
6.875	102.628	102.613	102.596	102.577	6.375	101.243	101.181	101.118	101.047	7.250	103.561	103.553	103.544	103.534
6.990	103.109	103.093	103.076	103.057	6.500	101.604	101.542	101.479	101.408	7.375	103.896	103.888	103.879	103.869
7.125	103.433	103.417	103.400	103.381	6.625	101.808	101.747	101.687	101.620	7.500	104.213	104.205	104.196	104.186
7.250	103.711	103.695	103.678	103.659	6.750	102.251	102.212	102.174	102.131	7.625	104.516	104.508	104.499	104.489
7.375	103.811	103.795	103.779	103.760	6.875	102.472	102.456	102.440	102.421	7.750	104.798	104.791	104.782	104.772
7.500	104.047	104.031	104.015	103.996	6.990	102.914	102.899	102.882	102.863	7.875	105.062	105.054	105.045	105.035
7.625	104.247	104.232	104.215	104.196	7.125	103.288	103.272	103.255	103.236	7.990	105.034	105.026	105.017	105.007
7.750	104.146	104.131	104.114	104.095	7.250	103.566	103.550	103.533	103.514	8.125	105.290	105.282	105.273	105.263
7.875	104.371	104.355	104.338	104.319	7.375	103.666	103.650	103.634	103.615					
7.990	104.312	104.296	104.279	104.260	7.500	103.898	103.882	103.866	103.846					
8.125	104.532	104.516	104.499	104.480	7.625	104.102	104.087	104.070	104.051					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10				
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Effective: March 16, 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	98.816	98.738	98.659	98.570	5.500	96.884	96.806	96.727	96.638	5.375	96.396	96.317	96.239	96.150
5.625	99.405	99.326	99.248	99.159	5.625	97.477	97.398	97.320	97.231	5.500	97.026	96.948	96.869	96.780
5.750	99.691	99.613	99.535	99.446	5.750	97.746	97.668	97.590	97.501	5.625	97.603	97.525	97.446	97.358
5.875	100.161	100.083	100.005	99.916	5.875	98.216	98.138	98.060	97.971	5.750	97.879	97.800	97.722	97.633
5.990	100.664	100.586	100.507	100.418	5.990	98.719	98.641	98.562	98.473	5.875	98.356	98.278	98.199	98.110
6.125	101.059	100.981	100.902	100.813	6.125	99.114	99.036	98.957	98.868	5.990	98.847	98.769	98.690	98.601
6.250	101.128	101.034	100.940	100.833	6.250	99.183	99.089	98.995	98.888	6.125	99.279	99.200	99.122	99.033
6.375	101.509	101.416	101.321	101.215	6.375	99.564	99.471	99.376	99.270	6.250	99.362	99.268	99.174	99.067
6.500	101.821	101.728	101.634	101.527	6.500	99.876	99.783	99.689	99.582	6.375	99.755	99.662	99.568	99.461
6.625	102.164	102.070	101.976	101.869	6.625	100.219	100.125	100.031	99.924	6.500	100.074	99.980	99.886	99.779
6.750	102.202	102.140	102.076	102.004	6.750	100.257	100.195	100.131	100.059	6.625	100.404	100.310	100.216	100.109
6.875	102.484	102.421	102.357	102.285	6.875	100.539	100.476	100.412	100.340	6.750	100.463	100.401	100.337	100.264
6.990	102.637	102.575	102.511	102.439	6.990	100.692	100.630	100.566	100.494	6.875	100.765	100.702	100.638	100.566
7.125	102.920	102.857	102.793	102.721	7.125	100.975	100.912	100.848	100.776	6.990	100.950	100.888	100.824	100.752
7.250	102.499	102.460	102.420	102.374	7.250	100.554	100.515	100.475	100.429	7.125	101.202	101.139	101.075	101.003
7.375	102.942	102.903	102.863	102.817	7.375	100.997	100.958	100.918	100.872	7.250	100.799	100.760	100.720	100.674
7.500	103.012	102.973	102.933	102.887	7.500	101.067	101.028	100.988	100.942	7.375	101.259	101.220	101.179	101.134
7.625	103.061	103.022	102.982	102.936	7.625	101.116	101.077	101.037	100.991	7.500	101.282	101.243	101.203	101.157
7.750	103.617	103.546	103.475	103.393	7.750	101.672	101.601	101.530	101.448	7.625	101.343	101.304	101.264	101.219
7.875	103.803	103.733	103.661	103.580	7.875	101.858	101.788	101.716	101.635	7.750	101.904	101.834	101.762	101.681
7.990	102.682	102.612	102.540	102.459	7.990	100.737	100.667	100.595	100.514	7.875	102.092	102.022	101.950	101.869
8.125	102.818	102.748	102.676	102.595	8.125	100.838	100.768	100.696	100.615	7.990	100.971	100.900	100.829	100.747

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	99.599	99.543	99.484	99.418	5.990	98.967	98.911	98.852	98.786
6.125	99.778	99.721	99.663	99.596	6.125	99.182	99.126	99.067	99.001
6.250	99.983	99.934	99.883	99.825	6.250	99.402	99.353	99.302	99.244
6.375	100.155	100.106	100.055	99.997	6.375	99.586	99.538	99.486	99.428
6.500	100.273	100.224	100.173	100.115	6.500	99.711	99.662	99.611	99.553
6.625	100.449	100.400	100.349	100.290	6.625	99.874	99.825	99.774	99.715
6.750	100.643	100.574	100.501	100.418	6.750	100.089	100.020	99.946	99.864
6.875	100.769	100.700	100.626	100.543	6.875	100.235	100.166	100.093	100.010
6.990	100.812	100.743	100.670	100.587	6.990	100.310	100.241	100.168	100.085
7.125	100.976	100.906	100.833	100.750	7.125	100.443	100.374	100.300	100.217
7.250	100.840	100.741	100.639	100.522	7.250	100.325	100.226	100.124	100.007
7.375	101.329	101.230	101.128	101.012	7.375	100.831	100.732	100.630	100.513
7.500	101.301	101.203	101.100	100.984	7.500	100.705	100.606	100.503	100.387
7.625	101.275	101.177	101.074	100.958	7.625	100.698	100.599	100.497	100.380
7.750	102.281	102.182	102.080	101.964	7.750	101.717	101.618	101.516	101.400
7.875	102.389	102.290	102.188	102.072	7.875	101.835	101.736	101.634	101.518
7.990	101.214	101.115	101.013	100.897	7.990	100.668	100.569	100.467	100.351

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	96.172	96.086	96.001	95.904	5.375	98.138	98.060	97.982	97.893	5.375	97.676	97.629	97.581	97.526
4.990	96.776	96.690	96.605	96.508	5.500	98.766	98.688	98.609	98.520	5.500	98.246	98.199	98.151	98.096
5.125	97.163	97.077	96.992	96.896	5.625	99.355	99.276	99.198	99.109	5.625	98.759	98.712	98.663	98.609
5.250	97.771	97.724	97.676	97.621	5.750	99.641	99.563	99.485	99.396	5.750	99.100	99.038	98.975	98.904
5.375	98.376	98.329	98.281	98.226	5.875	100.111	100.033	99.955	99.866	5.875	99.618	99.556	99.493	99.422
5.500	98.946	98.899	98.851	98.796	5.990	100.614	100.536	100.457	100.368	5.990	100.044	99.981	99.919	99.848
5.625	99.459	99.412	99.363	99.309	6.125	101.009	100.931	100.852	100.763	6.125	100.475	100.412	100.349	100.278
5.750	99.800	99.738	99.675	99.604	6.250	101.078	100.984	100.890	100.783	6.250	100.828	100.765	100.703	100.631
5.875	100.318	100.256	100.193	100.122	6.375	101.459	101.366	101.271	101.165	6.375	101.363	101.301	101.238	101.167
5.990	100.744	100.681	100.619	100.548	6.500	101.771	101.678	101.584	101.477	6.500	101.739	101.676	101.614	101.542
6.125	101.175	101.112	101.049	100.978	6.625	102.114	102.020	101.926	101.819	6.625	101.928	101.867	101.807	101.740
6.250	101.528	101.465	101.403	101.331	6.750	102.152	102.090	102.026	101.954	6.750	102.375	102.336	102.298	102.255
6.375	102.063	102.001	101.938	101.867	6.875	102.434	102.371	102.307	102.235	6.875	102.603	102.588	102.571	102.552
6.500	102.439	102.376	102.314	102.242	6.990	102.587	102.525	102.461	102.389	6.990	103.084	103.068	103.051	103.032
6.625	102.628	102.567	102.507	102.440	7.125	102.870	102.807	102.743	102.671	7.125	103.408	103.392	103.375	103.356
6.750	103.075	103.036	102.998	102.955	7.250	102.449	102.410	102.370	102.324	7.250	103.686	103.670	103.653	103.634
6.875	103.303	103.288	103.271	103.252	7.375	102.892	102.853	102.813	102.767	7.375	103.786	103.770	103.754	103.735
6.990	103.784	103.768	103.751	103.732	7.500	102.962	102.923	102.883	102.837	7.500	104.022	104.006	103.990	103.971
7.125	104.108	104.092	104.075	104.056	7.625	103.011	102.972	102.932	102.886	7.625	104.222	104.207	104.190	104.171
7.250	104.386	104.370	104.353	104.334	7.750	103.567	103.496	103.425	103.343	7.750	104.121	104.106	104.089	104.070
7.375	104.486	104.470	104.454	104.435	7.875	103.753	103.683	103.611	103.530	7.875	104.346	104.330	104.313	104.294
7.500	104.722	104.706	104.690	104.671	7.990	102.632	102.562	102.490	102.409	7.990	104.287	104.271	104.254	104.235
7.625	104.922	104.907	104.890	104.871	8.125	102.768	102.698	102.626	102.545	8.125	104.507	104.491	104.474	104.455

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	96.172	96.086	96.001	95.904	5.500	98.766	98.688	98.609	98.520	5.375	97.676	97.629	97.581	97.526
4.990	96.776	96.690	96.605	96.508	5.625	99.355	99.276	99.198	99.109	5.500	98.246	98.199	98.151	98.096
5.125	97.163	97.077	96.992	96.896	5.750	99.641	99.563	99.485	99.396	5.625	98.759	98.712	98.663	98.609
5.250	97.771	97.724	97.676	97.621	5.875	100.111	100.033	99.955	99.866	5.750	99.100	99.038	98.975	98.904
5.375	98.376	98.329	98.281	98.226	5.990	100.614	100.536	100.457	100.368	5.875	99.618	99.556	99.493	99.422
5.500	98.946	98.899	98.851	98.796	6.125	101.009	100.931	100.852	100.763	5.990	100.044	99.981	99.919	99.848
5.625	99.459	99.412	99.363	99.309	6.250	101.078	100.984	100.890	100.783	6.125	100.475	100.412	100.349	100.278
5.750	99.800</													



SELECT PRICING

Effective: March 16, 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	96.522	96.436	96.351	96.254	4.875	98.936	98.893	98.849	98.799
4.990	97.126	97.040	96.955	96.858	4.990	99.289	99.246	99.202	99.152
5.125	97.513	97.427	97.342	97.246	5.125	99.440	99.397	99.353	99.304
5.250	98.121	98.074	98.026	97.971	5.250	100.042	99.999	99.955	99.906
5.375	98.726	98.679	98.631	98.576	5.375	100.377	100.334	100.290	100.240
5.500	99.296	99.249	99.201	99.146	5.500	100.679	100.636	100.592	100.543
5.625	99.809	99.762	99.713	99.659	5.625	100.977	100.934	100.890	100.840
5.750	100.150	100.088	100.025	99.954	5.750	101.336	101.300	101.264	101.222
5.875	100.668	100.606	100.543	100.472	5.875	101.655	101.619	101.583	101.541
5.990	101.094	101.031	100.969	100.898	5.990	101.920	101.885	101.848	101.807
6.125	101.525	101.462	101.399	101.328	6.125	102.231	102.195	102.159	102.117
6.250	101.878	101.815	101.753	101.681	6.250	102.500	102.465	102.428	102.387
6.375	102.413	102.351	102.288	102.217	6.375	102.893	102.858	102.821	102.780
6.500	102.789	102.726	102.664	102.592	6.500	103.150	103.115	103.078	103.036
6.625	102.978	102.917	102.857	102.790	6.625	103.259	103.224	103.188	103.146
6.750	103.425	103.386	103.348	103.305	6.750	103.599	103.544	103.485	103.419
6.875	103.653	103.638	103.621	103.602	6.875	103.707	103.652	103.594	103.527
6.990	104.134	104.118	104.101	104.082					
7.125	104.458	104.442	104.425	104.406					
7.250	104.736	104.720	104.703	104.684					
7.375	104.836	104.820	104.804	104.785					
7.500	105.072	105.056	105.040	105.021					
7.625	105.272	105.257	105.240	105.221					
7.750	105.171	105.156	105.139	105.120					
7.875	105.396	105.380	105.363	105.344					

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
5.900	99.066	98.988	98.909	98.820	5.990	99.849	99.793	99.734	99.668
5.625	99.655	99.576	99.498	99.409	6.125	100.028	99.971	99.913	99.846
5.750	99.941	99.863	99.785	99.696	6.250	100.233	100.184	100.133	100.075
5.875	100.411	100.333	100.255	100.166	6.375	100.405	100.356	100.305	100.247
5.990	100.914	100.836	100.757	100.668	6.500	100.523	100.474	100.423	100.365
6.125	101.309	101.231	101.152	101.063	6.625	100.699	100.650	100.599	100.540
6.250	101.378	101.284	101.190	101.083	6.750	100.893	100.824	100.751	100.668
6.375	101.759	101.666	101.571	101.465	6.875	101.019	100.950	100.876	100.793
6.500	102.071	101.978	101.884	101.777	6.990	101.062	100.993	100.920	100.837
6.625	102.414	102.320	102.226	102.119	7.125	101.226	101.156	101.083	101.000
6.750	102.452	102.390	102.326	102.254	7.250	101.090	100.991	100.889	100.772
6.875	102.734	102.671	102.607	102.535	7.375	101.579	101.480	101.378	101.262
6.990	102.887	102.825	102.761	102.689	7.500	101.551	101.453	101.350	101.234
7.125	103.170	103.107	103.043	102.971	7.625	101.525	101.427	101.324	101.208
7.250	102.749	102.710	102.670	102.624	7.750	102.531	102.432	102.330	102.214
7.375	103.192	103.153	103.113	103.067	7.875	102.639	102.540	102.438	102.322
7.500	103.262	103.223	103.183	103.137					
7.625	103.311	103.272	103.232	103.186					
7.750	103.867	103.796	103.725	103.643					
7.875	104.053	103.983	103.911	103.830					
7.990	102.932	102.862	102.790	102.709					
8.125	103.068	102.998	102.926	102.845					

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	96.422	96.336	96.251	96.154	5.500	99.016	98.938	98.859	98.770
4.990	97.026	96.940	96.855	96.758	5.625	99.605	99.526	99.448	99.359
5.125	97.413	97.327	97.242	97.146	5.750	99.891	99.813	99.735	99.646
5.250	98.021	97.974	97.926	97.871	5.875	100.361	100.283	100.205	100.116
5.375	98.626	98.579	98.531	98.476	5.990	100.864	100.786	100.707	100.618
5.500	99.196	99.149	99.101	99.046	6.125	101.259	101.181	101.102	101.013
5.625	99.709	99.662	99.613	99.559	6.250	101.328	101.234	101.140	101.033
5.750	100.050	99.988	99.925	99.854	6.375	101.709	101.616	101.521	101.415
5.875	100.568	100.506	100.443	100.372	6.500	102.021	101.928	101.834	101.727
5.990	100.994	100.931	100.869	100.798	6.625	102.364	102.270	102.176	102.069
6.125	101.425	101.362	101.299	101.228	6.750	102.402	102.340	102.276	102.204
6.250	101.778	101.715	101.653	101.581	6.875	102.684	102.621	102.557	102.485
6.375	102.313	102.251	102.188	102.117	6.990	102.837	102.775	102.711	102.639
6.500	102.689	102.626	102.564	102.492	7.125	103.120	103.057	102.993	102.921
6.625	102.878	102.817	102.757	102.690	7.250	102.699	102.660	102.620	102.574
6.750	103.325	103.286	103.248	103.205	7.375	103.142	103.103	103.063	103.017
6.875	103.553	103.538	103.521	103.502	7.500	103.212	103.173	103.133	103.087
6.990	104.034	104.018	104.001	103.982	7.625	103.261	103.222	103.182	103.136
7.125	104.358	104.342	104.325	104.306	7.750	103.817	103.746	103.675	103.593
7.250	104.636	104.620	104.603	104.584	7.875	104.003	103.933	103.861	103.780
7.375	104.736	104.720	104.704	104.685	7.990	102.882	102.812	102.740	102.659
7.500	104.972	104.956	104.940	104.921	8.125	103.018	102.948	102.876	102.795
7.625	105.172	105.157	105.140	105.121					

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	96.422	96.336	96.251	96.154	5.500	99.016	98.938	98.859	98.770
4.990	97.026	96.940	96.855	96.758	5.625	99.605	99.526	99.448	99.359
5.125	97.413	97.327	97.242	97.146	5.750	99.891	99.813	99.735	99.646
5.250	98.021	97.974	97.926	97.871	5.875	100.361	100.283	100.205	100.116
5.375	98.626	98.579	98.531	98.476	5.990	100.864	100.786	100.707	100.618
5.500	99.196	99.149	99.101	99.046	6.125	101.259	101.181	101.102	101.013
5.625	99.709	99.662	99.613	99.559	6.250	101.328	101.234	101.140	101.033
5.750	100.050	99.988	99.925	99.854	6.375	101.709	101.616	101.521	101.415
5.875	100.568	100.506	100.443	100.372	6.500	102.021	101.928	101.834	101.727
5.990	100.994	100.931	100.869	100.798	6.625	102.364	102.270	102.176	102.069
6.125	101.425	101.362	101.299	101.228	6.750	102.402	102.340	102.276	102.204
6.250	101.778	101.715	101.653	101.581	6.875	102.684	102.621	102.557	102.485
6.375	102.313	102.251	102.188	102.117	6.990	102.837	102.775	102.711	102.639
6.500	102.689	102.626	102.564	102.492	7.125	103.120	103.057	102.993	102.921
6.625	102.878	102.817	102.757	102.690	7.250	102.699	102.660	102.620	102.574
6.750	103.325	103.286	103.248	103.205	7.375	103.142	103.103	103.063	103.017
6.875	103.553	103.538	103.521	103.502	7.500	103.212	103.173	103.133	103.087
6.990	104.034	104.018	104.001	103.982	7.625	103.261	103.222	103.182	103.136
7.125	104.358	104.342	104.325	104.306	7.750	103.817	103.746	103.675	103.593
7.250	104.636	104.620	104.603	104.584	7.875	104.003	103.933	103.861	103.780
7.375	104.736	104.720	104.704	104.685	7.990	102.882	102.812	102.740	102.659
7.500	104.972	104.956	104.940	104.921	8.125	103.018	102.948	102.876	102.795
7.625	105.172	105.157	105.140	105.121	8.250	102.455	102.330	102.203	102.058



Effective: March 16, 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	96.272	96.186	96.101	96.004	4.875	95.821	95.735	95.650	95.553	5.500	99.590	99.512	99.432	99.342
4.990	96.876	96.790	96.705	96.608	4.990	96.425	96.339	96.254	96.157	5.625	100.081	100.003	99.923	99.833
5.125	97.263	97.177	97.092	96.996	5.125	96.838	96.752	96.667	96.570	5.750	100.049	99.955	99.861	99.754
5.250	97.871	97.824	97.776	97.721	5.250	97.458	97.411	97.363	97.308	5.875	100.539	100.445	100.351	100.244
5.375	98.476	98.429	98.381	98.326	5.375	98.074	98.027	97.979	97.924	5.990	100.971	100.877	100.783	100.676
5.500	99.046	98.999	98.951	98.896	5.500	98.663	98.617	98.568	98.514	6.125	101.407	101.313	101.219	101.112
5.625	99.559	99.512	99.463	99.409	5.625	99.206	99.159	99.111	99.056	6.250	101.371	101.277	101.183	101.076
5.750	99.900	99.838	99.775	99.704	5.750	99.566	99.503	99.441	99.369	6.375	101.907	101.814	101.719	101.613
5.875	100.418	100.356	100.293	100.222	5.875	100.077	100.014	99.952	99.881	6.500	102.276	102.183	102.088	101.982
5.990	100.844	100.781	100.719	100.648	5.990	100.502	100.440	100.377	100.306	6.625	102.497	102.403	102.309	102.202
6.125	101.275	101.212	101.149	101.078	6.125	100.930	100.867	100.804	100.733	6.750	102.331	102.269	102.209	102.141
6.250	101.628	101.565	101.503	101.431	6.250	101.283	101.220	101.158	101.086	6.875	102.562	102.499	102.441	102.374
6.375	102.163	102.101	102.038	101.967	6.375	101.818	101.756	101.693	101.622	6.990	103.005	102.953	102.905	102.852
6.500	102.539	102.476	102.414	102.342	6.500	102.179	102.117	102.054	101.983	7.125	103.339	103.313	103.289	103.261
6.625	102.728	102.667	102.607	102.540	6.625	102.383	102.322	102.262	102.195	7.250	103.636	103.628	103.619	103.609
6.750	103.175	103.136	103.098	103.055	6.750	102.826	102.787	102.749	102.706	7.375	103.971	103.963	103.954	103.944
6.875	103.403	103.388	103.371	103.352	6.875	103.047	103.031	103.015	102.996	7.500	104.288	104.280	104.271	104.261
6.990	103.884	103.868	103.851	103.832	6.990	103.489	103.474	103.457	103.438	7.625	104.591	104.583	104.574	104.564
7.125	104.208	104.192	104.175	104.156	7.125	103.863	103.847	103.830	103.811	7.750	104.873	104.866	104.857	104.847
7.250	104.486	104.470	104.453	104.434	7.250	104.141	104.125	104.108	104.089	7.875	105.137	105.129	105.120	105.110
7.375	104.586	104.570	104.554	104.535	7.375	104.241	104.225	104.209	104.190	7.990	105.109	105.101	105.092	105.082
7.500	104.822	104.806	104.790	104.771	7.500	104.473	104.457	104.441	104.421	8.125	105.365	105.357	105.348	105.338
7.625	105.022	105.007	104.990	104.971	7.625	104.677	104.662	104.645	104.626					
7.750	104.921	104.906	104.889	104.870	7.750	104.568	104.553	104.536	104.517					
7.875	105.146	105.130	105.113	105.094	7.875	104.788	104.772	104.755	104.736					
7.990	105.087	105.071	105.054	105.035	7.990	104.725	104.710	104.693	104.674					
8.125	105.307	105.291	105.274	105.255	8.125	104.927	104.911	104.894	104.875					

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	99.039	98.996	98.952	98.902	5.500	100.228	100.172	100.114	100.047	5.875	100.068	100.006	99.943	99.872
5.125	99.190	99.147	99.103	99.054	5.625	100.476	100.420	100.361	100.295	5.990	100.494	100.431	100.369	100.298
5.250	99.792	99.749	99.705	99.656	5.750	100.990	100.955	100.918	100.877	6.125	100.925	100.862	100.799	100.728
5.375	100.127	100.084	100.040	99.990	5.875	101.234	101.199	101.162	101.121	6.250	101.278	101.215	101.153	101.081
5.500	100.429	100.386	100.342	100.293	5.990	101.433	101.398	101.361	101.320	6.375	101.813	101.751	101.688	101.617
5.625	100.727	100.684	100.640	100.590	6.125	101.668	101.633	101.596	101.554	6.500	102.189	102.126	102.064	101.992
5.750	101.086	101.050	101.014	100.972	6.250	102.012	101.957	101.898	101.832	6.625	102.378	102.317	102.257	102.190
5.875	101.405	101.369	101.333	101.291	6.375	102.347	102.292	102.233	102.167	6.750	102.825	102.786	102.748	102.705
5.990	101.670	101.635	101.598	101.557	6.500	102.552	102.497	102.439	102.372	6.875	103.053	103.038	103.021	103.002
6.125	101.981	101.945	101.909	101.867	6.625	102.620	102.565	102.506	102.440	6.990	103.534	103.518	103.501	103.482
6.250	102.250	102.215	102.178	102.137	6.750	102.926	102.870	102.812	102.745	7.125	103.858	103.842	103.825	103.806
6.375	102.643	102.608	102.571	102.530	6.875	102.968	102.912	102.853	102.787	7.250	104.136	104.120	104.103	104.084
6.500	102.900	102.865	102.828	102.786	6.990	103.261	103.204	103.145	103.079	7.375	104.236	104.220	104.204	104.185
6.625	103.009	102.974	102.938	102.896	7.125	103.430	103.368	103.305	103.234	7.500	104.472	104.456	104.440	104.421
6.750	103.349	103.294	103.235	103.169	7.250	103.590	103.505	103.417	103.318	7.625	104.672	104.657	104.640	104.621
6.875	103.457	103.402	103.344	103.277						7.750	104.571	104.556	104.539	104.520
6.990	103.778	103.722	103.664	103.597						7.875	104.796	104.780	104.763	104.744
										7.990	104.737	104.721	104.704	104.685
										8.125	104.957	104.941	104.924	104.905

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	100.418	100.356	100.293	100.222
5.990	100.844	100.781	100.719	100.648
6.125	101.275	101.212	101.149	101.078
6.250	101.628	101.565	101.503	101.431
6.375	102.163	102.101	102.038	101.967
6.500	102.539	102.476	102.414	102.342
6.625	102.728	102.667	102.607	102.540
6.750	103.175	103.136	103.098	103.055
6.875	103.403	103.388	103.371	103.352
6.990	103.884	103.868	103.851	103.832
7.125	104.208	104.192	104.175	104.156
7.250	104.486	104.470	104.453	104.434
7.375	104.586	104.570	104.554	104.535
7.500	104.822	104.806	104.790	104.771
7.625	105.022	105.007	104.990	104.971
7.750	104.921	104.906	104.889	104.870
7.875	105.146	105.130	105.113	105.094
7.990	105.087	105.071	105.054	105.035
8.125	105.307	105.291	105.274	105.255

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	98.466	98.388	98.309	98.220	5.500	96.276	96.198	96.119	96.030	5.500	97.964	97.907	97.849	97.782
5.625	99.055	98.976	98.898	98.809	5.625	96.853	96.775	96.696	96.608	5.625	98.239	98.183	98.125	98.058
5.750	99.341	99.263	99.185	99.096	5.750	97.129	97.050	96.972	96.883	5.750	98.251	98.195	98.136	98.070
5.875	99.811	99.733	99.655	99.566	5.875	97.606	97.528	97.449	97.360	5.875	98.495	98.439	98.381	98.314
5.990	100.314	100.236	100.157	100.068	5.990	98.097	98.019	97.940	97.851	5.990	98.802	98.746	98.687	98.621
6.125	100.709	100.631	100.552	100.463	6.125	98.529	98.450	98.372	98.283	6.125	99.017	98.961	98.902	98.836
6.250	100.778	100.684	100.590	100.483	6.250	98.612	98.518	98.424	98.317	6.250	99.237	99.188	99.137	99.079
6.375	101.159	101.066	100.971	100.865	6.375	99.005	98.912	98.818	98.711	6.375	99.421	99.373	99.321	99.263
6.500	101.471	101.378	101.284	101.177	6.500	99.324	99.230	99.136	99.029	6.500	99.546	99.497	99.446	99.388
6.625	101.814	101.720	101.626	101.519	6.625	99.654	99.560	99.466	99.359	6.625	99.709	99.660	99.609	99.550
6.750	101.852	101.790	101.726	101.654	6.750	99.713	99.651	99.587	99.514	6.750	99.924	99.855	99.781	99.699
6.875	102.134	102.071	102.007	101.935	6.875	100.015	99.952	99.888	99.816	6.875	100.075	100.006	99.933	99.850
6.990	102.287	102.225	102.161	102.089	6.990	100.200	100.138	100.074	100.002	6.990	100.150	100.081	100.008	99.925
7.125	102.570	102.507	102.443	102.371	7.125	100.452	100.389	100.325	100.253	7.125</				



Effective: March 16, 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	96.172	96.086	96.001	95.904	5.990	100.264	100.186	100.107	100.018	5.375	97.676	97.629	97.581	97.526
4.990	96.776	96.690	96.605	96.508	6.125	100.659	100.581	100.502	100.413	5.500	98.246	98.199	98.151	98.096
5.125	97.163	97.077	96.992	96.896	6.250	100.728	100.634	100.540	100.433	5.625	98.759	98.712	98.663	98.609
5.250	97.771	97.724	97.676	97.621	6.375	101.109	101.016	100.921	100.815	5.750	99.100	99.038	98.975	98.904
5.375	98.376	98.329	98.281	98.226	6.500	101.421	101.328	101.234	101.127	5.875	99.618	99.556	99.493	99.422
5.500	98.946	98.899	98.851	98.796	6.625	101.764	101.670	101.576	101.469	5.990	100.044	99.981	99.919	99.848
5.625	99.459	99.412	99.363	99.309	6.750	101.802	101.740	101.676	101.604	6.125	100.475	100.412	100.349	100.278
5.750	99.800	99.738	99.675	99.604	6.875	102.084	102.021	101.957	101.885	6.250	100.828	100.765	100.703	100.631
5.875	100.318	100.256	100.193	100.122	6.990	102.237	102.175	102.111	102.039	6.375	101.363	101.301	101.238	101.167
5.990	100.744	100.681	100.619	100.548	7.125	102.520	102.457	102.393	102.321	6.500	101.739	101.676	101.614	101.542
6.125	101.175	101.112	101.049	100.978	7.250	102.099	102.060	102.020	101.974	6.625	101.928	101.867	101.807	101.740
6.250	101.528	101.465	101.403	101.331	7.375	102.542	102.503	102.463	102.417	6.750	102.375	102.336	102.298	102.255
6.375	102.063	102.001	101.938	101.867	7.500	102.612	102.573	102.533	102.487	6.875	102.603	102.568	102.571	102.552
6.500	102.439	102.376	102.314	102.242	7.625	102.661	102.622	102.582	102.536	6.990	103.084	103.068	103.051	103.032
6.625	102.628	102.567	102.507	102.440	7.750	103.217	103.146	103.075	102.993	7.125	103.408	103.392	103.375	103.356
6.750	103.075	103.036	102.998	102.955	7.875	103.403	103.333	103.261	103.180	7.250	103.686	103.670	103.653	103.634
6.875	103.303	103.288	103.271	103.252	7.990	102.282	102.212	102.140	102.059	7.375	103.786	103.770	103.754	103.735
6.990	103.784	103.768	103.751	103.732	8.125	102.418	102.348	102.276	102.195	7.500	104.022	104.006	103.990	103.971
7.125	104.108	104.092	104.075	104.056	8.250	101.855	101.730	101.603	101.458	7.625	104.222	104.207	104.190	104.171
7.250	104.386	104.370	104.353	104.334	8.375	102.395	102.270	102.142	101.997	7.750	104.121	104.106	104.089	104.070
7.375	104.486	104.470	104.454	104.435	8.500	102.303	102.178	102.050	101.905	7.875	104.346	104.330	104.313	104.294
7.500	104.722	104.706	104.690	104.671	8.625	102.434	102.309	102.181	102.037	7.990	104.287	104.271	104.254	104.235
7.625	104.922	104.907	104.890	104.871	8.750	102.603	102.478	102.350	102.205	8.125	104.507	104.491	104.474	104.455

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	96.172	96.086	96.001	95.904	5.990	100.264	100.186	100.107	100.018	5.375	97.676	97.629	97.581	97.526
4.990	96.776	96.690	96.605	96.508	6.125	100.659	100.581	100.502	100.413	5.500	98.246	98.199	98.151	98.096
5.125	97.163	97.077	96.992	96.896	6.250	100.728	100.634	100.540	100.433	5.625	98.759	98.712	98.663	98.609
5.250	97.771	97.724	97.676	97.621	6.375	101.109	101.016	100.921	100.815	5.750	99.100	99.038	98.975	98.904
5.375	98.376	98.329	98.281	98.226	6.500	101.421	101.328	101.234	101.127	5.875	99.618	99.556	99.493	99.422
5.500	98.946	98.899	98.851	98.796	6.625	101.764	101.670	101.576	101.469	5.990	100.044	99.981	99.919	99.848
5.625	99.459	99.412	99.363	99.309	6.750	101.802	101.740	101.676	101.604	6.125	100.475	100.412	100.349	100.278
5.750	99.800	99.738	99.675	99.604	6.875	102.084	102.021	101.957	101.885	6.250	100.828	100.765	100.703	100.631
5.875	100.318	100.256	100.193	100.122	6.990	102.237	102.175	102.111	102.039	6.375	101.363	101.301	101.238	101.167
5.990	100.744	100.681	100.619	100.548	7.125	102.520	102.457	102.393	102.321	6.500	101.739	101.676	101.614	101.542
6.125	101.175	101.112	101.049	100.978	7.250	102.099	102.060	102.020	101.974	6.625	101.928	101.867	101.807	101.740
6.250	101.528	101.465	101.403	101.331	7.375	102.542	102.503	102.463	102.417	6.750	102.375	102.336	102.298	102.255
6.375	102.063	102.001	101.938	101.867	7.500	102.612	102.573	102.533	102.487	6.875	102.603	102.568	102.571	102.552
6.500	102.439	102.376	102.314	102.242	7.625	102.661	102.622	102.582	102.536	6.990	103.084	103.068	103.051	103.032
6.625	102.628	102.567	102.507	102.440	7.750	103.217	103.146	103.075	102.993	7.125	103.408	103.392	103.375	103.356
6.750	103.075	103.036	102.998	102.955	7.875	103.403	103.333	103.261	103.180	7.250	103.686	103.670	103.653	103.634
6.875	103.303	103.288	103.271	103.252	7.990	102.282	102.212	102.140	102.059	7.375	103.786	103.770	103.754	103.735
6.990	103.784	103.768	103.751	103.732	8.125	102.418	102.348	102.276	102.195	7.500	104.022	104.006	103.990	103.971
7.125	104.108	104.092	104.075	104.056	8.250	101.855	101.730	101.603	101.458	7.625	104.222	104.207	104.190	104.171
7.250	104.386	104.370	104.353	104.334	8.375	102.395	102.270	102.142	101.997	7.750	104.121	104.106	104.089	104.070
7.375	104.486	104.470	104.454	104.435	8.500	102.303	102.178	102.050	101.905	7.875	104.346	104.330	104.313	104.294
7.500	104.722	104.706	104.690	104.671	8.625	102.434	102.309	102.181	102.037	7.990	104.287	104.271	104.254	104.235
7.625	104.922	104.907	104.890	104.871	8.750	102.603	102.478	102.350	102.205	8.125	104.507	104.491	104.474	104.455



SELECT PRICING

Effective: March 16, 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	96.522	96.436	96.351	96.254	4.875	98.936	98.893	98.849	98.799
4.990	97.126	97.040	96.955	96.858	4.990	99.289	99.246	99.202	99.152
5.125	97.513	97.427	97.342	97.246	5.125	99.440	99.397	99.353	99.304
5.250	98.121	98.074	98.026	97.971	5.250	100.042	99.999	99.955	99.906
5.375	98.726	98.679	98.631	98.576	5.375	100.377	100.334	100.290	100.240
5.500	99.296	99.249	99.201	99.146	5.500	100.679	100.636	100.592	100.543
5.625	99.809	99.762	99.713	99.659	5.625	100.977	100.934	100.890	100.840
5.750	100.150	100.088	100.025	99.954	5.750	101.336	101.300	101.264	101.222
5.875	100.668	100.606	100.543	100.472	5.875	101.655	101.619	101.583	101.541
5.990	101.094	101.031	100.969	100.898	5.990	101.920	101.885	101.848	101.807
6.125	101.525	101.462	101.399	101.328	6.125	102.231	102.195	102.159	102.117
6.250	101.878	101.815	101.753	101.681	6.250	102.500	102.465	102.428	102.387
6.375	102.413	102.351	102.288	102.217	6.375	102.893	102.858	102.821	102.780
6.500	102.789	102.726	102.664	102.592	6.500	103.150	103.115	103.078	103.036
6.625	102.978	102.917	102.857	102.790	6.625	103.259	103.224	103.188	103.146
6.750	103.425	103.386	103.348	103.305	6.750	103.599	103.544	103.485	103.419
6.875	103.653	103.638	103.621	103.602	6.875	103.707	103.652	103.594	103.527
6.990	104.134	104.118	104.101	104.082	6.990	104.028	103.972	103.914	103.847
7.125	104.458	104.442	104.425	104.406	7.125	104.249	104.194	104.135	104.069
7.250	104.736	104.720	104.703	104.684	7.250	104.262	104.176	104.089	103.989
7.375	104.836	104.820	104.804	104.785					
7.500	105.072	105.056	105.040	105.021					
7.625	105.272	105.257	105.240	105.221					
7.750	105.171	105.156	105.139	105.120					
7.875	105.396	105.380	105.363	105.344					
7.990	105.337	105.321	105.304	105.285					
8.125	105.557	105.541	105.524	105.505					

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	98.716	98.638	98.559	98.470	5.990	99.052	98.996	98.937	98.871
5.625	99.305	99.226	99.148	99.059	6.125	99.267	99.211	99.152	99.086
5.750	99.591	99.513	99.435	99.346	6.250	99.487	99.438	99.387	99.329
5.875	100.061	99.983	99.905	99.816	6.375	99.671	99.623	99.571	99.513
5.990	100.564	100.486	100.407	100.318	6.500	99.796	99.747	99.696	99.638
6.125	100.959	100.881	100.802	100.713	6.625	99.959	99.910	99.859	99.800
6.250	101.028	100.934	100.840	100.733	6.750	100.174	100.105	100.031	99.949
6.375	101.409	101.316	101.221	101.115	6.875	100.325	100.256	100.183	100.100
6.500	101.721	101.628	101.534	101.427	6.990	100.400	100.331	100.258	100.175
6.625	102.064	101.970	101.876	101.769	7.125	100.539	100.470	100.397	100.314
6.750	102.102	102.040	101.976	101.904	7.250	100.424	100.325	100.223	100.106
6.875	102.384	102.321	102.257	102.185	7.375	100.931	100.832	100.729	100.613
6.990	102.537	102.475	102.411	102.339	7.500	100.920	100.821	100.718	100.602
7.125	102.820	102.757	102.693	102.621	7.625	100.913	100.814	100.712	100.595
7.250	102.399	102.360	102.320	102.274	7.750	101.932	101.833	101.731	101.615
7.375	102.842	102.803	102.763	102.717	7.875	102.050	101.951	101.849	101.733
7.500	102.912	102.873	102.833	102.787	7.990	100.883	100.784	100.682	100.566
7.625	102.961	102.922	102.882	102.836					
7.750	103.517	103.446	103.375	103.293					
7.875	103.703	103.633	103.561	103.480					
7.990	102.582	102.512	102.440	102.359					
8.125	102.718	102.648	102.576	102.495					

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)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.422	96.336	96.251	96.154	5.990	100.514	100.436	100.357	100.268
4.990	97.026	96.940	96.855	96.758	6.125	100.909	100.831	100.752	100.663
5.125	97.413	97.327	97.242	97.146	6.250	100.978	100.884	100.790	100.683
5.250	98.021	97.974	97.926	97.871	6.375	101.359	101.266	101.171	101.065
5.375	98.626	98.579	98.531	98.476	6.500	101.671	101.578	101.484	101.377
5.500	99.196	99.149	99.101	99.046	6.625	102.014	101.920	101.826	101.719
5.625	99.709	99.662	99.613	99.559	6.750	102.052	101.990	101.926	101.854
5.750	100.050	99.988	99.925	99.854	6.875	102.334	102.271	102.207	102.135
5.875	100.568	100.506	100.443	100.372	6.990	102.487	102.425	102.361	102.289
5.990	100.994	100.931	100.869	100.798	7.125	102.770	102.707	102.643	102.571
6.125	101.425	101.362	101.299	101.228	7.250	102.349	102.310	102.270	102.224
6.250	101.778	101.715	101.653	101.581	7.375	102.792	102.753	102.713	102.667
6.375	102.313	102.251	102.188	102.117	7.500	102.862	102.823	102.783	102.737
6.500	102.689	102.626	102.564	102.492	7.625	102.911	102.872	102.832	102.786
6.625	102.878	102.817	102.757	102.690	7.750	103.467	103.396	103.325	103.243
6.750	103.325	103.286	103.248	103.205	7.875	103.653	103.583	103.511	103.430
6.875	103.553	103.538	103.521	103.502	7.990	102.532	102.462	102.390	102.309
6.990	104.034	104.018	104.001	103.982	8.125	102.668	102.598	102.526	102.445
7.125	104.358	104.342	104.325	104.306	8.250	102.105	101.980	101.853	101.708
7.250	104.636	104.620	104.603	104.584	8.375	102.645	102.520	102.392	102.247
7.375	104.736	104.720	104.704	104.685	8.500	102.553	102.428	102.300	102.155
7.500	104.972	104.956	104.940	104.921					
7.625	105.172	105.157	105.140	105.121					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.422	96.336	96.251	96.154	5.990	100.514	100.436	100.357	100.268
4.990	97.026	96.940	96.855	96.758	6.125	100.909	100.831	100.752	100.663
5.125	97.413	97.327	97.242	97.146	6.250	100.978	100.884	100.790	100.683
5.250	98.021	97.974	97.926	97.871	6.375	101.359	101.266	101.171	101.065
5.375	98.626	98.579	98.531	98.476	6.500	101.671	101.578	101.484	101.377
5.500	99.196	99.149	99.101	99.046	6.625	102.014	101.920	101.826	101.719
5.625	99.709	99.662	99.613	99.559	6.750	102.052	101.990	101.926	101.854
5.750	100.050	99.988	99.925	99.854	6.875	102.334	102.271	102.207	102.135
5.875	100.568	100.506	100.443	100.372	6.990	102.487	102.425	102.361	102.289
5.990	100.994	100.931	100.869	100.798	7.125	102.770	102.707	102.643	102.571
6.125	101.425	101.362	101.299	101.228	7.250	102.349	102.310	102.270	102.224
6.250	101.778	101.715	101.653	101.581	7.375	102.792	102.753	102.713	102.667
6.375	102.313	102.251	102.188	102.117	7.500	102.862	102.823	102.783	102.737
6.500	102.689	102.626	102.564	102.492	7.625	102.911	102.872	102.832	102.786
6.625	102.878	102.817	102.757	102.690	7.750	103.467	103.396	103.325	103.243
6.750	103.325	103.286	103.248	103.205	7.875	103.653	103.583	103.511	103.430
6.875	103.553	103.538	103.521	103.502	7.990	102.532	102.462	102.390	102.309
6.990	104.034	104.018	104.001	103.982	8.125	102.668	102.598	102.526	102.445
7.125	104.358	104.342	104.325	104.306	8.250	102.105	101.980	101.853	101.708
7.250	104.636	104.620	104.603	104.584	8.375	102.645	102.520	102.392	102.247
7.375	104.736	104.720	104.704	104.685	8.500	102.553	102.428	102.300	102.155
7.500	104.972	104.956	104.940	104.921					
7.625	105.172	105.157	105.140	105.121					



Effective: **March 16, 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	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj **Minimum Loan Amount \$75,000** ***All loan level price adjustments are cumulative*** Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs	
HB 20YR & 25YR Term	-1.500		
> 6 Financed Properties	-0.500		
Escrow Waiver (Non-CA)	-0.250		
		NC Floor Price	99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEREADY AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
HOMEREADY AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=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 16, 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 16, 2026

FAST 100 Pricing

FAST 100+ - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	100.406	100.260	100.115
6.500	100.436	100.290	100.145
6.625	100.900	100.754	100.609
6.750	101.454	101.306	101.120
6.875	101.963	101.815	101.629
6.990	102.433	102.285	102.099
7.000	102.463	102.315	102.129
7.125	102.897	102.749	102.563
7.250	103.321	103.173	102.987
7.375	102.616	102.437	102.220
7.490	103.039	102.860	102.643
7.500	103.076	102.897	102.680
7.625	103.490	103.311	103.094
7.750	103.884	103.705	103.488
7.875	102.286	102.084	101.834
7.990	102.676	102.474	102.224
8.000	102.706	102.504	102.254

FAST 100+ 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	99.656	99.510	99.365
6.500	99.686	99.540	99.395
6.625	100.150	100.004	99.859
6.750	100.704	100.556	100.370
6.875	101.213	101.065	100.879
6.990	101.683	101.535	101.349
7.000	101.713	101.565	101.379
7.125	102.147	101.999	101.813
7.250	102.571	102.423	102.237
7.375	101.866	101.687	101.470
7.490	102.296	102.117	101.900
7.500	102.326	102.147	101.930
7.625	102.740	102.561	102.344
7.750	103.134	102.955	102.738
7.875	101.536	101.334	101.084
7.990	101.926	101.724	101.474
8.000	101.956	101.754	101.504

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

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

FAST 100+ HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.490	98.406	98.260	98.115
6.500	98.436	98.290	98.145
6.625	98.900	98.754	98.609
6.750	99.454	99.306	99.120
6.875	99.963	99.815	99.629
6.990	100.433	100.285	100.099
7.000	100.463	100.315	100.129
7.125	100.897	100.749	100.563
7.250	101.321	101.173	100.987
7.375	100.616	100.437	100.220
7.490	101.046	100.867	100.650
7.500	101.076	100.897	100.680
7.625	101.490	101.311	101.094
7.750	101.884	101.705	101.488
7.875	100.286	100.084	99.834
7.990	100.676	100.474	100.224
8.000	100.706	100.504	100.254

FAST 100+ 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.490	97.735	97.656	97.510
6.500	97.765	97.686	97.540
6.625	98.229	98.150	98.004
6.750	98.760	98.704	98.556
6.875	99.269	99.213	99.065
6.990	99.739	99.683	99.535
7.000	99.769	99.713	99.565
7.125	100.203	100.147	99.999
7.250	100.627	100.571	100.423
7.375	99.937	99.866	99.687
7.490	100.367	100.296	100.117
7.500	100.397	100.326	100.147
7.625	100.811	100.740	100.561
7.750	101.205	101.134	100.955
7.875	99.615	99.536	99.334
7.990	100.005	99.926	99.724
8.000	100.035	99.956	99.754

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

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

FAST 100 3Yr - (301_1st_DPA_3YR)			
Rate	15 Day	30 Day	45 Day
6.490	97.906	97.760	97.615
6.500	97.936	97.790	97.645
6.625	98.400	98.254	98.109
6.750	98.954	98.806	98.620
6.875	99.463	99.315	99.129
6.990	99.933	99.785	99.599
7.000	99.963	99.815	99.629
7.125	100.397	100.249	100.063
7.250	100.821	100.673	100.487
7.375	100.116	99.937	99.720
7.490	100.546	100.367	100.150
7.500	100.576	100.397	100.180
7.625	100.990	100.811	100.594
7.750	101.384	101.205	100.988
7.875	99.786	99.584	99.334
7.990	100.176	99.974	99.724
8.000	100.206	100.004	99.754

FAST 100 5.0% 3Yr - (301_1st_DPA_3YR)			
Rate	15 Day	30 Day	45 Day
6.490	97.035	96.956	96.810
6.500	97.065	96.986	96.840
6.625	97.529	97.450	97.304
6.750	98.060	98.004	97.856
6.875	98.569	98.513	98.365
6.990	99.039	98.983	98.835
7.000	99.069	99.013	98.865
7.125	99.503	99.447	99.299
7.250	99.927	99.871	99.723
7.375	99.237	99.166	98.987
7.490	99.667	99.596	99.417
7.500	99.697	99.626	99.447
7.625	100.111	100.040	99.861
7.750	100.505	100.434	100.255
7.875	98.915	98.836	98.634
7.990	99.305	99.226	99.024
8.000	99.335	99.266	99.054

Fast 100 LLPAs

FICO ≥880	0.500
FICO 680 - 679	0.000
FICO 640 - 659	-0.500
FICO 620 - 639	-1.000
FICO 600 - 619	-1.500

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

Floor Price	98.000
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Effective: March 16, 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	98.419	98.359	98.303	4.990	97.609	97.549	97.493	4.990	99.321	99.285	99.258	5.125	97.960	97.901	97.844
5.125	98.763	98.703	98.647	5.125	97.953	97.893	97.837	5.125	99.533	99.497	99.471	5.250	98.943	98.883	98.827
5.250	99.516	99.457	99.400	5.250	98.706	98.647	98.590	5.250	100.136	100.099	100.073	5.375	98.858	98.771	98.674
5.375	100.019	99.933	99.836	5.375	99.209	99.123	99.026	5.375	100.009	99.972	99.944	5.500	99.629	99.443	99.346
5.500	100.525	100.438	100.341	5.500	99.715	99.628	99.531	5.500	100.383	100.347	100.319	5.625	99.958	99.871	99.774
5.625	100.973	100.887	100.790	5.625	100.163	100.077	99.980	5.625	100.699	100.663	100.635	5.750	100.111	100.025	99.928
5.750	101.273	101.187	101.090	5.750	100.463	100.377	100.280	5.750	100.849	100.812	100.784	5.875	100.834	100.754	100.673
5.875	101.359	101.279	101.198	5.875	100.549	100.469	100.388	5.875	100.970	100.934	100.898	5.990	101.270	101.190	101.109
5.990	102.013	101.933	101.852	5.990	101.203	101.123	101.042	5.990	101.483	101.447	101.411	6.125	101.689	101.609	101.528
6.125	102.581	102.502	102.421	6.125	101.771	101.692	101.611	6.125	101.900	101.863	101.827	6.250	101.527	101.447	101.366
6.250	102.426	102.346	102.265	6.250	101.616	101.536	101.455	6.250	101.573	101.536	101.501	6.375	101.693	101.659	101.627
6.375	102.704	102.671	102.638	6.375	101.894	101.861	101.828	6.375	102.092	102.004	101.902	6.500	102.015	101.982	101.949
6.500	103.276	103.242	103.210	6.500	102.466	102.432	102.400	6.500	102.502	102.414	102.312	6.625	102.392	102.358	102.326
6.625	103.653	103.619	103.587	6.625	102.843	102.809	102.777	6.625	102.717	102.629	102.527	6.750	102.345	102.311	102.279
6.750	103.574	103.541	103.508	6.750	102.764	102.731	102.698	6.750	102.764	102.676	102.574	6.875	102.613	102.575	102.502
6.875	104.003	103.965	103.892	6.875	103.193	103.155	103.082	6.875	103.395	103.307	103.205	6.990	102.817	102.779	102.706
6.990	104.403	104.365	104.292	6.990	103.593	103.555	103.482	6.990	103.624	103.536	103.433	7.125	103.093	103.055	102.982

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	98.269	98.209	98.153	5.125	97.760	97.701	97.644	4.990	98.269	98.209	98.153	5.125	97.760	97.701	97.644
5.125	98.613	98.553	98.497	5.250	98.743	98.683	98.627	5.125	98.613	98.553	98.497	5.250	98.743	98.683	98.627
5.250	99.366	99.307	99.250	5.375	98.658	98.571	98.474	5.250	99.366	99.307	99.250	5.375	98.658	98.571	98.474
5.375	99.869	99.783	99.686	5.500	99.329	99.243	99.146	5.375	99.869	99.783	99.686	5.500	99.329	99.243	99.146
5.500	100.375	100.288	100.191	5.625	99.758	99.671	99.574	5.500	100.375	100.288	100.191	5.625	99.758	99.671	99.574
5.625	100.823	100.737	100.640	5.750	99.911	99.825	99.728	5.625	100.823	100.737	100.640	5.750	99.911	99.825	99.728
5.750	101.123	101.037	100.940	5.875	100.634	100.554	100.473	5.750	101.123	101.037	100.940	5.875	100.634	100.554	100.473
5.875	101.209	101.129	101.048	5.990	101.070	100.990	100.909	5.875	101.209	101.129	101.048	5.990	101.070	100.990	100.909
5.990	101.863	101.783	101.702	6.125	101.469	101.409	101.328	5.990	101.863	101.783	101.702	6.125	101.469	101.409	101.328
6.125	102.431	102.352	102.271	6.250	101.327	101.247	101.166	6.125	102.431	102.352	102.271	6.250	101.327	101.247	101.166
6.250	102.276	102.196	102.115	6.375	101.493	101.459	101.427	6.250	102.276	102.196	102.115	6.375	101.493	101.459	101.427
6.375	102.554	102.521	102.488	6.500	101.815	101.782	101.749	6.375	102.554	102.521	102.488	6.500	101.815	101.782	101.749
6.500	103.126	103.092	103.060	6.625	102.192	102.158	102.126	6.500	103.126	103.092	103.060	6.625	102.192	102.158	102.126
6.625	103.503	103.469	103.437	6.750	102.145	102.111	102.079	6.625	103.503	103.469	103.437	6.750	102.145	102.111	102.079
6.750	103.424	103.391	103.358	6.875	102.413	102.375	102.302	6.750	103.424	103.391	103.358	6.875	102.413	102.375	102.302
6.875	103.853	103.815	103.742	6.990	102.617	102.579	102.506	6.875	103.853	103.815	103.742	6.990	102.617	102.579	102.506
6.990	104.253	104.215	104.142	7.125	102.893	102.855	102.782	6.990	104.253	104.215	104.142	7.125	102.893	102.855	102.782

LLPAs

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K	60 Day Lock (From 45 Day Price)
0.375	-0.750	-0.375	-0.500
FICO 680-699	FICO 580-599	Loan Amount <\$100,000	3-4 Units
0.250	-1.500	-0.375	-0.500
FICO 660-679	FICO 550-579	VA Cashout >90% LTV	VA IRRRL >100% CLTV
0.250	-3.000	-3.000	-1.000
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	NC Floor Price
0.000	-3.000	-1.250	99.750
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)	
-0.250	0.250	-1.250	



SELECT PRICING

Effective: March 16, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	98.719	98.659	98.603	
5.125	99.063	99.003	98.947	
5.250	99.816	99.757	99.700	
5.375	100.319	100.233	100.136	
5.500	100.825	100.738	100.641	
5.625	101.273	101.187	101.090	
5.750	101.573	101.487	101.390	
5.875	101.659	101.579	101.498	
5.990	102.313	102.233	102.152	
6.125	102.881	102.802	102.721	
6.250	102.726	102.646	102.565	
6.375	103.004	102.971	102.938	
6.500	103.576	103.542	103.510	
6.625	103.953	103.919	103.887	
6.750	103.874	103.841	103.808	
6.875	104.303	104.265	104.192	
6.990	104.703	104.665	104.592	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	99.621	99.585	99.558	
5.125	99.833	99.797	99.771	
5.250	100.436	100.399	100.373	
5.375	100.309	100.272	100.244	
5.500	100.683	100.647	100.619	
5.625	100.999	100.963	100.935	
5.750	101.149	101.112	101.084	
5.875	101.270	101.234	101.198	
5.990	101.783	101.747	101.711	
6.125	102.200	102.163	102.127	
6.250	101.873	101.836	101.801	
6.375	102.392	102.304	102.202	
6.500	102.802	102.714	102.612	
6.625	103.017	102.929	102.827	
6.750	103.064	102.976	102.874	
6.875	103.695	103.607	103.505	
6.990	103.924	103.836	103.733	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	98.569	98.509	98.453	
5.125	98.913	98.853	98.797	
5.250	99.666	99.607	99.550	
5.375	100.169	100.083	99.986	
5.500	100.675	100.588	100.491	
5.625	101.123	101.037	100.940	
5.750	101.423	101.337	101.240	
5.875	101.509	101.429	101.348	
5.990	102.163	102.083	102.002	
6.125	102.731	102.652	102.571	
6.250	102.576	102.496	102.415	
6.375	102.854	102.821	102.788	
6.500	103.426	103.392	103.360	
6.625	103.803	103.769	103.737	
6.750	103.724	103.691	103.658	
6.875	104.153	104.115	104.042	
6.990	104.553	104.515	104.442	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	98.569	98.509	98.453	
5.125	98.913	98.853	98.797	
5.250	99.666	99.607	99.550	
5.375	100.169	100.083	99.986	
5.500	100.675	100.588	100.491	
5.625	101.123	101.037	100.940	
5.750	101.423	101.337	101.240	
5.875	101.509	101.429	101.348	
5.990	102.163	102.083	102.002	
6.125	102.731	102.652	102.571	
6.250	102.576	102.496	102.415	
6.375	102.854	102.821	102.788	
6.500	103.426	103.392	103.360	
6.625	103.803	103.769	103.737	
6.750	103.724	103.691	103.658	
6.875	104.153	104.115	104.042	
6.990	104.553	104.515	104.442	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.260	98.201	98.144	
5.250	99.243	99.183	99.127	
5.375	99.158	99.071	98.974	
5.500	99.829	99.743	99.646	
5.625	100.258	100.171	100.074	
5.750	100.411	100.325	100.228	
5.875	101.134	101.054	100.973	
5.990	101.570	101.490	101.409	
6.125	101.989	101.909	101.828	
6.250	101.827	101.747	101.666	
6.375	101.993	101.959	101.927	
6.500	102.315	102.282	102.249	
6.625	102.692	102.658	102.626	
6.750	102.645	102.611	102.579	
6.875	102.913	102.875	102.802	
6.990	103.117	103.079	103.006	
7.125	103.393	103.355	103.282	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	98.060	98.001	97.944	
5.250	99.043	98.983	98.927	
5.375	98.958	98.871	98.774	
5.500	99.629	99.543	99.446	
5.625	100.058	99.971	99.874	
5.750	100.211	100.125	100.028	
5.875	100.934	100.854	100.773	
5.990	101.370	101.290	101.209	
6.125	101.789	101.709	101.628	
6.250	101.627	101.547	101.466	
6.375	101.793	101.759	101.727	
6.500	102.115	102.082	102.049	
6.625	102.492	102.458	102.426	
6.750	102.445	102.411	102.379	
6.875	102.713	102.675	102.602	
6.990	102.917	102.879	102.806	
7.125	103.193	103.155	103.082	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.060	98.001	97.944	
5.250	99.043	98.983	98.927	
5.375	98.958	98.871	98.774	
5.500	99.629	99.543	99.446	
5.625	100.058	99.971	99.874	
5.750	100.211	100.125	100.028	
5.875	100.934	100.854	100.773	
5.990	101.370	101.290	101.209	
6.125	101.789	101.709	101.628	
6.250	101.627	101.547	101.466	
6.375	101.793	101.759	101.727	
6.500	102.115	102.082	102.049	
6.625	102.492	102.458	102.426	
6.750	102.445	102.411	102.379	
6.875	102.713	102.675	102.602	
6.990	102.917	102.879	102.806	
7.125	103.193	103.155	103.082	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.609	98.549	98.493	
5.125	98.953	98.893	98.837	
5.250	99.706	99.647	99.590	
5.375	100.209	100.123	100.026	
5.500	100.715	100.628	100.531	
5.625	101.163	101.077	100.980	
5.750	101.463	101.377	101.280	
5.875	101.549	101.469	101.388	
5.990	102.203	102.123	102.042	
6.125	102.771	102.692	102.611	
6.250	102.616	102.536	102.455	
6.375	102.894	102.861	102.828	
6.500	103.466	103.432	103.400	
6.625	103.843	103.809	103.777	
6.750	103.764	103.731	103.698	
6.875	104.193	104.155	104.082	
6.990	104.593	104.555	104.482	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.835	97.776	97.719	
5.250	98.818	98.758	98.702	
5.375	98.733	98.646	98.549	
5.500	99.404	99.318	99.221	
5.625	99.833	99.746	99.649	
5.750	99.986	99.900	99.803	
5.875	100.709	100.629	100.548	
5.990	101.145	101.065	100.984	
6.125	101.564	101.484	101.403	
6.250	101.402	101.322	101.241	
6.375	101.568	101.534	101.502	
6.500	101.890	101.857	101.824	
6.625	102.267	102.233	102.201	
6.750	102.220	102.186	102.154	
6.875	102.488	102.450	102.377	
6.990	102.692	102.654	102.581	
7.125	102.968	102.930	102.857	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.496	99.460	99.433	
5.125	99.708	99.672	99.646	
5.250	100.311	100.274	100.248	
5.375	100.184	100.147	100.119	
5.500	100.558	100.522	100.494	
5.625	100.874	100.838	100.810	
5.750	101.024	100.987	100.959	
5.875	101.145	101.109	101.073	
5.990	101.658	101.622	101.586	
6.125	102.075	102.038	102.002	
6.250	101.748	101.711	101.676	
6.375	102.267	102.179	102.077	
6.500	102.677	102.589	102.487	
6.625	102.892	102.804	102.702	
6.750	102.939	102.851	102.749	
6.875	103.570	103.482	103.380	
6.990	103.799	103.711	103.608	

LLPAs				
FICO ≥700	FICO 600-619	VA Loan Amount >\$950K	60 Day Lock (From 45 Day Price)	
0.375	-0.750	-0.375		
FICO 680-699	FICO 580-599	Loan Amount <\$100,000		
0.250	-1.500	-0.375		
FICO 660-679	FICO 550-579	VA Cashout >90% LTV		
0.250	-3.000	-3.000		
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)		
0.000	<\$100	+1.250		
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)		
-0.250	0.250	-1.250		

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K	60 Day Lock (From 45 Day Price)	
0.375	-0.750	-0.375		
FICO 680-699	FICO 580-599	Loan Amount <\$100,000		
0.250	-1.500	-0.375		
FICO 660-679	FICO 550-579	VA Cashout >90% LTV		
0.250	-3.000	-3.000		
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)		
0.000	<\$100	+1.250		
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)		
-0.250	0.250	-1.250		

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K	60 Day Lock (From 45 Day Price)	
0.375	-0.750	-0.375		
FICO 680-699	FICO 580-599	Loan Amount <\$100,000		
0.250	-1.500	-0.375		
FICO 660-679	FICO 550-579	VA Cashout >90% LTV		
0.250	-3.000	-3.000		
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)		
0.000	<\$1			



Effective: March 16, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
4.990	97.932	97.873	97.816
5.125	98.408	98.348	98.292
5.250	99.181	99.122	99.065
5.375	99.724	99.637	99.540
5.500	100.166	100.079	99.982
5.625	100.602	100.516	100.419
5.750	100.846	100.759	100.662
5.875	100.969	100.890	100.809
5.990	101.454	101.374	101.293
6.125	101.932	101.852	101.771
6.250	102.046	101.966	101.886
6.375	101.700	101.667	101.634
6.500	102.179	102.145	102.113
6.625	102.466	102.432	102.400
6.750	102.969	102.935	102.903
6.875	103.554	103.516	103.443
6.990	103.733	103.695	103.623

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
4.990	97.132	97.073	97.016
5.125	97.608	97.548	97.492
5.250	98.381	98.322	98.265
5.375	98.924	98.837	98.740
5.500	99.366	99.279	99.182
5.625	99.802	99.716	99.619
5.750	100.046	99.959	99.862
5.875	100.169	100.090	100.009
5.990	100.654	100.574	100.493
6.125	101.132	101.052	100.971
6.250	101.246	101.166	101.086
6.375	100.900	100.867	100.834
6.500	101.379	101.345	101.313
6.625	101.666	101.632	101.600
6.750	102.169	102.135	102.103
6.875	102.754	102.716	102.643
6.990	102.933	102.895	102.823

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
4.990	98.845	98.808	98.782
5.125	99.188	99.152	99.125
5.250	99.811	99.774	99.748
5.375	99.723	99.686	99.659
5.500	100.034	99.997	99.970
5.625	100.338	100.302	100.274
5.750	100.431	100.394	100.367
5.875	100.591	100.554	100.518
5.990	100.934	100.898	100.862
6.125	101.260	101.224	101.188
6.250	101.204	101.167	101.131
6.375	101.098	101.010	100.908
6.500	101.415	101.328	101.225
6.625	101.540	101.453	101.350
6.750	102.169	102.081	101.979
6.875	102.956	102.868	102.766
6.990	102.964	102.876	102.774

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.250	98.753	98.693	98.637
5.375	98.748	98.662	98.565
5.500	99.182	99.096	98.999
5.625	99.640	99.554	99.457
5.750	100.157	100.071	99.974
5.875	100.284	100.204	100.124
5.990	100.716	100.636	100.555
6.125	101.239	101.160	101.079
6.250	101.092	101.012	100.931
6.375	101.014	100.980	100.948
6.500	101.487	101.453	101.421
6.625	101.774	101.741	101.708
6.750	101.505	101.471	101.439
6.875	102.148	102.111	102.038
6.990	102.341	102.303	102.230
7.125	102.572	102.534	102.462
7.250	102.392	102.354	102.282

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
4.990	97.682	97.623	97.566
5.125	98.158	98.098	98.042
5.250	98.931	98.872	98.815
5.375	99.474	99.387	99.290
5.500	99.916	99.829	99.732
5.625	100.352	100.266	100.169
5.750	100.596	100.509	100.412
5.875	100.719	100.640	100.559
5.990	101.204	101.124	101.043
6.125	101.682	101.602	101.521
6.250	101.796	101.716	101.636
6.375	101.450	101.417	101.384
6.500	101.929	101.895	101.863
6.625	102.216	102.182	102.150
6.750	102.719	102.685	102.653
6.875	103.304	103.266	103.193
6.990	103.483	103.445	103.373

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.250	98.603	98.543	98.487
5.375	98.598	98.512	98.415
5.500	99.032	98.946	98.849
5.625	99.490	99.404	99.307
5.750	100.007	99.921	99.824
5.875	100.134	100.054	99.974
5.990	100.566	100.486	100.405
6.125	101.089	101.010	100.929
6.250	100.942	100.862	100.781
6.375	100.864	100.830	100.798
6.500	101.337	101.303	101.271
6.625	101.624	101.591	101.558
6.750	101.355	101.321	101.289
6.875	101.998	101.961	101.888
6.990	102.191	102.153	102.080
7.125	102.422	102.384	102.312
7.250	102.242	102.204	102.132

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
4.990	97.682	97.623	97.566
5.125	98.158	98.098	98.042
5.250	98.931	98.872	98.815
5.375	99.474	99.387	99.290
5.500	99.916	99.829	99.732
5.625	100.352	100.266	100.169
5.750	100.596	100.509	100.412
5.875	100.719	100.640	100.559
5.990	101.204	101.124	101.043
6.125	101.682	101.602	101.521
6.250	101.796	101.716	101.636
6.375	101.450	101.417	101.384
6.500	101.929	101.895	101.863
6.625	102.216	102.182	102.150
6.750	102.719	102.685	102.653
6.875	103.304	103.266	103.193
6.990	103.483	103.445	103.373

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	98.603	98.543	98.487
5.375	98.598	98.512	98.415
5.500	99.032	98.946	98.849
5.625	99.490	99.404	99.307
5.750	100.007	99.921	99.824
5.875	100.134	100.054	99.974
5.990	100.566	100.486	100.405
6.125	101.089	101.010	100.929
6.250	100.942	100.862	100.781
6.375	100.864	100.830	100.798
6.500	101.337	101.303	101.271
6.625	101.624	101.591	101.558
6.750	101.355	101.321	101.289
6.875	101.998	101.961	101.888
6.990	102.191	102.153	102.080
7.125	102.422	102.384	102.312
7.250	102.242	102.204	102.132

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.250	98.661	98.602	98.545
5.375	99.204	99.117	99.020
5.500	99.646	99.559	99.462
5.625	100.082	99.996	99.899
5.750	100.326	100.239	100.142
5.875	100.449	100.370	100.289
5.990	100.934	100.854	100.773
6.125	101.412	101.332	101.251
6.250	101.526	101.446	101.366
6.375	101.180	101.147	101.114
6.500	101.659	101.625	101.593
6.625	101.946	101.912	101.880
6.750	102.449	102.415	102.383
6.875	103.034	102.996	102.923
6.990	103.213	103.175	103.103
7.125	103.738	103.700	103.627
7.250	103.787	103.749	103.677

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 16, 2026**

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	98.232	98.173	98.116	
5.125	98.708	98.648	98.592	
5.250	99.481	99.422	99.365	
5.375	100.024	99.937	99.840	
5.500	100.466	100.379	100.282	
5.625	100.902	100.816	100.719	
5.750	101.146	101.059	100.962	
5.875	101.269	101.190	101.109	
5.990	101.754	101.674	101.593	
6.125	102.232	102.152	102.071	
6.250	102.346	102.266	102.186	
6.375	102.000	101.967	101.934	
6.500	102.479	102.445	102.413	
6.625	102.766	102.732	102.700	
6.750	103.269	103.235	103.203	
6.875	103.854	103.816	103.743	
6.990	104.033	103.995	103.923	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	99.145	99.108	99.082	
5.125	99.488	99.452	99.425	
5.250	100.111	100.074	100.048	
5.375	100.023	99.986	99.959	
5.500	100.334	100.297	100.270	
5.625	100.638	100.602	100.574	
5.750	100.731	100.694	100.667	
5.875	100.891	100.854	100.818	
5.990	101.234	101.198	101.162	
6.125	101.560	101.524	101.488	
6.250	101.504	101.467	101.431	
6.375	101.398	101.310	101.208	
6.500	101.715	101.628	101.525	
6.625	101.840	101.753	101.650	
6.750	102.469	102.381	102.279	
6.875	103.256	103.168	103.066	
6.990	103.264	103.176	103.074	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.982	97.923	97.866	
5.125	98.458	98.398	98.342	
5.250	99.231	99.172	99.115	
5.375	99.774	99.687	99.590	
5.500	100.216	100.129	100.032	
5.625	100.652	100.566	100.469	
5.750	100.896	100.809	100.712	
5.875	101.019	100.940	100.859	
5.990	101.504	101.424	101.343	
6.125	101.982	101.902	101.821	
6.250	102.096	102.016	101.936	
6.375	101.750	101.717	101.684	
6.500	102.229	102.195	102.163	
6.625	102.516	102.482	102.450	
6.750	103.019	102.985	102.953	
6.875	103.604	103.566	103.493	
6.990	103.783	103.745	103.673	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.982	97.923	97.866	
5.125	98.458	98.398	98.342	
5.250	99.231	99.172	99.115	
5.375	99.774	99.687	99.590	
5.500	100.216	100.129	100.032	
5.625	100.652	100.566	100.469	
5.750	100.896	100.809	100.712	
5.875	101.019	100.940	100.859	
5.990	101.504	101.424	101.343	
6.125	101.982	101.902	101.821	
6.250	102.096	102.016	101.936	
6.375	101.750	101.717	101.684	
6.500	102.229	102.195	102.163	
6.625	102.516	102.482	102.450	
6.750	103.019	102.985	102.953	
6.875	103.604	103.566	103.493	
6.990	103.783	103.745	103.673	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.053	98.993	98.937	
5.375	99.048	98.962	98.865	
5.500	99.482	99.396	99.299	
5.625	99.940	99.854	99.757	
5.750	100.457	100.371	100.274	
5.875	100.584	100.504	100.424	
5.990	101.016	100.936	100.855	
6.125	101.539	101.460	101.379	
6.250	101.392	101.312	101.231	
6.375	101.314	101.280	101.248	
6.500	101.787	101.753	101.721	
6.625	102.074	102.041	102.008	
6.750	101.805	101.771	101.739	
6.875	102.448	102.411	102.338	
6.990	102.641	102.603	102.530	
7.125	102.872	102.834	102.762	
7.250	102.692	102.654	102.582	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.903	98.843	98.787	
5.375	98.898	98.812	98.715	
5.500	99.332	99.246	99.149	
5.625	99.790	99.704	99.607	
5.750	100.307	100.221	100.124	
5.875	100.434	100.354	100.274	
5.990	100.866	100.786	100.705	
6.125	101.389	101.310	101.229	
6.250	101.242	101.162	101.081	
6.375	101.164	101.130	101.098	
6.500	101.637	101.603	101.571	
6.625	101.924	101.891	101.858	
6.750	101.655	101.621	101.589	
6.875	102.298	102.261	102.188	
6.990	102.491	102.453	102.380	
7.125	102.722	102.684	102.612	
7.250	102.542	102.504	102.432	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.903	98.843	98.787	
5.375	98.898	98.812	98.715	
5.500	99.332	99.246	99.149	
5.625	99.790	99.704	99.607	
5.750	100.307	100.221	100.124	
5.875	100.434	100.354	100.274	
5.990	100.866	100.786	100.705	
6.125	101.389	101.310	101.229	
6.250	101.242	101.162	101.081	
6.375	101.164	101.130	101.098	
6.500	101.637	101.603	101.571	
6.625	101.924	101.891	101.858	
6.750	101.655	101.621	101.589	
6.875	102.298	102.261	102.188	
6.990	102.491	102.453	102.380	
7.125	102.722	102.684	102.612	
7.250	102.542	102.504	102.432	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.982	97.923	97.866	
5.125	98.458	98.398	98.342	
5.250	99.231	99.172	99.115	
5.375	99.774	99.687	99.590	
5.500	100.216	100.129	100.032	
5.625	100.652	100.566	100.469	
5.750	100.896	100.809	100.712	
5.875	101.019	100.940	100.859	
5.990	101.504	101.424	101.343	
6.125	101.982	101.902	101.821	
6.250	102.096	102.016	101.936	
6.375	101.750	101.717	101.684	
6.500	102.229	102.195	102.163	
6.625	102.516	102.482	102.450	
6.750	103.019	102.985	102.953	
6.875	103.604	103.566	103.493	
6.990	103.783	103.745	103.673	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.357	98.298	98.241	
5.125	98.833	98.773	98.717	
5.250	99.806	99.547	99.490	
5.375	100.149	100.062	99.965	
5.500	100.591	100.504	100.407	
5.625	101.027	100.941	100.844	
5.750	101.271	101.184	101.087	
5.875	101.394	101.315	101.234	
5.990	101.879	101.799	101.718	
6.125	102.357	102.277	102.196	
6.250	102.471	102.391	102.311	
6.375	102.125	102.092	102.059	
6.500	102.604	102.570	102.538	
6.625	102.891	102.857	102.825	
6.750	103.394	103.360	103.328	
6.875	103.979	103.941	103.868	
6.990	104.158	104.120	104.048	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.878	98.818	98.762	
5.375	98.873	98.787	98.690	
5.500	99.307	99.221	99.124	
5.625	99.765	99.679	99.582	
5.750	100.282	100.196	100.099	
5.875	100.409	100.329	100.249	
5.990	100.841	100.761	100.680	
6.125	101.364	101.285	101.204	
6.250	101.217	101.137	101.056	
6.375	101.139	101.105	101.073	
6.500	101.612	101.578	101.546	
6.625	101.899	101.866	101.833	
6.750	101.630	101.596	101.564	
6.875	102.273	102.236	102.163	
6.990	102.466	102.428	102.355	
7.125	102.697	102.659	102.587	
7.250	102.517	102.479	102.407	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.020	98.983	98.957	
5.125	99.363	99.327	99.300	
5.250	99.986	99.949	99.923	
5.375	99.898	99.861	99.834	
5.500	100.209	100.172	100.145	
5.625	100.513	100.477	100.449	
5.750	100.606	100.569	100.542	
5.875	100.766	100.729	100.693	
5.990	101.109	101.073	101.037	
6.125	101.435	101.399	101.363	
6.250	101.379	101.342	101.306	
6.375	101.273	101.185	101.083	
6.500	101.590	101.503	101.400	
6.625	101.715	101.628	101.525	
6.750	102.344	102.256	102.154	
6.875	103.131	103.043	102.941	
6.990	103.139	103.051	102.949	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	97.712	97.653	97.596	
5.125	98.188	98.128	98.072	
5.250	98.961	98.902	98.845	
5.375	99.504	99.417	99.320	
5.500	99.946	99.859	99.762	
5.625	100.382	100.296	100.199	
5.750	100.626	100.539	100.442	
5.875	100.749	100.670	100	



Effective: March 16, 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	98.309	98.249	98.193	
5.125	98.653	98.593	98.537	
5.250	99.406	99.347	99.290	
5.375	99.909	99.823	99.726	
5.500	100.415	100.328	100.231	
5.625	100.863	100.777	100.680	
5.750	101.163	101.077	100.980	
5.875	101.249	101.169	101.088	
5.990	101.903	101.823	101.742	
6.125	102.471	102.392	102.311	
6.250	102.316	102.236	102.155	
6.375	102.594	102.561	102.528	
6.500	103.166	103.132	103.100	
6.625	103.543	103.509	103.477	
6.750	103.464	103.431	103.398	
6.875	103.893	103.855	103.782	
6.990	104.293	104.255	104.182	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.581	98.522	98.465	
5.375	99.084	98.998	98.901	
5.500	99.590	99.503	99.406	
5.625	100.038	99.952	99.855	
5.750	100.338	100.252	100.155	
5.875	100.424	100.344	100.263	
5.990	101.078	100.998	100.917	
6.125	101.646	101.567	101.486	
6.250	101.491	101.411	101.330	
6.375	101.769	101.736	101.703	
6.500	102.341	102.307	102.275	
6.625	102.718	102.684	102.652	
6.750	102.639	102.606	102.573	
6.875	103.068	103.030	102.957	
6.990	103.468	103.430	103.357	
7.125	104.213	104.175	104.102	
7.250	103.776	103.739	103.666	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.196	99.160	99.133	
5.125	99.408	99.372	99.346	
5.250	100.011	99.974	99.948	
5.375	99.884	99.847	99.819	
5.500	100.258	100.222	100.194	
5.625	100.574	100.538	100.510	
5.750	100.724	100.687	100.659	
5.875	100.845	100.809	100.773	
5.990	101.358	101.322	101.286	
6.125	101.775	101.738	101.702	
6.250	101.448	101.411	101.376	
6.375	101.967	101.879	101.777	
6.500	102.377	102.289	102.187	
6.625	102.592	102.504	102.402	
6.750	102.639	102.551	102.449	
6.875	103.270	103.182	103.080	
6.990	103.499	103.411	103.308	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.518	98.458	98.402	
5.375	98.433	98.346	98.249	
5.500	99.104	99.018	98.921	
5.625	99.533	99.446	99.349	
5.750	99.686	99.600	99.503	
5.875	100.409	100.329	100.248	
5.990	100.845	100.765	100.684	
6.125	101.264	101.184	101.103	
6.250	101.102	101.022	100.941	
6.375	101.268	101.234	101.202	
6.500	101.590	101.557	101.524	
6.625	101.967	101.933	101.901	
6.750	101.920	101.886	101.854	
6.875	102.188	102.150	102.077	
6.990	102.392	102.354	102.281	
7.125	102.668	102.630	102.557	
7.250	102.422	102.384	102.312	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	99.306	99.247	99.190	
5.375	99.849	99.762	99.665	
5.500	100.291	100.204	100.107	
5.625	100.727	100.641	100.544	
5.750	100.971	100.884	100.787	
5.875	101.094	101.015	100.934	
5.990	101.579	101.499	101.418	
6.125	102.057	101.977	101.896	
6.250	102.171	102.091	102.011	
6.375	101.825	101.792	101.759	
6.500	102.304	102.270	102.238	
6.625	102.591	102.557	102.525	
6.750	103.094	103.060	103.028	
6.875	103.679	103.641	103.568	
6.990	103.858	103.820	103.748	
7.125	104.383	104.345	104.272	
7.250	104.432	104.394	104.322	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.256	98.197	98.140	
5.375	98.799	98.712	98.615	
5.500	99.241	99.154	99.057	
5.625	99.677	99.591	99.494	
5.750	99.921	99.834	99.737	
5.875	100.044	99.965	99.884	
5.990	100.529	100.449	100.368	
6.125	101.007	100.927	100.846	
6.250	101.121	101.041	100.961	
6.375	100.775	100.742	100.709	
6.500	101.254	101.220	101.188	
6.625	101.541	101.507	101.475	
6.750	102.044	102.010	101.978	
6.875	102.629	102.591	102.518	
6.990	102.808	102.770	102.698	
7.125	103.333	103.295	103.222	
7.250	103.382	103.344	103.272	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.720	98.683	98.657	
5.125	99.063	99.027	99.000	
5.250	99.686	99.649	99.623	
5.375	99.598	99.561	99.534	
5.500	99.909	99.872	99.845	
5.625	100.213	100.177	100.149	
5.750	100.306	100.269	100.242	
5.875	100.466	100.429	100.393	
5.990	100.809	100.773	100.737	
6.125	101.135	101.099	101.063	
6.250	101.079	101.042	101.006	
6.375	100.973	100.885	100.783	
6.500	101.290	101.203	101.100	
6.625	101.415	101.328	101.225	
6.750	102.044	101.956	101.854	
6.875	102.831	102.743	102.641	
6.990	102.839	102.751	102.649	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.578	98.518	98.462	
5.375	98.573	98.487	98.390	
5.500	99.007	98.921	98.824	
5.625	99.465	99.379	99.282	
5.750	99.982	99.896	99.799	
5.875	100.109	100.029	99.949	
5.990	100.541	100.461	100.380	
6.125	101.064	100.985	100.904	
6.250	100.917	100.837	100.756	
6.375	100.839	100.805	100.773	
6.500	101.312	101.278	101.246	
6.625	101.599	101.566	101.533	
6.750	101.330	101.296	101.264	
6.875	101.973	101.936	101.863	
6.990	102.166	102.128	102.055	
7.125	102.397	102.359	102.287	
7.250	102.217	102.179	102.107	

LLPAs

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

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

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

60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
VA IRRRL >100% CLTV
-1.000
NC Floor Price
99.750



Effective:

Monday, March 16, 2026

Jumbo Nitro XL Pricing

Jumbo Nitro XL 30 Year Fixed - (901D)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.355	99.261	99.073	98.886
6.250	99.679	99.585	99.397	99.210
6.375	100.006	99.912	99.725	99.537
6.500	100.217	100.124	99.936	99.749
6.625	100.433	100.339	100.151	99.964
6.750	100.626	100.532	100.345	100.157
6.875	100.809	100.716	100.528	100.341
7.000	100.975	100.882	100.694	100.507
7.125	101.139	101.045	100.857	100.670
7.250	101.296	101.192	101.005	100.817
7.375	101.422	101.328	101.141	100.953
7.500	101.546	101.452	101.265	101.077
7.625	101.658	101.565	101.377	101.190
7.750	101.771	101.677	101.489	101.302
7.875	101.883	101.789	101.602	101.414
8.000	101.995	101.902	101.714	101.527
8.125	102.108	102.014	101.826	101.639
8.250	102.220	102.126	101.939	101.751
8.375	102.332	102.239	102.051	101.864

Jumbo Nitro XL 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.102	99.008	98.821	98.633
6.375	99.344	99.250	99.062	98.875
6.500	99.586	99.492	99.304	99.117
6.625	99.633	99.539	99.351	99.164
6.750	99.842	99.748	99.561	99.373
6.875	100.051	99.957	99.770	99.582
7.000	100.260	100.167	99.979	99.792
7.125	100.469	100.376	100.188	100.001
7.250	100.679	100.585	100.397	100.210
7.375	100.888	100.794	100.607	100.419
7.500	101.097	101.003	100.816	100.628
7.625	101.306	101.213	101.025	100.838
7.750	101.516	101.422	101.234	101.047
7.875	101.725	101.631	101.444	101.256
8.000	101.934	101.840	101.653	101.465

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: Monday, March 16, 2026

Jumbo Nitro Pricing

Jumbo Nitro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.265	98.156	97.984	97.765
5.875	98.623	98.514	98.342	98.123
6.000	98.981	98.871	98.700	98.481
6.125	99.292	99.182	99.010	98.792
6.250	99.603	99.494	99.322	99.103
6.375	99.904	99.794	99.623	99.404
6.500	100.204	100.095	99.923	99.704
6.625	100.482	100.372	100.200	99.982
6.750	100.759	100.649	100.478	100.259
6.875	100.722	100.612	100.440	100.222
7.000	100.685	100.576	100.404	100.185
7.125	100.502	100.393	100.221	100.002
7.250	100.320	100.211	100.039	99.820
7.375	100.599	100.489	100.318	100.099
7.500	100.878	100.769	100.597	100.378

Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.265	98.156	97.984	97.765
5.875	98.623	98.514	98.342	98.123
6.000	98.981	98.871	98.700	98.481
6.125	99.292	99.182	99.010	98.792
6.250	99.603	99.494	99.322	99.103
6.375	99.904	99.794	99.623	99.404
6.500	100.204	100.095	99.923	99.704
6.625	100.482	100.372	100.200	99.982
6.750	100.759	100.649	100.478	100.259
6.875	100.722	100.612	100.440	100.222
7.000	100.685	100.576	100.404	100.185
7.125	100.502	100.393	100.221	100.002
7.250	100.320	100.211	100.039	99.820
7.375	100.599	100.489	100.318	100.099
7.500	100.878	100.769	100.597	100.378

Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.265	98.156	97.984	97.765
5.875	98.623	98.514	98.342	98.123
6.000	98.981	98.871	98.700	98.481
6.125	99.292	99.182	99.010	98.792
6.250	99.603	99.494	99.322	99.103
6.375	99.904	99.794	99.623	99.404
6.500	100.204	100.095	99.923	99.704
6.625	100.482	100.372	100.200	99.982
6.750	100.759	100.649	100.478	100.259
6.875	100.722	100.612	100.440	100.222
7.000	100.685	100.576	100.404	100.185
7.125	100.502	100.393	100.221	100.002
7.250	100.320	100.211	100.039	99.820
7.375	100.599	100.489	100.318	100.099
7.500	100.878	100.769	100.597	100.378

Jumbo Nitro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	96.645	96.536	96.364	96.145
5.625	97.022	96.913	96.741	96.522
5.750	97.399	97.290	97.118	96.899
5.875	97.715	97.606	97.434	97.215
6.000	98.032	97.922	97.751	97.532
6.125	98.325	98.215	98.043	97.825
6.250	98.618	98.508	98.336	98.118
6.375	98.833	98.723	98.552	98.333
6.500	99.048	98.939	98.767	98.548
6.625	99.318	99.208	99.036	98.818
6.750	99.587	99.478	99.306	99.087

Jumbo Nitro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	96.797	96.688	96.516	96.297
5.375	97.089	96.979	96.807	96.589
5.500	97.376	97.266	97.094	96.876
5.625	97.640	97.531	97.359	97.140
5.750	97.895	97.785	97.613	97.395
5.875	98.149	98.040	97.868	97.649
6.000	98.417	98.307	98.135	97.917
6.125	98.608	98.499	98.327	98.108
6.250	98.770	98.660	98.488	98.270
6.375	99.025	98.916	98.744	98.525
6.500	99.282	99.172	99.001	98.782
6.625	99.317	99.208	99.036	98.817
6.750	99.353	99.244	99.072	98.853
6.875	99.579	99.470	99.298	99.079
7.000	99.806	99.696	99.524	99.306

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: Monday, March 16, 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