



19000 MacArthur Boulevard, 3rd Floor
Irvine, CA 92612



Ratesheet Code: RS-WS

Effective Date: 3/27/26 9:34 AM

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State Tier Adjustment (Excludes Jumbos)

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

Contact list

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Submission Desk	Phone: Email Only Email: submissions@forwardlendingmtg.com

Lock Expiration Days

15 Day	04/10/26
30 Day	04/27/26
45 Day	05/11/26
60 Day	05/26/26

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.

Mortgage Clause

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

Lock Desk Hours

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

2025 FHA/VA Loan Limits

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

Lender ID Number

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

2026 Conforming Loan Limits

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

Maximum Loan Limits

FHA Mortgage Limits for all Counties
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Price Movement

Conventional	Previous	Current	Change
6.250	100.458	100.458	0.000

Government

5.750	100.232	100.232	0.000
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Alt

6.625	100.294	100.294	0.000
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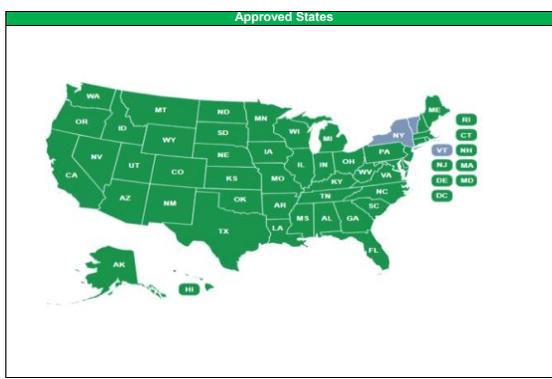
DSCR

7.999	100.250	100.250	0.000
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FHA Condo Search

FHA Approved Condo Search

Approved States



March Pricing Specials

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

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)

Annual Mortgage Insurance Premium (MIP)

Base Loan	LTV	MIP	
		MIP (bps)	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	
		MIP (bps)	Duration
≤ \$726,200	≤ 90.00%	15	11 years
	> 90.00%	40	Life of Loan
> \$726,200	≤ 78.00%	15	11 years
	78.01% - 90.00%	40	11 years
	90.01% and above	65	Life of Loan

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



Effective: March 27, 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	94.744	94.693	94.623	94.553	4.875	94.295	94.244	94.174	94.103	5.750	99.083	98.995	98.906	98.816
4.990	95.362	95.311	95.241	95.170	4.990	94.913	94.862	94.791	94.721	5.875	99.591	99.503	99.414	99.324
5.125	95.784	95.733	95.663	95.593	5.125	95.360	95.309	95.239	95.168	5.990	100.042	99.954	99.865	99.775
5.250	96.327	96.284	96.221	96.159	5.250	95.916	95.872	95.810	95.747	6.125	100.499	100.411	100.322	100.232
5.375	96.954	96.910	96.847	96.785	5.375	96.577	96.533	96.471	96.408	6.250	100.624	100.530	100.432	100.334
5.500	97.545	97.501	97.439	97.376	5.500	97.181	97.137	97.075	97.012	6.375	101.182	101.087	100.990	100.892
5.625	98.105	98.061	97.999	97.936	5.625	97.753	97.709	97.647	97.585	6.500	101.578	101.483	101.386	101.288
5.750	98.485	98.426	98.369	98.311	5.750	98.158	98.100	98.042	97.985	6.625	101.813	101.718	101.620	101.523
5.875	99.042	98.983	98.926	98.869	5.875	98.717	98.658	98.601	98.544	6.750	101.938	101.841	101.743	101.645
5.990	99.526	99.467	99.410	99.353	5.990	99.201	99.142	99.085	99.028	6.875	102.216	102.119	102.021	101.923
6.125	100.035	99.977	99.920	99.862	6.125	99.710	99.652	99.595	99.537	6.990	102.706	102.607	102.508	102.409
6.250	100.531	100.458	100.384	100.311	6.250	100.202	100.129	100.056	99.982	7.125	103.125	103.026	102.927	102.828
6.375	101.113	101.040	100.967	100.893	6.375	100.768	100.695	100.622	100.548	7.250	103.818	103.719	103.620	103.521
6.500	101.535	101.462	101.389	101.316	6.500	101.190	101.117	101.044	100.971	7.375	104.180	104.081	103.982	103.883
6.625	101.837	101.771	101.706	101.640	6.625	101.492	101.426	101.361	101.295	7.500	104.520	104.421	104.322	104.223
6.750	102.484	102.440	102.399	102.358	6.750	102.139	102.095	102.054	102.013	7.625	104.818	104.719	104.620	104.521
6.875	102.827	102.783	102.742	102.701	6.875	102.482	102.438	102.397	102.356	7.750	105.111	105.012	104.913	104.814
6.990	103.317	103.273	103.232	103.190	6.990	102.972	102.928	102.887	102.845	7.875	105.385	105.286	105.187	105.088
7.125	103.689	103.645	103.604	103.563	7.125	103.344	103.300	103.259	103.218	7.990	105.370	105.355	105.339	105.323
7.250	104.296	104.274	104.250	104.226	7.250	103.951	103.929	103.905	103.881	8.125	105.633	105.618	105.602	105.586
7.375	104.522	104.500	104.476	104.452	7.375	104.177	104.155	104.131	104.107					
7.500	104.838	104.816	104.792	104.768	7.500	104.493	104.471	104.447	104.423					
7.625	105.111	105.089	105.065	105.040	7.625	104.766	104.744	104.720	104.695					

FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	98.036	97.988	97.938	97.888	5.990	101.171	101.130	101.079	101.029	5.750	98.135	98.076	98.019	97.961
4.990	98.405	98.357	98.307	98.257	6.125	101.389	101.348	101.297	101.247	5.875	98.692	98.633	98.576	98.519
5.125	98.557	98.510	98.460	98.410	6.250	101.904	101.863	101.808	101.753	5.990	99.178	99.119	99.062	99.005
5.250	99.341	99.294	99.244	99.194	6.375	102.249	102.208	102.153	102.098	6.125	99.772	99.706	99.645	99.583
5.375	99.730	99.682	99.632	99.582	6.500	102.456	102.415	102.360	102.305	6.250	100.344	100.279	100.213	100.148
5.500	100.097	100.049	99.999	99.950	6.625	102.532	102.491	102.436	102.381	6.375	100.982	100.916	100.851	100.785
5.625	100.447	100.399	100.349	100.299	6.750	102.844	102.803	102.748	102.693	6.500	101.464	101.398	101.333	101.267
5.750	100.890	100.849	100.798	100.748	6.875	102.894	102.853	102.798	102.743	6.625	101.771	101.705	101.640	101.575
5.875	101.228	101.187	101.137	101.086	6.990	103.165	103.124	103.069	103.014	6.750	102.338	102.280	102.222	102.165
5.990	101.531	101.490	101.440	101.389	7.125	103.360	103.319	103.264	103.209	6.875	102.689	102.633	102.575	102.519
6.125	101.827	101.786	101.735	101.685	7.250	103.428	103.373	103.303	103.232	6.990	103.243	103.207	103.160	103.112
6.250	102.135	102.094	102.039	101.984	7.375	103.586	103.531	103.461	103.390	7.125	103.701	103.665	103.618	103.571
6.375	102.552	102.511	102.456	102.401	7.500	103.731	103.676	103.606	103.535	7.250	104.086	104.050	104.002	103.955
6.500	102.827	102.786	102.731	102.676	7.625	103.795	103.740	103.670	103.599	7.375	104.487	104.450	104.403	104.356
6.625	102.982	102.941	102.886	102.831	7.750	103.942	103.887	103.817	103.746	7.500	104.825	104.788	104.741	104.694
6.750	103.370	103.329	103.274	103.219	7.875	104.087	104.033	103.962	103.892	7.625	105.144	105.108	105.061	105.013
6.875	103.488	103.447	103.392	103.337	7.990	103.972	103.917	103.846	103.776	7.750	104.817	104.795	104.771	104.747
6.990	103.819	103.778	103.723	103.668	8.125	104.130	104.075	104.004	103.934	7.875	105.047	105.025	105.001	104.977
										7.990	104.991	104.969	104.945	104.921
										8.125	105.271	105.256	105.240	105.224

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	96.179	96.135	96.072	96.010	4.875	93.720	93.669	93.599	93.528	5.750	99.008	98.920	98.831	98.741
5.500	96.770	96.726	96.664	96.601	4.990	94.338	94.287	94.216	94.146	5.875	99.516	99.428	99.339	99.249
5.625	97.330	97.286	97.224	97.161	5.125	94.785	94.734	94.664	94.593	5.990	99.967	99.879	99.790	99.700
5.750	97.710	97.651	97.594	97.536	5.250	95.341	95.297	95.235	95.172	6.125	100.424	100.336	100.247	100.157
5.875	98.267	98.208	98.151	98.094	5.375	96.002	95.958	95.896	95.833	6.250	100.549	100.455	100.357	100.259
5.990	98.751	98.692	98.635	98.578	5.500	96.606	96.562	96.500	96.437	6.375	101.107	101.012	100.915	100.817
6.125	99.260	99.202	99.145	99.087	5.625	97.178	97.134	97.072	97.010	6.500	101.503	101.408	101.311	101.213
6.250	99.756	99.693	99.609	99.536	5.750	97.583	97.525	97.467	97.410	6.625	101.738	101.643	101.545	101.448
6.375	100.338	100.265	100.192	100.118	5.875	98.142	98.083	98.026	97.969	6.750	101.863	101.806	101.707	101.609
6.500	100.760	100.687	100.614	100.541	5.990	98.626	98.567	98.510	98.453	6.875	102.141	102.104	102.071	102.038
6.625	101.062	100.996	100.931	100.865	6.125	99.135	99.077	99.020	98.962	6.990	102.631	102.595	102.561	102.528
6.750	101.709	101.665	101.624	101.583	6.250	99.627	99.554	99.481	99.407	7.125	103.050	103.013	102.980	102.947
6.875	102.052	102.008	101.967	101.926	6.375	100.193	100.120	100.047	99.973	7.250	103.743	103.729	103.712	103.696
6.990	102.542	102.498	102.457	102.415	6.500	100.615	100.542	100.469	100.396	7.375	104.105	104.090	104.074	104.058
7.125	102.914	102.870	102.829	102.788	6.625	100.917	100.851	100.786	100.720	7.500	104.445	104.431	104.414	104.398
7.250	103.521	103.499	103.475	103.451	6.750	101.564	101.520	101.479	101.438	7.625	104.743	104.729	104.712	104.696
7.375	103.747	103.725	103.701	103.677	6.875	101.907	101.863	101.822	101.781	7.750	105.036	105.021	105.005	104.989
7.500	104.063	104.041	104.017	103.993	6.990	102.397	102.353	102.312	102.270	7.875	105.310	105.295	105.279	105.263
7.625	104.336	104.314	104.290	104.265	7.125	102.769	102.725	102.684	102.643	7.990	105.295	105.280	105.264	105.248
7.750	104.392	104.370	104.346	104.322	7.250	103.376	103.354	103.330	103.306	8.125	105.588	105.543	105.527	105.511
7.875	104.622	104.600	104.576	104.552	7.375	103.602	103.580	103.556	103.532					
7.990	104.566	104.544	104.520	104.496	7.500	103.918	103.896	103.872	103.848					
8.125	104.792	104.770	104.746	104.722	7.625	104.191	104.169	104.145	104.120					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day			



Effective: March 27, 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	97.600	97.541	97.470	97.399	5.500	95.550	95.491	95.420	95.349	5.375	95.067	95.009	94.938	94.866
5.625	98.200	98.141	98.070	97.999	5.625	96.150	96.091	96.020	95.949	5.500	95.697	95.638	95.567	95.495
5.750	98.517	98.459	98.388	98.316	5.750	96.467	96.409	96.338	96.266	5.625	96.300	96.241	96.170	96.099
5.875	99.047	98.989	98.918	98.846	5.875	96.997	96.939	96.868	96.796	5.750	96.606	96.548	96.477	96.405
5.990	99.596	99.537	99.466	99.395	5.990	97.546	97.487	97.416	97.345	5.875	97.124	97.065	96.994	96.922
6.125	100.101	100.042	99.971	99.900	6.125	98.031	97.972	97.901	97.830	5.990	97.672	97.614	97.542	97.471
6.250	100.150	100.055	99.957	99.860	6.250	98.080	97.985	97.887	97.790	6.125	98.157	98.098	98.027	97.956
6.375	100.583	100.489	100.391	100.293	6.375	98.513	98.419	98.321	98.223	6.250	98.216	98.122	98.024	97.926
6.500	100.952	100.857	100.759	100.662	6.500	98.882	98.787	98.689	98.592	6.375	98.661	98.566	98.468	98.371
6.625	101.294	101.200	101.102	101.004	6.625	99.224	99.130	99.032	98.934	6.500	99.040	98.945	98.848	98.750
6.750	101.743	101.656	101.566	101.477	6.750	99.673	99.586	99.496	99.407	6.625	99.387	99.292	99.194	99.097
6.875	102.088	102.000	101.911	101.821	6.875	100.018	99.930	99.841	99.751	6.750	99.852	99.765	99.675	99.586
6.990	102.262	102.175	102.085	101.995	6.990	100.192	100.105	100.015	99.925	6.875	100.183	100.096	100.006	99.916
7.125	102.523	102.436	102.346	102.257	7.125	100.453	100.366	100.276	100.187	6.990	100.378	100.290	100.201	100.111
7.250	102.411	102.345	102.280	102.214	7.250	100.341	100.275	100.210	100.144	7.125	100.663	100.575	100.486	100.396
7.375	102.922	102.856	102.791	102.725	7.375	100.852	100.786	100.721	100.655	7.250	100.578	100.512	100.447	100.381
7.500	103.003	102.937	102.872	102.807	7.500	100.933	100.867	100.802	100.737	7.375	101.058	100.992	100.927	100.861
7.625	103.068	103.003	102.937	102.872	7.625	100.998	100.933	100.867	100.802	7.500	101.156	101.090	101.025	100.960
7.750	103.948	103.875	103.794	103.714	7.750	101.878	101.805	101.724	101.644	7.625	101.171	101.106	101.040	100.975
7.875	104.139	104.066	103.986	103.905	7.875	102.069	101.996	101.916	101.835	7.750	102.058	101.985	101.905	101.825
7.990	103.019	102.946	102.866	102.785	7.990	100.949	100.876	100.796	100.715	7.875	102.261	102.188	102.107	102.027
8.125	103.205	103.132	103.052	102.971	8.125	101.135	101.062	100.982	100.901	7.990	101.146	101.073	100.992	100.912

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	99.132	99.070	99.005	98.940	5.990	98.518	98.457	98.391	98.326
6.125	99.370	99.308	99.243	99.178	6.125	98.736	98.674	98.609	98.544
6.250	99.756	99.701	99.635	99.569	6.250	99.133	99.078	99.012	98.946
6.375	99.949	99.894	99.828	99.762	6.375	99.336	99.282	99.216	99.150
6.500	100.109	100.055	99.984	99.914	6.500	99.508	99.453	99.382	99.312
6.625	100.323	100.268	100.198	100.127	6.625	99.725	99.670	99.600	99.529
6.750	100.613	100.558	100.488	100.418	6.750	100.032	99.977	99.907	99.837
6.875	100.785	100.730	100.660	100.589	6.875	100.190	100.135	100.065	99.994
6.990	100.840	100.785	100.715	100.645	6.990	100.266	100.211	100.141	100.070
7.125	100.963	100.909	100.838	100.768	7.125	100.413	100.358	100.288	100.217
7.250	100.708	100.639	100.553	100.467	7.250	100.185	100.117	100.031	99.945
7.375	101.250	101.182	101.096	101.010	7.375	100.696	100.627	100.541	100.455
7.500	101.221	101.152	101.066	100.981	7.500	100.684	100.615	100.529	100.444
7.625	101.198	101.130	101.044	100.958	7.625	100.551	100.483	100.397	100.311
7.750	102.203	102.135	102.049	101.963	7.750	101.572	101.503	101.417	101.332
7.875	102.304	102.236	102.150	102.064	7.875	101.691	101.623	101.537	101.451
7.990	101.127	101.058	100.972	100.887	7.990	100.526	100.458	100.372	100.286

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 HOMEREADEY 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	94.644	94.593	94.523	94.453	5.375	96.917	96.859	96.788	96.716	5.375	96.154	96.110	96.047	95.985
4.990	95.262	95.211	95.141	95.070	5.500	97.550	97.491	97.420	97.349	5.500	96.745	96.701	96.639	96.576
5.125	95.684	95.633	95.563	95.493	5.625	98.150	98.091	98.020	97.949	5.625	97.305	97.261	97.199	97.136
5.250	96.227	96.184	96.121	96.059	5.750	98.467	98.409	98.338	98.266	5.750	97.685	97.626	97.569	97.511
5.375	96.854	96.810	96.747	96.685	5.875	98.997	98.939	98.868	98.796	5.875	98.242	98.183	98.126	98.069
5.500	97.445	97.401	97.339	97.276	5.990	99.546	99.487	99.416	99.345	5.990	98.726	98.667	98.610	98.553
5.625	98.005	97.961	97.899	97.836	6.125	100.051	99.992	99.921	99.850	6.125	99.235	99.177	99.120	99.062
5.750	98.385	98.326	98.269	98.211	6.250	100.100	100.005	99.907	99.810	6.250	99.731	99.658	99.584	99.511
5.875	98.942	98.883	98.826	98.769	6.375	100.533	100.439	100.341	100.243	6.375	100.313	100.240	100.167	100.093
5.990	99.426	99.367	99.310	99.253	6.500	100.902	100.807	100.709	100.612	6.500	100.735	100.662	100.589	100.516
6.125	99.935	99.877	99.820	99.762	6.625	101.244	101.150	101.052	100.954	6.625	101.037	100.971	100.906	100.840
6.250	100.431	100.358	100.284	100.211	6.750	101.693	101.606	101.516	101.427	6.750	101.684	101.640	101.599	101.558
6.375	101.013	100.940	100.867	100.793	6.875	102.038	101.950	101.861	101.771	6.875	102.027	101.983	101.942	101.901
6.500	101.435	101.362	101.289	101.216	6.990	102.212	102.125	102.035	101.945	6.990	102.517	102.473	102.432	102.390
6.625	101.737	101.671	101.606	101.540	7.125	102.473	102.386	102.296	102.207	7.125	102.889	102.845	102.804	102.763
6.750	102.384	102.340	102.299	102.258	7.250	102.361	102.295	102.230	102.164	7.250	103.496	103.474	103.450	103.426
6.875	102.727	102.683	102.642	102.601	7.375	102.872	102.806	102.741	102.675	7.375	103.722	103.700	103.676	103.652
6.990	103.217	103.173	103.132	103.090	7.500	102.953	102.887	102.822	102.757	7.500	104.038	104.016	103.992	103.968
7.125	103.589	103.545	103.504	103.463	7.625	103.018	102.953	102.887	102.822	7.625	104.311	104.289	104.265	104.240
7.250	104.196	104.174	104.150	104.126	7.750	103.898	103.825	103.744	103.664	7.750	104.367	104.345	104.321	104.297
7.375	104.422	104.400	104.376	104.352	7.875	104.089	104.016	103.936	103.855	7.875	104.597	104.575	104.551	104.527
7.500	104.738	104.716	104.692	104.668	7.990	102.969	102.896	102.816	102.735	7.990	104.541	104.519	104.495	104.471
7.625	105.011	104.989	104.965	104.940	8.125	103.155	103.082	103.002	102.921	8.125	104.767	104.745	104.721	104.697

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEREADEY 30 YR FIXED 1:0 BUYDOWN (R101-BE)				
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	94.644	94.593	94.523	94.453	5.500	97.550	97.491	97.420	97.349	5.375	96.154	96.110	96.047	95.985
4.990	95.262	95.211	95.141	95.070	5.625	98.150	98.091	98.020	97.949	5.500	96.745	96.701	96.639	96.576
5.125	95.684	95.633	95.563	95.493	5.750	98.467	98.409	98.338	98.266	5.625	97.305	97.261	97.199	97.136
5.250	96.227	96.184	96.121	96.059	5.875	98.997	98.939	98.868	98.796	5.750	97.685	97.626	97.569	97.511
5.375	96.854	96.810	96.747	96.685	5.990	99.546	99.487	99.416	99.345	5.875	98.242	98.183	98.126	98.069
5.500	97.445	97.401	97.339	97.276	6.125	100.051	99.992	99.921	99.850	5.990	98.726	98.667	98.610	98.553
5.625	98.005	97.961	97.899	97.836	6.250	100.100	100.005	99.907	99.810	6.125	99.235	99.177	99.120	99.062
5.750	98.385	98.326	98.269	98.211	6.375	100.533	100.439	100.341	100					



Effective: March 27, 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	94.994	94.943	94.873	94.803	4.875	98.286	98.238	98.188	98.138
4.990	95.612	95.561	95.491	95.420	4.990	98.655	98.607	98.557	98.507
5.125	96.034	95.983	95.913	95.843	5.125	98.807	98.760	98.710	98.660
5.250	96.577	96.534	96.471	96.409	5.250	99.591	99.544	99.494	99.444
5.375	97.204	97.160	97.097	97.035	5.375	99.980	99.932	99.882	99.832
5.500	97.795	97.751	97.689	97.626	5.500	100.347	100.299	100.249	100.200
5.625	98.355	98.311	98.249	98.186	5.625	100.697	100.649	100.599	100.549
5.750	98.735	98.676	98.619	98.561	5.750	101.140	101.099	101.048	100.998
5.875	99.292	99.233	99.176	99.119	5.875	101.478	101.437	101.387	101.336
5.990	99.776	99.717	99.660	99.603	5.990	101.781	101.740	101.690	101.639
6.125	100.285	100.227	100.170	100.112	6.125	102.077	102.036	101.985	101.935
6.250	100.781	100.708	100.634	100.561	6.250	102.385	102.344	102.289	102.234
6.375	101.363	101.290	101.217	101.143	6.375	102.802	102.761	102.706	102.651
6.500	101.785	101.712	101.639	101.566	6.500	103.077	103.036	102.981	102.926
6.625	102.087	102.021	101.956	101.890	6.625	103.232	103.191	103.136	103.081
6.750	102.734	102.690	102.649	102.608	6.750	103.620	103.579	103.524	103.469
6.875	103.077	103.033	102.992	102.951	6.875	103.738	103.697	103.642	103.587
6.990	103.567	103.523	103.482	103.440					
7.125	103.939	103.895	103.854	103.813					
7.250	104.546	104.524	104.500	104.476					
7.375	104.772	104.750	104.726	104.702					
7.500	105.088	105.066	105.042	105.018					
7.625	105.361	105.339	105.315	105.290					
7.750	105.417	105.395	105.371	105.347					
7.875	105.647	105.625	105.601	105.577					

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.850	97.791	97.720	97.649	5.990	99.382	99.320	99.255	99.190
5.625	98.450	98.391	98.320	98.249	6.125	99.620	99.558	99.493	99.428
5.750	98.767	98.709	98.638	98.566	6.250	100.006	99.951	99.885	99.819
5.875	99.297	99.239	99.168	99.096	6.375	100.199	100.144	100.078	100.012
5.990	99.846	99.787	99.716	99.645	6.500	100.359	100.305	100.234	100.164
6.125	100.351	100.292	100.221	100.150	6.625	100.573	100.518	100.448	100.377
6.250	100.400	100.305	100.207	100.110	6.750	100.863	100.808	100.738	100.668
6.375	100.833	100.739	100.641	100.543	6.875	101.035	100.980	100.910	100.839
6.500	101.202	101.107	101.009	100.912	6.990	101.090	101.035	100.965	100.895
6.625	101.544	101.450	101.352	101.254	7.125	101.213	101.159	101.088	101.018
6.750	101.993	101.906	101.816	101.727	7.250	100.958	100.889	100.803	100.717
6.875	102.338	102.250	102.161	102.071	7.375	101.500	101.432	101.346	101.260
6.990	102.512	102.425	102.335	102.245	7.500	101.471	101.402	101.316	101.231
7.125	102.773	102.686	102.596	102.507	7.625	101.448	101.380	101.294	101.208
7.250	102.661	102.595	102.530	102.464	7.750	102.453	102.385	102.299	102.213
7.375	103.172	103.106	103.041	102.975	7.875	102.554	102.486	102.400	102.314
7.500	103.253	103.187	103.122	103.057					
7.625	103.318	103.253	103.187	103.122					
7.750	104.198	104.125	104.044	103.964					
7.875	104.389	104.316	104.236	104.155					
7.990	103.269	103.196	103.116	103.035					
8.125	103.455	103.382	103.302	103.221					

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	94.894	94.843	94.773	94.703	5.500	97.800	97.741	97.670	97.599
4.990	95.512	95.461	95.391	95.320	5.625	98.400	98.341	98.270	98.199
5.125	95.934	95.883	95.813	95.743	5.750	98.717	98.659	98.588	98.516
5.250	96.477	96.434	96.371	96.309	5.875	99.247	99.189	99.118	99.046
5.375	97.104	97.060	96.997	96.935	5.990	99.796	99.737	99.666	99.595
5.500	97.695	97.651	97.589	97.526	6.125	100.301	100.242	100.171	100.100
5.625	98.255	98.211	98.149	98.086	6.250	100.350	100.255	100.157	100.060
5.750	98.635	98.576	98.519	98.461	6.375	100.783	100.689	100.591	100.493
5.875	99.192	99.133	99.076	99.019	6.500	101.152	101.057	100.959	100.862
5.990	99.676	99.617	99.560	99.503	6.625	101.494	101.400	101.302	101.204
6.125	100.185	100.127	100.070	100.012	6.750	101.943	101.856	101.766	101.677
6.250	100.681	100.608	100.534	100.461	6.875	102.288	102.200	102.111	102.021
6.375	101.263	101.190	101.117	101.043	6.990	102.462	102.375	102.285	102.195
6.500	101.685	101.612	101.539	101.466	7.125	102.723	102.636	102.546	102.457
6.625	101.987	101.921	101.856	101.790	7.250	102.611	102.545	102.480	102.414
6.750	102.634	102.590	102.549	102.508	7.375	103.122	103.056	102.991	102.925
6.875	102.977	102.933	102.892	102.851	7.500	103.203	103.137	103.072	103.007
6.990	103.467	103.423	103.382	103.340	7.625	103.268	103.203	103.137	103.072
7.125	103.839	103.795	103.754	103.713	7.750	104.148	104.075	103.994	103.914
7.250	104.446	104.424	104.400	104.376	7.875	104.339	104.266	104.186	104.105
7.375	104.672	104.650	104.626	104.602	7.990	103.219	103.146	103.066	102.985
7.500	104.988	104.966	104.942	104.918	8.125	103.405	103.332	103.252	103.171
7.625	105.261	105.239	105.215	105.190					

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.894	94.843	94.773	94.703	5.500	97.800	97.741	97.670	97.599
4.990	95.512	95.461	95.391	95.320	5.625	98.400	98.341	98.270	98.199
5.125	95.934	95.883	95.813	95.743	5.750	98.717	98.659	98.588	98.516
5.250	96.477	96.434	96.371	96.309	5.875	99.247	99.189	99.118	99.046
5.375	97.104	97.060	96.997	96.935	5.990	99.796	99.737	99.666	99.595
5.500	97.695	97.651	97.589	97.526	6.125	100.301	100.242	100.171	100.100
5.625	98.255	98.211	98.149	98.086	6.250	100.350	100.255	100.157	100.060
5.750	98.635	98.576	98.519	98.461	6.375	100.783	100.689	100.591	100.493
5.875	99.192	99.133	99.076	99.019	6.500	101.152	101.057	100.959	100.862
5.990	99.676	99.617	99.560	99.503	6.625	101.494	101.400	101.302	101.204
6.125	100.185	100.127	100.070	100.012	6.750	101.943	101.856	101.766	101.677
6.250	100.681	100.608	100.534	100.461	6.875	102.288	102.200	102.111	102.021
6.375	101.263	101.190	101.117	101.043	6.990	102.462	102.375	102.285	102.195
6.500	101.685	101.612	101.539	101.466	7.125	102.723	102.636	102.546	102.457
6.625	101.987	101.921	101.856	101.790	7.250	102.611	102.545	102.480	102.414
6.750	102.634	102.590	102.549	102.508	7.375	103.122	103.056	102.991	102.925
6.875	102.977	102.933	102.892	102.851	7.500	103.203	103.137	103.072	103.007
6.990	103.467	103.423	103.382	103.340	7.625	103.268	103.203	103.137	103.072
7.125	103.839	103.795	103.754	103.713	7.750	104.148	104.075	103.994	103.914
7.250	104.446	104.424	104.400	104.376	7.875	104.339	104.266	104.186	104.105
7.375	104.672	104.650	104.626	104.602	7.990	103.219	103.146	103.066	102.985
7.500	104.988	104.966	104.942	104.918	8.125	103.405	103.332	103.252	103.171
7.625	105.261	105.239	105.215	105.190	8.250	102.905	102.789	102.646	102.503



Effective: March 27, 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	94.744	94.693	94.623	94.553	4.875	94.295	94.244	94.174	94.103	5.500	98.416	98.343	98.249	98.154
4.990	95.362	95.311	95.241	95.170	4.990	94.913	94.862	94.791	94.721	5.625	98.920	98.847	98.752	98.658
5.125	95.784	95.733	95.663	95.593	5.125	95.360	95.309	95.239	95.168	5.750	99.083	98.995	98.906	98.816
5.250	96.327	96.284	96.221	96.159	5.250	95.916	95.872	95.810	95.747	5.875	99.591	99.503	99.414	99.324
5.375	96.954	96.910	96.847	96.785	5.375	96.577	96.533	96.471	96.408	5.990	100.042	99.954	99.865	99.775
5.500	97.545	97.501	97.439	97.376	5.500	97.181	97.137	97.075	97.012	6.125	100.499	100.411	100.322	100.232
5.625	98.105	98.061	97.999	97.936	5.625	97.753	97.709	97.647	97.585	6.250	100.624	100.530	100.432	100.334
5.750	98.485	98.426	98.369	98.311	5.750	98.158	98.100	98.042	97.985	6.375	101.182	101.087	100.990	100.892
5.875	99.042	98.983	98.926	98.869	5.875	98.717	98.658	98.601	98.544	6.500	101.578	101.483	101.386	101.288
5.990	99.526	99.467	99.410	99.353	5.990	99.201	99.142	99.085	99.028	6.625	101.813	101.718	101.620	101.523
6.125	100.035	99.977	99.920	99.862	6.125	99.710	99.652	99.595	99.537	6.750	101.938	101.841	101.745	101.649
6.250	100.531	100.458	100.384	100.311	6.250	100.202	100.129	100.056	99.982	6.875	102.216	102.179	102.146	102.113
6.375	101.113	101.040	100.967	100.893	6.375	100.768	100.695	100.622	100.548	6.990	102.706	102.670	102.636	102.603
6.500	101.535	101.462	101.389	101.316	6.500	101.190	101.117	101.044	100.971	7.125	103.125	103.088	103.055	103.022
6.625	101.837	101.771	101.706	101.640	6.625	101.492	101.426	101.361	101.295	7.250	103.818	103.804	103.787	103.771
6.750	102.484	102.440	102.399	102.358	6.750	102.139	102.095	102.054	102.013	7.375	104.180	104.165	104.149	104.133
6.875	102.827	102.783	102.742	102.701	6.875	102.482	102.438	102.397	102.356	7.500	104.520	104.506	104.489	104.473
6.990	103.317	103.273	103.232	103.190	6.990	102.972	102.928	102.887	102.845	7.625	104.818	104.804	104.787	104.771
7.125	103.689	103.645	103.604	103.563	7.125	103.344	103.300	103.259	103.218	7.750	105.111	105.096	105.080	105.064
7.250	104.296	104.274	104.250	104.226	7.250	103.951	103.929	103.905	103.881	7.875	105.385	105.370	105.354	105.338
7.375	104.522	104.500	104.476	104.452	7.375	104.177	104.155	104.131	104.107	7.990	105.370	105.355	105.339	105.323
7.500	104.838	104.816	104.792	104.768	7.500	104.493	104.471	104.447	104.423	8.125	105.633	105.618	105.602	105.586
7.625	105.111	105.089	105.065	105.040	7.625	104.766	104.744	104.720	104.695					
7.750	105.167	105.145	105.121	105.097	7.750	104.822	104.800	104.776	104.752					
7.875	105.397	105.375	105.351	105.327	7.875	105.052	105.030	105.006	104.982					
7.990	105.341	105.319	105.295	105.271	7.990	104.996	104.974	104.950	104.926					
8.125	105.567	105.545	105.521	105.497	8.125	105.222	105.200	105.176	105.152					

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	98.405	98.357	98.307	98.257	5.500	99.869	99.807	99.742	99.677	5.875	98.692	98.633	98.576	98.519
5.125	98.557	98.510	98.460	98.410	5.625	100.123	100.062	99.996	99.931	5.990	99.176	99.117	99.060	99.003
5.250	99.341	99.294	99.244	99.194	5.750	100.681	100.640	100.589	100.538	6.125	99.685	99.627	99.570	99.512
5.375	99.730	99.682	99.632	99.582	5.875	100.938	100.897	100.846	100.796	6.250	100.181	100.108	100.034	99.961
5.500	100.097	100.049	99.999	99.950	5.990	101.171	101.130	101.079	101.029	6.375	100.763	100.690	100.617	100.543
5.625	100.447	100.399	100.349	100.299	6.125	101.389	101.348	101.297	101.247	6.500	101.185	101.112	101.039	100.966
5.750	100.890	100.849	100.798	100.748	6.250	101.904	101.863	101.808	101.753	6.625	101.487	101.421	101.356	101.290
5.875	101.228	101.187	101.137	101.086	6.375	102.249	102.208	102.153	102.098	6.750	102.134	102.090	102.049	102.008
5.990	101.531	101.490	101.440	101.389	6.500	102.456	102.415	102.360	102.305	6.875	102.477	102.433	102.392	102.351
6.125	101.827	101.786	101.735	101.685	6.625	102.532	102.491	102.436	102.381	6.990	102.967	102.923	102.882	102.840
6.250	102.135	102.094	102.039	101.984	6.750	102.844	102.803	102.748	102.693	7.125	103.339	103.295	103.254	103.213
6.375	102.552	102.511	102.456	102.401	6.875	102.894	102.853	102.798	102.743	7.250	103.946	103.924	103.900	103.876
6.500	102.827	102.786	102.731	102.676	6.990	103.165	103.124	103.069	103.014	7.375	104.172	104.150	104.126	104.102
6.625	102.982	102.941	102.886	102.831	7.125	103.360	103.319	103.264	103.209	7.500	104.488	104.466	104.442	104.418
6.750	103.370	103.329	103.274	103.219	7.250	103.428	103.373	103.303	103.232	7.625	104.761	104.739	104.715	104.690
6.875	103.488	103.447	103.392	103.337						7.750	104.817	104.795	104.771	104.747
6.990	103.819	103.778	103.723	103.668						7.875	105.047	105.025	105.001	104.977
										7.990	104.991	104.969	104.945	104.921
										8.125	105.217	105.195	105.171	105.147

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	99.042	98.983	98.926	98.869
5.990	99.526	99.467	99.410	99.353
6.125	100.035	99.977	99.920	99.862
6.250	100.531	100.458	100.384	100.311
6.375	101.113	101.040	100.967	100.893
6.500	101.535	101.462	101.389	101.316
6.625	101.837	101.771	101.706	101.640
6.750	102.484	102.440	102.399	102.358
6.875	102.827	102.783	102.742	102.701
6.990	103.317	103.273	103.232	103.190
7.125	103.689	103.645	103.604	103.563
7.250	104.296	104.274	104.250	104.226
7.375	104.522	104.500	104.476	104.452
7.500	104.838	104.816	104.792	104.768
7.625	105.111	105.089	105.065	105.040
7.750	105.167	105.145	105.121	105.097
7.875	105.397	105.375	105.351	105.327
7.990	105.341	105.319	105.295	105.271
8.125	105.567	105.545	105.521	105.497

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.250	97.191	97.120	97.049	5.500	94.947	94.888	94.817	94.745	5.500	97.509	97.447	97.382	97.316
5.625	97.850	97.791	97.720	97.649	5.625	95.550	95.491	95.420	95.349	5.625	97.827	97.765	97.700	97.634
5.750	98.167	98.109	98.038	97.966	5.750	95.856	95.798	95.727	95.655	5.750	97.865	97.804	97.738	97.673
5.875	98.697	98.639	98.568	98.496	5.875	96.374	96.315	96.244	96.172	5.875	98.135	98.073	98.008	97.943
5.990	99.246	99.187	99.116	99.045	5.990	96.922	96.864	96.792	96.721	5.990	98.478	98.417	98.351	98.286
6.125	99.751	99.692	99.621	99.550	6.125	97.407	97.348	97.277	97.206	6.125	98.696	98.634	98.569	98.504
6.250	99.800	99.705	99.607	99.510	6.250	97.466	97.372	97.274	97.176	6.250	99.093	99.038	98.972	98.906
6.375	100.233	100.139	100.041	99.943	6.375	97.911	97.816	97.718	97.621	6.375	99.296	99.242	99.176	99.110
6.500	100.602	100.507	100.409	100.312	6.500	98.290	98.195	98.098	98.000	6.500	99.468	99.413	99.342	99.272
6.625	100.944	100.850	100.752	100.654	6.625	98.637	98.542	98.444	98.347	6.625	99.685	99.630	99.560	99.489
6.750	101.393	101.306	101.216	101.127	6.750	99.102	99.015	98.925	98.836	6.750	99.992	99.937	99.867	99.797
6.875	101.738	101.650	101.561	101.471	6.875	99.433	99.346	99.256	99.166	6.875	100.150	100.095	100.025	99.954
6.990	101.912	101.825	101.735	101.645	6.990	99.628	99.540	99.451	99.361	6.990	100.226	100.171	100.101	100.030
7.125	102.173	102.086	101.996	101.907	7.125	99.913	99.825	99.736	99.646	7.125	100.373	100.318	100.248	100.177
7.250	102.061	101.995												



Effective: March 27, 2026

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)					DIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R20)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.644	94.593	94.523	94.453	5.990	99.196	99.137	99.066	98.995	5.375	96.154	96.110	96.047	95.985
4.990	95.262	95.211	95.141	95.070	6.125	99.701	99.642	99.571	99.500	5.500	96.745	96.701	96.639	96.576
5.125	95.684	95.633	95.563	95.493	6.250	99.750	99.655	99.557	99.460	5.625	97.305	97.261	97.199	97.136
5.250	96.227	96.184	96.121	96.059	6.375	100.183	100.089	99.991	99.893	5.750	97.685	97.626	97.569	97.511
5.375	96.854	96.810	96.747	96.685	6.500	100.552	100.457	100.359	100.262	5.875	98.242	98.183	98.126	98.069
5.500	97.445	97.401	97.339	97.276	6.625	100.894	100.800	100.702	100.604	5.990	98.726	98.667	98.610	98.553
5.625	98.005	97.961	97.899	97.836	6.750	101.343	101.256	101.166	101.077	6.125	99.235	99.177	99.120	99.062
5.750	98.385	98.326	98.269	98.211	6.875	101.688	101.600	101.511	101.421	6.250	99.731	99.658	99.584	99.511
5.875	98.942	98.883	98.826	98.769	6.990	101.862	101.775	101.685	101.595	6.375	100.313	100.240	100.167	100.093
5.990	99.426	99.367	99.310	99.253	7.125	102.123	102.036	101.946	101.857	6.500	100.735	100.662	100.589	100.516
6.125	99.935	99.877	99.820	99.762	7.250	102.011	101.945	101.880	101.814	6.625	101.037	100.971	100.906	100.840
6.250	100.431	100.358	100.284	100.211	7.375	102.522	102.456	102.391	102.325	6.750	101.684	101.640	101.599	101.558
6.375	101.013	100.940	100.867	100.793	7.500	102.603	102.537	102.472	102.407	6.875	102.027	101.983	101.942	101.901
6.500	101.435	101.362	101.289	101.216	7.625	102.668	102.603	102.537	102.472	6.990	102.517	102.473	102.432	102.390
6.625	101.737	101.671	101.606	101.540	7.750	103.548	103.475	103.394	103.314	7.125	102.889	102.845	102.804	102.763
6.750	102.384	102.340	102.299	102.258	7.875	103.739	103.666	103.586	103.505	7.250	103.496	103.474	103.450	103.426
6.875	102.727	102.683	102.642	102.601	7.990	102.619	102.546	102.466	102.385	7.375	103.722	103.700	103.676	103.652
6.990	103.217	103.173	103.132	103.090	8.125	102.805	102.732	102.652	102.571	7.500	104.038	104.016	103.992	103.968
7.125	103.589	103.545	103.504	103.463	8.250	102.305	102.189	102.046	101.903	7.625	104.311	104.289	104.265	104.240
7.250	104.196	104.174	104.150	104.126						7.750	104.367	104.345	104.321	104.297
7.375	104.422	104.400	104.376	104.352						7.875	104.597	104.575	104.551	104.527
7.500	104.738	104.716	104.692	104.668						7.990	104.541	104.519	104.495	104.471
7.625	105.011	104.989	104.965	104.940						8.125	104.767	104.745	104.721	104.697

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R20)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.644	94.593	94.523	94.453	5.990	99.196	99.137	99.066	98.995	5.375	96.154	96.110	96.047	95.985
4.990	95.262	95.211	95.141	95.070	6.125	99.701	99.642	99.571	99.500	5.500	96.745	96.701	96.639	96.576
5.125	95.684	95.633	95.563	95.493	6.250	99.750	99.655	99.557	99.460	5.625	97.305	97.261	97.199	97.136
5.250	96.227	96.184	96.121	96.059	6.375	100.183	100.089	99.991	99.893	5.750	97.685	97.626	97.569	97.511
5.375	96.854	96.810	96.747	96.685	6.500	100.552	100.457	100.359	100.262	5.875	98.242	98.183	98.126	98.069
5.500	97.445	97.401	97.339	97.276	6.625	100.894	100.800	100.702	100.604	5.990	98.726	98.667	98.610	98.553
5.625	98.005	97.961	97.899	97.836	6.750	101.343	101.256	101.166	101.077	6.125	99.235	99.177	99.120	99.062
5.750	98.385	98.326	98.269	98.211	6.875	101.688	101.600	101.511	101.421	6.250	99.731	99.658	99.584	99.511
5.875	98.942	98.883	98.826	98.769	6.990	101.862	101.775	101.685	101.595	6.375	100.313	100.240	100.167	100.093
5.990	99.426	99.367	99.310	99.253	7.125	102.123	102.036	101.946	101.857	6.500	100.735	100.662	100.589	100.516
6.125	99.935	99.877	99.820	99.762	7.250	102.011	101.945	101.880	101.814	6.625	101.037	100.971	100.906	100.840
6.250	100.431	100.358	100.284	100.211	7.375	102.522	102.456	102.391	102.325	6.750	101.684	101.640	101.599	101.558
6.375	101.013	100.940	100.867	100.793	7.500	102.603	102.537	102.472	102.407	6.875	102.027	101.983	101.942	101.901
6.500	101.435	101.362	101.289	101.216	7.625	102.668	102.603	102.537	102.472	6.990	102.517	102.473	102.432	102.390
6.625	101.737	101.671	101.606	101.540	7.750	103.548	103.475	103.394	103.314	7.125	102.889	102.845	102.804	102.763
6.750	102.384	102.340	102.299	102.258	7.875	103.739	103.666	103.586	103.505	7.250	103.496	103.474	103.450	103.426
6.875	102.727	102.683	102.642	102.601	7.990	102.619	102.546	102.466	102.385	7.375	103.722	103.700	103.676	103.652
6.990	103.217	103.173	103.132	103.090	8.125	102.805	102.732	102.652	102.571	7.500	104.038	104.016	103.992	103.968
7.125	103.589	103.545	103.504	103.463	8.250	102.305	102.189	102.046	101.903	7.625	104.311	104.289	104.265	104.240
7.250	104.196	104.174	104.150	104.126	8.375	102.771	102.654	102.512	102.369	7.750	104.367	104.345	104.321	104.297
7.375	104.422	104.400	104.376	104.352	8.500	102.923	102.806	102.663	102.521	7.875	104.597	104.575	104.551	104.527
7.500	104.738	104.716	104.692	104.668	8.625	103.076	102.959	102.816	102.674	7.990	104.541	104.519	104.495	104.471
7.625	105.011	104.989	104.965	104.940	8.750	102.945	102.829	102.686	102.543	8.125	104.767	104.745	104.721	104.697



SELECT PRICING

Effective: March 27, 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	94.994	94.943	94.873	94.803	4.875	98.286	98.238	98.188	98.138
4.990	95.612	95.561	95.491	95.420	4.990	98.655	98.607	98.557	98.507
5.125	96.034	95.983	95.913	95.843	5.125	98.807	98.760	98.710	98.660
5.250	96.577	96.534	96.471	96.409	5.250	99.591	99.544	99.494	99.444
5.375	97.204	97.160	97.097	97.035	5.375	99.980	99.932	99.882	99.832
5.500	97.795	97.751	97.689	97.626	5.500	100.347	100.299	100.249	100.200
5.625	98.355	98.311	98.249	98.186	5.625	100.697	100.649	100.599	100.549
5.750	98.735	98.676	98.619	98.561	5.750	101.140	101.099	101.048	100.998
5.875	99.292	99.233	99.176	99.119	5.875	101.478	101.437	101.387	101.336
5.990	99.776	99.717	99.660	99.603	5.990	101.781	101.740	101.690	101.639
6.125	100.285	100.227	100.170	100.112	6.125	102.077	102.036	101.985	101.935
6.250	100.781	100.708	100.634	100.561	6.250	102.385	102.344	102.289	102.234
6.375	101.363	101.290	101.217	101.143	6.375	102.802	102.761	102.706	102.651
6.500	101.785	101.712	101.639	101.566	6.500	103.077	103.036	102.981	102.926
6.625	102.087	102.021	101.956	101.890	6.625	103.232	103.191	103.136	103.081
6.750	102.734	102.690	102.649	102.608	6.750	103.620	103.579	103.524	103.469
6.875	103.077	103.033	102.992	102.951	6.875	103.738	103.697	103.642	103.587
6.990	103.567	103.523	103.482	103.440	6.990	104.069	104.028	103.973	103.918
7.125	103.939	103.895	103.854	103.813	7.125	104.301	104.260	104.205	104.150
7.250	104.546	104.524	104.500	104.476	7.250	104.207	104.152	104.081	104.011
7.375	104.772	104.750	104.726	104.702					
7.500	105.088	105.066	105.042	105.018					
7.625	105.361	105.339	105.315	105.290					
7.750	105.417	105.395	105.371	105.347					
7.875	105.647	105.625	105.601	105.577					
7.990	105.591	105.569	105.545	105.521					
8.125	105.817	105.795	105.771	105.747					

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	97.500	97.441	97.370	97.299	5.990	98.728	98.667	98.601	98.536
5.625	98.100	98.041	97.970	97.899	6.125	98.946	98.884	98.819	98.754
5.750	98.417	98.359	98.288	98.216	6.250	99.343	99.288	99.222	99.156
5.875	98.947	98.889	98.818	98.746	6.375	99.546	99.492	99.426	99.360
5.990	99.496	99.437	99.366	99.295	6.500	99.718	99.663	99.592	99.522
6.125	100.001	99.942	99.871	99.800	6.625	99.935	99.880	99.810	99.739
6.250	100.050	99.955	99.857	99.760	6.750	100.242	100.187	100.117	100.047
6.375	100.483	100.389	100.291	100.193	6.875	100.400	100.345	100.275	100.204
6.500	100.852	100.757	100.659	100.562	6.990	100.476	100.421	100.351	100.280
6.625	101.194	101.100	101.002	100.904	7.125	100.623	100.568	100.498	100.427
6.750	101.643	101.556	101.466	101.377	7.250	100.395	100.327	100.241	100.155
6.875	101.988	101.900	101.811	101.721	7.375	100.907	100.838	100.753	100.667
6.990	102.162	102.075	101.985	101.895	7.500	100.897	100.829	100.743	100.657
7.125	102.423	102.336	102.246	102.157	7.625	100.891	100.823	100.737	100.651
7.250	102.311	102.245	102.180	102.114	7.750	101.912	101.843	101.757	101.672
7.375	102.822	102.756	102.691	102.625	7.875	102.031	101.963	101.877	101.791
7.500	102.903	102.837	102.772	102.707	7.990	100.866	100.798	100.712	100.626
7.625	102.968	102.903	102.837	102.772					
7.750	103.848	103.775	103.694	103.614					
7.875	104.039	103.966	103.886	103.805					
7.990	102.919	102.846	102.766	102.685					
8.125	103.105	103.032	102.952	102.871					

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	94.894	94.843	94.773	94.703	5.990	99.446	99.387	99.316	99.245
4.990	95.512	95.461	95.391	95.320	6.125	99.951	99.892	99.821	99.750
5.125	95.934	95.883	95.813	95.743	6.250	100.000	99.905	99.807	99.710
5.250	96.477	96.434	96.371	96.309	6.375	100.433	100.339	100.241	100.143
5.375	97.104	97.060	96.997	96.935	6.500	100.802	100.707	100.609	100.512
5.500	97.695	97.651	97.589	97.526	6.625	101.144	101.050	100.952	100.854
5.625	98.255	98.211	98.149	98.086	6.750	101.593	101.506	101.416	101.327
5.750	98.635	98.576	98.519	98.461	6.875	101.938	101.850	101.761	101.671
5.875	99.192	99.133	99.076	99.019	6.990	102.112	102.025	101.935	101.845
5.990	99.676	99.617	99.560	99.503	7.125	102.373	102.286	102.196	102.107
6.125	100.185	100.127	100.070	100.012	7.250	102.261	102.195	102.130	102.064
6.250	100.681	100.608	100.534	100.461	7.375	102.772	102.706	102.641	102.575
6.375	101.263	101.190	101.117	101.043	7.500	102.853	102.787	102.722	102.657
6.500	101.685	101.612	101.539	101.466	7.625	102.918	102.853	102.787	102.722
6.625	101.987	101.921	101.856	101.790	7.750	103.798	103.725	103.644	103.564
6.750	102.634	102.590	102.549	102.508	7.875	103.989	103.916	103.836	103.755
6.875	102.977	102.933	102.892	102.851	7.990	102.869	102.796	102.716	102.635
6.990	103.467	103.423	103.382	103.340	8.125	103.055	102.982	102.902	102.821
7.125	103.839	103.795	103.754	103.713	8.250	102.555	102.439	102.296	102.153
7.250	104.446	104.424	104.400	104.376	8.375	103.021	102.904	102.762	102.619
7.375	104.672	104.650	104.626	104.602	8.500	103.173	103.056	102.913	102.771
7.500	104.988	104.966	104.942	104.918					
7.625	105.261	105.239	105.215	105.190					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC1)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.894	94.843	94.773	94.703	5.990	99.446	99.387	99.316	99.245
4.990	95.512	95.461	95.391	95.320	6.125	99.951	99.892	99.821	99.750
5.125	95.934	95.883	95.813	95.743	6.250	100.000	99.905	99.807	99.710
5.250	96.477	96.434	96.371	96.309	6.375	100.433	100.339	100.241	100.143
5.375	97.104	97.060	96.997	96.935	6.500	100.802	100.707	100.609	100.512
5.500	97.695	97.651	97.589	97.526	6.625	101.144	101.050	100.952	100.854
5.625	98.255	98.211	98.149	98.086	6.750	101.593	101.506	101.416	101.327
5.750	98.635	98.576	98.519	98.461	6.875	101.938	101.850	101.761	101.671
5.875	99.192	99.133	99.076	99.019	6.990	102.112	102.025	101.935	101.845
5.990	99.676	99.617	99.560	99.503	7.125	102.373	102.286	102.196	102.107
6.125	100.185	100.127	100.070	100.012	7.250	102.261	102.195	102.130	102.064
6.250	100.681	100.608	100.534	100.461	7.375	102.772	102.706	102.641	102.575
6.375	101.263	101.190	101.117	101.043	7.500	102.853	102.787	102.722	102.657
6.500	101.685	101.612	101.539	101.466	7.625	102.918	102.853	102.787	102.722
6.625	101.987	101.921	101.856	101.790	7.750	103.798	103.725	103.644	103.564
6.750	102.634	102.590	102.549	102.508	7.875	103.989	103.916	103.836	103.755
6.875	102.977	102.933	102.892	102.851	7.990	102.869	102.796	102.716	102.635
6.990	103.467	103.423	103.382	103.340	8.125	103.055	102.982	102.902	102.821
7.125	103.839	103.795	103.754	103.713	8.250	102.555	102.439	102.296	102.153
7.250	104.446	104.424	104.400	104.376	8.375	103.021	102.904	102.762	102.619
7.375	104.672	104.650	104.626	104.602	8.500	103.173	103.056	102.913	102.771
7.500	104.988	104.966	104.942	104.918					
7.625	105.261	105.239	105.215	105.190					



Effective: March 27, 2026

Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

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

LOAN AMOUNT **

HR/HP/FTHB + AMI ADJUSTMENT CAPS*

Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680	0.000
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations	0.000

MISCELLANEOUS

FTHB + AMI LLPA Waiver

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	0.000
HB 20YR & 25YR Term	-1.500		
> 6 Financed Properties	-0.500		
Escrow Waiver (Non-CA)	-0.250		

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

NC Floor Price 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 27, 2026

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.600	97.541	97.470	97.399	5.500	95.550	95.491	95.420	95.349	5.375	95.067	95.009	94.938	94.866
5.625	98.200	98.141	98.070	97.999	5.625	96.150	96.091	96.020	95.949	5.500	95.697	95.638	95.567	95.495
5.750	98.517	98.459	98.388	98.316	5.750	96.467	96.409	96.338	96.266	5.625	96.300	96.241	96.170	96.099
5.875	99.047	98.989	98.918	98.846	5.875	96.997	96.939	96.868	96.796	5.750	96.606	96.548	96.477	96.405
5.990	99.596	99.537	99.466	99.395	5.990	97.546	97.487	97.416	97.345	5.875	97.124	97.065	96.994	96.922
6.125	100.101	100.042	99.971	99.900	6.125	98.031	97.972	97.901	97.830	5.990	97.672	97.614	97.542	97.471
6.250	100.150	100.055	99.957	99.860	6.250	98.080	97.985	97.887	97.790	6.125	98.157	98.098	98.027	97.956
6.375	100.583	100.489	100.391	100.293	6.375	98.513	98.419	98.321	98.223	6.250	98.216	98.122	98.024	97.926
6.500	100.952	100.857	100.759	100.662	6.500	98.882	98.787	98.689	98.592	6.375	98.661	98.566	98.468	98.371
6.625	101.294	101.200	101.102	101.004	6.625	99.224	99.130	99.032	98.934	6.500	99.040	98.945	98.848	98.750
6.750	101.743	101.656	101.566	101.477	6.750	99.673	99.586	99.496	99.407	6.625	99.387	99.292	99.194	99.097
6.875	102.088	102.000	101.911	101.821	6.875	100.018	99.930	99.841	99.751	6.750	99.852	99.765	99.675	99.586
6.990	102.262	102.175	102.085	101.995	6.990	100.192	100.105	100.015	99.925	6.875	100.183	100.096	100.006	99.916
7.125	102.523	102.436	102.346	102.257	7.125	100.453	100.366	100.276	100.187	6.990	100.378	100.290	100.201	100.111
7.250	102.411	102.345	102.280	102.214	7.250	100.341	100.275	100.210	100.144	7.125	100.663	100.575	100.486	100.396
7.375	102.922	102.856	102.791	102.725	7.375	100.852	100.786	100.721	100.655	7.250	100.578	100.512	100.447	100.381
7.500	103.003	102.937	102.872	102.807	7.500	100.933	100.867	100.802	100.737	7.375	101.058	100.992	100.927	100.861
7.625	103.068	103.003	102.937	102.872	7.625	100.998	100.933	100.867	100.802	7.500	101.156	101.090	101.025	100.960
7.750	103.948	103.875	103.794	103.714	7.750	101.878	101.805	101.724	101.644	7.625	101.171	101.106	101.040	100.975
7.875	104.139	104.066	103.986	103.905	7.875	102.069	101.996	101.916	101.835	7.750	102.058	101.985	101.905	101.825
7.990	103.019	102.946	102.866	102.785	7.990	100.949	100.876	100.796	100.715	7.875	102.261	102.188	102.107	102.027
8.125	103.205	103.132	103.052	102.971						7.990	101.146	101.073	100.992	100.912
8.250	102.705	102.589	102.446	102.303										
8.375	103.171	103.054	102.912	102.769										
8.500	103.323	103.206	103.063	102.921										
8.625	103.476	103.359	103.216	103.074										

Alt Agency 15 Yr Fixed High Bal (AltA115HB)					Alt Agency 10 Yr Fixed High Bal (AltA110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.132	99.070	99.005	98.940	5.990	98.518	98.457	98.391	98.326
6.125	99.370	99.308	99.243	99.178	6.125	98.736	98.674	98.609	98.544
6.250	99.756	99.701	99.635	99.569	6.250	99.133	99.078	99.012	98.946
6.375	99.949	99.894	99.828	99.762	6.375	99.336	99.282	99.216	99.150
6.500	100.109	100.055	99.984	99.914	6.500	99.508	99.453	99.382	99.312
6.625	100.323	100.268	100.198	100.127	6.625	99.725	99.670	99.600	99.529
6.750	100.613	100.558	100.488	100.418	6.750	100.032	99.977	99.907	99.837
6.875	100.785	100.730	100.660	100.589	6.875	100.190	100.135	100.065	99.994
6.990	100.840	100.785	100.715	100.645	6.990	100.266	100.211	100.141	100.070
7.125	100.963	100.909	100.838	100.768	7.125	100.413	100.358	100.288	100.217
7.250	100.708	100.639	100.553	100.467	7.250	100.185	100.117	100.031	99.945
7.375	101.250	101.182	101.096	101.010	7.375	100.696	100.627	100.541	100.455
7.500	101.221	101.152	101.066	100.981	7.500	100.684	100.615	100.529	100.444
7.625	101.198	101.130	101.044	100.958	7.625	100.551	100.483	100.397	100.311
7.750	102.203	102.135	102.049	101.963	7.750	101.572	101.503	101.417	101.332
7.875	102.304	102.236	102.150	102.064	7.875	101.691	101.623	101.537	101.451
7.990	101.127	101.058	100.972	100.887	7.990	100.526	100.458	100.372	100.286



Effective: March 27, 2026

ALT Agency Loan Parameter Price Adjustments

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750		
Investment	-0.125	-0.125	-0.750	-1.250	-1.500	-3.000			
2nd Home	-0.125	-0.125	-0.750	-1.250	-1.500	-3.000	-3.250		
Manufactured Home	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
2-4 Unit	-0.250	-0.250	-0.625	-0.625					
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125		
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125		
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625		
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875				
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375				

LOAN AMOUNT **

Loan Amt \$75,000 <= \$100,000	-1.000								
Loan Amt >\$100,000 <= \$249,999	0.250								

MISCELLANEOUS

Texas Cash out	-1.000	*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments				<i>* Prices are indicative and subject to change without notice. * Please log into FL portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to FL guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**</i>				
HB 20YR & 25YR Term	-1.500									
> 6 Financed Properties	-0.500									
Escrow Waiver (Non-CA)	-0.250									
		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								
						NC Floor Price		99.750		

LENDER PAID MI

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

LPMI (in addition to adjustments above)

		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance		0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans		0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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 27, 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 27, 2026

FAST 100 Pricing

FAST 100+ - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	100.205	100.025	99.849
6.500	100.235	100.055	99.879
6.625	100.739	100.559	100.383
6.750	101.438	101.213	100.987
6.875	101.987	101.762	101.536
6.990	102.497	102.272	102.046
7.000	102.527	102.302	102.076
7.125	102.991	102.766	102.540
7.250	103.445	103.220	102.994
7.375	102.667	102.411	102.157
7.490	103.127	102.871	102.617
7.500	103.167	102.911	102.657
7.625	103.601	103.345	103.091
7.750	104.025	103.769	103.515
7.875	102.425	102.155	101.881
7.990	102.855	102.585	102.311
8.000	102.885	102.615	102.341

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+ 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	99.455	99.275	99.099
6.500	99.485	99.305	99.129
6.625	99.989	99.809	99.633
6.750	100.688	100.463	100.237
6.875	101.237	101.012	100.786
6.990	101.747	101.522	101.296
7.000	101.777	101.552	101.326
7.125	102.241	102.016	101.790
7.250	102.695	102.470	102.244
7.375	101.917	101.661	101.407
7.490	102.387	102.131	101.877
7.500	102.417	102.161	101.907
7.625	102.851	102.595	102.341
7.750	103.275	103.019	102.765
7.875	101.675	101.405	101.131
7.990	102.105	101.835	101.561
8.000	102.135	101.865	101.591

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	98.205	98.025	97.849
6.500	98.235	98.055	97.879
6.625	98.739	98.559	98.383
6.750	99.438	99.213	98.987
6.875	99.987	99.762	99.536
6.990	100.497	100.272	100.046
7.000	100.527	100.302	100.076
7.125	100.991	100.766	100.540
7.250	101.445	101.220	100.994
7.375	100.667	100.411	100.157
7.490	101.137	100.881	100.627
7.500	101.167	100.911	100.657
7.625	101.601	101.345	101.091
7.750	102.025	101.769	101.515
7.875	100.425	100.155	99.881
7.990	100.855	100.585	100.311
8.000	100.885	100.615	100.341

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+ 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.490	97.563	97.455	97.275
6.500	97.593	97.485	97.305
6.625	98.097	97.989	97.809
6.750	98.829	98.688	98.463
6.875	99.378	99.237	99.012
6.990	99.888	99.747	99.522
7.000	99.918	99.777	99.552
7.125	100.382	100.241	100.016
7.250	100.836	100.695	100.470
7.375	100.079	99.917	99.661
7.490	100.549	100.387	100.131
7.500	100.579	100.417	100.161
7.625	101.013	100.851	100.595
7.750	101.437	101.275	101.019
7.875	99.849	99.675	99.405
7.990	100.279	100.105	99.835
8.000	100.309	100.135	99.865

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	97.705	97.525	97.349
6.500	97.735	97.555	97.379
6.625	98.239	98.059	97.883
6.750	98.938	98.713	98.487
6.875	99.487	99.262	99.036
6.990	99.997	99.772	99.546
7.000	100.027	99.802	99.576
7.125	100.491	100.266	100.040
7.250	100.945	100.720	100.494
7.375	100.167	99.911	99.657
7.490	100.637	100.381	100.127
7.500	100.667	100.411	100.157
7.625	101.101	100.845	100.591
7.750	101.525	101.269	101.015
7.875	99.925	99.655	99.381
7.990	100.355	100.085	99.811
8.000	100.385	100.115	99.841

Fast 100 LLPAs

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

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

Floor Price
98.000



Effective: March 27, 2026

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	96.829	96.764	96.714		4.990	96.019	95.954	95.904		4.990	98.523	98.471	98.426		5.125	96.534	96.469	96.419	
5.125	97.206	97.141	97.091		5.125	96.396	96.331	96.281		5.125	98.768	98.717	98.671		5.250	97.970	97.857	97.752	
5.250	98.217	98.104	97.999		5.250	97.407	97.294	97.189		5.250	99.506	99.455	99.409		5.375	98.223	98.110	98.005	
5.375	98.981	98.868	98.763		5.375	98.171	98.058	97.953		5.375	99.531	99.480	99.434		5.500	98.756	98.642	98.538	
5.500	99.409	99.296	99.191		5.500	98.599	98.486	98.381		5.500	99.828	99.777	99.731		5.625	99.342	99.229	99.124	
5.625	99.799	99.686	99.582		5.625	98.989	98.876	98.772		5.625	100.087	100.035	99.990		5.750	99.822	99.708	99.604	
5.750	100.345	100.232	100.127		5.750	99.535	99.422	99.317		5.750	100.481	100.430	100.385		5.875	100.168	100.071	99.979	
5.875	100.603	100.506	100.413		5.875	99.793	99.696	99.603		5.875	100.313	100.277	100.242		5.990	100.608	100.511	100.419	
5.990	101.252	101.155	101.063		5.990	100.442	100.345	100.253		5.990	100.822	100.785	100.751		6.125	101.023	100.926	100.834	
6.125	102.006	101.909	101.817		6.125	101.196	101.099	101.007		6.125	101.424	101.387	101.353		6.250	101.153	101.056	100.964	
6.250	101.959	101.862	101.769		6.250	101.149	101.052	100.959		6.250	101.205	101.169	101.134		6.375	101.279	101.214	101.152	
6.375	102.388	102.323	102.261		6.375	101.578	101.513	101.451		6.375	101.692	101.662	101.640		6.500	101.633	101.568	101.507	
6.500	103.077	103.012	102.951		6.500	102.267	102.202	102.141		6.500	102.220	102.191	102.169		6.625	101.971	101.907	101.845	
6.625	103.447	103.382	103.320		6.625	102.637	102.572	102.510		6.625	102.428	102.398	102.376		6.750	101.916	101.851	101.790	
6.750	103.590	103.453	103.391		6.750	102.780	102.643	102.581		6.750	102.624	102.595	102.572		6.875	102.503	102.325	102.176	
6.875	104.050	103.872	103.723		6.875	103.240	103.062	102.913		6.875	102.923	102.894	102.872		6.990	102.538	102.361	102.211	
6.990	104.571	104.393	104.244		6.990	103.761	103.583	103.434		6.990	103.273	103.244	103.222		7.125	102.883	102.705	102.556	

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	96.679	96.614	96.564		5.125	96.334	96.269	96.219		4.990	96.679	96.614	96.564		5.125	96.334	96.269	96.219	
5.125	97.056	96.991	96.941		5.250	97.770	97.657	97.552		5.125	97.056	96.991	96.941		5.250	97.770	97.657	97.552	
5.250	98.067	97.954	97.849		5.375	98.023	97.910	97.805		5.250	98.067	97.954	97.849		5.375	98.023	97.910	97.805	
5.375	98.831	98.718	98.613		5.500	98.556	98.442	98.338		5.375	98.831	98.718	98.613		5.500	98.556	98.442	98.338	
5.500	99.259	99.146	99.041		5.625	99.142	99.029	98.924		5.500	99.259	99.146	99.041		5.625	99.142	99.029	98.924	
5.625	99.649	99.536	99.432		5.750	99.622	99.508	99.404		5.625	99.649	99.536	99.432		5.750	99.622	99.508	99.404	
5.750	100.195	100.082	99.977		5.875	99.968	99.871	99.779		5.750	100.195	100.082	99.977		5.875	99.968	99.871	99.779	
5.875	100.453	100.356	100.263		5.990	100.408	100.311	100.219		5.875	100.453	100.356	100.263		5.990	100.408	100.311	100.219	
5.990	101.102	101.005	100.913		6.125	100.823	100.726	100.634		5.990	101.102	101.005	100.913		6.125	100.823	100.726	100.634	
6.125	101.856	101.759	101.667		6.250	100.953	100.856	100.764		6.125	101.856	101.759	101.667		6.250	100.953	100.856	100.764	
6.250	101.809	101.712	101.619		6.375	101.079	101.014	100.952		6.250	101.809	101.712	101.619		6.375	101.079	101.014	100.952	
6.375	102.238	102.173	102.111		6.500	101.433	101.368	101.307		6.375	102.238	102.173	102.111		6.500	101.433	101.368	101.307	
6.500	102.927	102.862	102.801		6.625	101.771	101.707	101.645		6.500	102.927	102.862	102.801		6.625	101.771	101.707	101.645	
6.625	103.297	103.232	103.170		6.750	101.716	101.651	101.590		6.625	103.297	103.232	103.170		6.750	101.716	101.651	101.590	
6.750	103.440	103.303	103.241		6.875	102.303	102.125	101.976		6.750	103.440	103.303	103.241		6.875	102.303	102.125	101.976	
6.875	103.900	103.722	103.573		6.990	102.338	102.161	102.011		6.875	103.900	103.722	103.573		6.990	102.338	102.161	102.011	
6.990	104.421	104.243	104.094		7.125	102.683	102.505	102.356		6.990	104.421	104.243	104.094		7.125	102.683	102.505	102.356	

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 (Sub Fin)
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 27, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.129	97.064	97.014	
5.125	97.506	97.441	97.391	
5.250	98.517	98.404	98.299	
5.375	99.281	99.168	99.063	
5.500	99.709	99.596	99.491	
5.625	100.099	99.986	99.882	
5.750	100.645	100.532	100.427	
5.875	100.903	100.806	100.713	
5.990	101.552	101.455	101.363	
6.125	102.306	102.209	102.117	
6.250	102.259	102.162	102.069	
6.375	102.688	102.623	102.561	
6.500	103.377	103.312	103.251	
6.625	103.747	103.682	103.620	
6.750	103.890	103.763	103.691	
6.875	104.350	104.172	104.023	
6.990	104.871	104.693	104.544	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.823	98.771	98.726	
5.125	99.068	99.017	98.971	
5.250	99.806	99.755	99.709	
5.375	99.831	99.780	99.734	
5.500	100.128	100.077	100.031	
5.625	100.387	100.335	100.290	
5.750	100.781	100.730	100.685	
5.875	100.613	100.577	100.542	
5.990	101.122	101.085	101.051	
6.125	101.724	101.687	101.653	
6.250	101.505	101.469	101.434	
6.375	101.992	101.962	101.940	
6.500	102.520	102.491	102.469	
6.625	102.728	102.698	102.676	
6.750	102.924	102.895	102.872	
6.875	103.223	103.194	103.172	
6.990	103.573	103.544	103.522	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.979	96.914	96.864	
5.125	97.356	97.291	97.241	
5.250	98.367	98.254	98.149	
5.375	99.131	99.018	98.913	
5.500	99.559	99.446	99.341	
5.625	99.949	99.836	99.732	
5.750	100.495	100.382	100.277	
5.875	100.753	100.656	100.563	
5.990	101.402	101.305	101.213	
6.125	102.156	102.059	101.967	
6.250	102.109	102.012	101.919	
6.375	102.538	102.473	102.411	
6.500	103.227	103.162	103.101	
6.625	103.597	103.532	103.470	
6.750	103.740	103.603	103.541	
6.875	104.200	104.022	103.873	
6.990	104.721	104.543	104.394	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.979	96.914	96.864	
5.125	97.356	97.291	97.241	
5.250	98.367	98.254	98.149	
5.375	99.131	99.018	98.913	
5.500	99.559	99.446	99.341	
5.625	99.949	99.836	99.732	
5.750	100.495	100.382	100.277	
5.875	100.753	100.656	100.563	
5.990	101.402	101.305	101.213	
6.125	102.156	102.059	101.967	
6.250	102.109	102.012	101.919	
6.375	102.538	102.473	102.411	
6.500	103.227	103.162	103.101	
6.625	103.597	103.532	103.470	
6.750	103.740	103.603	103.541	
6.875	104.200	104.022	103.873	
6.990	104.721	104.543	104.394	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.834	96.769	96.719	
5.250	98.270	98.157	98.052	
5.375	98.523	98.410	98.305	
5.500	99.056	98.942	98.838	
5.625	99.642	99.529	99.424	
5.750	100.122	100.008	99.904	
5.875	100.468	100.371	100.279	
5.990	100.908	100.811	100.719	
6.125	101.323	101.226	101.134	
6.250	101.453	101.356	101.264	
6.375	101.579	101.514	101.452	
6.500	101.933	101.868	101.807	
6.625	102.271	102.207	102.145	
6.750	102.216	102.151	102.090	
6.875	102.803	102.625	102.476	
6.990	102.838	102.661	102.511	
7.125	103.183	103.005	102.856	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	96.634	96.569	96.519	
5.250	98.070	97.957	97.852	
5.375	98.323	98.210	98.105	
5.500	98.856	98.742	98.638	
5.625	99.442	99.329	99.224	
5.750	99.922	99.808	99.704	
5.875	100.268	100.171	100.079	
5.990	100.708	100.611	100.519	
6.125	101.123	101.026	100.934	
6.250	101.253	101.156	101.064	
6.375	101.379	101.314	101.252	
6.500	101.733	101.668	101.607	
6.625	102.071	102.007	101.945	
6.750	102.016	101.951	101.890	
6.875	102.603	102.425	102.276	
6.990	102.638	102.461	102.311	
7.125	102.983	102.805	102.656	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.634	96.569	96.519	
5.250	98.070	97.957	97.852	
5.375	98.323	98.210	98.105	
5.500	98.856	98.742	98.638	
5.625	99.442	99.329	99.224	
5.750	99.922	99.808	99.704	
5.875	100.268	100.171	100.079	
5.990	100.708	100.611	100.519	
6.125	101.123	101.026	100.934	
6.250	101.253	101.156	101.064	
6.375	101.379	101.314	101.252	
6.500	101.733	101.668	101.607	
6.625	102.071	102.007	101.945	
6.750	102.016	101.951	101.890	
6.875	102.603	102.425	102.276	
6.990	102.638	102.461	102.311	
7.125	102.983	102.805	102.656	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.979	96.914	96.864	
5.125	97.356	97.291	97.241	
5.250	98.367	98.254	98.149	
5.375	99.131	99.018	98.913	
5.500	99.559	99.446	99.341	
5.625	99.949	99.836	99.732	
5.750	100.495	100.382	100.277	
5.875	100.753	100.656	100.563	
5.990	101.402	101.305	101.213	
6.125	102.156	102.059	101.967	
6.250	102.109	102.012	101.919	
6.375	102.538	102.473	102.411	
6.500	103.227	103.162	103.101	
6.625	103.597	103.532	103.470	
6.750	103.740	103.603	103.541	
6.875	104.200	104.022	103.873	
6.990	104.721	104.543	104.394	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.019	96.954	96.904	
5.125	97.396	97.331	97.281	
5.250	98.407	98.294	98.189	
5.375	99.171	99.058	98.953	
5.500	99.599	99.486	99.381	
5.625	99.989	99.876	99.772	
5.750	100.535	100.422	100.317	
5.875	100.793	100.696	100.603	
5.990	101.442	101.345	101.253	
6.125	102.196	102.099	102.007	
6.250	102.149	102.052	101.959	
6.375	102.578	102.513	102.451	
6.500	103.267	103.202	103.141	
6.625	103.637	103.572	103.510	
6.750	103.780	103.643	103.581	
6.875	104.240	104.062	103.913	
6.990	104.761	104.583	104.434	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.409	96.344	96.294	
5.250	97.845	97.732	97.627	
5.375	98.098	97.985	97.880	
5.500	98.631	98.517	98.413	
5.625	99.217	99.104	98.999	
5.750	99.697	99.583	99.479	
5.875	100.043	99.946	99.854	
5.990	100.483	100.386	100.294	
6.125	100.898	100.801	100.709	
6.250	101.028	100.931	100.839	
6.375	101.154	101.089	101.027	
6.500	101.508	101.443	101.382	
6.625	101.846	101.782	101.720	
6.750	101.791	101.726	101.665	
6.875	102.378	102.200	102.051	
6.990	102.413	102.236	102.086	
7.125	102.758	102.580	102.431	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.698	98.646	98.601	
5.125	98.943	98.892	98.846	
5.250	99.681	99.630	99.584	
5.375	99.706	99.655	99.609	
5.500	100.003	99.952	99.906	
5.625	100.262	100.210	100.165	
5.750	100.656	100.605	100.560	
5.875	100.488	100.452	100.417	
5.990	100.997	100.960	100.926	
6.125	101.599	101.562	101.528	
6.250	101.380	101.344	101.309	
6.375	101.867	101.837	101.815	
6.500	102.395	102.366	102.344	
6.625	102.603	102.573	102.551	
6.750	102.799	102.770	102.747	
6.875	103.098	103.069	103.047	
6.990	103.448	103.419	103.397	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.698	98.646	98.601	
5.125	98.943	98.892	98.846	
5.250	99.681	99.630	99.584	
5.375	99.706	99.655	99.609	
5.500	100.003	99.952	99.906	
5.625	100.262	100.210	100.165	
5.750	100.656	100.605	100.560	
5.875	100.488	100.452	100.417	
5.990	100.997	100.960	100.926	
6.1				



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

Effective: March 27, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	96.463	96.399	96.349	
5.125	96.939	96.874	96.824	
5.250	97.834	97.721	97.616	
5.375	98.736	98.623	98.518	
5.500	99.178	99.065	98.960	
5.625	99.614	99.501	99.396	
5.750	99.858	99.745	99.640	
5.875	100.437	100.340	100.248	
5.990	100.922	100.825	100.732	
6.125	101.400	101.303	101.210	
6.250	101.514	101.417	101.325	
6.375	101.524	101.469	101.398	
6.500	102.003	101.938	101.876	
6.625	102.290	102.225	102.163	
6.750	102.865	102.728	102.666	
6.875	103.813	103.635	103.486	
6.990	103.992	103.814	103.665	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.990	95.663	95.599	95.549	
5.125	96.139	96.074	96.024	
5.250	97.034	96.921	96.816	
5.375	97.936	97.823	97.718	
5.500	98.378	98.265	98.160	
5.625	98.814	98.701	98.596	
5.750	99.058	98.945	98.840	
5.875	99.637	99.540	99.448	
5.990	100.122	100.025	99.932	
6.125	100.600	100.503	100.410	
6.250	100.714	100.617	100.525	
6.375	100.724	100.659	100.598	
6.500	101.203	101.138	101.076	
6.625	101.490	101.425	101.363	
6.750	102.065	101.928	101.866	
6.875	103.013	102.835	102.686	
6.990	103.192	103.014	102.865	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	98.167	98.116	98.071	
5.125	98.511	98.460	98.414	
5.250	99.134	99.082	99.037	
5.375	99.296	99.245	99.199	
5.500	99.607	99.556	99.510	
5.625	99.911	99.860	99.814	
5.750	100.004	99.953	99.907	
5.875	100.158	100.121	100.087	
5.990	100.501	100.465	100.430	
6.125	100.827	100.791	100.756	
6.250	100.770	100.734	100.700	
6.375	100.838	100.809	100.786	
6.500	101.156	101.126	101.104	
6.625	101.281	101.251	101.229	
6.750	101.909	101.880	101.857	
6.875	102.696	102.667	102.644	
6.990	102.704	102.675	102.653	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.718	97.605	97.500	
5.375	97.823	97.710	97.605	
5.500	98.257	98.144	98.039	
5.625	98.715	98.602	98.497	
5.750	99.232	99.118	99.014	
5.875	99.814	99.717	99.625	
5.990	100.246	100.149	100.057	
6.125	100.770	100.673	100.580	
6.250	100.622	100.525	100.433	
6.375	100.712	100.648	100.586	
6.500	101.186	101.121	101.059	
6.625	101.473	101.408	101.347	
6.750	101.204	101.139	101.077	
6.875	102.407	102.230	102.080	
6.990	102.599	102.422	102.272	
7.125	102.831	102.653	102.504	
7.250	102.651	102.473	102.324	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.213	96.149	96.099	
5.125	96.689	96.624	96.574	
5.250	97.584	97.471	97.366	
5.375	98.486	98.373	98.268	
5.500	98.928	98.815	98.710	
5.625	99.364	99.251	99.146	
5.750	99.608	99.495	99.390	
5.875	100.187	100.090	99.998	
5.990	100.672	100.575	100.482	
6.125	101.150	101.053	100.960	
6.250	101.264	101.167	101.075	
6.375	101.274	101.209	101.148	
6.500	101.753	101.688	101.626	
6.625	102.040	101.975	101.913	
6.750	102.615	102.478	102.416	
6.875	103.563	103.385	103.236	
6.990	103.742	103.564	103.415	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	97.568	97.455	97.350	
5.375	97.673	97.560	97.455	
5.500	98.107	97.994	97.889	
5.625	98.565	98.452	98.347	
5.750	99.082	98.968	98.864	
5.875	99.664	99.567	99.475	
5.990	100.096	99.999	99.907	
6.125	100.620	100.523	100.430	
6.250	100.472	100.375	100.283	
6.375	100.562	100.498	100.436	
6.500	101.036	100.971	100.909	
6.625	101.323	101.258	101.197	
6.750	101.054	100.989	100.927	
6.875	102.257	102.080	101.930	
6.990	102.449	102.272	102.122	
7.125	102.681	102.503	102.354	
7.250	102.501	102.323	102.174	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.213	96.149	96.099	
5.125	96.689	96.624	96.574	
5.250	97.584	97.471	97.366	
5.375	98.486	98.373	98.268	
5.500	98.928	98.815	98.710	
5.625	99.364	99.251	99.146	
5.750	99.608	99.495	99.390	
5.875	100.187	100.090	99.998	
5.990	100.672	100.575	100.482	
6.125	101.150	101.053	100.960	
6.250	101.264	101.167	101.075	
6.375	101.274	101.209	101.148	
6.500	101.753	101.688	101.626	
6.625	102.040	101.975	101.913	
6.750	102.615	102.478	102.416	
6.875	103.563	103.385	103.236	
6.990	103.742	103.564	103.415	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	97.568	97.455	97.350	
5.375	97.673	97.560	97.455	
5.500	98.107	97.994	97.889	
5.625	98.565	98.452	98.347	
5.750	99.082	98.968	98.864	
5.875	99.664	99.567	99.475	
5.990	100.096	99.999	99.907	
6.125	100.620	100.523	100.430	
6.250	100.472	100.375	100.283	
6.375	100.562	100.498	100.436	
6.500	101.036	100.971	100.909	
6.625	101.323	101.258	101.197	
6.750	101.054	100.989	100.927	
6.875	102.257	102.080	101.930	
6.990	102.449	102.272	102.122	
7.125	102.681	102.503	102.354	
7.250	102.501	102.323	102.174	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	97.314	97.201	97.096	
5.375	98.216	98.103	97.998	
5.500	98.658	98.545	98.440	
5.625	99.094	98.981	98.876	
5.750	99.338	99.225	99.120	
5.875	99.917	99.820	99.728	
5.990	100.402	100.305	100.212	
6.125	100.880	100.783	100.690	
6.250	100.994	100.897	100.805	
6.375	101.004	100.939	100.878	
6.500	101.483	101.418	101.356	
6.625	101.770	101.705	101.643	
6.750	102.345	102.208	102.146	
6.875	103.293	103.115	102.966	
6.990	103.472	103.294	103.145	
7.125	103.997	103.819	103.670	
7.250	104.046	103.868	103.719	

LLPAs

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

FICO 600-619	
-0.750	
FICO 580-599	
-1.500	
FICO 560-579	
-3.000	
No FICO Score	
-3.000	
Loan Amount ≥\$100,000 <=\$249,999	
0.250	

VA Loan Amount >\$950K	
-0.375	
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 (Sub Fin)	
-1.000	
NC Floor Price	
99.750	



SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	96.763	96.699	96.649	
5.125	97.239	97.174	97.124	
5.250	98.134	98.021	97.916	
5.375	99.036	98.923	98.818	
5.500	99.478	99.365	99.260	
5.625	99.914	99.801	99.696	
5.750	100.158	100.045	99.940	
5.875	100.737	100.640	100.548	
5.990	101.222	101.125	101.032	
6.125	101.700	101.603	101.510	
6.250	101.814	101.717	101.625	
6.375	101.824	101.759	101.698	
6.500	102.303	102.238	102.176	
6.625	102.590	102.525	102.463	
6.750	103.165	103.028	102.966	
6.875	104.113	103.935	103.786	
6.990	104.292	104.114	103.965	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	98.467	98.416	98.371	
5.125	98.811	98.760	98.714	
5.250	99.434	99.382	99.337	
5.375	99.596	99.545	99.499	
5.500	99.907	99.856	99.810	
5.625	100.211	100.160	100.114	
5.750	100.304	100.253	100.207	
5.875	100.458	100.421	100.387	
5.990	100.801	100.765	100.730	
6.125	101.127	101.091	101.056	
6.250	101.070	101.034	101.000	
6.375	101.138	101.109	101.086	
6.500	101.456	101.426	101.404	
6.625	101.581	101.551	101.529	
6.750	102.209	102.180	102.157	
6.875	102.996	102.967	102.944	
6.990	103.004	102.975	102.953	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.513	96.449	96.399	
5.125	96.989	96.924	96.874	
5.250	97.884	97.771	97.666	
5.375	98.786	98.673	98.568	
5.500	99.228	99.115	99.010	
5.625	99.664	99.551	99.446	
5.750	99.908	99.795	99.690	
5.875	100.487	100.390	100.298	
5.990	100.972	100.875	100.782	
6.125	101.450	101.353	101.260	
6.250	101.564	101.467	101.375	
6.375	101.574	101.509	101.448	
6.500	102.053	101.988	101.926	
6.625	102.340	102.275	102.213	
6.750	102.915	102.778	102.716	
6.875	103.863	103.685	103.536	
6.990	104.042	103.864	103.715	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.513	96.449	96.399	
5.125	96.989	96.924	96.874	
5.250	97.884	97.771	97.666	
5.375	98.786	98.673	98.568	
5.500	99.228	99.115	99.010	
5.625	99.664	99.551	99.446	
5.750	99.908	99.795	99.690	
5.875	100.487	100.390	100.298	
5.990	100.972	100.875	100.782	
6.125	101.450	101.353	101.260	
6.250	101.564	101.467	101.375	
6.375	101.574	101.509	101.448	
6.500	102.053	101.988	101.926	
6.625	102.340	102.275	102.213	
6.750	102.915	102.778	102.716	
6.875	103.863	103.685	103.536	
6.990	104.042	103.864	103.715	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.018	97.905	97.800	
5.375	98.123	98.010	97.905	
5.500	98.557	98.444	98.339	
5.625	99.015	98.902	98.797	
5.750	99.532	99.418	99.314	
5.875	100.114	100.017	99.925	
5.990	100.546	100.449	100.357	
6.125	101.070	100.973	100.880	
6.250	100.922	100.825	100.733	
6.375	101.012	100.948	100.886	
6.500	101.486	101.421	101.359	
6.625	101.773	101.708	101.647	
6.750	101.504	101.439	101.377	
6.875	102.707	102.530	102.380	
6.990	102.899	102.722	102.572	
7.125	103.131	102.953	102.804	
7.250	102.951	102.773	102.624	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	97.868	97.755	97.650	
5.375	97.973	97.860	97.755	
5.500	98.407	98.294	98.189	
5.625	98.865	98.752	98.647	
5.750	99.382	99.268	99.164	
5.875	99.964	99.867	99.775	
5.990	100.396	100.299	100.207	
6.125	100.920	100.823	100.730	
6.250	100.772	100.675	100.583	
6.375	100.862	100.798	100.736	
6.500	101.336	101.271	101.209	
6.625	101.623	101.558	101.497	
6.750	101.354	101.289	101.227	
6.875	102.557	102.380	102.230	
6.990	102.749	102.572	102.422	
7.125	102.981	102.803	102.654	
7.250	102.801	102.623	102.474	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-B)				
Rate	15 Day	30 Day	45 Day	
5.250	97.868	97.755	97.650	
5.375	97.973	97.860	97.755	
5.500	98.407	98.294	98.189	
5.625	98.865	98.752	98.647	
5.750	99.382	99.268	99.164	
5.875	99.964	99.867	99.775	
5.990	100.396	100.299	100.207	
6.125	100.920	100.823	100.730	
6.250	100.772	100.675	100.583	
6.375	100.862	100.798	100.736	
6.500	101.336	101.271	101.209	
6.625	101.623	101.558	101.497	
6.750	101.354	101.289	101.227	
6.875	102.557	102.380	102.230	
6.990	102.749	102.572	102.422	
7.125	102.981	102.803	102.654	
7.250	102.801	102.623	102.474	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.513	96.449	96.399	
5.125	96.989	96.924	96.874	
5.250	97.884	97.771	97.666	
5.375	98.786	98.673	98.568	
5.500	99.228	99.115	99.010	
5.625	99.664	99.551	99.446	
5.750	99.908	99.795	99.690	
5.875	100.487	100.390	100.298	
5.990	100.972	100.875	100.782	
6.125	101.450	101.353	101.260	
6.250	101.564	101.467	101.375	
6.375	101.574	101.509	101.448	
6.500	102.053	101.988	101.926	
6.625	102.340	102.275	102.213	
6.750	102.915	102.778	102.716	
6.875	103.863	103.685	103.536	
6.990	104.042	103.864	103.715	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	96.888	96.824	96.774	
5.125	97.364	97.299	97.249	
5.250	98.259	98.146	98.041	
5.375	99.161	99.048	98.943	
5.500	99.603	99.490	99.385	
5.625	100.039	99.926	99.821	
5.750	100.283	100.170	100.065	
5.875	100.862	100.765	100.673	
5.990	101.347	101.250	101.157	
6.125	101.825	101.728	101.635	
6.250	101.939	101.842	101.750	
6.375	101.949	101.884	101.823	
6.500	102.428	102.363	102.301	
6.625	102.715	102.650	102.588	
6.750	103.290	103.153	103.091	
6.875	104.238	104.060	103.911	
6.990	104.417	104.239	104.090	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.843	97.730	97.625	
5.375	97.948	97.835	97.730	
5.500	98.382	98.269	98.164	
5.625	98.840	98.727	98.622	
5.750	99.357	99.243	99.139	
5.875	99.939	99.842	99.750	
5.990	100.371	100.274	100.182	
6.125	100.895	100.798	100.705	
6.250	100.747	100.650	100.558	
6.375	100.837	100.773	100.711	
6.500	101.311	101.246	101.184	
6.625	101.598	101.533	101.472	
6.750	101.329	101.264	101.202	
6.875	102.532	102.355	102.205	
6.990	102.724	102.547	102.397	
7.125	102.956	102.778	102.629	
7.250	102.776	102.598	102.449	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.342	98.291	98.246	
5.125	98.686	98.635	98.589	
5.250	99.309	99.257	99.212	
5.375	99.471	99.420	99.374	
5.500	99.782	99.731	99.685	
5.625	100.086	100.035	99.989	
5.750	100.179	100.128	100.082	
5.875	100.333	100.296	100.262	
5.990	100.676	100.640	100.605	
6.125	101.002	100.966	100.931	
6.250	100.945	100.909	100.875	
6.375	101.013	100.984	100.961	
6.500	101.331	101.301	101.279	
6.625	101.456	101.426	101.404	
6.750	102.084	102.055	102.032	
6.875	102.871	102.842	102.819	
6.990	102.879	102.850	102.828	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	96.243	96.179	96.129	
5.125	96.719	96.654	96.604	
5.250	97.614	97.501	97.396	
5.375	98.516	98.403	98.298	
5.500	98.958	98.845	98.740	
5.625	99.394	99.281	99.176	
5.750	99.638	99.525	99.420	
5.875	100.217	100.120	100.028	
5.990	100.702	100.605	100.512	
6.125	101.180			



Effective: March 27, 2026

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

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.625	97.453	97.351	97.351
4.750	97.118	97.002	97.002
4.875	97.649	97.533	97.533
5.000	98.146	98.030	98.030
5.125	98.538	98.422	98.422
5.250	98.431	98.302	98.302
5.375	98.931	98.801	98.801
5.500	99.482	99.352	99.352
5.625	99.799	99.670	99.670

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	96.886	96.784	96.784
4.750	96.582	96.467	96.467
4.875	97.095	96.980	96.980
5.000	97.568	97.452	97.452
5.125	97.928	97.812	97.812
5.250	97.880	97.750	97.750
5.375	98.347	98.218	98.218
5.500	98.859	98.729	98.729
5.625	99.127	98.997	98.997

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	97.298	97.196	97.196
4.750	97.153	97.037	97.037
4.875	97.613	97.497	97.497
5.000	98.034	97.918	97.918
5.125	98.346	98.230	98.230
5.250	98.452	98.322	98.322
5.375	98.873	98.744	98.744
5.500	99.345	99.215	99.215
5.625	99.581	99.451	99.451
5.750	98.734	98.590	98.590

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	96.683	96.581	96.581
4.750	96.580	96.465	96.465
4.875	97.015	96.899	96.899
5.000	97.403	97.287	97.287
5.125	97.675	97.559	97.559
5.250	97.857	97.727	97.727
5.375	98.240	98.111	98.111
5.500	98.668	98.538	98.538
5.625	98.855	98.726	98.726
5.750	98.120	97.976	97.976

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	

3-4 Units	
-0.500	
VA IRRRL >100% CLTV (Sub Fin)	
-1.000	
NC Floor Price	
99.750	



Effective: March 27, 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	96.719	96.654	96.604	
5.125	97.096	97.031	96.981	
5.250	98.107	97.994	97.889	
5.375	98.871	98.758	98.653	
5.500	99.299	99.186	99.081	
5.625	99.689	99.576	99.472	
5.750	100.235	100.122	100.017	
5.875	100.493	100.396	100.303	
5.990	101.142	101.045	100.953	
6.125	101.896	101.799	101.707	
6.250	101.849	101.752	101.659	
6.375	102.278	102.213	102.151	
6.500	102.967	102.902	102.841	
6.625	103.337	103.272	103.210	
6.750	103.480	103.343	103.281	
6.875	103.940	103.762	103.613	
6.990	104.461	104.283	104.134	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.282	97.169	97.064	
5.375	98.046	97.933	97.828	
5.500	98.474	98.361	98.256	
5.625	98.864	98.751	98.647	
5.750	99.410	99.297	99.192	
5.875	99.668	99.571	99.478	
5.990	100.317	100.220	100.128	
6.125	101.071	100.974	100.882	
6.250	101.024	100.927	100.834	
6.375	101.453	101.388	101.326	
6.500	102.142	102.077	102.016	
6.625	102.512	102.447	102.385	
6.750	102.655	102.518	102.456	
6.875	103.115	102.937	102.788	
6.990	103.636	103.458	103.309	
7.125	104.472	104.294	104.145	
7.250	104.035	103.858	103.708	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.398	98.346	98.301	
5.125	98.643	98.592	98.546	
5.250	99.381	99.330	99.284	
5.375	99.406	99.355	99.309	
5.500	99.703	99.652	99.606	
5.625	99.962	99.910	99.865	
5.750	100.356	100.305	100.260	
5.875	100.188	100.152	100.117	
5.990	100.697	100.660	100.626	
6.125	101.299	101.262	101.228	
6.250	101.080	101.044	101.009	
6.375	101.567	101.537	101.515	
6.500	102.095	102.066	102.044	
6.625	102.303	102.273	102.251	
6.750	102.499	102.470	102.447	
6.875	102.798	102.769	102.747	
6.990	103.148	103.119	103.097	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.545	97.432	97.327	
5.375	97.798	97.685	97.580	
5.500	98.331	98.217	98.113	
5.625	98.917	98.804	98.699	
5.750	99.397	99.283	99.179	
5.875	99.743	99.646	99.554	
5.990	100.183	100.086	99.994	
6.125	100.598	100.501	100.409	
6.250	100.728	100.631	100.539	
6.375	100.854	100.789	100.727	
6.500	101.208	101.143	101.082	
6.625	101.546	101.482	101.420	
6.750	101.491	101.426	101.365	
6.875	102.078	101.900	101.751	
6.990	102.113	101.936	101.786	
7.125	102.458	102.280	102.131	
7.250	102.681	102.503	102.354	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.959	97.846	97.741	
5.375	98.861	98.748	98.643	
5.500	99.303	99.190	99.085	
5.625	99.739	99.626	99.521	
5.750	99.983	99.870	99.765	
5.875	100.862	100.465	100.373	
5.990	101.047	100.950	100.857	
6.125	101.525	101.428	101.335	
6.250	101.639	101.542	101.450	
6.375	101.649	101.584	101.523	
6.500	102.128	102.063	102.001	
6.625	102.415	102.350	102.288	
6.750	102.990	102.853	102.791	
6.875	103.938	103.760	103.611	
6.990	104.117	103.939	103.790	
7.125	104.642	104.464	104.315	
7.250	104.691	104.513	104.364	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.250	96.909	96.796	96.691	
5.375	97.811	97.698	97.593	
5.500	98.253	98.140	98.035	
5.625	98.689	98.576	98.471	
5.750	98.933	98.820	98.715	
5.875	99.512	99.415	99.323	
5.990	99.997	99.900	99.807	
6.125	100.475	100.378	100.285	
6.250	100.589	100.492	100.400	
6.375	100.599	100.534	100.473	
6.500	101.078	101.013	100.951	
6.625	101.365	101.300	101.238	
6.750	101.940	101.803	101.741	
6.875	102.888	102.710	102.561	
6.990	103.067	102.889	102.740	
7.125	103.592	103.414	103.265	
7.250	103.641	103.463	103.314	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.042	97.991	97.946	
5.125	98.386	98.335	98.289	
5.250	99.009	98.957	98.912	
5.375	99.171	99.120	99.074	
5.500	99.482	99.431	99.385	
5.625	99.786	99.735	99.689	
5.750	99.879	99.828	99.782	
5.875	100.033	99.996	99.962	
5.990	100.376	100.340	100.305	
6.125	100.702	100.666	100.631	
6.250	100.645	100.609	100.575	
6.375	100.713	100.684	100.661	
6.500	101.031	101.001	100.979	
6.625	101.156	101.126	101.104	
6.750	101.784	101.755	101.732	
6.875	102.571	102.542	102.519	
6.990	102.579	102.550	102.528	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.543	97.430	97.325	
5.375	97.648	97.535	97.430	
5.500	98.082	97.969	97.864	
5.625	98.540	98.427	98.322	
5.750	99.057	98.943	98.839	
5.875	99.639	99.542	99.450	
5.990	100.071	99.974	99.882	
6.125	100.595	100.498	100.405	
6.250	100.447	100.350	100.258	
6.375	100.537	100.473	100.411	
6.500	101.011	100.946	100.884	
6.625	101.298	101.233	101.172	
6.750	101.029	100.964	100.902	
6.875	102.232	102.055	101.905	
6.990	102.424	102.247	102.097	
7.125	102.656	102.478	102.329	
7.250	102.476	102.298	102.149	

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 (Sub Fin)	
-1.000	
NC Floor Price	
99.750	



Effective:

Friday, March 27, 2026

Jumbo Nitro XL Pricing

Jumbo Nitro XL 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	98.503	98.409	98.222	98.034
6.250	98.502	98.808	98.621	98.433
6.375	99.263	99.169	98.982	98.794
6.500	99.996	99.592	99.314	99.127
6.625	99.996	99.773	99.585	99.398
6.750	100.136	100.042	99.855	99.667
6.875	100.369	100.275	100.087	99.900
7.000	100.585	100.491	100.304	100.116
7.125	100.826	100.732	100.544	100.357
7.250	101.073	100.979	100.792	100.604
7.375	101.314	101.221	101.033	100.846
7.500	101.544	101.450	101.262	101.075
7.625	101.730	101.637	101.449	101.262
7.750	101.917	101.823	101.636	101.448
7.875	102.104	102.010	101.823	101.635
8.000	102.291	102.197	102.010	101.822
8.125	102.478	102.384	102.196	102.009
8.250	102.664	102.571	102.383	102.196
8.375	102.851	102.757	102.570	102.382

Jumbo Nitro XL 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	98.625	98.531	98.344	98.156
6.375	98.865	98.771	98.583	98.396
6.500	99.105	99.011	98.824	98.636
6.625	99.256	99.162	98.975	98.787
6.750	99.464	99.370	99.183	98.995
6.875	99.672	99.578	99.391	99.203
7.000	99.880	99.786	99.599	99.411
7.125	100.088	99.994	99.806	99.619
7.250	100.295	100.202	100.014	99.827
7.375	100.503	100.410	100.222	100.035
7.500	100.711	100.617	100.430	100.242
7.625	100.919	100.825	100.638	100.450
7.750	101.127	101.033	100.846	100.658
7.875	101.335	101.241	101.054	100.866
8.000	101.543	101.449	101.261	101.074

Loan Level Price Adjustments (LLPAs)	
FICO	
FICO >= 800	0.800
FICO 760 - 799	0.700
FICO 740 - 759	0.600
FICO 720 - 739	0.450
FICO 700 - 719	-0.050
FICO 680 - 699	-0.950
FICO 660 - 679	-1.500
Other Adjusters	
Investment Property	-0.500
Purchase	0.000
Cashout Refinance	-0.050
Second Home	0.000
Condo (LR and HR)	0.000
2-4 Unit	-0.250
Self-Employed	0.000
UPB >2mm	-0.250
UPB >2.5mm	-0.500
DTI >45	-0.050
DTI <35	0.100

CLTV							
	<= 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
UPB >2mm	-0.250	-0.250	-0.250	-0.250	-0.250		
UPB >2.5mm	-0.500	-0.500	-0.500	-0.500			
DTI >45	-0.050	-0.050	-0.050	-0.250	-0.375	-0.500	-0.500
DTI <35	0.100	0.100	0.100	0.100	0.100	0.100	0.100

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Effective: Friday, March 27, 2026

Jumbo Nitro Pricing

Jumbo Nitro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.175	97.066	96.894	96.875
5.875	97.664	97.555	97.383	97.164
6.000	98.153	98.043	97.871	97.653
6.125	98.514	98.404	98.232	98.014
6.250	98.875	98.766	98.594	98.375
6.375	99.134	99.025	98.853	98.634
6.500	99.393	99.284	99.112	98.893
6.625	99.468	99.358	99.187	98.968
6.750	99.542	99.433	99.261	99.042
6.875	99.721	99.612	99.440	99.221
7.000	99.901	99.792	99.620	99.401
7.125	100.046	99.936	99.764	99.546
7.250	100.190	100.081	99.909	99.690
7.375	100.264	100.155	99.983	99.764
7.500	100.339	100.229	100.057	99.839

Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.175	97.066	96.894	96.875
5.875	97.664	97.555	97.383	97.164
6.000	98.153	98.043	97.871	97.653
6.125	98.514	98.404	98.232	98.014
6.250	98.875	98.766	98.594	98.375
6.375	99.134	99.025	98.853	98.634
6.500	99.393	99.284	99.112	98.893
6.625	99.468	99.358	99.187	98.968
6.750	99.542	99.433	99.261	99.042
6.875	99.721	99.612	99.440	99.221
7.000	99.901	99.792	99.620	99.401
7.125	100.046	99.936	99.764	99.546
7.250	100.190	100.081	99.909	99.690
7.375	100.264	100.155	99.983	99.764
7.500	100.339	100.229	100.057	99.839

Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.175	97.066	96.894	96.875
5.875	97.664	97.555	97.383	97.164
6.000	98.153	98.043	97.871	97.653
6.125	98.514	98.404	98.232	98.014
6.250	98.875	98.766	98.594	98.375
6.375	99.134	99.025	98.853	98.634
6.500	99.393	99.284	99.112	98.893
6.625	99.468	99.358	99.187	98.968
6.750	99.542	99.433	99.261	99.042
6.875	99.721	99.612	99.440	99.221
7.000	99.901	99.792	99.620	99.401
7.125	100.046	99.936	99.764	99.546
7.250	100.190	100.081	99.909	99.690
7.375	100.264	100.155	99.983	99.764
7.500	100.339	100.229	100.057	99.839

Jumbo Nitro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.936	96.827	96.655	95.436
5.625	96.342	96.233	96.061	95.842
5.750	96.748	96.639	96.467	96.248
5.875	97.148	97.039	96.867	96.648
6.000	97.549	97.440	97.268	97.049
6.125	97.926	97.816	97.645	97.426
6.250	98.302	98.193	98.021	97.802
6.375	98.567	98.458	98.286	98.067
6.500	98.832	98.723	98.551	98.332
6.625	99.151	99.041	98.870	98.651
6.750	99.470	99.360	99.189	98.970

Jumbo Nitro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	96.238	96.128	95.956	95.738
5.375	96.556	96.446	96.274	96.056
5.500	96.851	96.741	96.569	96.351
5.625	97.141	97.032	96.860	96.641
5.750	97.405	97.296	97.124	96.905
5.875	97.693	97.584	97.412	97.193
6.000	97.960	97.851	97.679	97.460
6.125	98.194	98.085	97.913	97.694
6.250	98.407	98.297	98.125	97.907
6.375	98.656	98.547	98.375	98.156
6.500	98.907	98.798	98.626	98.407
6.625	98.942	98.832	98.661	98.442
6.750	98.977	98.868	98.696	98.477
6.875	99.191	99.081	98.909	98.691
7.000	99.405	99.295	99.124	98.905

Loan Level Price Adjustments (LLPAs)

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Forward Lending

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

Effective: Friday, March 27, 2026

Jumbo Hauler Pricing

Jumbo Hauler 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.137	98.075	98.200
6.125	98.762	98.700	98.825
6.250	99.300	99.238	99.363
6.375	99.800	99.738	99.863
6.500	100.237	100.175	100.300
6.625	100.635	100.573	100.698
6.750	101.026	100.964	101.089
6.875	101.409	101.347	101.472
7.000	101.784	101.722	101.847
7.125	102.151	102.089	102.214
7.250	102.510	102.448	102.573
7.375	102.862	102.800	102.925
7.500	103.206	103.144	103.269
7.625	103.542	103.480	103.605
7.750	103.870	103.808	103.933
7.875	104.190	104.128	104.253
8.000	104.471	104.409	104.534
8.125	104.721	104.659	104.784
8.250	104.971	104.909	105.034

Jumbo Hauler 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.137	98.075	98.200
6.125	98.762	98.700	98.825
6.250	99.300	99.238	99.363
6.375	99.800	99.738	99.863
6.500	100.237	100.175	100.300
6.625	100.635	100.573	100.698
6.750	101.026	100.964	101.089
6.875	101.409	101.347	101.472
7.000	101.784	101.722	101.847
7.125	102.151	102.089	102.214
7.250	102.510	102.448	102.573
7.375	102.862	102.800	102.925
7.500	103.206	103.144	103.269
7.625	103.542	103.480	103.605
7.750	103.870	103.808	103.933
7.875	104.190	104.128	104.253
8.000	104.471	104.409	104.534
8.125	104.721	104.659	104.784
8.250	104.971	104.909	105.034

Jumbo Hauler 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.137	98.075	98.200
6.125	98.762	98.700	98.825
6.250	99.300	99.238	99.363
6.375	99.800	99.738	99.863
6.500	100.237	100.175	100.300
6.625	100.635	100.573	100.698
6.750	101.026	100.964	101.089
6.875	101.409	101.347	101.472
7.000	101.784	101.722	101.847
7.125	102.151	102.089	102.214
7.250	102.510	102.448	102.573
7.375	102.862	102.800	102.925
7.500	103.206	103.144	103.269
7.625	103.542	103.480	103.605
7.750	103.870	103.808	103.933
7.875	104.190	104.128	104.253
8.000	104.471	104.409	104.534
8.125	104.721	104.659	104.784
8.250	104.971	104.909	105.034

Jumbo Hauler 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.387	98.325	98.450
6.125	99.012	98.950	99.075
6.250	99.550	99.488	99.613
6.375	100.050	99.988	100.113
6.500	100.487	100.425	100.550
6.625	100.885	100.823	100.948
6.750	101.276	101.214	101.339
6.875	101.659	101.597	101.722
7.000	102.034	101.972	102.097
7.125	102.401	102.339	102.464
7.250	102.760	102.698	102.823
7.375	103.112	103.050	103.175
7.500	103.456	103.394	103.519
7.625	103.792	103.730	103.855
7.750	104.120	104.058	104.183
7.875	104.440	104.378	104.503
8.000	104.721	104.659	104.784
8.125	104.971	104.909	105.034
8.250	105.221	105.159	105.284

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