



Ratesheet Code: RS-WS

Effective Date: 4/13/26 12:23 PM

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Lock Expiration Days	
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45 Day	05/28/26
60 Day	06/12/26

### Mortgage Clause

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

### 2025 FHA/VA Loan Limits

# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,451,250

### 2026 Conforming Loan Limits

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

### Price Movement

	Conventional	Previous	Current	Change
Government	5.875	99.969	100.110	0.141
Alt	5.375	100.057	100.163	0.106
DSCR	6.625	100.194	100.194	0.000
	7.999	100.000	100.000	0.000

### April Pricing Specials

<b>Non-Select FHA, VA, USDA &amp; DPA (STD Bal &amp; High Bal)</b>	<b>0.250</b>
<b>Select FHA, VA, USDA &amp; DPA (STD Bal &amp; High Bal)</b>	<b>0.125</b>

### Allowable Fees

[Click Here](#)

### Re-lock Fee

(0.250)

### Lock Extension Fees

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

### Lock Desk Hours

8:00 AM - 6:00 PM PST

### Lock Request Hours

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

### Lender ID Number

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

### Maximum Loan Limits

[FHA Mortgage Limits for all Counties](#)

### FHA Condo Search

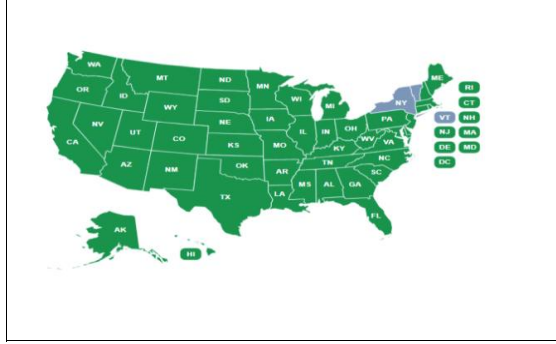
[FHA Approved Condo Search](#)

### Contact List

<b>Corporate Headquarters:</b>	Phone: 800-760-1833 Email: <a href="mailto:inquiries@forwardlendingmtg.com">inquiries@forwardlendingmtg.com</a>
<b>Lock Desk:</b>	Phone: 949-679-7400 Email: <a href="mailto:lockdesk@forwardlendingmtg.com">lockdesk@forwardlendingmtg.com</a>
<b>NonQm Lock Desk:</b>	Phone: Email Only Email: <a href="mailto:nonqmlockdesk@forwardlendingmtg.com">nonqmlockdesk@forwardlendingmtg.com</a>
<b>Prime Loan Scenarios:</b>	Phone: Email Only Email: <a href="mailto:scenarios@forwardlendingmtg.com">scenarios@forwardlendingmtg.com</a>
<b>NonQm Scenarios:</b>	Phone: Email Only Email: <a href="mailto:nonqmscenarios@forwardlendingmtg.com">nonqmscenarios@forwardlendingmtg.com</a>
<b>Bank Statement Calc:</b>	Phone: Email Only Email: <a href="mailto:bankstatementreview@forwardlendingmtg.com">bankstatementreview@forwardlendingmtg.com</a>
<b>Jumbo Scenarios:</b>	Phone: Email Only Email: <a href="mailto:jumboscenarios@forwardlendingmtg.com">jumboscenarios@forwardlendingmtg.com</a>
<b>CD Desk:</b>	Phone: Email Only Email: <a href="mailto:cd@forwardlendingmtg.com">cd@forwardlendingmtg.com</a>
<b>Funding Department:</b>	Phone: Email Only Email: <a href="mailto:funding@forwardlendingmtg.com">funding@forwardlendingmtg.com</a>
<b>Submission Desk</b>	Phone: Email Only Email: <a href="mailto:submissions@forwardlendingmtg.com">submissions@forwardlendingmtg.com</a>

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

### Approved States



### Temporary Property Eligibility Restrictions

Non-Owner properties located in the following City/County are NOT eligible to be locked:  
**Baltimore City, Maryland**  
 (Properties located in Baltimore County are not restricted)

### Annual Mortgage Insurance Premium (MIP)

Mortgage Term: 20, 25, 30 Years			
Base Loan	LTV	MIP	Duration
≤ \$726,200	≤ 90.00%	50	11 years
	90.01% - 95.00%	50	Life of Loan
	95.01% and above	55	Life of Loan
> \$726,200	≤ 90.00%	70	11 years
	90.01% - 95.00%	70	Life of Loan
	95.01% and above	75	Life of Loan
Mortgage Term of Less than or Equal to 15 Years			
Base Loan	LTV	MIP (bps)	Duration
≤ 726200	≤ 90.00%	15	11 years
	> 90.00%	40	Life of Loan
> \$726,200	≤ 78.00%	15	11 years
	78.01% - 90.00%	40	11 years
	90.01% and above	65	Life of Loan

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



Effective: April 13, 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	95.926	95.878	95.829	95.775	4.875	95.524	95.475	95.427	95.372	5.750	100.219	100.130	100.041	99.940
4.990	96.550	96.502	96.454	96.399	4.990	96.148	96.100	96.051	95.997	5.875	100.729	100.640	100.551	100.449
5.125	96.982	96.934	96.886	96.831	5.125	96.606	96.557	96.509	96.454	5.990	101.166	101.077	100.988	100.887
5.250	97.523	97.474	97.426	97.371	5.250	97.159	97.110	97.062	97.006	6.125	101.613	101.524	101.435	101.334
5.375	98.154	98.106	98.057	98.002	5.375	97.801	97.753	97.704	97.649	6.250	101.539	101.442	101.345	101.235
5.500	98.738	98.689	98.641	98.586	5.500	98.411	98.363	98.314	98.259	6.375	102.088	101.991	101.894	101.784
5.625	99.306	99.258	99.209	99.154	5.625	98.981	98.933	98.884	98.829	6.500	102.471	102.374	102.277	102.167
5.750	99.609	99.552	99.495	99.430	5.750	99.284	99.227	99.170	99.105	6.625	102.697	102.600	102.503	102.393
5.875	100.166	100.110	100.053	99.988	5.875	99.841	99.785	99.728	99.663	6.750	102.598	102.517	102.438	102.348
5.990	100.645	100.588	100.531	100.466	5.990	100.320	100.263	100.206	100.141	6.875	102.827	102.747	102.667	102.577
6.125	101.131	101.075	101.018	100.953	6.125	100.786	100.730	100.673	100.608	6.990	103.268	103.187	103.107	103.017
6.250	101.460	101.387	101.314	101.231	6.250	101.115	101.042	100.969	100.886	7.125	103.601	103.520	103.442	103.353
6.375	102.036	101.964	101.890	101.807	6.375	101.691	101.619	101.545	101.462	7.250	104.154	104.121	104.088	104.050
6.500	102.452	102.379	102.306	102.223	6.500	102.107	102.034	101.961	101.878	7.375	104.511	104.478	104.445	104.408
6.625	102.665	102.592	102.519	102.436	6.625	102.320	102.247	102.174	102.091	7.500	104.797	104.765	104.732	104.694
6.750	102.953	102.897	102.839	102.775	6.750	102.608	102.552	102.494	102.430	7.625	105.105	105.072	105.039	105.002
6.875	103.183	103.142	103.102	103.055	6.875	102.838	102.797	102.757	102.710	7.750	105.363	105.330	105.297	105.260
6.990	103.694	103.654	103.613	103.567	6.990	103.349	103.309	103.268	103.222	7.875	105.626	105.594	105.561	105.523
7.125	104.058	104.018	103.977	103.931	7.125	103.713	103.673	103.632	103.586	7.990	105.601	105.568	105.535	105.498
7.250	104.570	104.529	104.488	104.441	7.250	104.225	104.184	104.143	104.096	8.125	105.858	105.826	105.793	105.755
7.375	104.751	104.711	104.670	104.623	7.375	104.406	104.366	104.325	104.278					
7.500	105.054	105.013	104.972	104.926	7.500	104.709	104.668	104.627	104.581					
7.625	105.319	105.279	105.238	105.191	7.625	104.974	104.934	104.893	104.846					

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	98.718	98.674	98.625	98.570	5.990	101.141	101.090	101.034	100.969	5.750	99.259	99.202	99.145	99.080
4.990	99.088	99.044	98.995	98.940	6.125	101.377	101.327	101.271	101.207	5.875	99.820	99.763	99.706	99.641
5.125	99.245	99.200	99.152	99.097	6.250	101.790	101.737	101.673	101.599	5.990	100.348	100.291	100.234	100.169
5.250	99.863	99.819	99.770	99.715	6.375	102.130	102.077	102.012	101.939	6.125	100.900	100.844	100.787	100.722
5.375	100.212	100.167	100.118	100.064	6.500	102.335	102.282	102.218	102.144	6.250	101.304	101.239	101.174	101.100
5.500	100.531	100.487	100.438	100.383	6.625	102.405	102.353	102.288	102.215	6.375	101.936	101.871	101.806	101.732
5.625	100.829	100.785	100.736	100.681	6.750	102.713	102.660	102.595	102.522	6.500	102.411	102.346	102.281	102.207
5.750	101.077	101.032	100.983	100.929	6.875	102.758	102.703	102.639	102.565	6.625	102.704	102.640	102.575	102.501
5.875	101.368	101.323	101.275	101.220	6.990	103.052	102.993	102.928	102.855	6.750	103.032	102.963	102.934	102.878
5.990	101.604	101.559	101.511	101.456	7.125	103.221	103.158	103.094	103.020	6.875	103.321	103.273	103.224	103.168
6.125	101.885	101.840	101.792	101.737	7.250	103.382	103.309	103.228	103.137	6.990	103.812	103.764	103.715	103.659
6.250	102.087	102.037	101.981	101.917	7.375	103.534	103.460	103.379	103.288	7.125	104.197	104.148	104.099	104.043
6.375	102.468	102.418	102.362	102.298	7.500	103.553	103.479	103.398	103.307	7.250	104.375	104.342	104.309	104.271
6.500	102.723	102.673	102.616	102.552	7.625	103.694	103.621	103.540	103.448	7.375	104.729	104.696	104.663	104.625
6.625	102.865	102.812	102.747	102.674	7.750	103.835	103.761	103.681	103.589	7.500	105.049	105.016	104.983	104.945
6.750	103.243	103.190	103.126	103.053	7.875	103.975	103.902	103.821	103.730	7.625	105.361	105.328	105.295	105.257
6.875	103.311	103.258	103.194	103.121	7.990	103.854	103.781	103.700	103.608	7.750	105.039	104.999	104.958	104.911
6.990	103.648	103.595	103.530	103.457	8.125	104.007	103.933	103.852	103.761	7.875	105.268	105.228	105.187	105.140
										7.990	105.168	105.128	105.087	105.040
										8.125	105.419	105.387	105.354	105.316

**REFI NOW CONFORMING PRICING**

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	97.379	97.331	97.282	97.227	4.875	94.949	94.900	94.852	94.797	5.750	100.144	100.055	99.966	99.865
5.500	97.963	97.914	97.866	97.811	4.990	95.573	95.525	95.476	95.422	5.875	100.654	100.565	100.476	100.374
5.625	98.531	98.483	98.434	98.379	5.125	96.031	95.982	95.934	95.879	5.990	101.091	101.002	100.913	100.812
5.750	98.834	98.777	98.720	98.655	5.250	96.584	96.535	96.487	96.431	6.125	101.538	101.449	101.360	101.259
5.875	99.391	99.335	99.278	99.213	5.375	97.226	97.178	97.129	97.074	6.250	101.464	101.367	101.270	101.160
5.990	99.870	99.813	99.756	99.691	5.500	97.836	97.788	97.739	97.684	6.375	102.013	101.916	101.819	101.709
6.125	100.356	100.300	100.243	100.178	5.625	98.406	98.358	98.309	98.254	6.500	102.396	102.299	102.202	102.092
6.250	100.685	100.612	100.539	100.456	5.750	98.709	98.652	98.595	98.530	6.625	102.622	102.525	102.428	102.318
6.375	101.261	101.189	101.115	101.032	5.875	99.266	99.210	99.153	99.088	6.750	102.523	102.442	102.363	102.273
6.500	101.677	101.604	101.531	101.448	5.990	99.745	99.688	99.631	99.566	6.875	102.752	102.672	102.592	102.502
6.625	101.890	101.817	101.744	101.661	6.125	100.211	100.155	100.098	100.033	6.990	103.193	103.112	103.032	102.942
6.750	102.178	102.122	102.064	102.000	6.250	100.540	100.467	100.394	100.311	7.125	103.526	103.445	103.367	103.278
6.875	102.408	102.367	102.327	102.280	6.375	101.116	101.044	100.970	100.887	7.250	104.079	104.046	104.013	103.975
6.990	102.919	102.879	102.838	102.792	6.500	101.532	101.459	101.386	101.303	7.375	104.436	104.403	104.370	104.333
7.125	103.283	103.243	103.202	103.156	6.625	101.745	101.672	101.599	101.516	7.500	104.722	104.690	104.657	104.619
7.250	103.795	103.754	103.713	103.666	6.750	102.033	101.977	101.919	101.855	7.625	105.030	104.997	104.964	104.927
7.375	103.976	103.936	103.895	103.848	6.875	102.263	102.222	102.182	102.135	7.750	105.288	105.255	105.222	105.185
7.500	104.279	104.238	104.197	104.151	6.990	102.774	102.734	102.693	102.647	7.875	105.551	105.519	105.486	105.448
7.625	104.544	104.504	104.463	104.416	7.125	103.138	103.098	103.057	103.011	7.990	105.526	105.493	105.460	105.423
7.750	104.614	104.574	104.533	104.486	7.250	103.650	103.609	103.568	103.521	8.125	105.783	105.751	105.718	105.680
7.875	104.843	104.803	104.762	104.715	7.375	103.831	103.791	103.750	103.703					
7.990	104.743	104.703	104.662	104.615	7.500	104.134	104.093	104.052	104.006					
8.125	104.959	104.919	104.878	104.831	7.625	104.399	104.359	104.318	104.271					

**REFI NOW CONFORMING PRICING**

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr				
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Effective: April 13, 2026

**FANNIE MAE HIGH BALANCE FIXED RATE PRICING**

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.718	98.662	98.603	98.537	5.500	96.668	96.612	96.553	96.487	5.375	96.170	96.114	96.056	95.990
5.625	99.323	99.267	99.208	99.142	5.625	97.273	97.217	97.158	97.092	5.500	96.813	96.757	96.699	96.633
5.750	99.643	99.587	99.528	99.462	5.750	97.593	97.537	97.478	97.412	5.625	97.408	97.351	97.293	97.227
5.875	100.172	100.115	100.057	99.991	5.875	98.105	98.049	97.990	97.925	5.750	97.715	97.659	97.600	97.534
5.990	100.715	100.658	100.600	100.534	5.990	98.648	98.591	98.533	98.467	5.875	98.229	98.173	98.114	98.049
6.125	101.169	101.112	101.054	100.988	6.125	99.099	99.042	98.984	98.918	5.990	98.761	98.704	98.646	98.580
6.250	101.294	101.197	101.100	100.989	6.250	99.224	99.127	99.030	98.919	6.125	99.247	99.191	99.132	99.067
6.375	101.717	101.620	101.522	101.412	6.375	99.647	99.550	99.452	99.342	6.250	99.386	99.289	99.192	99.082
6.500	102.102	102.005	101.908	101.798	6.500	100.032	99.935	99.838	99.728	6.375	99.821	99.724	99.627	99.516
6.625	102.429	102.332	102.235	102.125	6.625	100.359	100.262	100.165	100.055	6.500	100.186	100.089	99.991	99.881
6.750	102.296	102.215	102.134	102.042	6.750	100.226	100.145	100.064	99.972	6.625	100.533	100.436	100.338	100.228
6.875	102.600	102.519	102.437	102.345	6.875	100.530	100.449	100.367	100.275	6.750	100.420	100.339	100.258	100.166
6.990	102.809	102.728	102.647	102.554	6.990	100.739	100.658	100.577	100.484	6.875	100.744	100.663	100.582	100.490
7.125	103.065	102.984	102.903	102.811	7.125	100.995	100.914	100.833	100.741	6.990	100.936	100.855	100.774	100.682
7.250	102.591	102.527	102.462	102.389	7.250	100.521	100.457	100.392	100.319	7.125	101.210	101.129	101.048	100.956
7.375	103.099	103.034	102.968	102.894	7.375	101.029	100.964	100.898	100.824	7.250	100.754	100.689	100.624	100.551
7.500	103.235	103.138	103.043	102.936	7.500	101.165	101.068	100.973	100.866	7.375	101.278	101.213	101.147	101.073
7.625	103.340	103.243	103.147	103.038	7.625	101.270	101.173	101.077	100.968	7.500	101.323	101.226	101.131	101.023
7.750	104.220	104.123	104.026	103.916	7.750	102.150	102.053	101.956	101.846	7.625	101.436	101.339	101.242	101.133
7.875	104.412	104.315	104.217	104.107	7.875	102.342	102.245	102.147	102.037	7.750	102.321	102.224	102.126	102.016
7.990	103.235	103.138	103.041	102.931	7.990	101.165	101.068	100.971	100.861	7.875	102.514	102.417	102.319	102.209
8.125	103.371	103.274	103.176	103.066	8.125	101.266	101.169	101.071	100.961	7.990	101.392	101.295	101.198	101.087

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	99.433	99.373	99.308	99.235	5.990	98.789	98.729	98.664	98.591
6.125	99.619	99.559	99.494	99.421	6.125	99.007	98.947	98.882	98.809
6.250	99.698	99.633	99.560	99.478	6.250	99.101	99.035	98.962	98.880
6.375	99.879	99.814	99.741	99.658	6.375	99.293	99.228	99.155	99.073
6.500	100.029	99.964	99.891	99.809	6.500	99.423	99.357	99.284	99.202
6.625	100.192	100.127	100.054	99.971	6.625	99.605	99.540	99.467	99.385
6.750	100.452	100.384	100.303	100.211	6.750	99.886	99.817	99.736	99.645
6.875	100.586	100.518	100.437	100.345	6.875	100.041	99.972	99.891	99.800
6.990	100.679	100.610	100.530	100.438	6.990	100.116	100.048	99.967	99.875
7.125	100.800	100.731	100.650	100.559	7.125	100.255	100.186	100.105	100.014
7.250	100.653	100.564	100.467	100.357	7.250	100.125	100.036	99.939	99.829
7.375	101.143	101.054	100.957	100.847	7.375	100.632	100.543	100.446	100.336
7.500	101.110	101.021	100.924	100.814	7.500	100.448	100.359	100.262	100.152
7.625	101.087	100.997	100.900	100.791	7.625	100.440	100.351	100.254	100.144
7.750	102.090	102.001	101.904	101.794	7.750	101.455	101.366	101.269	101.159
7.875	102.195	102.106	102.009	101.899	7.875	101.571	101.482	101.385	101.275
7.990	100.962	100.873	100.776	100.666	7.990	100.402	100.312	100.215	100.106

**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-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	95.826	95.778	95.729	95.675	5.375	98.028	97.972	97.913	97.847	5.375	97.354	97.306	97.257	97.202
4.990	96.450	96.402	96.354	96.299	5.500	98.668	98.612	98.553	98.487	5.500	97.938	97.889	97.841	97.786
5.125	96.882	96.834	96.786	96.731	5.625	99.273	99.217	99.158	99.092	5.625	98.506	98.458	98.409	98.354
5.250	97.423	97.374	97.326	97.271	5.750	99.593	99.537	99.478	99.412	5.750	98.809	98.752	98.695	98.630
5.375	98.054	98.006	97.957	97.902	5.875	100.122	100.065	100.007	99.941	5.875	99.366	99.310	99.253	99.188
5.500	98.638	98.589	98.541	98.486	5.990	100.665	100.608	100.550	100.484	5.990	99.845	99.788	99.731	99.666
5.625	99.206	99.158	99.109	99.054	6.125	101.119	101.062	101.004	100.938	6.125	100.331	100.275	100.218	100.153
5.750	99.509	99.452	99.395	99.330	6.250	101.244	101.147	101.050	100.939	6.250	100.660	100.587	100.514	100.431
5.875	100.066	100.010	99.953	99.888	6.375	101.667	101.570	101.472	101.362	6.375	101.236	101.164	101.090	101.007
5.990	100.545	100.488	100.431	100.366	6.500	102.052	101.955	101.858	101.748	6.500	101.652	101.579	101.506	101.423
6.125	101.031	100.975	100.918	100.853	6.625	102.379	102.282	102.185	102.075	6.625	101.865	101.792	101.719	101.636
6.250	101.360	101.287	101.214	101.131	6.750	102.246	102.165	102.084	101.992	6.750	102.153	102.097	102.039	101.975
6.375	101.936	101.864	101.790	101.707	6.875	102.550	102.469	102.387	102.295	6.875	102.383	102.342	102.302	102.255
6.500	102.352	102.279	102.206	102.123	6.990	102.759	102.678	102.597	102.504	6.990	102.894	102.854	102.813	102.767
6.625	102.565	102.492	102.419	102.336	7.125	103.015	102.934	102.853	102.761	7.125	103.258	103.218	103.177	103.131
6.750	102.853	102.797	102.739	102.675	7.250	102.541	102.477	102.412	102.339	7.250	103.770	103.729	103.688	103.641
6.875	103.083	103.042	103.002	102.955	7.375	103.049	102.984	102.918	102.844	7.375	103.951	103.911	103.870	103.823
6.990	103.594	103.554	103.513	103.467	7.500	103.185	103.088	102.993	102.886	7.500	104.254	104.213	104.172	104.126
7.125	103.958	103.918	103.877	103.831	7.625	103.290	103.193	103.097	102.988	7.625	104.519	104.479	104.438	104.391
7.250	104.470	104.429	104.388	104.341	7.750	104.170	104.073	103.976	103.866	7.750	104.589	104.549	104.508	104.461
7.375	104.651	104.611	104.570	104.523	7.875	104.362	104.265	104.167	104.057	7.875	104.818	104.778	104.737	104.690
7.500	104.954	104.913	104.872	104.826	7.990	103.185	103.088	102.991	102.881	7.990	104.718	104.678	104.637	104.590
7.625	105.219	105.179	105.138	105.091	8.125	103.321	103.224	103.126	103.016	8.125	104.934	104.894	104.853	104.806

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	95.826	95.778	95.729	95.675	5.500	98.668	98.612	98.553	98.487	5.375	97.354	97.306	97.257	97.202
4.990	96.450	96.402	96.354	96.299	5.625	99.273	99.217	99.158	99.092	5.500	97.938	97.889	97.841	97.786
5.125	96.882	96.834	96.786	96.731	5.750	99.593	99.537	99.478	99.412	5.625	98.506	98.458	98.409	98.354
5.250	97.423	97.374	97.326	97.271	5.875	100.122	100.065	100.007	99.941	5.750	98.809	98.752	98.695	98.630
5.375	98.054	98.006	97.957	97.902	5.990	100.665	100.608	100.550	100.484	5.875	99.366	99.310	99.253	99.188
5.500	98.638	98.589	98.541	98.486	6.125	101.119	101.062	101.004	100.938	5.990	99.845	99.788	99.731	99.666
5.625	99.206	99.158	99.109	99.054	6.250	101.244	101.147	101.050	100.939	6.125	100.331	100.275	100.218	100.153
5.750	99.509	99.452												



SELECT PRICING

Effective: April 13, 2026

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.226	96.178	96.129	96.075	4.875	99.018	98.974	98.925	98.870
4.990	96.850	96.802	96.754	96.699	4.990	99.388	99.344	99.295	99.240
5.125	97.282	97.234	97.186	97.131	5.125	99.545	99.500	99.452	99.397
5.250	97.823	97.774	97.726	97.671	5.250	100.163	100.119	100.070	100.015
5.375	98.454	98.406	98.357	98.302	5.375	100.512	100.467	100.418	100.364
5.500	99.038	98.989	98.941	98.886	5.500	100.831	100.787	100.738	100.683
5.625	99.606	99.558	99.509	99.454	5.625	101.129	101.085	101.036	100.981
5.750	99.909	99.852	99.795	99.730	5.750	101.377	101.332	101.283	101.229
5.875	100.466	100.410	100.353	100.288	5.875	101.668	101.623	101.575	101.520
5.990	100.945	100.888	100.831	100.766	5.990	101.904	101.859	101.811	101.756
6.125	101.431	101.375	101.318	101.253	6.125	102.185	102.140	102.092	102.037
6.250	101.760	101.687	101.614	101.531	6.250	102.387	102.337	102.281	102.217
6.375	102.336	102.264	102.190	102.107	6.375	102.768	102.718	102.662	102.598
6.500	102.752	102.679	102.606	102.523	6.500	103.023	102.973	102.916	102.852
6.625	102.965	102.892	102.819	102.736	6.625	103.165	103.112	103.047	102.974
6.750	103.253	103.197	103.139	103.075	6.750	103.543	103.490	103.426	103.353
6.875	103.483	103.442	103.402	103.355	6.875	103.611	103.558	103.494	103.421
6.990	103.994	103.954	103.913	103.867					
7.125	104.358	104.318	104.277	104.231					
7.250	104.870	104.829	104.788	104.741					
7.375	105.051	105.011	104.970	104.923					
7.500	105.354	105.313	105.272	105.226					
7.625	105.619	105.579	105.538	105.491					
7.750	105.689	105.649	105.608	105.561					
7.875	105.918	105.878	105.837	105.790					

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.018	98.962	98.903	98.837	5.990	99.733	99.673	99.608	99.535
5.625	99.623	99.567	99.508	99.442	6.125	99.919	99.859	99.794	99.721
5.750	99.943	99.887	99.828	99.762	6.250	99.998	99.933	99.860	99.778
5.875	100.472	100.415	100.357	100.291	6.375	100.179	100.114	100.041	99.958
5.990	101.015	100.958	100.900	100.834	6.500	100.329	100.264	100.191	100.109
6.125	101.469	101.412	101.354	101.288	6.625	100.492	100.427	100.354	100.271
6.250	101.594	101.497	101.400	101.289	6.750	100.752	100.684	100.603	100.511
6.375	102.017	101.920	101.822	101.712	6.875	100.886	100.818	100.737	100.645
6.500	102.402	102.305	102.208	102.098	6.990	100.979	100.910	100.830	100.738
6.625	102.729	102.632	102.535	102.425	7.125	101.100	101.031	100.950	100.859
6.750	102.596	102.515	102.434	102.342	7.250	100.953	100.864	100.767	100.657
6.875	102.900	102.819	102.737	102.645	7.375	101.443	101.354	101.257	101.147
6.990	103.109	103.028	102.947	102.854	7.500	101.410	101.321	101.224	101.114
7.125	103.365	103.284	103.203	103.111	7.625	101.387	101.297	101.200	101.091
7.250	102.891	102.827	102.762	102.689	7.750	102.390	102.301	102.204	102.094
7.375	103.399	103.334	103.268	103.194	7.875	102.495	102.406	102.309	102.199
7.500	103.535	103.438	103.343	103.236					
7.625	103.640	103.543	103.447	103.338					
7.750	104.520	104.423	104.326	104.216					
7.875	104.712	104.615	104.517	104.407					
7.990	103.535	103.438	103.341	103.231					
8.125	103.671	103.574	103.476	103.366					

SELECT FANNIE MAE BUYDOWN

SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.126	96.078	96.029	95.975	5.500	98.968	98.912	98.853	98.787
4.990	96.750	96.702	96.654	96.599	5.625	99.573	99.517	99.458	99.392
5.125	97.182	97.134	97.086	97.031	5.750	99.893	99.837	99.778	99.712
5.250	97.723	97.674	97.626	97.571	5.875	100.422	100.365	100.307	100.241
5.375	98.354	98.306	98.257	98.202	5.990	100.965	100.908	100.850	100.784
5.500	98.938	98.889	98.841	98.786	6.125	101.419	101.362	101.304	101.238
5.625	99.506	99.458	99.409	99.354	6.250	101.544	101.447	101.350	101.239
5.750	99.809	99.752	99.695	99.630	6.375	101.967	101.870	101.772	101.662
5.875	100.366	100.310	100.253	100.188	6.500	102.352	102.255	102.158	102.048
5.990	100.845	100.788	100.731	100.666	6.625	102.679	102.582	102.485	102.375
6.125	101.331	101.275	101.218	101.153	6.750	102.546	102.465	102.384	102.292
6.250	101.660	101.587	101.514	101.431	6.875	102.850	102.769	102.687	102.595
6.375	102.236	102.164	102.090	102.007	6.990	103.059	102.978	102.897	102.804
6.500	102.652	102.579	102.506	102.423	7.125	103.315	103.234	103.153	103.061
6.625	102.865	102.792	102.719	102.636	7.250	102.841	102.777	102.712	102.639
6.750	103.153	103.097	103.039	102.975	7.375	103.349	103.284	103.218	103.144
6.875	103.383	103.342	103.302	103.255	7.500	103.485	103.388	103.293	103.186
6.990	103.894	103.854	103.813	103.767	7.625	103.590	103.493	103.397	103.288
7.125	104.258	104.218	104.177	104.131	7.750	104.470	104.373	104.276	104.166
7.250	104.770	104.729	104.688	104.641	7.875	104.662	104.565	104.467	104.357
7.375	104.951	104.911	104.870	104.823	7.990	103.485	103.388	103.291	103.181
7.500	105.254	105.213	105.172	105.126	8.125	103.621	103.524	103.426	103.316
7.625	105.519	105.479	105.438	105.391					

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.126	96.078	96.029	95.975	5.500	98.968	98.912	98.853	98.787
4.990	96.750	96.702	96.654	96.599	5.625	99.573	99.517	99.458	99.392
5.125	97.182	97.134	97.086	97.031	5.750	99.893	99.837	99.778	99.712
5.250	97.723	97.674	97.626	97.571	5.875	100.422	100.365	100.307	100.241
5.375	98.354	98.306	98.257	98.202	5.990	100.965	100.908	100.850	100.784
5.500	98.938	98.889	98.841	98.786	6.125	101.419	101.362	101.304	101.238
5.625	99.506	99.458	99.409	99.354	6.250	101.544	101.447	101.350	101.239
5.750	99.809	99.752	99.695	99.630	6.375	101.967	101.870	101.772	101.662
5.875	100.366	100.310	100.253	100.188	6.500	102.352	102.255	102.158	102.048
5.990	100.845	100.788	100.731	100.666	6.625	102.679	102.582	102.485	102.375
6.125	101.331	101.275	101.218	101.153	6.750	102.546	102.465	102.384	102.292
6.250	101.660	101.587	101.514	101.431	6.875	102.850	102.769	102.687	102.595
6.375	102.236	102.164	102.090	102.007	6.990	103.059	102.978	102.897	102.804
6.500	102.652	102.579	102.506	102.423	7.125	103.315	103.234	103.153	103.061
6.625	102.865	102.792	102.719	102.636	7.250	102.841	102.777	102.712	102.639
6.750	103.153	103.097	103.039	102.975	7.375	103.349	103.284	103.218	103.144
6.875	103.383	103.342	103.302	103.255	7.500	103.485	103.388	103.293	103.186
6.990	103.894	103.854	103.813	103.767	7.625	103.590	103.493	103.397	103.288
7.125	104.258	104.218	104.177	104.131	7.750	104.470	104.373	104.276	104.166
7.250	104.770	104.729	104.688	104.641	7.875	104.662	104.565	104.467	104.357
7.375	104.951	104.911	104.870	104.823	7.990	103.485	103.388	103.291	103.181
7.500	105.254	105.213	105.172	105.126	8.125	103.621	103.524	103.426	103.316
7.625	105.519	105.479	105.438	105.391	8.250	103.085	102.940	102.794	102.629



Effective: April 13, 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	95.926	95.878	95.829	95.775	4.875	95.524	95.475	95.427	95.372	5.500	99.591	99.510	99.430	99.338
4.990	96.550	96.502	96.454	96.399	4.990	96.148	96.100	96.051	95.997	5.625	100.098	100.017	99.936	99.844
5.125	96.982	96.934	96.886	96.831	5.125	96.606	96.557	96.509	96.454	5.750	100.219	100.130	100.041	99.940
5.250	97.523	97.474	97.426	97.371	5.250	97.159	97.110	97.062	97.006	5.875	100.729	100.640	100.551	100.449
5.375	98.154	98.106	98.057	98.002	5.375	97.801	97.753	97.704	97.649	5.990	101.166	101.077	100.988	100.887
5.500	98.738	98.689	98.641	98.586	5.500	98.411	98.363	98.314	98.259	6.125	101.613	101.524	101.435	101.334
5.625	99.306	99.258	99.209	99.154	5.625	98.981	98.933	98.884	98.829	6.250	101.539	101.442	101.345	101.235
5.750	99.609	99.552	99.495	99.430	5.750	99.284	99.227	99.170	99.105	6.375	102.088	101.991	101.894	101.784
5.875	100.166	100.110	100.053	99.988	5.875	99.841	99.785	99.728	99.663	6.500	102.471	102.374	102.277	102.167
5.990	100.645	100.588	100.531	100.466	5.990	100.320	100.263	100.206	100.141	6.625	102.697	102.600	102.503	102.393
6.125	101.131	101.075	101.018	100.953	6.125	100.786	100.730	100.673	100.608	6.750	102.598	102.517	102.438	102.348
6.250	101.460	101.387	101.314	101.231	6.250	101.115	101.042	100.969	100.886	6.875	102.827	102.747	102.667	102.577
6.375	102.036	101.964	101.890	101.807	6.375	101.691	101.619	101.545	101.462	6.990	103.268	103.187	103.107	103.017
6.500	102.452	102.379	102.306	102.223	6.500	102.107	102.034	101.961	101.878	7.125	103.601	103.520	103.442	103.353
6.625	102.665	102.592	102.519	102.436	6.625	102.320	102.247	102.174	102.091	7.250	104.154	104.121	104.088	104.050
6.750	102.953	102.897	102.839	102.775	6.750	102.608	102.552	102.494	102.430	7.375	104.511	104.478	104.445	104.408
6.875	103.183	103.142	103.102	103.055	6.875	102.838	102.797	102.757	102.710	7.500	104.797	104.765	104.732	104.694
6.990	103.694	103.654	103.613	103.567	6.990	103.349	103.309	103.268	103.222	7.625	105.105	105.072	105.039	105.002
7.125	104.058	104.018	103.977	103.931	7.125	103.713	103.673	103.632	103.586	7.750	105.363	105.330	105.297	105.260
7.250	104.570	104.529	104.488	104.441	7.250	104.225	104.184	104.143	104.096	7.875	105.626	105.594	105.561	105.523
7.375	104.751	104.711	104.670	104.623	7.375	104.406	104.366	104.325	104.278	7.990	105.601	105.568	105.535	105.498
7.500	105.054	105.013	104.972	104.926	7.500	104.709	104.668	104.627	104.581	8.125	105.858	105.826	105.793	105.755
7.625	105.319	105.279	105.238	105.191	7.625	104.974	104.934	104.893	104.846					
7.750	105.389	105.349	105.308	105.261	7.750	105.044	105.004	104.963	104.916					
7.875	105.618	105.578	105.537	105.490	7.875	105.273	105.233	105.192	105.145					
7.990	105.518	105.478	105.437	105.390	7.990	105.173	105.133	105.092	105.045					
8.125	105.734	105.694	105.653	105.606	8.125	105.354	105.314	105.273	105.226					

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.990	99.088	99.044	98.995	98.940	5.500	100.514	100.454	100.389	100.316	5.875	99.816	99.760	99.703	99.638
5.125	99.245	99.200	99.152	99.097	5.625	100.742	100.682	100.618	100.544	5.990	100.295	100.238	100.181	100.116
5.250	99.863	99.819	99.770	99.715	5.750	100.723	100.663	100.599	100.525	6.125	100.781	100.725	100.668	100.603
5.375	100.212	100.167	100.118	100.064	5.875	100.946	100.889	100.829	100.761	6.250	101.110	101.037	100.964	100.881
5.500	100.531	100.487	100.438	100.383	5.990	101.141	101.090	101.034	100.969	6.375	101.686	101.614	101.540	101.457
5.625	100.829	100.785	100.736	100.681	6.125	101.377	101.327	101.271	101.207	6.500	102.102	102.029	101.956	101.873
5.750	101.077	101.032	100.983	100.929	6.250	101.790	101.737	101.673	101.599	6.625	102.315	102.242	102.169	102.086
5.875	101.368	101.323	101.275	101.220	6.375	102.130	102.077	102.012	101.939	6.750	102.603	102.547	102.489	102.425
5.990	101.604	101.559	101.511	101.456	6.500	102.335	102.282	102.218	102.144	6.875	102.833	102.792	102.752	102.705
6.125	101.885	101.840	101.792	101.737	6.625	102.405	102.353	102.288	102.215	6.990	103.344	103.304	103.263	103.217
6.250	102.087	102.037	101.981	101.917	6.750	102.713	102.660	102.595	102.522	7.125	103.708	103.668	103.627	103.581
6.375	102.468	102.418	102.362	102.298	6.875	102.758	102.703	102.639	102.565	7.250	104.220	104.179	104.138	104.091
6.500	102.723	102.673	102.616	102.552	6.990	103.052	102.993	102.928	102.855	7.375	104.401	104.361	104.320	104.273
6.625	102.865	102.812	102.747	102.674	7.125	103.221	103.158	103.094	103.020	7.500	104.704	104.663	104.622	104.576
6.750	103.243	103.190	103.126	103.053	7.250	103.382	103.309	103.228	103.137	7.625	104.969	104.929	104.888	104.841
6.875	103.311	103.258	103.194	103.121						7.750	105.039	104.999	104.958	104.911
6.990	103.648	103.595	103.530	103.457						7.875	105.268	105.228	105.187	105.140
										7.990	105.168	105.128	105.087	105.040
										8.125	105.384	105.344	105.303	105.256

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	100.166	100.110	100.053	99.988
5.990	100.645	100.588	100.531	100.466
6.125	101.131	101.075	101.018	100.953
6.250	101.460	101.387	101.314	101.231
6.375	102.036	101.964	101.890	101.807
6.500	102.452	102.379	102.306	102.223
6.625	102.665	102.592	102.519	102.436
6.750	102.953	102.897	102.839	102.775
6.875	103.183	103.142	103.102	103.055
6.990	103.694	103.654	103.613	103.567
7.125	104.058	104.018	103.977	103.931
7.250	104.570	104.529	104.488	104.441
7.375	104.751	104.711	104.670	104.623
7.500	105.054	105.013	104.972	104.926
7.625	105.319	105.279	105.238	105.191
7.750	105.389	105.349	105.308	105.261
7.875	105.618	105.578	105.537	105.490
7.990	105.518	105.478	105.437	105.390
8.125	105.734	105.694	105.653	105.606

**FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING**

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.368	98.312	98.253	98.187	5.500	96.063	96.007	95.949	95.883	5.500	97.821	97.760	97.696	97.622
5.625	98.973	98.917	98.858	98.792	5.625	96.658	96.601	96.543	96.477	5.625	98.124	98.063	97.999	97.925
5.750	99.293	99.237	99.178	99.112	5.750	96.965	96.909	96.850	96.784	5.750	98.158	98.098	98.033	97.960
5.875	99.822	99.765	99.707	99.641	5.875	97.479	97.423	97.364	97.299	5.875	98.420	98.360	98.295	98.222
5.990	100.365	100.308	100.250	100.184	5.990	98.011	97.954	97.896	97.830	5.990	98.749	98.689	98.624	98.551
6.125	100.819	100.762	100.704	100.638	6.125	98.497	98.441	98.382	98.317	6.125	98.967	98.907	98.842	98.769
6.250	100.944	100.847	100.750	100.639	6.250	98.636	98.539	98.442	98.332	6.250	99.061	98.995	98.922	98.840
6.375	101.367	101.270	101.172	101.062	6.375	99.071	98.974	98.877	98.766	6.375	99.253	99.188	99.115	99.033
6.500	101.752	101.655	101.558	101.448	6.500	99.436	99.339	99.241	99.131	6.500	99.383	99.317	99.244	99.162
6.625	102.079	101.982	101.885	101.775	6.625	99.783	99.686	99.588	99.478	6.625	99.565	99.500	99.427	99.345
6.750	101.946	101.865	101.784	101.692	6.750	99.670	99.589	99.508	99.416	6.750	99.846	99.777	99.696	99.605
6.875	102.250	102.169	102.087	101.995	6.875	99.994	99.913	99.832	99.740	6.875	100.001	99.932	99.851	99.760
6.990	102.459	102.378	102.297	102.204	6.990	100.186	100.105	100.024	99.932	6.990	100.076	100.008	99.927	99.835
7.125	102.715	102.634	102.553	102.461	7.125	100.460	100.379	100.298	100.206	7.125	100.			



Effective: April 13, 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	95.826	95.778	95.729	95.675	5.990	100.315	100.258	100.200	100.134	5.375	97.354	97.306	97.257	97.202
4.990	96.450	96.402	96.354	96.299	6.125	100.769	100.712	100.654	100.588	5.500	97.938	97.889	97.841	97.786
5.125	96.882	96.834	96.786	96.731	6.250	100.894	100.797	100.700	100.589	5.625	98.506	98.458	98.409	98.354
5.250	97.423	97.374	97.326	97.271	6.375	101.317	101.220	101.122	101.012	5.750	98.809	98.752	98.695	98.630
5.375	98.054	98.006	97.957	97.902	6.500	101.702	101.605	101.508	101.398	5.875	99.366	99.310	99.253	99.188
5.500	98.638	98.589	98.541	98.486	6.625	102.029	101.932	101.835	101.725	5.990	99.845	99.788	99.731	99.666
5.625	99.206	99.158	99.109	99.054	6.750	101.896	101.815	101.734	101.642	6.125	100.331	100.275	100.218	100.153
5.750	99.509	99.452	99.395	99.330	6.875	102.200	102.119	102.037	101.945	6.250	100.660	100.587	100.514	100.431
5.875	100.066	100.010	99.953	99.888	6.990	102.409	102.328	102.247	102.154	6.375	101.236	101.164	101.090	101.007
5.990	100.545	100.488	100.431	100.366	7.125	102.665	102.584	102.503	102.411	6.500	101.652	101.579	101.506	101.423
6.125	101.031	100.975	100.918	100.853	7.250	102.191	102.127	102.062	101.989	6.625	101.865	101.792	101.719	101.636
6.250	101.360	101.287	101.214	101.131	7.375	102.699	102.634	102.568	102.494	6.750	102.153	102.097	102.039	101.975
6.375	101.936	101.864	101.790	101.707	7.500	102.835	102.738	102.643	102.536	6.875	102.383	102.342	102.302	102.255
6.500	102.352	102.279	102.206	102.123	7.625	102.940	102.843	102.747	102.638	6.990	102.894	102.854	102.813	102.767
6.625	102.565	102.492	102.419	102.336	7.750	103.820	103.723	103.626	103.516	7.125	103.258	103.218	103.177	103.131
6.750	102.853	102.797	102.739	102.675	7.875	104.012	103.915	103.817	103.707	7.250	103.770	103.729	103.688	103.641
6.875	103.083	103.042	103.002	102.955	7.990	102.835	102.738	102.641	102.531	7.375	103.951	103.911	103.870	103.823
6.990	103.594	103.554	103.513	103.467	8.125	102.971	102.874	102.776	102.666	7.500	104.254	104.213	104.172	104.126
7.125	103.958	103.918	103.877	103.831	8.250	102.435	102.290	102.144	101.979	7.625	104.519	104.479	104.438	104.391
7.250	104.470	104.429	104.388	104.341						7.750	104.589	104.549	104.508	104.461
7.375	104.651	104.611	104.570	104.523						7.875	104.818	104.778	104.737	104.690
7.500	104.954	104.913	104.872	104.826						7.990	104.718	104.678	104.637	104.590
7.625	105.219	105.179	105.138	105.091						8.125	104.934	104.894	104.853	104.806

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	95.826	95.778	95.729	95.675	5.990	100.315	100.258	100.200	100.134	5.375	97.354	97.306	97.257	97.202
4.990	96.450	96.402	96.354	96.299	6.125	100.769	100.712	100.654	100.588	5.500	97.938	97.889	97.841	97.786
5.125	96.882	96.834	96.786	96.731	6.250	100.894	100.797	100.700	100.589	5.625	98.506	98.458	98.409	98.354
5.250	97.423	97.374	97.326	97.271	6.375	101.317	101.220	101.122	101.012	5.750	98.809	98.752	98.695	98.630
5.375	98.054	98.006	97.957	97.902	6.500	101.702	101.605	101.508	101.398	5.875	99.366	99.310	99.253	99.188
5.500	98.638	98.589	98.541	98.486	6.625	102.029	101.932	101.835	101.725	5.990	99.845	99.788	99.731	99.666
5.625	99.206	99.158	99.109	99.054	6.750	101.896	101.815	101.734	101.642	6.125	100.331	100.275	100.218	100.153
5.750	99.509	99.452	99.395	99.330	6.875	102.200	102.119	102.037	101.945	6.250	100.660	100.587	100.514	100.431
5.875	100.066	100.010	99.953	99.888	6.990	102.409	102.328	102.247	102.154	6.375	101.236	101.164	101.090	101.007
5.990	100.545	100.488	100.431	100.366	7.125	102.665	102.584	102.503	102.411	6.500	101.652	101.579	101.506	101.423
6.125	101.031	100.975	100.918	100.853	7.250	102.191	102.127	102.062	101.989	6.625	101.865	101.792	101.719	101.636
6.250	101.360	101.287	101.214	101.131	7.375	102.699	102.634	102.568	102.494	6.750	102.153	102.097	102.039	101.975
6.375	101.936	101.864	101.790	101.707	7.500	102.835	102.738	102.643	102.536	6.875	102.383	102.342	102.302	102.255
6.500	102.352	102.279	102.206	102.123	7.625	102.940	102.843	102.747	102.638	6.990	102.894	102.854	102.813	102.767
6.625	102.565	102.492	102.419	102.336	7.750	103.820	103.723	103.626	103.516	7.125	103.258	103.218	103.177	103.131
6.750	102.853	102.797	102.739	102.675	7.875	104.012	103.915	103.817	103.707	7.250	103.770	103.729	103.688	103.641
6.875	103.083	103.042	103.002	102.955	7.990	102.835	102.738	102.641	102.531	7.375	103.951	103.911	103.870	103.823
6.990	103.594	103.554	103.513	103.467	8.125	102.971	102.874	102.776	102.666	7.500	104.254	104.213	104.172	104.126
7.125	103.958	103.918	103.877	103.831	8.250	102.435	102.290	102.144	101.979	7.625	104.519	104.479	104.438	104.391
7.250	104.470	104.429	104.388	104.341	8.375	102.974	102.829	102.683	102.519	7.750	104.589	104.549	104.508	104.461
7.375	104.651	104.611	104.570	104.523	8.500	102.882	102.737	102.591	102.426	7.875	104.818	104.778	104.737	104.690
7.500	104.954	104.913	104.872	104.826	8.625	103.050	102.905	102.759	102.594	7.990	104.718	104.678	104.637	104.590
7.625	105.219	105.179	105.138	105.091	8.750	103.217	103.072	102.926	102.761	8.125	104.934	104.894	104.853	104.806



**SELECT PRICING**

Effective: April 13, 2026

**SELECT FREDDIE MAC FIXED RATE PRICING**

SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.226	96.178	96.129	96.075	4.875	99.018	98.974	98.925	98.870
4.990	96.850	96.802	96.754	96.699	4.990	99.388	99.344	99.295	99.240
5.125	97.282	97.234	97.186	97.131	5.125	99.545	99.500	99.452	99.397
5.250	97.823	97.774	97.726	97.671	5.250	100.163	100.119	100.070	100.015
5.375	98.454	98.406	98.357	98.302	5.375	100.512	100.467	100.418	100.364
5.500	99.038	98.989	98.941	98.886	5.500	100.831	100.787	100.738	100.683
5.625	99.606	99.558	99.509	99.454	5.625	101.129	101.085	101.036	100.981
5.750	99.909	99.852	99.795	99.730	5.750	101.377	101.332	101.283	101.229
5.875	100.466	100.410	100.353	100.288	5.875	101.668	101.623	101.575	101.520
5.990	100.945	100.888	100.831	100.766	5.990	101.904	101.859	101.811	101.756
6.125	101.431	101.375	101.318	101.253	6.125	102.185	102.140	102.092	102.037
6.250	101.760	101.687	101.614	101.531	6.250	102.387	102.337	102.281	102.217
6.375	102.336	102.264	102.190	102.107	6.375	102.768	102.718	102.662	102.598
6.500	102.752	102.679	102.606	102.523	6.500	103.023	102.973	102.916	102.852
6.625	102.965	102.892	102.819	102.736	6.625	103.165	103.112	103.047	102.974
6.750	103.253	103.197	103.139	103.075	6.750	103.543	103.490	103.426	103.353
6.875	103.483	103.442	103.402	103.355	6.875	103.611	103.558	103.494	103.421
6.990	103.994	103.954	103.913	103.867	6.990	103.948	103.895	103.830	103.757
7.125	104.358	104.318	104.277	104.231	7.125	104.163	104.110	104.046	103.972
7.250	104.870	104.829	104.788	104.741	7.250	104.171	104.097	104.016	103.925
7.375	105.051	105.011	104.970	104.923					
7.500	105.354	105.313	105.272	105.226					
7.625	105.619	105.579	105.538	105.491					
7.750	105.689	105.649	105.608	105.561					
7.875	105.918	105.878	105.837	105.790					
7.990	105.818	105.778	105.737	105.690					
8.125	106.034	105.994	105.953	105.906					

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)					SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.668	98.612	98.553	98.487	5.990	99.049	98.989	98.924	98.851
5.625	99.273	99.217	99.158	99.092	6.125	99.267	99.207	99.142	99.069
5.750	99.593	99.537	99.478	99.412	6.250	99.361	99.295	99.222	99.140
5.875	100.122	100.065	100.007	99.941	6.375	99.553	99.488	99.415	99.333
5.990	100.665	100.608	100.550	100.484	6.500	99.683	99.617	99.544	99.462
6.125	101.119	101.062	101.004	100.938	6.625	99.865	99.800	99.727	99.645
6.250	101.244	101.147	101.050	100.939	6.750	100.146	100.077	99.996	99.905
6.375	101.667	101.570	101.472	101.362	6.875	100.301	100.232	100.151	100.060
6.500	102.052	101.955	101.858	101.748	6.990	100.376	100.308	100.227	100.135
6.625	102.379	102.282	102.185	102.075	7.125	100.515	100.446	100.365	100.274
6.750	102.246	102.165	102.084	101.992	7.250	100.385	100.296	100.199	100.089
6.875	102.550	102.469	102.387	102.295	7.375	100.892	100.803	100.706	100.596
6.990	102.759	102.678	102.597	102.504	7.500	100.838	100.749	100.652	100.542
7.125	103.015	102.934	102.853	102.761	7.625	100.830	100.741	100.644	100.534
7.250	102.541	102.477	102.412	102.339	7.750	101.845	101.756	101.659	101.549
7.375	103.049	102.984	102.918	102.844	7.875	101.961	101.872	101.775	101.665
7.500	103.185	103.088	102.993	102.886	7.990	100.792	100.702	100.605	100.496
7.625	103.290	103.193	103.097	102.988					
7.750	104.170	104.073	103.976	103.866					
7.875	104.362	104.265	104.167	104.057					
7.990	103.185	103.088	102.991	102.881					
8.125	103.321	103.224	103.126	103.016					

**FREDDIE MAC FIXED RATE BUYDOWN PRICING**

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.126	96.078	96.029	95.975	5.990	100.615	100.558	100.500	100.434
4.990	96.750	96.702	96.654	96.599	6.125	101.069	101.012	100.954	100.888
5.125	97.182	97.134	97.086	97.031	6.250	101.194	101.097	101.000	100.889
5.250	97.723	97.674	97.626	97.571	6.375	101.617	101.520	101.422	101.312
5.375	98.354	98.306	98.257	98.202	6.500	102.002	101.905	101.808	101.698
5.500	98.938	98.889	98.841	98.786	6.625	102.329	102.232	102.135	102.025
5.625	99.506	99.458	99.409	99.354	6.750	102.196	102.115	102.034	101.942
5.750	99.809	99.752	99.695	99.630	6.875	102.500	102.419	102.337	102.245
5.875	100.366	100.310	100.253	100.188	6.990	102.709	102.628	102.547	102.454
5.990	100.845	100.788	100.731	100.666	7.125	102.965	102.884	102.803	102.711
6.125	101.331	101.275	101.218	101.153	7.250	102.491	102.427	102.362	102.289
6.250	101.660	101.587	101.514	101.431	7.375	102.999	102.934	102.868	102.794
6.375	102.236	102.164	102.090	102.007	7.500	103.135	103.038	102.943	102.836
6.500	102.652	102.579	102.506	102.423	7.625	103.240	103.143	103.047	102.938
6.625	102.865	102.792	102.719	102.636	7.750	104.120	104.023	103.926	103.816
6.750	103.153	103.097	103.039	102.975	7.875	104.312	104.215	104.117	104.007
6.875	103.383	103.342	103.302	103.255	7.990	103.135	103.038	102.941	102.831
6.990	103.894	103.854	103.813	103.767	8.125	103.271	103.174	103.076	102.966
7.125	104.258	104.218	104.177	104.131	8.250	102.735	102.590	102.444	102.279
7.250	104.770	104.729	104.688	104.641	8.375	103.274	103.129	102.983	102.819
7.375	104.951	104.911	104.870	104.823	8.500	103.182	103.037	102.891	102.726
7.500	105.254	105.213	105.172	105.126					
7.625	105.519	105.479	105.438	105.391					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD1)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.126	96.078	96.029	95.975	5.990	100.615	100.558	100.500	100.434
4.990	96.750	96.702	96.654	96.599	6.125	101.069	101.012	100.954	100.888
5.125	97.182	97.134	97.086	97.031	6.250	101.194	101.097	101.000	100.889
5.250	97.723	97.674	97.626	97.571	6.375	101.617	101.520	101.422	101.312
5.375	98.354	98.306	98.257	98.202	6.500	102.002	101.905	101.808	101.698
5.500	98.938	98.889	98.841	98.786	6.625	102.329	102.232	102.135	102.025
5.625	99.506	99.458	99.409	99.354	6.750	102.196	102.115	102.034	101.942
5.750	99.809	99.752	99.695	99.630	6.875	102.500	102.419	102.337	102.245
5.875	100.366	100.310	100.253	100.188	6.990	102.709	102.628	102.547	102.454
5.990	100.845	100.788	100.731	100.666	7.125	102.965	102.884	102.803	102.711
6.125	101.331	101.275	101.218	101.153	7.250	102.491	102.427	102.362	102.289
6.250	101.660	101.587	101.514	101.431	7.375	102.999	102.934	102.868	102.794
6.375	102.236	102.164	102.090	102.007	7.500	103.135	103.038	102.943	102.836
6.500	102.652	102.579	102.506	102.423	7.625	103.240	103.143	103.047	102.938
6.625	102.865	102.792	102.719	102.636	7.750	104.120	104.023	103.926	103.816
6.750	103.153	103.097	103.039	102.975	7.875	104.312	104.215	104.117	104.007
6.875	103.383	103.342	103.302	103.255	7.990	103.135	103.038	102.941	102.831
6.990	103.894	103.854	103.813	103.767	8.125	103.271	103.174	103.076	102.966
7.125	104.258	104.218	104.177	104.131	8.250	102.735	102.590	102.444	102.279
7.250	104.770	104.729	104.688	104.641	8.375	103.274	103.129	102.983	102.819
7.375	104.951	104.911	104.870	104.823	8.500	103.182	103.037	102.891	102.726
7.500	105.254	105.213	105.172	105.126					
7.625	105.519	105.479	105.438	105.391					





Effective: April 13, 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 LPA Waiver**

Texas Cash out	-1.000	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj <b>**Minimum Loan Amount \$75,000**</b> <b>***All loan level price adjustments are cumulative***</b> <b>Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs</b>	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	0.100	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	

**FNMA/FHLMC State Tier Adjustment**

Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250





Effective: April 13, 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	98.718	98.662	98.603	98.537	5.500	96.668	96.612	96.553	96.487	5.375	96.170	96.114	96.056	95.990
5.625	99.323	99.267	99.208	99.142	5.625	97.273	97.217	97.158	97.092	5.500	96.813	96.757	96.699	96.633
5.750	99.643	99.587	99.528	99.462	5.750	97.593	97.537	97.478	97.412	5.625	97.408	97.351	97.293	97.227
5.875	100.172	100.115	100.057	99.991	5.875	98.105	98.049	97.990	97.925	5.750	97.715	97.659	97.600	97.534
5.990	100.715	100.658	100.600	100.534	5.990	98.648	98.591	98.533	98.467	5.875	98.229	98.173	98.114	98.049
6.125	101.169	101.112	101.054	100.988	6.125	99.099	99.042	98.984	98.918	5.990	98.761	98.704	98.646	98.580
6.250	101.294	101.197	101.100	100.989	6.250	99.224	99.127	99.030	98.919	6.125	99.247	99.191	99.132	99.067
6.375	101.717	101.620	101.522	101.412	6.375	99.647	99.550	99.452	99.342	6.250	99.386	99.289	99.192	99.082
6.500	102.102	102.005	101.908	101.798	6.500	100.032	99.935	99.838	99.728	6.375	99.821	99.724	99.627	99.516
6.625	102.429	102.332	102.235	102.125	6.625	100.359	100.262	100.165	100.055	6.500	100.186	100.089	99.991	99.881
6.750	102.296	102.215	102.134	102.042	6.750	100.226	100.145	100.064	99.972	6.625	100.533	100.436	100.338	100.228
6.875	102.600	102.519	102.437	102.345	6.875	100.530	100.449	100.367	100.275	6.750	100.420	100.339	100.258	100.166
6.990	102.809	102.728	102.647	102.554	6.990	100.739	100.658	100.577	100.484	6.875	100.744	100.663	100.582	100.490
7.125	103.065	102.984	102.903	102.811	7.125	100.995	100.914	100.833	100.741	6.990	100.936	100.855	100.774	100.682
7.250	102.591	102.527	102.462	102.389	7.250	100.521	100.457	100.392	100.319	7.125	101.210	101.129	101.048	100.956
7.375	103.099	103.034	102.968	102.894	7.375	101.029	100.964	100.898	100.824	7.250	100.754	100.689	100.624	100.551
7.500	103.235	103.138	103.043	102.936	7.500	101.165	101.068	100.973	100.866	7.375	101.278	101.213	101.147	101.073
7.625	103.340	103.243	103.147	103.038	7.625	101.270	101.173	101.077	100.968	7.500	101.323	101.226	101.131	101.023
7.750	104.220	104.123	104.026	103.916	7.750	102.150	102.053	101.956	101.846	7.625	101.436	101.339	101.242	101.133
7.875	104.412	104.315	104.217	104.107	7.875	102.342	102.245	102.147	102.037	7.750	102.321	102.224	102.126	102.016
7.990	103.235	103.138	103.041	102.931	7.990	101.165	101.068	100.971	100.861	7.875	102.514	102.417	102.319	102.209
8.125	103.371	103.274	103.176	103.066						7.990	101.392	101.295	101.198	101.087
8.250	102.835	102.690	102.544	102.379										
8.375	103.374	103.229	103.083	102.919										
8.500	103.282	103.137	102.991	102.826										
8.625	103.450	103.305	103.159	102.994										

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	99.433	99.373	99.308	99.235	5.990	98.789	98.729	98.664	98.591
6.125	99.619	99.559	99.494	99.421	6.125	99.007	98.947	98.882	98.809
6.250	99.698	99.633	99.560	99.478	6.250	99.101	99.035	98.962	98.880
6.375	99.879	99.814	99.741	99.658	6.375	99.293	99.228	99.155	99.073
6.500	100.029	99.964	99.891	99.809	6.500	99.423	99.357	99.284	99.202
6.625	100.192	100.127	100.054	99.971	6.625	99.605	99.540	99.467	99.385
6.750	100.452	100.384	100.303	100.211	6.750	99.886	99.817	99.736	99.645
6.875	100.586	100.518	100.437	100.345	6.875	100.041	99.972	99.891	99.800
6.990	100.679	100.610	100.530	100.438	6.990	100.116	100.048	99.967	99.875
7.125	100.800	100.731	100.650	100.559	7.125	100.255	100.186	100.105	100.014
7.250	100.653	100.564	100.467	100.357	7.250	100.125	100.036	99.939	99.829
7.375	101.143	101.054	100.957	100.847	7.375	100.632	100.543	100.446	100.336
7.500	101.110	101.021	100.924	100.814	7.500	100.448	100.359	100.262	100.152
7.625	101.087	100.997	100.900	100.791	7.625	100.440	100.351	100.254	100.144
7.750	102.090	102.001	101.904	101.794	7.750	101.455	101.366	101.269	101.159
7.875	102.195	102.106	102.009	101.899	7.875	101.571	101.482	101.385	101.275
7.990	100.962	100.873	100.776	100.666	7.990	100.402	100.312	100.215	100.106





Effective: April 13, 2026

**ALT Agency Loan Parameter Price Adjustments**

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

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

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

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

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

**FICO/LTV Cashout Adjustments**

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

**Additional Agency Adjustments**

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750		
Investment	0.000	0.000	-0.750	-1.250	-1.500	-3.000			
2nd Home	0.000	0.000	-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	-1.125	-1.125	-1.125		
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	<b>*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments</b>					<b>* Prices are indicative and subject to change without notice.</b>			
HB 20YR & 25YR Term	-1.500						<b>* Please log into FL portal to obtain live lock pricing.</b>			
> 6 Financed Properties	-0.500	<b>**Minimum Loan Amount \$75,000**</b>					<b>* Not all price adjustments are effective for all products. Please refer to FL guide for complete eligibility rules.</b>			
Escrow Waiver (Non-CA)	-0.250	<b>***All loan level price adjustments are cumulative***</b>					<b>* Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**</b>			
		<b>Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs</b>					<b>NC Floor Price</b>			
							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
Alt Agency Amortization Term ≤ 20 Years (Fixed)	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
	<=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	0.100	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
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120
	85% LTV & Below	0.030	0.030	0.030	0.030	0.040	0.040	0.040

**FNMA/FHLMC State Tier Adjustment**

Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250

Effective: April 13, 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: April 13, 2026

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

**FHA Pricing**

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
4.990	98.019	97.982	97.953
5.125	98.842	98.804	98.776
5.250	99.551	99.513	99.485
5.375	100.261	100.163	100.064
5.500	100.666	100.568	100.469
5.625	101.057	100.959	100.859
5.750	101.542	101.444	101.344
5.875	101.258	101.198	101.148
5.990	102.346	102.285	102.235
6.125	102.519	102.458	102.409
6.250	102.380	102.319	102.269
6.375	102.740	102.732	102.718
6.500	103.588	103.581	103.566
6.625	103.960	103.953	103.938
6.750	103.773	103.765	103.751
6.875	104.663	104.553	104.447
6.990	105.012	104.903	104.796

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
4.990	97.209	97.172	97.143
5.125	98.032	97.994	97.966
5.250	98.741	98.703	98.675
5.375	99.451	99.353	99.254
5.500	99.856	99.758	99.659
5.625	100.247	100.149	100.049
5.750	100.732	100.634	100.534
5.875	100.448	100.388	100.338
5.990	101.536	101.475	101.425
6.125	101.709	101.648	101.599
6.250	101.570	101.509	101.459
6.375	101.930	101.922	101.908
6.500	102.778	102.771	102.756
6.625	103.150	103.143	103.128
6.750	102.963	102.955	102.941
6.875	103.853	103.743	103.637
6.990	104.202	104.093	103.986

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
4.990	98.901	98.864	98.822
5.125	99.591	99.554	99.513
5.250	100.150	100.113	100.071
5.375	99.975	99.944	99.912
5.500	100.249	100.218	100.185
5.625	100.508	100.477	100.444
5.750	100.842	100.811	100.778
5.875	100.481	100.452	100.419
5.990	101.428	101.399	101.365
6.125	101.449	101.420	101.386
6.250	101.139	101.110	101.076
6.375	101.594	101.562	101.518
6.500	102.281	102.249	102.205
6.625	102.491	102.459	102.415
6.750	102.429	102.397	102.353
6.875	103.214	103.182	103.138
6.990	103.392	103.361	103.317

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.125	98.420	98.383	98.354
5.250	99.353	99.315	99.287
5.375	99.715	99.617	99.517
5.500	100.276	100.178	100.079
5.625	100.637	100.539	100.439
5.750	101.456	101.358	101.258
5.875	100.999	100.939	100.889
5.990	101.432	101.371	101.321
6.125	101.829	101.768	101.719
6.250	101.851	101.790	101.740
6.375	101.963	101.956	101.942
6.500	102.339	102.332	102.317
6.625	102.702	102.694	102.680
6.750	102.534	102.526	102.512
6.875	102.926	102.917	102.910
6.990	102.856	102.746	102.640
7.125	103.158	103.048	102.942

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
4.990	97.869	97.832	97.803
5.125	98.692	98.654	98.626
5.250	99.401	99.363	99.335
5.375	100.111	100.013	99.914
5.500	100.516	100.418	100.319
5.625	100.907	100.809	100.709
5.750	101.392	101.294	101.194
5.875	101.108	101.048	100.998
5.990	102.196	102.135	102.085
6.125	102.369	102.308	102.259
6.250	102.230	102.169	102.119
6.375	102.590	102.582	102.568
6.500	103.438	103.431	103.416
6.625	103.810	103.803	103.788
6.750	103.623	103.615	103.601
6.875	104.513	104.403	104.297
6.990	104.862	104.753	104.646

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.125	98.220	98.183	98.154
5.250	99.153	99.115	99.087
5.375	99.515	99.417	99.317
5.500	100.076	99.978	99.879
5.625	100.437	100.339	100.239
5.750	101.256	101.158	101.058
5.875	100.799	100.739	100.689
5.990	101.232	101.171	101.121
6.125	101.629	101.568	101.519
6.250	101.651	101.590	101.540
6.375	101.763	101.756	101.742
6.500	102.139	102.132	102.117
6.625	102.502	102.494	102.480
6.750	102.334	102.326	102.312
6.875	102.726	102.617	102.510
6.990	102.656	102.546	102.440
7.125	102.958	102.848	102.742

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
4.990	97.869	97.832	97.803
5.125	98.692	98.654	98.626
5.250	99.401	99.363	99.335
5.375	100.111	100.013	99.914
5.500	100.516	100.418	100.319
5.625	100.907	100.809	100.709
5.750	101.392	101.294	101.194
5.875	101.108	101.048	100.998
5.990	102.196	102.135	102.085
6.125	102.369	102.308	102.259
6.250	102.230	102.169	102.119
6.375	102.590	102.582	102.568
6.500	103.438	103.431	103.416
6.625	103.810	103.803	103.788
6.750	103.623	103.615	103.601
6.875	104.513	104.403	104.297
6.990	104.862	104.753	104.646

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.125	98.220	98.183	98.154
5.250	99.153	99.115	99.087
5.375	99.515	99.417	99.317
5.500	100.076	99.978	99.879
5.625	100.437	100.339	100.239
5.750	101.256	101.158	101.058
5.875	100.799	100.739	100.689
5.990	101.232	101.171	101.121
6.125	101.629	101.568	101.519
6.250	101.651	101.590	101.540
6.375	101.763	101.756	101.742
6.500	102.139	102.132	102.117
6.625	102.502	102.494	102.480
6.750	102.334	102.326	102.312
6.875	102.726	102.617	102.510
6.990	102.656	102.546	102.440
7.125	102.958	102.848	102.742

**LLPAs**

FHA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, GA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250

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	
-1.000	
FICO 580-599	
-1.750	
FICO 560-579	
-3.250	
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 PRICING**

Effective: April 13, 2026

**SELECT FHA Pricing**

SELECT FHA 30 - 25 Year Fixed - (301 & 325)					SELECT FHA 15 Year Fixed - (315)					SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)					SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	98.319	98.282	98.253		4.990	99.201	99.164	99.122		4.990	98.169	98.132	98.103		4.990	98.169	98.132	98.103	
5.125	99.142	99.104	99.076		5.125	99.891	99.854	99.813		5.125	98.992	98.954	98.926		5.125	98.992	98.954	98.926	
5.250	99.851	99.813	99.785		5.250	100.450	100.413	100.371		5.250	99.701	99.663	99.635		5.250	99.701	99.663	99.635	
5.375	100.561	100.463	100.364		5.375	100.275	100.244	100.212		5.375	100.411	100.313	100.214		5.375	100.411	100.313	100.214	
5.500	100.966	100.868	100.769		5.500	100.549	100.518	100.485		5.500	100.816	100.718	100.619		5.500	100.816	100.718	100.619	
5.625	101.357	101.259	101.159		5.625	100.808	100.777	100.744		5.625	101.207	101.109	101.009		5.625	101.207	101.109	101.009	
5.750	101.842	101.744	101.644		5.750	101.142	101.111	101.078		5.750	101.692	101.594	101.494		5.750	101.692	101.594	101.494	
5.875	101.558	101.498	101.448		5.875	100.781	100.752	100.719		5.875	101.408	101.348	101.298		5.875	101.408	101.348	101.298	
5.990	102.646	102.585	102.535		5.990	101.728	101.699	101.665		5.990	102.496	102.435	102.385		5.990	102.496	102.435	102.385	
6.125	102.819	102.758	102.709		6.125	101.749	101.720	101.686		6.125	102.669	102.608	102.559		6.125	102.669	102.608	102.559	
6.250	102.880	102.619	102.569		6.250	101.439	101.410	101.376		6.250	102.530	102.469	102.419		6.250	102.530	102.469	102.419	
6.375	103.040	103.032	103.018		6.375	101.894	101.862	101.818		6.375	102.890	102.882	102.868		6.375	102.890	102.882	102.868	
6.500	103.888	103.881	103.866		6.500	102.581	102.549	102.505		6.500	103.738	103.731	103.716		6.500	103.738	103.731	103.716	
6.625	104.260	104.253	104.238		6.625	102.791	102.759	102.715		6.625	104.110	104.103	104.088		6.625	104.110	104.103	104.088	
6.750	104.073	104.065	104.051		6.750	102.729	102.697	102.653		6.750	103.923	103.915	103.901		6.750	103.923	103.915	103.901	
6.875	104.963	104.853	104.747		6.875	103.514	103.482	103.438		6.875	104.813	104.703	104.597		6.875	104.813	104.703	104.597	
6.990	105.312	105.203	105.096		6.990	103.692	103.661	103.617		6.990	105.162	105.053	104.946		6.990	105.162	105.053	104.946	

SELECT FHA 30 Year Fixed HB - (301HB)					SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)					SELECT 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						
5.125	98.720	98.683	98.654		5.125	98.520	98.483	98.454		5.125	98.520	98.483	98.454						
5.250	99.653	99.615	99.587		5.250	99.453	99.415	99.387		5.250	99.453	99.415	99.387						
5.375	100.015	99.917	99.817		5.375	99.815	99.717	99.617		5.375	99.815	99.717	99.617						
5.500	100.576	100.478	100.379		5.500	100.376	100.278	100.179		5.500	100.376	100.278	100.179						
5.625	100.937	100.839	100.739		5.625	100.737	100.639	100.539		5.625	100.737	100.639	100.539						
5.750	101.756	101.658	101.558		5.750	101.556	101.458	101.358		5.750	101.556	101.458	101.358						
5.875	101.299	101.239	101.189		5.875	101.099	101.039	100.989		5.875	101.099	101.039	100.989						
5.990	101.732	101.671	101.621		5.990	101.532	101.471	101.421		5.990	101.532	101.471	101.421						
6.125	102.129	102.068	102.019		6.125	101.929	101.868	101.819		6.125	101.929	101.868	101.819						
6.250	102.151	102.090	102.040		6.250	101.951	101.890	101.840		6.250	101.951	101.890	101.840						
6.375	102.263	102.256	102.242		6.375	102.063	102.056	102.042		6.375	102.063	102.056	102.042						
6.500	102.639	102.632	102.617		6.500	102.439	102.432	102.417		6.500	102.439	102.432	102.417						
6.625	103.002	102.994	102.980		6.625	102.802	102.794	102.780		6.625	102.802	102.794	102.780						
6.750	102.834	102.826	102.812		6.750	102.634	102.626	102.612		6.750	102.634	102.626	102.612						
6.875	103.226	103.117	103.010		6.875	103.026	102.917	102.810		6.875	103.026	102.917	102.810						
6.990	103.156	103.046	102.940		6.990	102.956	102.846	102.740		6.990	102.956	102.846	102.740						
7.125	103.458	103.348	103.242		7.125	103.258	103.148	103.042		7.125	103.258	103.148	103.042						

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 3)					SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)					SELECT FHA Streamline 15 Year Fixed - (315SL)									
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day						
4.990	98.209	98.172	98.143		5.125	98.295	98.258	98.229		4.990	99.076	99.039	98.997						
5.125	99.032	98.994	98.966		5.250	99.228	99.190	99.162		5.125	99.766	99.729	99.688						
5.250	99.741	99.703	99.675		5.375	99.590	99.492	99.392		5.250	100.325	100.288	100.246						
5.375	100.451	100.353	100.254		5.500	100.151	100.053	99.954		5.375	100.150	100.119	100.087						
5.500	100.856	100.758	100.659		5.625	100.512	100.414	100.314		5.500	100.424	100.393	100.360						
5.625	101.247	101.149	101.049		5.750	101.331	101.233	101.133		5.625	100.683	100.652	100.619						
5.750	101.732	101.634	101.534		5.875	100.874	100.814	100.764		5.750	101.017	100.986	100.953						
5.875	101.448	101.388	101.338		5.990	101.307	101.246	101.196		5.875	100.656	100.627	100.594						
5.990	102.536	102.475	102.425		6.125	101.704	101.643	101.594		5.990	101.603	101.574	101.540						
6.125	102.709	102.648	102.599		6.250	101.726	101.665	101.615		6.125	101.624	101.595	101.561						
6.250	102.570	102.509	102.459		6.375	101.838	101.831	101.817		6.250	101.314	101.285	101.251						
6.375	102.930	102.922	102.908		6.500	102.214	102.207	102.192		6.375	101.769	101.737	101.693						
6.500	103.778	103.771	103.756		6.625	102.577	102.569	102.555		6.500	102.456	102.424	102.380						
6.625	104.150	104.143	104.128		6.750	102.409	102.401	102.387		6.625	102.666	102.634	102.590						
6.750	103.963	103.955	103.941		6.875	102.801	102.692	102.585		6.750	102.604	102.572	102.528						
6.875	104.853	104.743	104.637		6.990	102.731	102.621	102.515		6.875	103.389	103.357	103.313						
6.990	105.202	105.093	104.986		7.125	103.033	102.923	102.817		6.990	103.567	103.536	103.492						

**LLPAs**

FICO ≥700			FICO 600-619			VA Loan Amount >\$950K			FHA State Tier Adjustment			
0.375			<1.000			-0.375			Tier 1 States	AZ, CA, CO, CT, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000	
FICO 680-699			FICO 600-699			Loan Amount <\$100,000			Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150	
0.250			<1.250			>0.375			Tier 3 States	AK, AL, AR, DE, FL, GA, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250	
FICO 660-679			FICO 550-579			VA Cashout ≥80% LTV			80 Day Lock (From 45 Day Price)			-0.500
0.250			<3.250			<10.00			3-4 Units			-0.500
FICO 640-659			No FICO Score			Manufactured Home (Purchase/Rate-Term/Cashout)			VA IRRRL >100% CLTV (Sub Fin)			-1.000
0.000			<3.000			<1.250			NC Floor Price			99.750
FICO 620-639			Loan Amount >=\$100,000 <=\$249,999			Manufactured Home (Streamline/IRRRL)						
<0.250			0.250			<1.250						



Effective: April 13, 2026

**VA & USDA Pricing**

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	97.742	97.704	97.676	
5.125	98.379	98.341	98.313	
5.250	99.148	99.110	99.082	
5.375	99.689	99.591	99.491	
5.500	100.376	100.278	100.178	
5.625	100.805	100.706	100.607	
5.750	101.052	100.954	100.854	
5.875	101.028	100.968	100.918	
5.990	101.673	101.613	101.563	
6.125	102.071	102.011	101.961	
6.250	102.184	102.124	102.074	
6.375	102.061	102.053	102.039	
6.500	102.600	102.592	102.578	
6.625	102.808	102.800	102.786	
6.750	103.306	103.299	103.284	
6.875	103.893	103.784	103.677	
6.990	104.228	104.119	104.012	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.990	96.942	96.904	96.876	
5.125	97.579	97.541	97.513	
5.250	98.348	98.310	98.282	
5.375	98.889	98.791	98.691	
5.500	99.576	99.478	99.378	
5.625	100.005	99.906	99.807	
5.750	100.252	100.154	100.054	
5.875	100.228	100.168	100.118	
5.990	100.873	100.813	100.763	
6.125	101.271	101.211	101.161	
6.250	101.384	101.324	101.274	
6.375	101.261	101.253	101.239	
6.500	101.800	101.792	101.778	
6.625	102.008	102.000	101.986	
6.750	102.506	102.499	102.484	
6.875	103.093	102.984	102.877	
6.990	103.428	103.319	103.212	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	98.634	98.597	98.555	
5.125	99.139	99.102	99.060	
5.250	99.756	99.720	99.678	
5.375	99.413	99.362	99.349	
5.500	99.969	99.938	99.905	
5.625	100.266	100.234	100.202	
5.750	100.362	100.331	100.298	
5.875	100.261	100.232	100.198	
5.990	100.765	100.736	100.703	
6.125	101.011	100.982	100.949	
6.250	100.953	100.924	100.891	
6.375	100.925	100.893	100.849	
6.500	101.303	101.271	101.227	
6.625	101.349	101.317	101.273	
6.750	101.972	101.941	101.897	
6.875	102.454	102.422	102.379	
6.990	102.618	102.586	102.543	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.042	99.004	98.976	
5.375	99.409	99.311	99.211	
5.500	99.861	99.763	99.663	
5.625	100.511	100.413	100.314	
5.750	100.690	100.591	100.492	
5.875	100.607	100.547	100.497	
5.990	101.000	100.940	100.890	
6.125	101.599	101.539	101.489	
6.250	101.500	101.439	101.390	
6.375	101.156	101.149	101.135	
6.500	101.594	101.586	101.572	
6.625	102.294	102.287	102.272	
6.750	101.632	101.624	101.610	
6.875	102.576	102.466	102.359	
6.990	102.759	102.649	102.543	
7.125	102.565	102.455	102.348	
7.250	103.107	102.997	102.891	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.492	97.454	97.426	
5.125	98.129	98.091	98.063	
5.250	98.898	98.860	98.832	
5.375	99.439	99.341	99.241	
5.500	100.126	100.028	99.928	
5.625	100.555	100.456	100.357	
5.750	100.802	100.704	100.604	
5.875	100.778	100.718	100.668	
5.990	101.423	101.363	101.313	
6.125	101.821	101.761	101.711	
6.250	101.934	101.874	101.824	
6.375	101.811	101.803	101.789	
6.500	102.360	102.342	102.328	
6.625	102.558	102.550	102.536	
6.750	103.056	103.049	103.034	
6.875	103.643	103.534	103.427	
6.990	103.978	103.869	103.762	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.892	98.854	98.826	
5.375	99.259	99.161	99.061	
5.500	99.711	99.613	99.513	
5.625	100.361	100.263	100.164	
5.750	100.540	100.441	100.342	
5.875	100.457	100.397	100.347	
5.990	100.850	100.790	100.740	
6.125	101.449	101.389	101.339	
6.250	101.350	101.289	101.240	
6.375	101.006	100.999	100.985	
6.500	101.444	101.436	101.422	
6.625	102.144	102.137	102.122	
6.750	101.482	101.474	101.460	
6.875	102.426	102.316	102.209	
6.990	102.609	102.499	102.393	
7.125	102.415	102.305	102.198	
7.250	102.957	102.847	102.741	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.492	97.454	97.426	
5.125	98.129	98.091	98.063	
5.250	98.898	98.860	98.832	
5.375	99.439	99.341	99.241	
5.500	100.126	100.028	99.928	
5.625	100.555	100.456	100.357	
5.750	100.802	100.704	100.604	
5.875	100.778	100.718	100.668	
5.990	101.423	101.363	101.313	
6.125	101.821	101.761	101.711	
6.250	101.934	101.874	101.824	
6.375	101.811	101.803	101.789	
6.500	102.360	102.342	102.328	
6.625	102.558	102.550	102.536	
6.750	103.056	103.049	103.034	
6.875	103.643	103.534	103.427	
6.990	103.978	103.869	103.762	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	98.892	98.854	98.826	
5.375	99.259	99.161	99.061	
5.500	99.711	99.613	99.513	
5.625	100.361	100.263	100.164	
5.750	100.540	100.441	100.342	
5.875	100.457	100.397	100.347	
5.990	100.850	100.790	100.740	
6.125	101.449	101.389	101.339	
6.250	101.350	101.289	101.240	
6.375	101.006	100.999	100.985	
6.500	101.444	101.436	101.422	
6.625	102.144	102.137	102.122	
6.750	101.482	101.474	101.460	
6.875	102.426	102.316	102.209	
6.990	102.609	102.499	102.393	
7.125	102.415	102.305	102.198	
7.250	102.957	102.847	102.741	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.628	98.590	98.562	
5.375	99.169	99.071	98.971	
5.500	99.856	99.758	99.658	
5.625	100.285	100.186	100.087	
5.750	100.532	100.434	100.334	
5.875	100.508	100.448	100.398	
5.990	101.153	101.093	101.043	
6.125	101.551	101.491	101.441	
6.250	101.664	101.604	101.554	
6.375	101.541	101.533	101.519	
6.500	102.080	102.072	102.058	
6.625	102.288	102.280	102.266	
6.750	102.786	102.779	102.764	
6.875	103.373	103.264	103.157	
6.990	103.708	103.599	103.492	
7.125	104.233	104.123	104.016	
7.250	104.502	104.392	104.286	

**LLPAs**

FHA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, GA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
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		

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K
0.375	-1.000	-0.375
FICO 680-699	FICO 580-599	Loan Amount <\$100,000
0.250	-1.750	-0.375
FICO 660-679	FICO 550-579	VA Cashout >90% LTV
0.250	-3.250	-3.000
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)
0.000	-3.000	-1.250
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)
-0.250	0.250	-1.250



**SELECT PRICING**

Effective: April 13, 2026

**SELECT VA & USDA Pricing**

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	98.042	98.004	97.976	
5.125	98.679	98.641	98.613	
5.250	99.448	99.410	99.382	
5.375	99.989	99.891	99.791	
5.500	100.676	100.578	100.478	
5.625	101.105	101.006	100.907	
5.750	101.352	101.254	101.154	
5.875	101.328	101.268	101.218	
5.990	101.973	101.913	101.863	
6.125	102.371	102.311	102.261	
6.250	102.484	102.424	102.374	
6.375	102.361	102.353	102.339	
6.500	102.900	102.892	102.878	
6.625	103.108	103.100	103.086	
6.750	103.606	103.599	103.584	
6.875	104.193	104.084	103.977	
6.990	104.528	104.419	104.312	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	98.934	98.897	98.855	
5.125	99.439	99.402	99.360	
5.250	100.056	100.020	99.978	
5.375	99.713	99.682	99.649	
5.500	100.269	100.238	100.205	
5.625	100.566	100.534	100.502	
5.750	100.662	100.631	100.598	
5.875	100.561	100.532	100.498	
5.990	101.065	101.036	101.003	
6.125	101.311	101.282	101.249	
6.250	101.253	101.224	101.191	
6.375	101.225	101.193	101.149	
6.500	101.603	101.571	101.527	
6.625	101.649	101.617	101.573	
6.750	102.272	102.241	102.197	
6.875	102.754	102.722	102.679	
6.990	102.918	102.886	102.843	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.792	97.754	97.726	
5.125	98.429	98.391	98.363	
5.250	99.198	99.160	99.132	
5.375	99.739	99.641	99.541	
5.500	100.426	100.328	100.228	
5.625	100.855	100.756	100.657	
5.750	101.102	101.004	100.904	
5.875	101.078	101.018	100.968	
5.990	101.723	101.663	101.613	
6.125	102.121	102.061	102.011	
6.250	102.234	102.174	102.124	
6.375	102.111	102.103	102.089	
6.500	102.650	102.642	102.628	
6.625	102.858	102.850	102.836	
6.750	103.356	103.349	103.334	
6.875	103.943	103.834	103.727	
6.990	104.278	104.169	104.062	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.792	97.754	97.726	
5.125	98.429	98.391	98.363	
5.250	99.198	99.160	99.132	
5.375	99.739	99.641	99.541	
5.500	100.426	100.328	100.228	
5.625	100.855	100.756	100.657	
5.750	101.102	101.004	100.904	
5.875	101.078	101.018	100.968	
5.990	101.723	101.663	101.613	
6.125	102.121	102.061	102.011	
6.250	102.234	102.174	102.124	
6.375	102.111	102.103	102.089	
6.500	102.650	102.642	102.628	
6.625	102.858	102.850	102.836	
6.750	103.356	103.349	103.334	
6.875	103.943	103.834	103.727	
6.990	104.278	104.169	104.062	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.342	99.304	99.276	
5.375	99.709	99.611	99.511	
5.500	100.161	100.063	99.963	
5.625	100.811	100.713	100.614	
5.750	100.990	100.891	100.792	
5.875	100.907	100.847	100.797	
5.990	101.300	101.240	101.190	
6.125	101.899	101.839	101.789	
6.250	101.800	101.739	101.690	
6.375	101.456	101.449	101.435	
6.500	101.894	101.886	101.872	
6.625	102.594	102.587	102.572	
6.750	101.932	101.924	101.910	
6.875	102.876	102.766	102.659	
6.990	103.089	102.949	102.843	
7.125	102.865	102.765	102.648	
7.250	103.407	103.297	103.191	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-B)				
Rate	15 Day	30 Day	45 Day	
5.250	99.192	99.154	99.126	
5.375	99.559	99.461	99.361	
5.500	100.011	99.913	99.813	
5.625	100.661	100.563	100.464	
5.750	100.840	100.741	100.642	
5.875	100.757	100.697	100.647	
5.990	101.150	101.090	101.040	
6.125	101.749	101.689	101.639	
6.250	101.650	101.589	101.540	
6.375	101.306	101.299	101.285	
6.500	101.744	101.736	101.722	
6.625	102.444	102.437	102.422	
6.750	101.782	101.774	101.760	
6.875	102.726	102.616	102.509	
6.990	102.909	102.799	102.693	
7.125	102.715	102.605	102.498	
7.250	103.257	103.147	103.041	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-B)				
Rate	15 Day	30 Day	45 Day	
5.250	99.192	99.154	99.126	
5.375	99.559	99.461	99.361	
5.500	100.011	99.913	99.813	
5.625	100.661	100.563	100.464	
5.750	100.840	100.741	100.642	
5.875	100.757	100.697	100.647	
5.990	101.150	101.090	101.040	
6.125	101.749	101.689	101.639	
6.250	101.650	101.589	101.540	
6.375	101.306	101.299	101.285	
6.500	101.744	101.736	101.722	
6.625	102.444	102.437	102.422	
6.750	101.782	101.774	101.760	
6.875	102.726	102.616	102.509	
6.990	102.909	102.799	102.693	
7.125	102.715	102.605	102.498	
7.250	103.257	103.147	103.041	

SELECT VA 30 Year Fixed 1:0 Buydown - (401HB-B)				
Rate	15 Day	30 Day	45 Day	
5.250	99.192	99.154	99.126	
5.375	99.559	99.461	99.361	
5.500	100.011	99.913	99.813	
5.625	100.661	100.563	100.464	
5.750	100.840	100.741	100.642	
5.875	100.757	100.697	100.647	
5.990	101.150	101.090	101.040	
6.125	101.749	101.689	101.639	
6.250	101.650	101.589	101.540	
6.375	101.306	101.299	101.285	
6.500	101.744	101.736	101.722	
6.625	102.444	102.437	102.422	
6.750	101.782	101.774	101.760	
6.875	102.726	102.616	102.509	
6.990	102.909	102.799	102.693	
7.125	102.715	102.605	102.498	
7.250	103.257	103.147	103.041	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.167	98.129	98.101	
5.125	98.804	98.766	98.738	
5.250	99.573	99.535	99.507	
5.375	100.114	100.016	99.916	
5.500	100.801	100.703	100.603	
5.625	101.230	101.131	101.032	
5.750	101.477	101.379	101.279	
5.875	101.453	101.393	101.343	
5.990	102.098	102.038	101.988	
6.125	102.496	102.436	102.386	
6.250	102.609	102.549	102.499	
6.375	102.486	102.478	102.464	
6.500	103.025	103.017	103.003	
6.625	103.233	103.225	103.211	
6.750	103.731	103.724	103.709	
6.875	104.318	104.209	104.102	
6.990	104.653	104.544	104.437	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.167	99.129	99.101	
5.375	99.534	99.436	99.336	
5.500	99.986	99.888	99.788	
5.625	100.636	100.538	100.439	
5.750	100.815	100.716	100.617	
5.875	100.732	100.672	100.622	
5.990	101.125	101.065	101.015	
6.125	101.724	101.664	101.614	
6.250	101.625	101.564	101.515	
6.375	101.281	101.274	101.260	
6.500	101.719	101.711	101.697	
6.625	102.419	102.412	102.397	
6.750	101.757	101.749	101.735	
6.875	102.701	102.591	102.484	
6.990	102.884	102.774	102.668	
7.125	102.690	102.580	102.473	
7.250	103.232	103.122	103.016	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.809	98.772	98.730	
5.125	99.314	99.277	99.235	
5.250	99.931	99.895	99.853	
5.375	99.588	99.557	99.524	
5.500	100.144	100.113	100.080	
5.625	100.441	100.409	100.377	
5.750	100.537	100.506	100.473	
5.875	100.436	100.407	100.373	
5.990	100.940	100.911	100.878	
6.125	101.186	101.157	101.124	
6.250	101.128	101.099	101.066	
6.375	101.100	101.068	101.024	
6.500	101.478	101.446	101.402	
6.625	101.524	101.492	101.448	
6.750	102.147	102.116	102.072	
6.875	102.629	102.597	102.554	
6.990	102.793	102.761	102.718	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	97.522	97.484	97.456	
5.125	98.159	98.121	98.093	
5.250	98.928	98.890	98.862	
5.375	99.469	99.371	99.271	
5.500	100.156	100.058	99.958	
5.625	100.585	100.486	100.387	
5.750	100.832	100.734	100.634	
5.875	100.808	100.7		





Effective: April 13, 2026

**FHA Streamline & VA IRRRL Pricing**

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.909	97.872	97.843	
5.125	98.732	98.694	98.666	
5.250	99.441	99.403	99.375	
5.375	100.151	100.053	99.954	
5.500	100.556	100.458	100.359	
5.625	100.947	100.849	100.749	
5.750	101.432	101.334	101.234	
5.875	101.148	101.088	101.038	
5.990	102.236	102.175	102.125	
6.125	102.409	102.348	102.299	
6.250	102.270	102.209	102.159	
6.375	102.630	102.622	102.608	
6.500	103.478	103.471	103.456	
6.625	103.860	103.843	103.828	
6.750	103.663	103.655	103.641	
6.875	104.553	104.443	104.337	
6.990	104.902	104.793	104.686	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.616	98.578	98.550	
5.375	99.326	99.228	99.129	
5.500	99.731	99.633	99.534	
5.625	100.122	100.024	99.924	
5.750	100.607	100.509	100.409	
5.875	100.323	100.263	100.213	
5.990	101.411	101.350	101.300	
6.125	101.584	101.523	101.474	
6.250	101.445	101.384	101.334	
6.375	101.805	101.797	101.783	
6.500	102.653	102.646	102.631	
6.625	103.025	103.018	103.003	
6.750	102.838	102.830	102.816	
6.875	103.728	103.618	103.512	
6.990	104.077	103.968	103.861	
7.125	104.888	104.778	104.672	
7.250	104.491	104.382	104.275	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.776	98.739	98.697	
5.125	99.466	99.429	99.388	
5.250	100.025	99.988	99.946	
5.375	99.850	99.819	99.787	
5.500	100.124	100.093	100.060	
5.625	100.383	100.352	100.319	
5.750	100.717	100.686	100.653	
5.875	100.356	100.327	100.294	
5.990	101.303	101.274	101.240	
6.125	101.324	101.295	101.261	
6.250	101.014	100.985	100.951	
6.375	101.469	101.437	101.393	
6.500	102.156	102.124	102.080	
6.625	102.366	102.334	102.290	
6.750	102.304	102.272	102.228	
6.875	103.089	103.057	103.013	
6.990	103.267	103.236	103.192	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.928	98.890	98.862	
5.375	99.290	99.192	99.092	
5.500	99.851	99.753	99.654	
5.625	100.212	100.114	100.014	
5.750	101.031	100.933	100.833	
5.875	100.574	100.514	100.464	
5.990	101.007	100.946	100.896	
6.125	101.404	101.343	101.294	
6.250	101.426	101.365	101.315	
6.375	101.538	101.531	101.517	
6.500	101.914	101.907	101.892	
6.625	102.277	102.269	102.255	
6.750	102.109	102.101	102.087	
6.875	102.501	102.392	102.285	
6.990	102.431	102.321	102.215	
7.125	102.733	102.623	102.517	
7.250	103.137	103.027	102.921	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	99.273	99.235	99.207	
5.375	99.814	99.716	99.616	
5.500	100.501	100.403	100.303	
5.625	100.930	100.831	100.732	
5.750	101.177	101.079	100.979	
5.875	101.153	101.093	101.043	
5.990	101.798	101.738	101.688	
6.125	102.196	102.136	102.086	
6.250	102.309	102.249	102.199	
6.375	102.186	102.178	102.164	
6.500	102.725	102.717	102.703	
6.625	102.933	102.925	102.911	
6.750	103.431	103.424	103.409	
6.875	104.018	103.909	103.802	
6.990	104.353	104.244	104.137	
7.125	104.878	104.768	104.661	
7.250	105.147	105.037	104.931	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.223	98.185	98.157	
5.375	98.764	98.666	98.566	
5.500	99.451	99.353	99.253	
5.625	99.880	99.781	99.682	
5.750	100.127	100.029	99.929	
5.875	100.103	100.043	99.993	
5.990	100.748	100.688	100.638	
6.125	101.146	101.086	101.036	
6.250	101.259	101.199	101.149	
6.375	101.136	101.128	101.114	
6.500	101.675	101.667	101.653	
6.625	101.883	101.875	101.861	
6.750	102.381	102.374	102.359	
6.875	102.968	102.859	102.752	
6.990	103.303	103.194	103.087	
7.125	103.828	103.718	103.611	
7.250	104.097	103.987	103.881	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.509	98.472	98.430	
5.125	99.014	98.977	98.935	
5.250	99.631	99.595	99.553	
5.375	99.288	99.257	99.224	
5.500	99.844	99.813	99.780	
5.625	100.141	100.109	100.077	
5.750	100.237	100.206	100.173	
5.875	100.136	100.107	100.073	
5.990	100.640	100.611	100.578	
6.125	100.886	100.857	100.824	
6.250	100.828	100.799	100.766	
6.375	100.800	100.768	100.724	
6.500	101.178	101.146	101.102	
6.625	101.224	101.192	101.148	
6.750	101.847	101.816	101.772	
6.875	102.329	102.297	102.254	
6.990	102.493	102.461	102.418	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.867	98.829	98.801	
5.375	99.234	99.136	99.036	
5.500	99.686	99.588	99.488	
5.625	100.336	100.238	100.139	
5.750	100.515	100.416	100.317	
5.875	100.432	100.372	100.322	
5.990	100.825	100.765	100.715	
6.125	101.424	101.364	101.314	
6.250	101.325	101.264	101.215	
6.375	100.981	100.974	100.960	
6.500	101.419	101.411	101.397	
6.625	102.119	102.112	102.097	
6.750	101.457	101.449	101.435	
6.875	102.401	102.291	102.184	
6.990	102.584	102.474	102.368	
7.125	102.990	102.280	102.173	
7.250	102.932	102.822	102.716	

**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	
-1.000	
FICO 580-599	
-1.750	
FICO 550-579	
-3.250	
No FICO Score	
-3.000	
Loan Amount ≥\$100,000 <=\$249,999	
0.250	

VA Loan Amount >\$950K	
-0.375	
Loan Amount <=\$100,000	
-0.375	
VA Cashout >90% LTV	
-3.00	
Manufactured Home (Purchase/Rate-Term/Cashout)	
-1.250	
Manufactured Home (Streamline/IRRRL)	
-1.250	

FHA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, GA, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
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:

Monday, April 13, 2026

**Jumbo Nitro XL Pricing**

Jumbo Nitro XL 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.274	99.180	98.993	98.805
6.250	99.627	99.533	99.345	99.158
6.375	99.936	99.843	99.655	99.468
6.500	100.227	100.133	99.945	99.758
6.625	100.461	100.367	100.179	99.992
6.750	100.686	100.592	100.404	100.217
6.875	100.910	100.816	100.629	100.441
7.000	101.109	101.016	100.828	100.641
7.125	101.276	101.182	100.995	100.807
7.250	101.399	101.305	101.118	100.930
7.375	101.508	101.414	101.227	101.039
7.500	101.631	101.538	101.350	101.163
7.625	101.769	101.676	101.488	101.301
7.750	101.908	101.814	101.626	101.439
7.875	102.046	101.952	101.764	101.577
8.000	102.184	102.090	101.903	101.715
8.125	102.322	102.228	102.041	101.853
8.250	102.460	102.366	102.179	101.991
8.375	102.598	102.504	102.317	102.129

Jumbo Nitro XL 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.107	99.013	98.825	98.638
6.375	99.348	99.255	99.067	98.880
6.500	99.588	99.494	99.307	99.119
6.625	99.653	99.560	99.372	99.185
6.750	99.863	99.769	99.581	99.394
6.875	100.072	99.978	99.790	99.603
7.000	100.281	100.187	100.000	99.812
7.125	100.490	100.396	100.209	100.021
7.250	100.699	100.605	100.418	100.230
7.375	100.908	100.814	100.627	100.439
7.500	101.117	101.024	100.836	100.649
7.625	101.327	101.233	101.045	100.858
7.750	101.536	101.442	101.254	101.067
7.875	101.745	101.651	101.464	101.276
8.000	101.954	101.860	101.673	101.485

Loan Level Price Adjustments (LLPAs)		CLTV						
FICO		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800		0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 799		0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759		0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739		0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719		-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699		-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679		-1.500	-1.750	-2.150	-3.350	-4.400		
Other Adjusters		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property		-0.500	-0.550	-0.750	-1.250	-1.750		
Purchase		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance		-0.050	-0.100	-0.250	-0.750	-1.250		
Second Home		0.000	0.000	0.000	-0.100	-0.200		
Condo (LR and HR)		0.000	0.000	-0.050	-0.100	-0.200	-0.300	
2-4 Unit		-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self-Employed		0.000	-0.050	-0.050	-0.100	-0.100	-0.200	-0.250
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		NC Floor Price	Maximum Net Price	Must be Conditionally Approved to lock
Margin:	2.75%	99.750	102.000	
Floor:	2.75%			
Caps:	5/1/5			
Index:	SOFR			

Effective: Monday, April 13, 2026

**Jumbo Nitro Pricing**

Jumbo Nitro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.249	98.140	97.968	97.749
5.875	98.651	98.542	98.370	98.151
6.000	99.053	98.944	98.772	98.553
6.125	99.361	99.252	99.080	98.861
6.250	99.671	99.561	99.389	99.171
6.375	99.812	99.703	99.531	99.312
6.500	99.954	99.844	99.673	99.454
6.625	99.966	99.857	99.685	99.466
6.750	99.979	99.869	99.697	99.479
6.875	100.111	100.002	99.830	99.611
7.000	100.244	100.135	99.963	99.744
7.125	100.308	100.198	100.026	99.808
7.250	100.371	100.262	100.090	99.871
7.375	100.369	100.259	100.087	99.869
7.500	100.367	100.257	100.086	99.867

Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.249	98.140	97.968	97.749
5.875	98.651	98.542	98.370	98.151
6.000	99.053	98.944	98.772	98.553
6.125	99.361	99.252	99.080	98.861
6.250	99.671	99.561	99.389	99.171
6.375	99.812	99.703	99.531	99.312
6.500	99.954	99.844	99.673	99.454
6.625	99.966	99.857	99.685	99.466
6.750	99.979	99.869	99.697	99.479
6.875	100.111	100.002	99.830	99.611
7.000	100.244	100.135	99.963	99.744
7.125	100.308	100.198	100.026	99.808
7.250	100.371	100.262	100.090	99.871
7.375	100.369	100.259	100.087	99.869
7.500	100.367	100.257	100.086	99.867

Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.249	98.140	97.968	97.749
5.875	98.651	98.542	98.370	98.151
6.000	99.053	98.944	98.772	98.553
6.125	99.361	99.252	99.080	98.861
6.250	99.671	99.561	99.389	99.171
6.375	99.812	99.703	99.531	99.312
6.500	99.954	99.844	99.673	99.454
6.625	99.966	99.857	99.685	99.466
6.750	99.979	99.869	99.697	99.479
6.875	100.111	100.002	99.830	99.611
7.000	100.244	100.135	99.963	99.744
7.125	100.308	100.198	100.026	99.808
7.250	100.371	100.262	100.090	99.871
7.375	100.369	100.259	100.087	99.869
7.500	100.367	100.257	100.086	99.867

Jumbo Nitro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	96.471	96.361	96.190	95.971
5.625	96.811	96.702	96.530	96.311
5.750	97.151	97.042	96.870	96.651
5.875	97.504	97.394	97.222	97.004
6.000	97.856	97.746	97.574	97.356
6.125	98.184	98.074	97.902	97.684
6.250	98.512	98.402	98.231	98.012
6.375	98.844	98.734	98.562	98.344
6.500	98.576	98.466	98.294	98.076
6.625	98.662	98.553	98.381	98.162
6.750	98.749	98.639	98.467	98.249

Jumbo Nitro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	96.358	96.249	96.077	95.858
5.375	96.668	96.559	96.387	96.168
5.500	96.958	96.848	96.676	96.458
5.625	97.237	97.128	96.956	96.737
5.750	97.502	97.392	97.221	97.002
5.875	97.773	97.664	97.492	97.273
6.000	98.046	97.937	97.765	97.546
6.125	98.268	98.159	97.987	97.768
6.250	98.458	98.349	98.177	97.958
6.375	98.713	98.604	98.432	98.213
6.500	98.969	98.860	98.688	98.469
6.625	99.004	98.895	98.723	98.504
6.750	99.040	98.930	98.758	98.540
6.875	99.257	99.148	98.976	98.757
7.000	99.476	99.367	99.195	98.976

**Loan Level Price Adjustments (LLPAs)**

	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
<b>Fixed Rates</b>							
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		
<b>ARMIS</b>							
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		
<b>Other Adjusters</b>							
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



Effective: Monday, April 13, 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