



Ratesheet Code: RS-WS

Effective Date: 4/16/26 7:42 AM

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### 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	\$1,551,250

### 2026 Conforming Loan Limits

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

### Price Movement

	Conventional	Previous	Current	Change
Government	5.875	100.277	100.275	-0.002
Alt	5.375	100.258	100.200	-0.057
DSCR	6.625	100.394	100.394	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>

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

Forward Lending Mortgage, 19000 MacArthur Blvd, Ste 300, Irvine, CA 92612 | Phone: (844) 941-5626 | Forward Lending Mortgage is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401), CA (#20571), MA Lender (#ML2125), Rhode Island Licensed Lender, Licensed by the N.J. Department of Banking and Insurance. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2023.

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

### 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

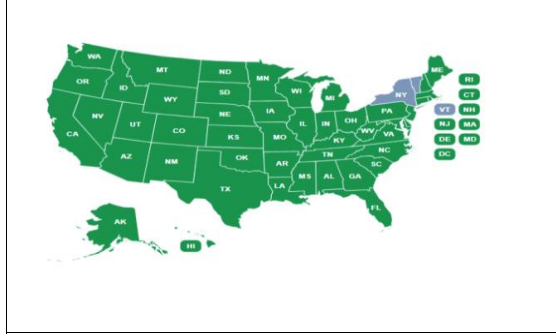
[FHA Approved Condo Search](#)

### Contact List

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<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)



Effective: April 16, 2026

**FANNIE MAE CONFORMING FIXED RATE PRICING**

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.896	95.858	95.817	95.774	4.875	95.471	95.433	95.392	95.349	5.750	100.357	100.282	100.204	100.122
4.990	96.530	96.493	96.452	96.409	4.990	96.106	96.068	96.027	95.984	5.875	100.848	100.772	100.695	100.612
5.125	96.963	96.925	96.885	96.842	5.125	96.597	96.559	96.519	96.475	5.990	101.290	101.215	101.138	101.055
5.250	97.559	97.522	97.481	97.438	5.250	97.205	97.167	97.127	97.084	6.125	101.737	101.662	101.584	101.502
5.375	98.182	98.144	98.104	98.060	5.375	97.855	97.817	97.777	97.734	6.250	101.537	101.454	101.367	101.275
5.500	98.800	98.762	98.722	98.679	5.500	98.475	98.437	98.397	98.354	6.375	102.085	102.001	101.915	101.822
5.625	99.355	99.317	99.277	99.234	5.625	99.030	98.992	98.952	98.909	6.500	102.473	102.390	102.303	102.211
5.750	99.764	99.719	99.671	99.620	5.750	99.439	99.394	99.346	99.295	6.625	102.699	102.616	102.530	102.437
5.875	100.321	100.275	100.227	100.176	5.875	99.996	99.950	99.902	99.851	6.750	102.541	102.466	102.396	102.321
5.990	100.786	100.741	100.693	100.642	5.990	100.461	100.416	100.368	100.317	6.875	102.794	102.719	102.649	102.574
6.125	101.274	101.228	101.181	101.129	6.125	100.929	100.883	100.836	100.784	6.990	103.210	103.135	103.066	102.991
6.250	101.473	101.413	101.349	101.280	6.250	101.128	101.068	101.004	100.935	7.125	103.527	103.452	103.383	103.308
6.375	102.043	101.982	101.918	101.849	6.375	101.698	101.637	101.573	101.504	7.250	104.097	104.067	104.035	104.002
6.500	102.441	102.380	102.316	102.247	6.500	102.096	102.035	101.971	101.902	7.375	104.393	104.363	104.332	104.298
6.625	102.631	102.571	102.507	102.438	6.625	102.286	102.226	102.162	102.093	7.500	104.708	104.678	104.647	104.613
6.750	102.900	102.847	102.792	102.733	6.750	102.555	102.502	102.447	102.388	7.625	104.992	104.962	104.930	104.897
6.875	103.121	103.091	103.056	103.018	6.875	102.776	102.746	102.711	102.673	7.750	105.251	105.220	105.189	105.156
6.990	103.630	103.600	103.565	103.527	6.990	103.285	103.255	103.220	103.182	7.875	105.484	105.454	105.423	105.389
7.125	103.975	103.945	103.910	103.873	7.125	103.630	103.600	103.565	103.528	7.990	105.428	105.398	105.366	105.333
7.250	104.570	104.532	104.493	104.452	7.250	104.225	104.187	104.148	104.107	8.125	105.647	105.617	105.586	105.552
7.375	104.743	104.705	104.667	104.625	7.375	104.398	104.360	104.322	104.280					
7.500	105.013	104.975	104.936	104.895	7.500	104.668	104.630	104.591	104.550					
7.625	105.247	105.209	105.170	105.129	7.625	104.902	104.864	104.825	104.784					

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	98.885	98.848	98.810	98.770	5.990	101.351	101.314	101.275	101.234	5.750	99.414	99.369	99.321	99.270
4.990	99.254	99.217	99.179	99.139	6.125	101.582	101.546	101.508	101.467	5.875	100.012	99.966	99.919	99.868
5.125	99.420	99.382	99.345	99.304	6.250	101.941	101.906	101.868	101.828	5.990	100.533	100.487	100.440	100.389
5.250	100.034	99.997	99.959	99.919	6.375	102.277	102.241	102.204	102.163	6.125	101.074	101.028	100.981	100.929
5.375	100.376	100.339	100.301	100.260	6.500	102.481	102.445	102.407	102.367	6.250	101.352	101.299	101.242	101.181
5.500	100.697	100.660	100.622	100.582	6.625	102.550	102.514	102.477	102.436	6.375	101.975	101.922	101.865	101.804
5.625	100.984	100.946	100.909	100.868	6.750	102.852	102.816	102.779	102.738	6.500	102.434	102.381	102.324	102.263
5.750	101.283	101.245	101.208	101.167	6.875	102.909	102.873	102.835	102.795	6.625	102.716	102.663	102.606	102.545
5.875	101.557	101.520	101.482	101.442	6.990	103.182	103.141	103.096	103.048	6.750	103.013	102.967	102.919	102.868
5.990	101.796	101.758	101.721	101.680	7.125	103.358	103.315	103.270	103.222	6.875	103.286	103.240	103.192	103.141
6.125	102.075	102.038	102.001	101.960	7.250	103.506	103.464	103.419	103.370	6.990	103.776	103.731	103.683	103.632
6.250	102.289	102.253	102.215	102.175	7.375	103.580	103.538	103.493	103.444	7.125	104.136	104.091	104.043	103.992
6.375	102.681	102.645	102.607	102.567	7.500	103.645	103.603	103.557	103.509	7.250	104.301	104.278	104.247	104.214
6.500	102.940	102.904	102.866	102.825	7.625	103.763	103.720	103.675	103.627	7.375	104.631	104.608	104.576	104.543
6.625	103.034	102.997	102.960	102.919	7.750	103.879	103.837	103.792	103.743	7.500	104.919	104.896	104.865	104.832
6.750	103.395	103.360	103.322	103.282	7.875	103.996	103.954	103.909	103.860	7.625	105.192	105.169	105.138	105.104
6.875	103.456	103.420	103.383	103.342	7.990	103.853	103.811	103.766	103.717	7.750	104.933	104.895	104.856	104.815
6.990	103.753	103.717	103.680	103.639	8.125	103.980	103.938	103.892	103.844	7.875	105.129	105.091	105.052	105.011
										7.990	104.987	104.949	104.910	104.869
										8.125	105.182	105.152	105.121	105.087

**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	97.407	97.369	97.329	97.285	4.875	94.896	94.858	94.817	94.774	5.750	100.282	100.207	100.129	100.047
5.500	98.025	97.987	97.947	97.904	4.990	95.531	95.493	95.452	95.409	5.875	100.773	100.697	100.620	100.537
5.625	98.580	98.542	98.502	98.459	5.125	96.022	95.984	95.944	95.900	5.990	101.215	101.140	101.063	100.980
5.750	98.989	98.944	98.896	98.845	5.250	96.630	96.592	96.552	96.509	6.125	101.662	101.587	101.509	101.427
5.875	99.546	99.500	99.452	99.401	5.375	97.280	97.242	97.202	97.159	6.250	101.462	101.379	101.292	101.200
5.990	100.011	99.966	99.918	99.867	5.500	97.900	97.862	97.822	97.779	6.375	102.010	101.926	101.840	101.747
6.125	100.499	100.453	100.406	100.354	5.625	98.455	98.417	98.377	98.334	6.500	102.398	102.315	102.228	102.136
6.250	100.698	100.638	100.574	100.505	5.750	98.864	98.819	98.771	98.720	6.625	102.624	102.541	102.455	102.362
6.375	101.268	101.207	101.143	101.074	5.875	99.421	99.375	99.327	99.276	6.750	102.466	102.391	102.321	102.246
6.500	101.666	101.605	101.541	101.472	5.990	99.886	99.841	99.793	99.742	6.875	102.719	102.644	102.574	102.499
6.625	101.856	101.796	101.732	101.663	6.125	100.354	100.308	100.261	100.209	6.990	103.135	103.060	102.991	102.916
6.750	102.125	102.072	102.017	101.958	6.250	100.553	100.493	100.429	100.360	7.125	103.452	103.377	103.308	103.233
6.875	102.346	102.316	102.281	102.243	6.375	101.123	101.062	100.998	100.929	7.250	104.022	103.992	103.960	103.927
6.990	102.855	102.825	102.790	102.752	6.500	101.521	101.460	101.396	101.327	7.375	104.318	104.288	104.257	104.223
7.125	103.200	103.170	103.135	103.098	6.625	101.711	101.651	101.587	101.518	7.500	104.633	104.603	104.572	104.538
7.250	103.795	103.757	103.718	103.677	6.750	101.980	101.927	101.872	101.813	7.625	104.917	104.887	104.855	104.822
7.375	103.930	103.900	103.892	103.850	6.875	102.201	102.171	102.136	102.098	7.750	105.176	105.145	105.114	105.081
7.500	104.238	104.200	104.161	104.120	6.990	102.710	102.680	102.645	102.607	7.875	105.409	105.379	105.348	105.314
7.625	104.472	104.434	104.395	104.354	7.125	103.055	103.025	102.990	102.953	7.990	105.353	105.323	105.291	105.258
7.750	104.508	104.470	104.431	104.390	7.250	103.650	103.612	103.573	103.532	8.125	105.572	105.542	105.511	105.477
7.875	104.704	104.666	104.627	104.586	7.375	103.823	103.785	103.747	103.705					
7.990	104.562	104.524	104.485	104.444	7.500	104.093	104.055	104.016	103.975					
8.125	104.749	104.712	104.673	104.632	7.625	104.327	104.289	104.250	104.209					

**REFI NOW CONFORMING PRICING**

Fannie Mae 15 Yr Fixed Refi Now					F				
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Effective: April 16, 2026

**FANNIE MAE HIGH BALANCE FIXED RATE PRICING**

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.834	98.788	98.737	98.682	5.500	96.784	96.738	96.687	96.632	5.375	96.262	96.216	96.165	96.110
5.625	99.466	99.421	99.369	99.314	5.625	97.416	97.371	97.319	97.264	5.500	96.919	96.873	96.822	96.767
5.750	99.799	99.753	99.702	99.647	5.750	97.743	97.697	97.646	97.591	5.625	97.540	97.494	97.442	97.387
5.875	100.323	100.277	100.226	100.171	5.875	98.253	98.207	98.156	98.101	5.750	97.858	97.813	97.761	97.706
5.990	100.868	100.822	100.771	100.716	5.990	98.798	98.752	98.701	98.646	5.875	98.380	98.335	98.283	98.228
6.125	101.308	101.263	101.211	101.156	6.125	99.238	99.193	99.141	99.086	5.990	98.910	98.864	98.813	98.758
6.250	101.294	101.211	101.124	101.032	6.250	99.224	99.141	99.054	98.962	6.125	99.389	99.343	99.292	99.237
6.375	101.710	101.627	101.540	101.448	6.375	99.640	99.557	99.470	99.378	6.250	99.390	99.306	99.220	99.128
6.500	102.091	102.008	101.922	101.829	6.500	100.021	99.938	99.852	99.759	6.375	99.809	99.726	99.639	99.547
6.625	102.413	102.330	102.244	102.151	6.625	100.343	100.260	100.174	100.081	6.500	100.179	100.096	100.010	99.917
6.750	102.235	102.160	102.082	102.000	6.750	100.165	100.090	100.012	99.930	6.625	100.522	100.439	100.353	100.260
6.875	102.527	102.451	102.374	102.292	6.875	100.457	100.381	100.304	100.222	6.750	100.365	100.290	100.212	100.130
6.990	102.741	102.665	102.588	102.505	6.990	100.671	100.595	100.518	100.435	6.875	100.689	100.613	100.536	100.454
7.125	102.970	102.894	102.817	102.734	7.125	100.900	100.824	100.747	100.664	6.990	100.874	100.798	100.721	100.638
7.250	102.480	102.427	102.370	102.309	7.250	100.410	100.357	100.300	100.239	7.125	101.121	101.045	100.968	100.885
7.375	103.023	102.941	102.863	102.778	7.375	100.953	100.871	100.793	100.708	7.250	100.648	100.595	100.538	100.477
7.500	103.150	103.060	102.970	102.873	7.500	101.080	100.990	100.900	100.803	7.375	101.430	101.348	101.269	101.185
7.625	103.239	103.149	103.058	102.962	7.625	101.169	101.079	100.988	100.892	7.500	101.235	101.145	101.055	100.958
7.750	104.100	104.009	103.919	103.823	7.750	102.030	101.939	101.849	101.753	7.625	101.330	101.240	101.150	101.053
7.875	104.269	104.179	104.089	103.992	7.875	102.199	102.109	102.019	101.922	7.750	102.193	102.103	102.013	101.916
7.990	103.016	102.926	102.836	102.739	7.990	100.911	100.821	100.731	100.634	7.875	102.362	102.272	102.182	102.085
8.125	103.172	103.082	102.992	102.895	8.125	101.067	100.977	100.887	100.790	7.990	101.221	101.131	101.041	100.944

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	99.647	99.597	99.544	99.488	5.990	98.999	98.949	98.896	98.840
6.125	99.824	99.773	99.720	99.664	6.125	99.214	99.164	99.111	99.055
6.250	99.919	99.869	99.816	99.760	6.250	99.324	99.275	99.222	99.165
6.375	100.098	100.048	99.995	99.939	6.375	99.507	99.457	99.404	99.348
6.500	100.245	100.195	100.143	100.086	6.500	99.643	99.593	99.541	99.484
6.625	100.384	100.334	100.281	100.225	6.625	99.803	99.753	99.700	99.644
6.750	100.610	100.562	100.509	100.452	6.750	100.050	100.002	99.949	99.892
6.875	100.725	100.677	100.624	100.567	6.875	100.197	100.149	100.096	100.039
6.990	100.811	100.762	100.709	100.653	6.990	100.254	100.205	100.152	100.096
7.125	100.914	100.865	100.812	100.756	7.125	100.375	100.326	100.273	100.216
7.250	100.797	100.742	100.681	100.617	7.250	100.275	100.220	100.159	100.095
7.375	101.268	101.213	101.152	101.088	7.375	101.075	101.019	100.959	100.894
7.500	101.223	101.167	101.107	101.042	7.500	100.572	100.517	100.457	100.392
7.625	101.184	101.128	101.068	101.003	7.625	100.548	100.492	100.432	100.368
7.750	102.172	102.116	102.056	101.992	7.750	101.547	101.492	101.432	101.367
7.875	102.262	102.207	102.147	102.082	7.875	101.647	101.591	101.531	101.467
7.990	100.957	100.902	100.842	100.777	7.990	100.462	100.407	100.347	100.282

**FANNIE MAE FIXED RATE BUYDOWN PRICING**

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					ANNIE MAE HOMEREADEY 30 YR FIXED 2:1 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.796	95.758	95.717	95.674	5.375	98.116	98.071	98.019	97.964	5.375	97.382	97.344	97.304	97.260
4.990	96.430	96.393	96.352	96.309	5.500	98.784	98.738	98.687	98.632	5.500	98.000	97.962	97.922	97.879
5.125	96.863	96.825	96.785	96.742	5.625	99.416	99.371	99.319	99.264	5.625	98.555	98.517	98.477	98.434
5.250	97.459	97.422	97.381	97.338	5.750	99.749	99.703	99.652	99.597	5.750	98.964	98.919	98.871	98.820
5.375	98.082	98.044	98.004	97.960	5.875	100.273	100.227	100.176	100.121	5.875	99.521	99.475	99.427	99.376
5.500	98.700	98.662	98.622	98.579	5.990	100.818	100.772	100.721	100.666	5.990	99.986	99.941	99.893	99.842
5.625	99.255	99.217	99.177	99.134	6.125	101.258	101.213	101.161	101.106	6.125	100.474	100.428	100.381	100.329
5.750	99.664	99.619	99.571	99.520	6.250	101.244	101.161	101.074	100.982	6.250	100.673	100.613	100.549	100.480
5.875	100.221	100.175	100.127	100.076	6.375	101.660	101.577	101.490	101.398	6.375	101.243	101.182	101.118	101.049
5.990	100.686	100.641	100.593	100.542	6.500	102.041	101.958	101.872	101.779	6.500	101.641	101.580	101.516	101.447
6.125	101.174	101.128	101.081	101.029	6.625	102.363	102.280	102.194	102.101	6.625	101.831	101.771	101.707	101.638
6.250	101.373	101.313	101.249	101.180	6.750	102.185	102.110	102.032	101.950	6.750	102.100	102.047	101.992	101.933
6.375	101.943	101.882	101.818	101.749	6.875	102.477	102.401	102.324	102.242	6.875	102.321	102.291	102.256	102.218
6.500	102.341	102.280	102.216	102.147	6.990	102.691	102.615	102.538	102.455	6.990	102.830	102.800	102.765	102.727
6.625	102.531	102.471	102.407	102.338	7.125	102.920	102.844	102.767	102.684	7.125	103.175	103.145	103.110	103.073
6.750	102.800	102.747	102.692	102.633	7.250	102.430	102.377	102.320	102.259	7.250	103.770	103.732	103.693	103.652
6.875	103.021	102.991	102.956	102.918	7.375	102.973	102.891	102.813	102.728	7.375	103.943	103.905	103.867	103.825
6.990	103.530	103.500	103.465	103.427	7.500	103.100	103.010	102.920	102.823	7.500	104.213	104.175	104.136	104.095
7.125	103.875	103.845	103.810	103.773	7.625	103.189	103.099	103.008	102.912	7.625	104.447	104.409	104.370	104.329
7.250	104.470	104.432	104.393	104.352	7.750	104.050	103.959	103.869	103.773	7.750	104.483	104.445	104.406	104.365
7.375	104.643	104.605	104.567	104.525	7.875	104.219	104.129	104.039	103.942	7.875	104.679	104.641	104.602	104.561
7.500	104.913	104.875	104.836	104.795	7.990	102.966	102.876	102.786	102.689	7.990	104.537	104.499	104.460	104.419
7.625	105.147	105.109	105.070	105.029	8.125	103.122	103.032	102.942	102.845	8.125	104.724	104.687	104.648	104.607

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	95.796	95.758	95.717	95.674	5.500	98.784	98.738	98.687	98.632	5.375	97.382	97.344	97.304	97.260
4.990	96.430	96.393	96.352	96.309	5.625	99.416	99.371	99.319	99.264	5.500	98.000	97.962	97.922	97.879
5.125	96.863	96.825	96.785	96.742	5.750	99.749	99.703	99.652	99.597	5.625	98.555	98.517	98.477	98.434
5.250	97.459	97.422	97.381	97.338	5.875	100.273	100.227	100.176	100.121	5.750	98.964	98.919	98.871	98.820
5.375	98.082	98.044	98.004	97.960	5.990	100.818	100.772	100.721	100.666	5.875	99.521	99.475	99.427	99.376
5.500	98.700	98.662	98.622	98.579	6.125	101.258	101.213	101.161	101.106	5.990	99.986	99.941	99.893	99.842
5.625	99.255	99.217	99.177	99.134	6.250	101.244	101.161	101.074	100.982	6.125	100.474	100.428	100.381	100.329
5.750														



SELECT PRICING

Effective: April 16, 2026

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.196	96.158	96.117	96.074	4.875	99.185	99.148	99.110	99.070
4.990	96.830	96.793	96.752	96.709	4.990	99.554	99.517	99.479	99.439
5.125	97.263	97.225	97.185	97.142	5.125	99.720	99.682	99.645	99.604
5.250	97.859	97.822	97.781	97.738	5.250	100.334	100.297	100.259	100.219
5.375	98.482	98.444	98.404	98.360	5.375	100.676	100.639	100.601	100.560
5.500	99.100	99.062	99.022	98.979	5.500	100.997	100.960	100.922	100.882
5.625	99.655	99.617	99.577	99.534	5.625	101.284	101.246	101.209	101.168
5.750	100.064	100.019	99.971	99.920	5.750	101.583	101.545	101.508	101.467
5.875	100.621	100.575	100.527	100.476	5.875	101.857	101.820	101.782	101.742
5.990	101.086	101.041	100.993	100.942	5.990	102.096	102.058	102.021	101.980
6.125	101.574	101.528	101.481	101.429	6.125	102.375	102.338	102.301	102.260
6.250	101.773	101.713	101.649	101.580	6.250	102.589	102.553	102.515	102.475
6.375	102.343	102.282	102.218	102.149	6.375	102.981	102.945	102.907	102.867
6.500	102.741	102.680	102.616	102.547	6.500	103.240	103.204	103.166	103.125
6.625	102.931	102.871	102.807	102.738	6.625	103.334	103.297	103.260	103.219
6.750	103.200	103.147	103.092	103.033	6.750	103.695	103.660	103.622	103.582
6.875	103.421	103.391	103.356	103.318	6.875	103.756	103.720	103.683	103.642
6.990	103.930	103.900	103.865	103.827					
7.125	104.275	104.245	104.210	104.173					
7.250	104.870	104.832	104.793	104.752					
7.375	105.043	105.005	104.967	104.925					
7.500	105.313	105.275	105.236	105.195					
7.625	105.547	105.509	105.470	105.429					
7.750	105.583	105.545	105.506	105.465					
7.875	105.779	105.741	105.702	105.661					

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	99.134	99.088	99.037	98.982	5.990	99.947	99.897	99.844	99.788
5.625	99.766	99.721	99.669	99.614	6.125	100.124	100.073	100.020	99.964
5.750	100.099	100.053	100.002	99.947	6.250	100.219	100.169	100.116	100.060
5.875	100.623	100.577	100.526	100.471	6.375	100.398	100.348	100.295	100.239
5.990	101.168	101.122	101.071	101.016	6.500	100.545	100.495	100.443	100.386
6.125	101.608	101.563	101.511	101.456	6.625	100.684	100.634	100.581	100.525
6.250	101.594	101.511	101.424	101.332	6.750	100.910	100.862	100.809	100.752
6.375	102.010	101.927	101.840	101.748	6.875	101.025	100.977	100.924	100.867
6.500	102.391	102.308	102.222	102.129	6.990	101.111	101.062	101.009	100.953
6.625	102.713	102.630	102.544	102.451	7.125	101.214	101.165	101.112	101.056
6.750	102.535	102.460	102.382	102.300	7.250	101.097	101.042	100.981	100.917
6.875	102.827	102.751	102.674	102.592	7.375	101.568	101.513	101.452	101.388
6.990	103.041	102.965	102.888	102.805	7.500	101.523	101.467	101.407	101.342
7.125	103.270	103.194	103.117	103.034	7.625	101.484	101.428	101.368	101.303
7.250	102.780	102.727	102.670	102.609	7.750	102.472	102.416	102.356	102.292
7.375	103.323	103.241	103.163	103.078	7.875	102.562	102.507	102.447	102.382
7.500	103.450	103.360	103.270	103.173					
7.625	103.539	103.449	103.358	103.262					
7.750	104.400	104.309	104.219	104.123					
7.875	104.569	104.479	104.389	104.292					
7.990	103.316	103.226	103.136	103.039					
8.125	103.472	103.382	103.292	103.195					

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	96.096	96.058	96.017	95.974	5.500	99.084	99.038	98.987	98.932
4.990	96.730	96.693	96.652	96.609	5.625	99.716	99.671	99.619	99.564
5.125	97.163	97.125	97.085	97.042	5.750	100.049	100.003	99.952	99.897
5.250	97.759	97.722	97.681	97.638	5.875	100.573	100.527	100.476	100.421
5.375	98.382	98.344	98.304	98.260	5.990	101.118	101.072	101.021	100.966
5.500	99.000	98.962	98.922	98.879	6.125	101.558	101.513	101.461	101.406
5.625	99.555	99.517	99.477	99.434	6.250	101.544	101.461	101.374	101.282
5.750	99.964	99.919	99.871	99.820	6.375	101.960	101.877	101.790	101.698
5.875	100.521	100.475	100.427	100.376	6.500	102.341	102.258	102.172	102.079
5.990	100.986	100.941	100.893	100.842	6.625	102.663	102.580	102.494	102.401
6.125	101.474	101.428	101.381	101.329	6.750	102.485	102.410	102.332	102.250
6.250	101.673	101.613	101.549	101.480	6.875	102.777	102.701	102.624	102.542
6.375	102.243	102.182	102.118	102.049	6.990	102.991	102.915	102.838	102.755
6.500	102.641	102.580	102.516	102.447	7.125	103.220	103.144	103.067	102.984
6.625	102.831	102.771	102.707	102.638	7.250	102.730	102.677	102.620	102.559
6.750	103.100	103.047	102.992	102.933	7.375	103.273	103.191	103.113	103.028
6.875	103.321	103.291	103.256	103.218	7.500	103.400	103.310	103.220	103.123
6.990	103.830	103.800	103.765	103.727	7.625	103.489	103.399	103.308	103.212
7.125	104.175	104.145	104.110	104.073	7.750	104.350	104.259	104.169	104.073
7.250	104.770	104.732	104.693	104.652	7.875	104.519	104.429	104.339	104.242
7.375	104.943	104.905	104.867	104.825	7.990	103.266	103.176	103.086	102.989
7.500	105.213	105.175	105.136	105.095	8.125	103.422	103.332	103.242	103.145
7.625	105.447	105.409	105.370	105.329					

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	96.096	96.058	96.017	95.974	5.500	99.084	99.038	98.987	98.932
4.990	96.730	96.693	96.652	96.609	5.625	99.716	99.671	99.619	99.564
5.125	97.163	97.125	97.085	97.042	5.750	100.049	100.003	99.952	99.897
5.250	97.759	97.722	97.681	97.638	5.875	100.573	100.527	100.476	100.421
5.375	98.382	98.344	98.304	98.260	5.990	101.118	101.072	101.021	100.966
5.500	99.000	98.962	98.922	98.879	6.125	101.558	101.513	101.461	101.406
5.625	99.555	99.517	99.477	99.434	6.250	101.544	101.461	101.374	101.282
5.750	99.964	99.919	99.871	99.820	6.375	101.960	101.877	101.790	101.698
5.875	100.521	100.475	100.427	100.376	6.500	102.341	102.258	102.172	102.079
5.990	100.986	100.941	100.893	100.842	6.625	102.663	102.580	102.494	102.401
6.125	101.474	101.428	101.381	101.329	6.750	102.485	102.410	102.332	102.250
6.250	101.673	101.613	101.549	101.480	6.875	102.777	102.701	102.624	102.542
6.375	102.243	102.182	102.118	102.049	6.990	102.991	102.915	102.838	102.755
6.500	102.641	102.580	102.516	102.447	7.125	103.220	103.144	103.067	102.984
6.625	102.831	102.771	102.707	102.638	7.250	102.730	102.677	102.620	102.559
6.750	103.100	103.047	102.992	102.933	7.375	103.273	103.191	103.113	103.028
6.875	103.321	103.291	103.256	103.218	7.500	103.400	103.310	103.220	103.123
6.990	103.830	103.800	103.765	103.727	7.625	103.489	103.399	103.308	103.212
7.125	104.175	104.145	104.110	104.073	7.750	104.350	104.259	104.169	104.073
7.250	104.770	104.732	104.693	104.652	7.875	104.519	104.429	104.339	104.242
7.375	104.943	104.905	104.867	104.825	7.990	103.266	103.176	103.086	102.989
7.500	105.213	105.175	105.136	105.095	8.125	103.422	103.332	103.242	103.145
7.625	105.447	105.409	105.370	105.329	8.250	102.944	102.816	102.687	102.549



Effective: April 16, 2026

**FREDDIE MAC FIXED RATE PRICING**

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.896	95.858	95.817	95.774	4.875	95.471	95.433	95.392	95.349	5.500	99.620	99.552	99.482	99.408
4.990	96.530	96.493	96.452	96.409	4.990	96.106	96.068	96.027	95.984	5.625	100.121	100.053	99.984	99.909
5.125	96.963	96.925	96.885	96.842	5.125	96.597	96.559	96.519	96.475	5.750	100.357	100.282	100.204	100.122
5.250	97.559	97.522	97.481	97.438	5.250	97.205	97.167	97.127	97.084	5.875	100.848	100.772	100.695	100.612
5.375	98.182	98.144	98.104	98.060	5.375	97.855	97.817	97.777	97.734	5.990	101.290	101.215	101.138	101.055
5.500	98.800	98.762	98.722	98.679	5.500	98.475	98.437	98.397	98.354	6.125	101.737	101.662	101.584	101.502
5.625	99.355	99.317	99.277	99.234	5.625	99.030	98.992	98.952	98.909	6.250	101.537	101.454	101.367	101.275
5.750	99.764	99.719	99.671	99.620	5.750	99.439	99.394	99.346	99.295	6.375	102.085	102.001	101.915	101.822
5.875	100.321	100.275	100.227	100.176	5.875	99.996	99.950	99.902	99.851	6.500	102.473	102.390	102.303	102.211
5.990	100.786	100.741	100.693	100.642	5.990	100.461	100.416	100.368	100.317	6.625	102.699	102.616	102.530	102.437
6.125	101.274	101.228	101.181	101.129	6.125	100.929	100.883	100.836	100.784	6.750	102.541	102.466	102.396	102.321
6.250	101.473	101.413	101.349	101.280	6.250	101.128	101.068	101.004	100.935	6.875	102.794	102.719	102.649	102.574
6.375	102.043	101.982	101.918	101.849	6.375	101.698	101.637	101.573	101.504	6.990	103.210	103.135	103.066	102.991
6.500	102.441	102.380	102.316	102.247	6.500	102.096	102.035	101.971	101.902	7.125	103.527	103.452	103.383	103.308
6.625	102.631	102.571	102.507	102.438	6.625	102.286	102.226	102.162	102.093	7.250	104.097	104.067	104.035	104.002
6.750	102.900	102.847	102.792	102.733	6.750	102.555	102.502	102.447	102.388	7.375	104.393	104.363	104.332	104.298
6.875	103.121	103.091	103.056	103.018	6.875	102.776	102.746	102.711	102.673	7.500	104.708	104.678	104.647	104.613
6.990	103.630	103.600	103.565	103.527	6.990	103.285	103.255	103.220	103.182	7.625	104.992	104.962	104.930	104.897
7.125	103.975	103.945	103.910	103.873	7.125	103.630	103.600	103.565	103.528	7.750	105.251	105.220	105.189	105.156
7.250	104.570	104.532	104.493	104.452	7.250	104.225	104.187	104.148	104.107	7.875	105.484	105.454	105.423	105.389
7.375	104.743	104.705	104.667	104.625	7.375	104.398	104.360	104.322	104.280	7.990	105.428	105.398	105.366	105.333
7.500	105.013	104.975	104.936	104.895	7.500	104.668	104.630	104.591	104.550	8.125	105.647	105.617	105.586	105.552
7.625	105.247	105.209	105.170	105.129	7.625	104.902	104.864	104.825	104.784					
7.750	105.283	105.245	105.206	105.165	7.750	104.938	104.900	104.861	104.820					
7.875	105.479	105.441	105.402	105.361	7.875	105.134	105.096	105.057	105.016					
7.990	105.337	105.299	105.260	105.219	7.990	104.957	104.919	104.880	104.839					
8.125	105.524	105.487	105.448	105.407	8.125	105.144	105.107	105.068	105.027					

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	99.254	99.217	99.179	99.139	5.500	100.705	100.654	100.601	100.545	5.875	99.971	99.925	99.877	99.826
5.125	99.420	99.382	99.345	99.304	5.625	100.926	100.876	100.823	100.766	5.990	100.436	100.391	100.343	100.292
5.250	100.034	99.997	99.959	99.919	5.750	100.957	100.906	100.853	100.797	6.125	100.924	100.878	100.831	100.779
5.375	100.376	100.339	100.301	100.260	5.875	101.160	101.114	101.065	101.013	6.250	101.123	101.063	100.999	100.930
5.500	100.697	100.660	100.622	100.582	5.990	101.351	101.314	101.275	101.234	6.375	101.693	101.632	101.568	101.499
5.625	100.984	100.946	100.909	100.868	6.125	101.582	101.546	101.508	101.467	6.500	102.091	102.030	101.966	101.897
5.750	101.283	101.245	101.208	101.167	6.250	101.941	101.906	101.868	101.828	6.625	102.281	102.221	102.157	102.088
5.875	101.557	101.520	101.482	101.442	6.375	102.277	102.241	102.204	102.163	6.750	102.550	102.497	102.442	102.383
5.990	101.796	101.758	101.721	101.680	6.500	102.481	102.445	102.407	102.367	6.875	102.771	102.741	102.706	102.668
6.125	102.075	102.038	102.001	101.960	6.625	102.550	102.514	102.477	102.436	6.990	103.280	103.250	103.215	103.177
6.250	102.289	102.253	102.215	102.175	6.750	102.852	102.816	102.779	102.738	7.125	103.625	103.595	103.560	103.523
6.375	102.681	102.645	102.607	102.567	6.875	102.909	102.873	102.835	102.795	7.250	104.220	104.182	104.143	104.102
6.500	102.940	102.904	102.866	102.825	6.990	103.182	103.141	103.096	103.048	7.375	104.393	104.355	104.317	104.275
6.625	103.034	102.997	102.960	102.919	7.125	103.358	103.315	103.270	103.222	7.500	104.663	104.625	104.586	104.545
6.750	103.395	103.360	103.322	103.282	7.250	103.506	103.464	103.419	103.370	7.625	104.897	104.859	104.820	104.779
6.875	103.456	103.420	103.383	103.342						7.750	104.933	104.895	104.856	104.815
6.990	103.753	103.717	103.680	103.639						7.875	105.129	105.091	105.052	105.011
										7.990	104.987	104.949	104.910	104.869
										8.125	105.174	105.137	105.098	105.057

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	100.321	100.275	100.227	100.176
5.990	100.786	100.741	100.693	100.642
6.125	101.274	101.228	101.181	101.129
6.250	101.473	101.413	101.349	101.280
6.375	102.043	101.982	101.918	101.849
6.500	102.441	102.380	102.316	102.247
6.625	102.631	102.571	102.507	102.438
6.750	102.900	102.847	102.792	102.733
6.875	103.121	103.091	103.056	103.018
6.990	103.630	103.600	103.565	103.527
7.125	103.975	103.945	103.910	103.873
7.250	104.570	104.532	104.493	104.452
7.375	104.743	104.705	104.667	104.625
7.500	105.013	104.975	104.936	104.895
7.625	105.247	105.209	105.170	105.129
7.750	105.283	105.245	105.206	105.165
7.875	105.479	105.441	105.402	105.361
7.990	105.337	105.299	105.260	105.219
8.125	105.524	105.487	105.448	105.407

**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	98.484	98.438	98.387	98.332	5.500	96.169	96.123	96.072	96.017	5.500	98.054	98.004	97.951	97.894
5.625	99.116	99.071	99.019	98.964	5.625	96.790	96.744	96.692	96.637	5.625	98.358	98.308	98.255	98.198
5.750	99.449	99.403	99.352	99.297	5.750	97.108	97.063	97.011	96.956	5.750	98.389	98.339	98.286	98.229
5.875	99.973	99.927	99.876	99.821	5.875	97.630	97.585	97.533	97.478	5.875	98.644	98.594	98.541	98.484
5.990	100.518	100.472	100.421	100.366	5.990	98.160	98.114	98.063	98.008	5.990	98.959	98.909	98.856	98.800
6.125	100.958	100.913	100.861	100.806	6.125	98.639	98.593	98.542	98.487	6.125	99.174	99.124	99.071	99.015
6.250	100.944	100.861	100.774	100.682	6.250	98.640	98.556	98.470	98.378	6.250	99.284	99.235	99.182	99.125
6.375	101.360	101.277	101.190	101.098	6.375	99.059	98.976	98.889	98.797	6.375	99.467	99.417	99.364	99.308
6.500	101.741	101.658	101.572	101.479	6.500	99.429	99.346	99.260	99.167	6.500	99.603	99.553	99.501	99.444
6.625	102.063	101.980	101.894	101.801	6.625	99.772	99.689	99.603	99.510	6.625	99.763	99.713	99.660	99.604
6.750	101.885	101.810	101.732	101.650	6.750	99.615	99.540	99.462	99.380	6.750	100.010	99.962	99.909	99.852
6.875	102.177	102.101	102.024	101.942	6.875	99.939	99.863	99.786	99.704	6.875	100.157	100.109	100.056	99.999
6.990	102.391	102.315	102.238	102.155	6.990	100.124	100.048	99.971	99.888	6.990	100.214	100.165	100.112	100.056
7.125	102.620	102.544	102.467	102.384	7.125	100.371	100.295	100.218	100.135	7.125</				



Effective: April 16, 2026

**FREDDIE MAC FIXED RATE BUYDOWN PRICING**

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)					DIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (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	95.796	95.758	95.717	95.674	5.990	100.468	100.422	100.371	100.316	5.375	97.382	97.344	97.304	97.260
4.990	96.430	96.393	96.352	96.309	6.125	100.908	100.863	100.811	100.756	5.500	98.000	97.962	97.922	97.879
5.125	96.863	96.825	96.785	96.742	6.250	100.894	100.811	100.724	100.632	5.625	98.555	98.517	98.477	98.434
5.250	97.459	97.422	97.381	97.338	6.375	101.310	101.227	101.140	101.048	5.750	98.964	98.919	98.871	98.820
5.375	98.082	98.044	98.004	97.960	6.500	101.691	101.608	101.522	101.429	5.875	99.521	99.475	99.427	99.376
5.500	98.700	98.662	98.622	98.579	6.625	102.013	101.930	101.844	101.751	5.990	99.986	99.941	99.893	99.842
5.625	99.255	99.217	99.177	99.134	6.750	101.835	101.760	101.682	101.600	6.125	100.474	100.428	100.381	100.329
5.750	99.664	99.619	99.571	99.520	6.875	102.127	102.051	101.974	101.892	6.250	100.673	100.613	100.549	100.480
5.875	100.221	100.175	100.127	100.076	6.990	102.341	102.265	102.188	102.105	6.375	101.243	101.182	101.118	101.049
5.990	100.686	100.641	100.593	100.542	7.125	102.570	102.494	102.417	102.334	6.500	101.641	101.580	101.516	101.447
6.125	101.174	101.128	101.081	101.029	7.250	102.080	102.027	101.970	101.909	6.625	101.831	101.771	101.707	101.638
6.250	101.373	101.313	101.249	101.180	7.375	102.623	102.541	102.463	102.378	6.750	102.100	102.047	101.992	101.933
6.375	101.943	101.882	101.818	101.749	7.500	102.750	102.660	102.570	102.473	6.875	102.321	102.291	102.256	102.218
6.500	102.341	102.280	102.216	102.147	7.625	102.839	102.749	102.658	102.562	6.990	102.830	102.800	102.765	102.727
6.625	102.531	102.471	102.407	102.338	7.750	103.700	103.609	103.519	103.423	7.125	103.175	103.145	103.110	103.073
6.750	102.800	102.747	102.692	102.633	7.875	103.869	103.779	103.689	103.592	7.250	103.770	103.732	103.693	103.652
6.875	103.021	102.991	102.956	102.918	7.990	102.616	102.526	102.436	102.339	7.375	103.943	103.905	103.867	103.825
6.990	103.530	103.500	103.465	103.427	8.125	102.772	102.682	102.592	102.495	7.500	104.213	104.175	104.136	104.095
7.125	103.875	103.845	103.810	103.773	8.250	102.294	102.166	102.037	101.899	7.625	104.447	104.409	104.370	104.329
7.250	104.470	104.432	104.393	104.352						7.750	104.483	104.445	104.406	104.365
7.375	104.643	104.605	104.567	104.525						7.875	104.679	104.641	104.602	104.561
7.500	104.913	104.875	104.836	104.795						7.990	104.537	104.499	104.460	104.419
7.625	105.147	105.109	105.070	105.029						8.125	104.724	104.687	104.648	104.607

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	95.796	95.758	95.717	95.674	5.990	100.468	100.422	100.371	100.316	5.375	97.382	97.344	97.304	97.260
4.990	96.430	96.393	96.352	96.309	6.125	100.908	100.863	100.811	100.756	5.500	98.000	97.962	97.922	97.879
5.125	96.863	96.825	96.785	96.742	6.250	100.894	100.811	100.724	100.632	5.625	98.555	98.517	98.477	98.434
5.250	97.459	97.422	97.381	97.338	6.375	101.310	101.227	101.140	101.048	5.750	98.964	98.919	98.871	98.820
5.375	98.082	98.044	98.004	97.960	6.500	101.691	101.608	101.522	101.429	5.875	99.521	99.475	99.427	99.376
5.500	98.700	98.662	98.622	98.579	6.625	102.013	101.930	101.844	101.751	5.990	99.986	99.941	99.893	99.842
5.625	99.255	99.217	99.177	99.134	6.750	101.835	101.760	101.682	101.600	6.125	100.474	100.428	100.381	100.329
5.750	99.664	99.619	99.571	99.520	6.875	102.127	102.051	101.974	101.892	6.250	100.673	100.613	100.549	100.480
5.875	100.221	100.175	100.127	100.076	6.990	102.341	102.265	102.188	102.105	6.375	101.243	101.182	101.118	101.049
5.990	100.686	100.641	100.593	100.542	7.125	102.570	102.494	102.417	102.334	6.500	101.641	101.580	101.516	101.447
6.125	101.174	101.128	101.081	101.029	7.250	102.080	102.027	101.970	101.909	6.625	101.831	101.771	101.707	101.638
6.250	101.373	101.313	101.249	101.180	7.375	102.623	102.541	102.463	102.378	6.750	102.100	102.047	101.992	101.933
6.375	101.943	101.882	101.818	101.749	7.500	102.750	102.660	102.570	102.473	6.875	102.321	102.291	102.256	102.218
6.500	102.341	102.280	102.216	102.147	7.625	102.839	102.749	102.658	102.562	6.990	102.830	102.800	102.765	102.727
6.625	102.531	102.471	102.407	102.338	7.750	103.700	103.609	103.519	103.423	7.125	103.175	103.145	103.110	103.073
6.750	102.800	102.747	102.692	102.633	7.875	103.869	103.779	103.689	103.592	7.250	103.770	103.732	103.693	103.652
6.875	103.021	102.991	102.956	102.918	7.990	102.616	102.526	102.436	102.339	7.375	103.943	103.905	103.867	103.825
6.990	103.530	103.500	103.465	103.427	8.125	102.772	102.682	102.592	102.495	7.500	104.213	104.175	104.136	104.095
7.125	103.875	103.845	103.810	103.773	8.250	102.294	102.166	102.037	101.899	7.625	104.447	104.409	104.370	104.329
7.250	104.470	104.432	104.393	104.352	8.375	102.565	102.437	102.308	102.170	7.750	104.483	104.445	104.406	104.365
7.375	104.643	104.605	104.567	104.525	8.500	102.711	102.583	102.454	102.316	7.875	104.679	104.641	104.602	104.561
7.500	104.913	104.875	104.836	104.795	8.625	102.851	102.723	102.594	102.456	7.990	104.537	104.499	104.460	104.419
7.625	105.147	105.109	105.070	105.029	8.750	102.991	102.863	102.734	102.596	8.125	104.724	104.687	104.648	104.607



**SELECT PRICING**

Effective: April 16, 2026

**SELECT FREDDIE MAC FIXED RATE PRICING**

SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.196	96.158	96.117	96.074	4.875	99.185	99.148	99.110	99.070
4.990	96.830	96.793	96.752	96.709	4.990	99.554	99.517	99.479	99.439
5.125	97.263	97.225	97.185	97.142	5.125	99.720	99.682	99.645	99.604
5.250	97.859	97.822	97.781	97.738	5.250	100.334	100.297	100.259	100.219
5.375	98.482	98.444	98.404	98.360	5.375	100.676	100.639	100.601	100.560
5.500	99.100	99.062	99.022	98.979	5.500	100.997	100.960	100.922	100.882
5.625	99.655	99.617	99.577	99.534	5.625	101.284	101.246	101.209	101.168
5.750	100.064	100.019	99.971	99.920	5.750	101.583	101.545	101.508	101.467
5.875	100.621	100.575	100.527	100.476	5.875	101.857	101.820	101.782	101.742
5.990	101.086	101.041	100.993	100.942	5.990	102.096	102.058	102.021	101.980
6.125	101.574	101.528	101.481	101.429	6.125	102.375	102.338	102.301	102.260
6.250	101.773	101.713	101.649	101.580	6.250	102.589	102.553	102.515	102.475
6.375	102.343	102.282	102.218	102.149	6.375	102.981	102.945	102.907	102.867
6.500	102.741	102.680	102.616	102.547	6.500	103.240	103.204	103.166	103.125
6.625	102.931	102.871	102.807	102.738	6.625	103.334	103.297	103.260	103.219
6.750	103.200	103.147	103.092	103.033	6.750	103.695	103.660	103.622	103.582
6.875	103.421	103.391	103.356	103.318	6.875	103.756	103.720	103.683	103.642
6.990	103.930	103.900	103.865	103.827	6.990	104.053	104.017	103.980	103.939
7.125	104.275	104.245	104.210	104.173	7.125	104.248	104.212	104.175	104.134
7.250	104.870	104.832	104.793	104.752	7.250	104.300	104.258	104.212	104.164
7.375	105.043	105.005	104.967	104.925					
7.500	105.313	105.275	105.236	105.195					
7.625	105.547	105.509	105.470	105.429					
7.750	105.583	105.545	105.506	105.465					
7.875	105.779	105.741	105.702	105.661					
7.990	105.637	105.599	105.560	105.519					
8.125	105.824	105.787	105.748	105.707					

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	98.784	98.738	98.687	98.632	5.990	99.259	99.209	99.156	99.100
5.625	99.416	99.371	99.319	99.264	6.125	99.474	99.424	99.371	99.315
5.750	99.749	99.703	99.652	99.597	6.250	99.584	99.535	99.482	99.425
5.875	100.273	100.227	100.176	100.121	6.375	99.767	99.717	99.664	99.608
5.990	100.818	100.772	100.721	100.666	6.500	99.903	99.853	99.801	99.744
6.125	101.258	101.213	101.161	101.106	6.625	100.063	100.013	99.960	99.904
6.250	101.244	101.161	101.074	100.982	6.750	100.310	100.262	100.209	100.152
6.375	101.660	101.577	101.490	101.398	6.875	100.457	100.409	100.356	100.299
6.500	102.041	101.958	101.872	101.779	6.990	100.514	100.465	100.412	100.356
6.625	102.363	102.280	102.194	102.101	7.125	100.635	100.586	100.533	100.476
6.750	102.185	102.110	102.032	101.950	7.250	100.535	100.480	100.419	100.355
6.875	102.477	102.401	102.324	102.242	7.375	101.275	101.219	101.159	101.094
6.990	102.691	102.615	102.538	102.455	7.500	100.962	100.907	100.847	100.782
7.125	102.920	102.844	102.767	102.684	7.625	100.938	100.882	100.822	100.758
7.250	102.430	102.377	102.320	102.259	7.750	101.937	101.882	101.822	101.757
7.375	102.973	102.891	102.813	102.728	7.875	102.037	101.981	101.921	101.857
7.500	103.100	103.010	102.920	102.823	7.990	100.852	100.797	100.737	100.672
7.625	103.189	103.099	103.008	102.912					
7.750	104.050	103.959	103.869	103.773					
7.875	104.219	104.129	104.039	103.942					
7.990	102.966	102.876	102.786	102.689					
8.125	103.122	103.032	102.942	102.845					

**FREDDIE MAC FIXED RATE BUYDOWN PRICING**

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.096	96.058	96.017	95.974	5.990	100.768	100.722	100.671	100.616
4.990	96.730	96.693	96.652	96.609	6.125	101.208	101.163	101.111	101.056
5.125	97.163	97.125	97.085	97.042	6.250	101.194	101.111	101.024	100.932
5.250	97.759	97.722	97.681	97.638	6.375	101.610	101.527	101.440	101.348
5.375	98.382	98.344	98.304	98.260	6.500	101.991	101.908	101.822	101.729
5.500	99.000	98.962	98.922	98.879	6.625	102.313	102.230	102.144	102.051
5.625	99.555	99.517	99.477	99.434	6.750	102.135	102.060	101.982	101.900
5.750	99.964	99.919	99.871	99.820	6.875	102.427	102.351	102.274	102.192
5.875	100.521	100.475	100.427	100.376	6.990	102.641	102.565	102.488	102.405
5.990	100.986	100.941	100.893	100.842	7.125	102.870	102.794	102.717	102.634
6.125	101.474	101.428	101.381	101.329	7.250	102.380	102.327	102.270	102.209
6.250	101.673	101.613	101.549	101.480	7.375	102.923	102.841	102.763	102.678
6.375	102.243	102.182	102.118	102.049	7.500	103.050	102.960	102.870	102.773
6.500	102.641	102.580	102.516	102.447	7.625	103.139	103.049	102.958	102.862
6.625	102.831	102.771	102.707	102.638	7.750	104.000	103.909	103.819	103.723
6.750	103.100	103.047	102.992	102.933	7.875	104.169	104.079	103.989	103.892
6.875	103.321	103.291	103.256	103.218	7.990	102.916	102.826	102.736	102.639
6.990	103.830	103.800	103.765	103.727	8.125	103.072	102.982	102.892	102.795
7.125	104.175	104.145	104.110	104.073	8.250	102.594	102.466	102.337	102.199
7.250	104.770	104.732	104.693	104.652	8.375	102.865	102.737	102.608	102.470
7.375	104.943	104.905	104.867	104.825	8.500	103.011	102.883	102.754	102.616
7.500	105.213	105.175	105.136	105.095					
7.625	105.447	105.409	105.370	105.329					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.096	96.058	96.017	95.974	5.990	100.768	100.722	100.671	100.616
4.990	96.730	96.693	96.652	96.609	6.125	101.208	101.163	101.111	101.056
5.125	97.163	97.125	97.085	97.042	6.250	101.194	101.111	101.024	100.932
5.250	97.759	97.722	97.681	97.638	6.375	101.610	101.527	101.440	101.348
5.375	98.382	98.344	98.304	98.260	6.500	101.991	101.908	101.822	101.729
5.500	99.000	98.962	98.922	98.879	6.625	102.313	102.230	102.144	102.051
5.625	99.555	99.517	99.477	99.434	6.750	102.135	102.060	101.982	101.900
5.750	99.964	99.919	99.871	99.820	6.875	102.427	102.351	102.274	102.192
5.875	100.521	100.475	100.427	100.376	6.990	102.641	102.565	102.488	102.405
5.990	100.986	100.941	100.893	100.842	7.125	102.870	102.794	102.717	102.634
6.125	101.474	101.428	101.381	101.329	7.250	102.380	102.327	102.270	102.209
6.250	101.673	101.613	101.549	101.480	7.375	102.923	102.841	102.763	102.678
6.375	102.243	102.182	102.118	102.049	7.500	103.050	102.960	102.870	102.773
6.500	102.641	102.580	102.516	102.447	7.625	103.139	103.049	102.958	102.862
6.625	102.831	102.771	102.707	102.638	7.750	104.000	103.909	103.819	103.723
6.750	103.100	103.047	102.992	102.933	7.875	104.169	104.079	103.989	103.892
6.875	103.321	103.291	103.256	103.218	7.990	102.916	102.826	102.736	102.639
6.990	103.830	103.800	103.765	103.727	8.125	103.072	102.982	102.892	102.795
7.125	104.175	104.145	104.110	104.073	8.250	102.594	102.466	102.337	102.199
7.250	104.770	104.732	104.693	104.652	8.375	102.865	102.737	102.608	102.470
7.375	104.943	104.905	104.867	104.825	8.500	103.011	102.883	102.754	102.616
7.500	105.213	105.175	105.136	105.095					
7.625	105.447	105.409	105.370	105.329					





Effective: April 16, 2026

**Agency Loan Parameter Price Adjustments**

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

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

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

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

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

**FICO/LTV Cashout Adjustments**

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

**Additional Agency Adjustments**

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

**LOAN AMOUNT \*\***

**HR/HP/FTHB + AMI ADJUSTMENT CAPS\***

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

**MISCELLANEOUS**

**FTHB + AMI LLPA Waiver**

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

\* 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
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
HOMEReady AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210

**LPMI (in addition to adjustments above)**

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

**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 16, 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	98.834	98.788	98.737	98.682	5.500	96.784	96.738	96.687	96.632	5.375	96.262	96.216	96.165	96.110
5.625	99.466	99.421	99.369	99.314	5.625	97.416	97.371	97.319	97.264	5.500	96.919	96.873	96.822	96.767
5.750	99.799	99.753	99.702	99.647	5.750	97.743	97.697	97.646	97.591	5.625	97.540	97.494	97.442	97.387
5.875	100.323	100.277	100.226	100.171	5.875	98.253	98.207	98.156	98.101	5.750	97.858	97.813	97.761	97.706
5.990	100.868	100.822	100.771	100.716	5.990	98.798	98.752	98.701	98.646	5.875	98.380	98.335	98.283	98.228
6.125	101.308	101.263	101.211	101.156	6.125	99.238	99.193	99.141	99.086	5.990	98.910	98.864	98.813	98.758
6.250	101.294	101.211	101.124	101.032	6.250	99.224	99.141	99.054	98.962	6.125	99.389	99.343	99.292	99.237
6.375	101.710	101.627	101.540	101.448	6.375	99.640	99.557	99.470	99.378	6.250	99.390	99.306	99.220	99.128
6.500	102.091	102.008	101.922	101.829	6.500	100.021	99.938	99.852	99.759	6.375	99.809	99.726	99.639	99.547
6.625	102.413	102.330	102.244	102.151	6.625	100.343	100.260	100.174	100.081	6.500	100.179	100.096	100.010	99.917
6.750	102.235	102.160	102.082	102.000	6.750	100.165	100.090	100.012	99.930	6.625	100.522	100.439	100.353	100.260
6.875	102.527	102.451	102.374	102.292	6.875	100.457	100.381	100.304	100.222	6.750	100.365	100.290	100.212	100.130
6.990	102.741	102.665	102.588	102.505	6.990	100.671	100.595	100.518	100.435	6.875	100.689	100.613	100.536	100.454
7.125	102.970	102.894	102.817	102.734	7.125	100.900	100.824	100.747	100.664	6.990	100.874	100.798	100.721	100.638
7.250	102.480	102.427	102.370	102.309	7.250	100.410	100.357	100.300	100.239	7.125	101.121	101.045	100.968	100.885
7.375	103.023	102.941	102.863	102.778	7.375	100.953	100.871	100.793	100.708	7.250	100.648	100.595	100.538	100.477
7.500	103.150	103.060	102.970	102.873	7.500	101.080	100.990	100.900	100.803	7.375	101.430	101.348	101.269	101.185
7.625	103.239	103.149	103.058	102.962	7.625	101.169	101.079	100.988	100.892	7.500	101.235	101.145	101.055	100.958
7.750	104.100	104.009	103.919	103.823	7.750	102.030	101.939	101.849	101.753	7.625	101.330	101.240	101.150	101.053
7.875	104.269	104.179	104.089	103.992	7.875	102.199	102.109	102.019	101.922	7.750	102.193	102.103	102.013	101.916
7.990	103.016	102.926	102.836	102.739	7.990	100.911	100.821	100.731	100.634	7.875	102.362	102.272	102.182	102.085
8.125	103.172	103.082	102.992	102.895						7.990	101.221	101.131	101.041	100.944
8.250	102.694	102.566	102.437	102.299										
8.375	102.965	102.837	102.708	102.570										
8.500	103.111	102.983	102.854	102.716										
8.625	103.251	103.123	102.994	102.856										

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	99.647	99.597	99.544	99.488	5.990	98.999	98.949	98.896	98.840
6.125	99.824	99.773	99.720	99.664	6.125	99.214	99.164	99.111	99.055
6.250	99.919	99.869	99.816	99.760	6.250	99.324	99.275	99.222	99.165
6.375	100.098	100.048	99.995	99.939	6.375	99.507	99.457	99.404	99.348
6.500	100.245	100.195	100.143	100.086	6.500	99.643	99.593	99.541	99.484
6.625	100.384	100.334	100.281	100.225	6.625	99.803	99.753	99.700	99.644
6.750	100.610	100.562	100.509	100.452	6.750	100.050	100.002	99.949	99.892
6.875	100.725	100.677	100.624	100.567	6.875	100.197	100.149	100.096	100.039
6.990	100.811	100.762	100.709	100.653	6.990	100.254	100.205	100.152	100.096
7.125	100.914	100.865	100.812	100.756	7.125	100.375	100.326	100.273	100.216
7.250	100.797	100.742	100.681	100.617	7.250	100.275	100.220	100.159	100.095
7.375	101.268	101.213	101.152	101.088	7.375	101.075	101.019	100.959	100.894
7.500	101.223	101.167	101.107	101.042	7.500	100.572	100.517	100.457	100.392
7.625	101.184	101.128	101.068	101.003	7.625	100.548	100.492	100.432	100.368
7.750	102.172	102.116	102.056	101.992	7.750	101.547	101.492	101.432	101.367
7.875	102.262	102.207	102.147	102.082	7.875	101.647	101.591	101.531	101.467
7.990	100.957	100.902	100.842	100.777	7.990	100.462	100.407	100.347	100.282





Effective: April 16, 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			
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>					<i>* Prices are indicative and subject to change without notice. * Please log into FL portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to FL guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**</i>	
HB 20YR & 25YR Term	-1.500	<b>**Minimum Loan Amount \$75,000**</b>						
> 6 Financed Properties	-0.500	<b>***All loan level price adjustments are cumulative***</b>						
Escrow Waiver (Non-CA)	-0.250	<b>Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs</b>					NC Floor Price 99.750	

**LENDER PAID MI**

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
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	0.140	0.250	0.250	0.350	0.350	0.350	
Manufactured Homes	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
3- 4 - Unit Property	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630	
> 45% DTI	95.01%-97% LTV	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below	0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040

**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 16, 2026

**CalHFA Pricing (California Only)**

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

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

**CalHFA Conv with MyHome only (C100)**

**Fees:**

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

**CalHFA Conv - CalPLUS with 2% ZIP (C102)**

**Fees:**

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

**CalHFA Conv - CalPLUS with 3% ZIP (C103)**

**Fees:**

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

**CalHFA Conv with MyHome only - HB (C106)**

**Fees:**

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

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

**Fees:**

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

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

**Fees:**

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

**CalHFA FHA with MyHome only (F200)**

**Fees:**

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

**CalHFA FHA - CalPLUS with 2% ZIP (F202)**

**Fees:**

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

**CalHFA FHA with MyHome only - HB (F206)**

**Fees:**

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

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

**Fees:**

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

**CalHFA Conv DFA 30 Year Fixed (C101)**

**Fees:**

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

**CalHFA Conv DFA HB 30 Year Fixed (C107)**

**Fees:**

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

**CalHFA CalReady - (C110/F210)**

**Fees:**

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available

**CalHFA CalPLUS Access - (C111/F211)**

**Fees:**

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available





Effective: April 16, 2026

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

**FHA Pricing**

FHA 30 - 25 Year Fixed - (301 & 325)					FHA 20 Year Fixed - (320)					FHA 15 Year Fixed - (315)					FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	98.036	98.007	97.979		4.990	97.226	97.197	97.169		4.990	99.036	99.004	98.973		5.125	98.216	98.188	98.159	
5.125	98.858	98.830	98.801		5.125	98.048	98.020	97.991		5.125	99.726	99.694	99.663		5.250	99.429	99.365	99.301	
5.250	99.567	99.539	99.511		5.250	98.757	98.729	98.701		5.250	100.285	100.252	100.222		5.375	99.998	99.934	99.871	
5.375	100.264	100.200	100.137		5.375	99.454	99.390	99.327		5.375	100.173	100.141	100.110		5.500	100.478	100.414	100.350	
5.500	100.669	100.605	100.541		5.500	99.859	99.795	99.731		5.500	100.447	100.415	100.384		5.625	100.805	100.741	100.677	
5.625	101.060	100.996	100.932		5.625	100.250	100.186	100.122		5.625	100.706	100.674	100.643		5.750	101.316	101.252	101.188	
5.750	101.545	101.481	101.417		5.750	100.735	100.671	100.607		5.750	101.040	101.008	100.977		5.875	100.860	100.860	100.860	
5.875	101.115	101.115	101.115		5.875	100.305	100.305	100.305		5.875	100.681	100.649	100.619		5.990	101.283	101.283	101.283	
5.990	102.202	102.202	102.202		5.990	101.392	101.392	101.392		5.990	101.628	101.595	101.565		6.125	101.656	101.656	101.656	
6.125	102.376	102.376	102.376		6.125	101.566	101.566	101.566		6.125	101.649	101.617	101.586		6.250	101.889	101.889	101.889	
6.250	102.236	102.236	102.236		6.250	101.426	101.426	101.426		6.250	101.339	101.306	101.276		6.375	101.988	101.995	102.002	
6.375	102.597	102.605	102.612		6.375	101.787	101.795	101.802		6.375	101.674	101.625	101.574		6.500	102.366	102.373	102.380	
6.500	103.446	103.453	103.460		6.500	102.636	102.643	102.650		6.500	102.361	102.312	102.262		6.625	102.732	102.739	102.746	
6.625	103.818	103.825	103.832		6.625	103.008	103.015	103.022		6.625	102.571	102.522	102.472		6.750	102.411	102.418	102.425	
6.750	103.681	103.638	103.645		6.750	102.871	102.828	102.835		6.750	102.509	102.460	102.410		6.875	102.960	102.840	102.719	
6.875	104.627	104.506	104.385		6.875	103.817	103.696	103.575		6.875	103.294	103.245	103.195		6.990	102.854	102.733	102.612	
6.990	104.976	104.855	104.735		6.990	104.166	104.045	103.925		6.990	103.472	103.424	103.373		7.125	103.173	103.052	102.931	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)					FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)					FHA 30 Year Fixed 1:0 Buydown - (301-BD10)					FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	97.886	97.857	97.829		5.125	98.016	97.988	97.959		4.990	97.886	97.857	97.829		5.125	98.016	97.988	97.959	
5.125	98.708	98.680	98.651		5.250	99.229	99.165	99.101		5.125	98.708	98.680	98.651		5.250	99.229	99.165	99.101	
5.250	99.417	99.389	99.361		5.375	99.798	99.734	99.671		5.250	99.417	99.389	99.361		5.375	99.798	99.734	99.671	
5.375	100.114	100.050	99.987		5.500	100.278	100.214	100.150		5.375	100.114	100.050	99.987		5.500	100.278	100.214	100.150	
5.500	100.519	100.455	100.391		5.625	100.605	100.541	100.477		5.500	100.519	100.455	100.391		5.625	100.605	100.541	100.477	
5.625	100.910	100.846	100.782		5.750	101.116	101.052	100.988		5.625	100.910	100.846	100.782		5.750	101.116	101.052	100.988	
5.750	101.395	101.331	101.267		5.875	100.660	100.600	100.660		5.750	101.395	101.331	101.267		5.875	100.660	100.660	100.660	
5.875	100.965	100.965	100.965		5.990	101.083	101.083	101.083		5.875	100.965	100.965	100.965		5.990	101.083	101.083	101.083	
5.990	102.052	102.052	102.052		6.125	101.456	101.456	101.456		5.990	102.052	102.052	102.052		6.125	101.456	101.456	101.456	
6.125	102.226	102.226	102.226		6.250	101.689	101.689	101.689		6.125	102.226	102.226	102.226		6.250	101.689	101.689	101.689	
6.250	102.086	102.086	102.086		6.375	101.788	101.795	101.802		6.250	102.086	102.086	102.086		6.375	101.788	101.795	101.802	
6.375	102.447	102.455	102.462		6.500	102.166	102.173	102.180		6.375	102.447	102.455	102.462		6.500	102.166	102.173	102.180	
6.500	103.296	103.303	103.310		6.625	102.532	102.539	102.546		6.500	103.296	103.303	103.310		6.625	102.532	102.539	102.546	
6.625	103.668	103.675	103.682		6.750	102.211	102.218	102.225		6.625	103.668	103.675	103.682		6.750	102.211	102.218	102.225	
6.750	103.531	103.488	103.495		6.875	102.760	102.640	102.519		6.750	103.531	103.488	103.495		6.875	102.760	102.640	102.519	
6.875	104.477	104.356	104.235		6.990	102.654	102.533	102.412		6.875	104.477	104.356	104.235		6.990	102.654	102.533	102.412	
6.990	104.826	104.705	104.585		7.125	102.973	102.852	102.731		6.990	104.826	104.705	104.585		7.125	102.973	102.852	102.731	

**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, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250

FICO ≥700		VA Loan Amount >\$950K	
0.375		-0.375	
FICO 680-699		Loan Amount <\$100,000	
0.250		-0.375	
FICO 660-679		VA Cashout >90% LTV	
0.250		-3.000	
FICO 640-659		Manufactured Home (Purchase/Rate-Term/Cashout)	
0.000		-1.250	
FICO 620-639		Manufactured Home (Streamline/IRRR)	
-0.250		-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 16, 2026**

**SELECT FHA Pricing**

SELECT FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
4.990	98.336	98.307	98.279
5.125	99.158	99.130	99.101
5.250	99.867	99.839	99.811
5.375	100.564	100.500	100.437
5.500	100.969	100.905	100.841
5.625	101.360	101.296	101.232
5.750	101.845	101.781	101.717
5.875	101.415	101.415	101.415
5.990	102.502	102.502	102.502
6.125	102.676	102.676	102.676
6.250	102.536	102.536	102.536
6.375	102.897	102.905	102.912
6.500	103.746	103.753	103.760
6.625	104.118	104.125	104.132
6.750	103.981	103.938	103.945
6.875	104.927	104.806	104.685
6.990	105.276	105.155	105.035

SELECT FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
4.990	99.336	99.304	99.273
5.125	100.026	99.994	99.963
5.250	100.585	100.552	100.522
5.375	100.473	100.441	100.410
5.500	100.747	100.715	100.684
5.625	101.006	100.974	100.943
5.750	101.340	101.308	101.277
5.875	100.981	100.949	100.919
5.990	101.928	101.895	101.865
6.125	101.949	101.917	101.886
6.250	101.639	101.606	101.576
6.375	101.974	101.925	101.874
6.500	102.661	102.612	102.562
6.625	102.871	102.822	102.772
6.750	102.809	102.760	102.710
6.875	103.594	103.545	103.495
6.990	103.772	103.724	103.673

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
4.990	98.186	98.157	98.129
5.125	99.008	98.980	98.951
5.250	99.717	99.689	99.661
5.375	100.414	100.350	100.287
5.500	100.819	100.755	100.691
5.625	101.210	101.146	101.082
5.750	101.695	101.631	101.567
5.875	101.265	101.265	101.265
5.990	102.352	102.352	102.352
6.125	102.526	102.526	102.526
6.250	102.386	102.386	102.386
6.375	102.747	102.755	102.762
6.500	103.596	103.603	103.610
6.625	103.968	103.975	103.982
6.750	103.831	103.788	103.795
6.875	104.777	104.656	104.535
6.990	105.126	105.005	104.885

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
4.990	98.186	98.157	98.129
5.125	99.008	98.980	98.951
5.250	99.717	99.689	99.661
5.375	100.414	100.350	100.287
5.500	100.819	100.755	100.691
5.625	101.210	101.146	101.082
5.750	101.695	101.631	101.567
5.875	101.265	101.265	101.265
5.990	102.352	102.352	102.352
6.125	102.526	102.526	102.526
6.250	102.386	102.386	102.386
6.375	102.747	102.755	102.762
6.500	103.596	103.603	103.610
6.625	103.968	103.975	103.982
6.750	103.831	103.788	103.795
6.875	104.777	104.656	104.535
6.990	105.126	105.005	104.885

SELECT FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.125	98.516	98.488	98.459
5.250	99.729	99.665	99.601
5.375	100.298	100.234	100.171
5.500	100.778	100.714	100.650
5.625	101.105	101.041	100.977
5.750	101.616	101.552	101.488
5.875	101.160	101.160	101.160
5.990	101.583	101.583	101.583
6.125	101.956	101.956	101.956
6.250	102.189	102.189	102.189
6.375	102.288	102.295	102.302
6.500	102.666	102.673	102.680
6.625	103.032	103.039	103.046
6.750	102.711	102.718	102.725
6.875	103.260	103.140	103.019
6.990	103.154	103.033	102.912
7.125	103.473	103.352	103.231

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301-HB-B)			
Rate	15 Day	30 Day	45 Day
5.125	98.316	98.288	98.259
5.250	99.529	99.465	99.401
5.375	100.098	100.034	99.971
5.500	100.578	100.514	100.450
5.625	100.905	100.841	100.777
5.750	101.416	101.352	101.288
5.875	100.960	100.960	100.960
5.990	101.383	101.383	101.383
6.125	101.756	101.756	101.756
6.250	101.989	101.989	101.989
6.375	102.088	102.095	102.102
6.500	102.466	102.473	102.480
6.625	102.832	102.839	102.846
6.750	102.511	102.518	102.525
6.875	103.060	102.940	102.819
6.990	102.954	102.833	102.712
7.125	103.273	103.152	103.031

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301-HB)			
Rate	15 Day	30 Day	45 Day
5.125	98.316	98.288	98.259
5.250	99.529	99.465	99.401
5.375	100.098	100.034	99.971
5.500	100.578	100.514	100.450
5.625	100.905	100.841	100.777
5.750	101.416	101.352	101.288
5.875	100.960	100.960	100.960
5.990	101.383	101.383	101.383
6.125	101.756	101.756	101.756
6.250	101.989	101.989	101.989
6.375	102.088	102.095	102.102
6.500	102.466	102.473	102.480
6.625	102.832	102.839	102.846
6.750	102.511	102.518	102.525
6.875	103.060	102.940	102.819
6.990	102.954	102.833	102.712
7.125	103.273	103.152	103.031

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.125	98.516	98.488	98.459
5.250	99.729	99.665	99.601
5.375	100.298	100.234	100.171
5.500	100.778	100.714	100.650
5.625	101.105	101.041	100.977
5.750	101.616	101.552	101.488
5.875	101.160	101.160	101.160
5.990	101.583	101.583	101.583
6.125	101.956	101.956	101.956
6.250	102.189	102.189	102.189
6.375	102.288	102.295	102.302
6.500	102.666	102.673	102.680
6.625	103.032	103.039	103.046
6.750	102.711	102.718	102.725
6.875	103.260	103.140	103.019
6.990	103.154	103.033	102.912
7.125	103.473	103.352	103.231

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325)			
Rate	15 Day	30 Day	45 Day
4.990	98.226	98.197	98.169
5.125	99.048	99.020	98.991
5.250	99.757	99.729	99.701
5.375	100.454	100.390	100.327
5.500	100.859	100.795	100.731
5.625	101.250	101.186	101.122
5.750	101.735	101.671	101.607
5.875	101.305	101.305	101.305
5.990	102.392	102.392	102.392
6.125	102.566	102.566	102.566
6.250	102.426	102.426	102.426
6.375	102.787	102.795	102.802
6.500	103.636	103.643	103.650
6.625	104.008	104.015	104.022
6.750	103.871	103.828	103.835
6.875	104.817	104.696	104.575
6.990	105.166	105.045	104.925

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.125	98.091	98.063	98.034
5.250	99.304	99.240	99.176
5.375	99.873	99.809	99.746
5.500	100.353	100.289	100.225
5.625	100.680	100.616	100.552
5.750	101.191	101.127	101.063
5.875	100.735	100.735	100.735
5.990	101.158	101.158	101.158
6.125	101.531	101.531	101.531
6.250	101.764	101.764	101.764
6.375	101.863	101.870	101.877
6.500	102.241	102.248	102.255
6.625	102.607	102.614	102.621
6.750	102.286	102.293	102.300
6.875	102.835	102.715	102.594
6.990	102.729	102.608	102.487
7.125	103.048	102.927	102.806

SELECT FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
4.990	99.211	99.179	99.148
5.125	99.901	99.869	99.838
5.250	100.460	100.427	100.397
5.375	100.348	100.316	100.285
5.500	100.622	100.590	100.559
5.625	100.881	100.849	100.818
5.750	101.215	101.183	101.152
5.875	100.856	100.824	100.794
5.990	101.803	101.770	101.740
6.125	101.824	101.792	101.761
6.250	101.514	101.481	101.451
6.375	101.849	101.800	101.749
6.500	102.536	102.487	102.437
6.625	102.746	102.697	102.647
6.750	102.684	102.635	102.585
6.875	103.469	103.420	103.370
6.990	103.647	103.599	103.548

SELECT FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
5.125	98.516	98.488	98.459
5.250	99.729	99.665	99.601
5.375	100.298	100.234	100.171
5.500	100.778	100.714	100.650
5.625	101.105	101.041	100.977
5.750	101.616	101.552	101.488
5.875	101.160	101.160	101.160
5.990	101.583	101.583	101.583
6.125	101.956	101.956	101.956
6.250	102.189	102.189	102.189
6.375	102.288	102.295	102.302
6.500	102.666	102.673	102.680
6.625	103.032	103.039	103.046
6.750	102.711	102.718	102.725
6.875	103.260	103.140	103.019
6.990	103.154	103.033	102.912
7.125	103.473	103.352	103.231

**LLPAs**

FICO Score	Adjustment
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 Score
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Effective: April 16, 2026

**VA & USDA Pricing**

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	97.758	97.730	97.702	
5.125	98.395	98.367	98.339	
5.250	99.164	99.136	99.107	
5.375	99.692	99.628	99.564	
5.500	100.379	100.315	100.251	
5.625	100.808	100.744	100.680	
5.750	101.055	100.991	100.927	
5.875	100.885	100.885	100.885	
5.990	101.530	101.530	101.530	
6.125	101.928	101.928	101.928	
6.250	102.041	102.041	102.041	
6.375	101.918	101.925	101.932	
6.500	102.457	102.464	102.472	
6.625	102.665	102.673	102.680	
6.750	103.214	103.171	103.178	
6.875	103.857	103.736	103.616	
6.990	104.192	104.071	103.950	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.990	96.958	96.930	96.902	
5.125	97.595	97.567	97.539	
5.250	98.364	98.336	98.307	
5.375	98.892	98.828	98.764	
5.500	99.579	99.515	99.451	
5.625	100.008	99.944	99.880	
5.750	100.255	100.191	100.127	
5.875	100.085	100.085	100.085	
5.990	100.730	100.730	100.730	
6.125	101.128	101.128	101.128	
6.250	101.241	101.241	101.241	
6.375	101.118	101.125	101.132	
6.500	101.657	101.664	101.672	
6.625	101.865	101.873	101.880	
6.750	102.414	102.371	102.378	
6.875	103.057	102.936	102.816	
6.990	103.392	103.271	103.150	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	98.769	98.736	98.706	
5.125	99.274	99.241	99.211	
5.250	99.891	99.859	99.828	
5.375	99.611	99.579	99.548	
5.500	100.167	100.135	100.104	
5.625	100.463	100.431	100.400	
5.750	100.560	100.527	100.496	
5.875	100.461	100.429	100.398	
5.990	100.965	100.933	100.903	
6.125	101.211	101.179	101.149	
6.250	101.153	101.121	101.091	
6.375	101.004	100.966	100.905	
6.500	101.382	101.334	101.283	
6.625	101.429	101.380	101.329	
6.750	102.052	102.004	101.953	
6.875	102.534	102.486	102.435	
6.990	102.698	102.649	102.599	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.213	98.184	98.156	
5.250	99.253	99.189	99.125	
5.375	99.662	99.598	99.534	
5.500	100.114	100.050	99.986	
5.625	100.764	100.701	100.637	
5.750	100.943	100.879	100.815	
5.875	100.464	100.464	100.464	
5.990	100.857	100.857	100.857	
6.125	101.456	101.456	101.456	
6.250	101.357	101.357	101.357	
6.375	101.076	101.084	101.091	
6.500	101.514	101.521	101.528	
6.625	102.214	102.221	102.228	
6.750	101.552	101.559	101.566	
6.875	102.539	102.419	102.298	
6.990	102.723	102.602	102.481	
7.125	102.528	102.408	102.287	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.508	97.480	97.452	
5.125	98.145	98.117	98.089	
5.250	98.914	98.886	98.857	
5.375	99.442	99.378	99.314	
5.500	100.129	100.065	100.001	
5.625	100.558	100.494	100.430	
5.750	100.805	100.741	100.677	
5.875	100.635	100.635	100.635	
5.990	101.280	101.280	101.280	
6.125	101.678	101.678	101.678	
6.250	101.791	101.791	101.791	
6.375	101.668	101.675	101.682	
6.500	102.207	102.214	102.222	
6.625	102.415	102.423	102.430	
6.750	102.964	102.921	102.928	
6.875	103.607	103.486	103.366	
6.990	103.942	103.821	103.700	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	98.063	98.034	98.006	
5.250	99.103	99.039	98.975	
5.375	99.512	99.448	99.384	
5.500	99.964	99.900	99.836	
5.625	100.614	100.551	100.487	
5.750	100.793	100.729	100.665	
5.875	100.314	100.314	100.314	
5.990	100.707	100.707	100.707	
6.125	101.306	101.306	101.306	
6.250	101.207	101.207	101.207	
6.375	100.926	100.934	100.941	
6.500	101.364	101.371	101.378	
6.625	102.064	102.071	102.078	
6.750	101.402	101.409	101.416	
6.875	102.389	102.269	102.148	
6.990	102.573	102.452	102.331	
7.125	102.378	102.258	102.137	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.508	97.480	97.452	
5.125	98.145	98.117	98.089	
5.250	98.914	98.886	98.857	
5.375	99.442	99.378	99.314	
5.500	100.129	100.065	100.001	
5.625	100.558	100.494	100.430	
5.750	100.805	100.741	100.677	
5.875	100.635	100.635	100.635	
5.990	101.280	101.280	101.280	
6.125	101.678	101.678	101.678	
6.250	101.791	101.791	101.791	
6.375	101.668	101.675	101.682	
6.500	102.207	102.214	102.222	
6.625	102.415	102.423	102.430	
6.750	102.964	102.921	102.928	
6.875	103.607	103.486	103.366	
6.990	103.942	103.821	103.700	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	98.063	98.034	98.006	
5.250	99.103	99.039	98.975	
5.375	99.512	99.448	99.384	
5.500	99.964	99.900	99.836	
5.625	100.614	100.551	100.487	
5.750	100.793	100.729	100.665	
5.875	100.314	100.314	100.314	
5.990	100.707	100.707	100.707	
6.125	101.306	101.306	101.306	
6.250	101.207	101.207	101.207	
6.375	100.926	100.934	100.941	
6.500	101.364	101.371	101.378	
6.625	102.064	102.071	102.078	
6.750	101.402	101.409	101.416	
6.875	102.389	102.269	102.148	
6.990	102.573	102.452	102.331	
7.125	102.378	102.258	102.137	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.644	98.616	98.587	
5.375	99.172	99.108	99.044	
5.500	99.859	99.795	99.731	
5.625	100.288	100.224	100.160	
5.750	100.535	100.471	100.407	
5.875	100.365	100.365	100.365	
5.990	101.010	101.010	101.010	
6.125	101.408	101.408	101.408	
6.250	101.521	101.521	101.521	
6.375	101.398	101.405	101.412	
6.500	101.937	101.944	101.952	
6.625	102.145	102.153	102.160	
6.750	102.694	102.651	102.658	
6.875	103.337	103.216	103.096	
6.990	103.672	103.551	103.430	
7.125	104.196	104.076	103.955	
7.250	104.466	104.345	104.224	

**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, IA, 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 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	-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)	-1.250
Manufactured Home (Streamline/IRRRL)	-1.250

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







Effective: April 16, 2026

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

**FHA Streamline & VA IRRRL Pricing**

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.926	97.897	97.869	
5.125	98.748	98.720	98.691	
5.250	99.457	99.429	99.401	
5.375	100.154	100.090	100.027	
5.500	100.559	100.495	100.431	
5.625	100.950	100.886	100.822	
5.750	101.435	101.371	101.307	
5.875	101.005	101.005	101.005	
5.990	102.092	102.092	102.092	
6.125	102.266	102.266	102.266	
6.250	102.126	102.126	102.126	
6.375	102.487	102.495	102.502	
6.500	103.336	103.343	103.350	
6.625	103.708	103.715	103.722	
6.750	103.571	103.528	103.535	
6.875	104.517	104.396	104.275	
6.990	104.866	104.745	104.625	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.632	98.604	98.576	
5.375	99.329	99.265	99.202	
5.500	99.734	99.670	99.606	
5.625	100.125	100.061	99.997	
5.750	100.610	100.546	100.482	
5.875	100.180	100.180	100.180	
5.990	101.267	101.267	101.267	
6.125	101.441	101.441	101.441	
6.250	101.301	101.301	101.301	
6.375	101.662	101.670	101.677	
6.500	102.511	102.518	102.525	
6.625	102.883	102.890	102.897	
6.750	102.746	102.703	102.710	
6.875	103.692	103.571	103.450	
6.990	104.041	103.920	103.800	
7.125	104.852	104.731	104.610	
7.250	104.455	104.334	104.213	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.911	98.879	98.848	
5.125	99.601	99.569	99.538	
5.250	100.160	100.127	100.097	
5.375	100.048	100.016	99.985	
5.500	100.322	100.290	100.259	
5.625	100.581	100.549	100.518	
5.750	100.915	100.883	100.852	
5.875	100.556	100.524	100.494	
5.990	101.503	101.470	101.440	
6.125	101.524	101.492	101.461	
6.250	101.214	101.181	101.151	
6.375	101.549	101.500	101.449	
6.500	102.236	102.187	102.137	
6.625	102.446	102.397	102.347	
6.750	102.384	102.335	102.285	
6.875	103.169	103.120	103.070	
6.990	103.347	103.299	103.248	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.004	98.940	98.876	
5.375	99.573	99.509	99.446	
5.500	100.053	99.989	99.925	
5.625	100.380	100.316	100.252	
5.750	100.891	100.827	100.763	
5.875	100.435	100.435	100.435	
5.990	100.858	100.858	100.858	
6.125	101.231	101.231	101.231	
6.250	101.464	101.464	101.464	
6.375	101.563	101.570	101.577	
6.500	101.941	101.948	101.955	
6.625	102.307	102.314	102.321	
6.750	101.986	101.993	102.000	
6.875	102.535	102.415	102.294	
6.990	102.429	102.308	102.187	
7.125	102.748	102.627	102.506	
7.250	103.101	102.980	102.859	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	99.289	99.261	99.232	
5.375	99.817	99.753	99.689	
5.500	100.504	100.440	100.376	
5.625	100.933	100.869	100.805	
5.750	101.180	101.116	101.052	
5.875	101.010	101.010	101.010	
5.990	101.655	101.655	101.655	
6.125	102.053	102.053	102.053	
6.250	102.166	102.166	102.166	
6.375	102.043	102.050	102.057	
6.500	102.582	102.589	102.597	
6.625	102.790	102.798	102.805	
6.750	103.339	103.296	103.303	
6.875	103.982	103.861	103.741	
6.990	104.317	104.196	104.075	
7.125	104.841	104.721	104.600	
7.250	105.111	104.990	104.869	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.239	98.211	98.182	
5.375	98.767	98.703	98.639	
5.500	99.454	99.390	99.326	
5.625	99.883	99.819	99.755	
5.750	100.130	100.066	100.002	
5.875	99.960	99.960	99.960	
5.990	100.605	100.605	100.605	
6.125	101.003	101.003	101.003	
6.250	101.116	101.116	101.116	
6.375	100.993	101.000	101.007	
6.500	101.532	101.539	101.547	
6.625	101.740	101.748	101.755	
6.750	102.289	102.246	102.253	
6.875	102.932	102.811	102.691	
6.990	103.267	103.146	103.025	
7.125	103.791	103.671	103.550	
7.250	104.061	103.940	103.819	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.644	98.611	98.581	
5.125	99.149	99.116	99.086	
5.250	99.766	99.734	99.703	
5.375	99.486	99.454	99.423	
5.500	100.042	100.010	99.979	
5.625	100.338	100.306	100.275	
5.750	100.435	100.402	100.371	
5.875	100.336	100.304	100.273	
5.990	100.840	100.808	100.778	
6.125	101.086	101.054	101.024	
6.250	101.028	100.996	100.966	
6.375	100.879	100.831	100.780	
6.500	101.257	101.209	101.158	
6.625	101.304	101.255	101.204	
6.750	101.927	101.879	101.828	
6.875	102.409	102.361	102.310	
6.990	102.573	102.524	102.474	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.078	99.014	98.950	
5.375	99.487	99.423	99.359	
5.500	99.939	99.875	99.811	
5.625	100.589	100.526	100.462	
5.750	100.768	100.704	100.640	
5.875	100.289	100.289	100.289	
5.990	100.682	100.682	100.682	
6.125	101.281	101.281	101.281	
6.250	101.182	101.182	101.182	
6.375	100.901	100.909	100.916	
6.500	101.339	101.346	101.353	
6.625	102.039	102.046	102.053	
6.750	101.377	101.384	101.391	
6.875	102.364	102.244	102.123	
6.990	102.548	102.427	102.306	
7.125	102.353	102.233	102.112	
7.250	102.896	102.775	102.654	

**LLPAs**

FICO Score	FICO 600-619	VA Loan Amount >\$950K
FICO ≥700	FICO 600-619	VA Loan Amount >\$950K
0.375	-1.000	-0.375
FICO 680-699	FICO 680-699	Loan Amount ≤\$100,000
0.250	-1.750	-0.375
FICO 660-679	FICO 650-679	VA Cashout ≥90% LTV
0.250	-3.250	-3.00
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

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:

Thursday, April 16, 2026

**Jumbo Nitro XL Pricing**

Jumbo Nitro XL 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.533	99.439	99.252	99.064
6.250	99.879	99.786	99.598	99.411
6.375	100.184	100.090	99.903	99.715
6.500	100.469	100.375	100.187	100.000
6.625	100.696	100.602	100.415	100.227
6.750	100.915	100.822	100.634	100.447
6.875	101.134	101.040	100.852	100.665
7.000	101.280	101.186	100.999	100.811
7.125	101.396	101.303	101.115	100.928
7.250	101.514	101.420	101.233	101.045
7.375	101.617	101.523	101.336	101.148
7.500	101.735	101.641	101.453	101.266
7.625	101.867	101.773	101.586	101.398
7.750	102.000	101.906	101.718	101.531
7.875	102.132	102.038	101.851	101.663
8.000	102.264	102.171	101.983	101.796
8.125	102.397	102.303	102.116	101.928
8.250	102.529	102.436	102.248	102.061
8.375	102.662	102.568	102.380	102.193

Jumbo Nitro XL 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.169	99.096	98.908	98.721
6.375	99.431	99.337	99.150	98.962
6.500	99.673	99.580	99.392	99.205
6.625	99.719	99.625	99.437	99.250
6.750	99.928	99.834	99.647	99.459
6.875	100.137	100.044	99.856	99.669
7.000	100.347	100.253	100.065	99.878
7.125	100.556	100.462	100.275	100.087
7.250	100.765	100.672	100.484	100.297
7.375	100.975	100.881	100.693	100.506
7.500	101.184	101.090	100.903	100.715
7.625	101.393	101.299	101.112	100.924
7.750	101.603	101.509	101.321	101.134
7.875	101.812	101.718	101.531	101.343
8.000	102.021	101.927	101.740	101.552

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

CLTV							
	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800	0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 799	0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759	0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739	0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719	-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699	-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679	-1.500	-1.750	-2.150	-3.350	-4.400		
Other Adjusters	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property	-0.500	-0.550	-0.750	-1.250	-1.750		
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance	-0.050	-0.100	-0.250	-0.750	-1.250		
Second Home	0.000	0.000	0.000	-0.100	-0.200		
Condo (LR and HR)	0.000	0.000	-0.050	-0.100	-0.200	-0.300	
2-4 Unit	-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self-Employed	0.000	-0.050	-0.050	-0.100	-0.100	-0.200	-0.250
UPB >2mm	-0.250	-0.250	-0.250	-0.250	-0.250		
UPB >2.5mm	-0.500	-0.500	-0.500	-0.500			
DTI >45	-0.050	-0.050	-0.050	-0.250	-0.375	-0.500	-0.500
DTI <35	0.100	0.100	0.100	0.100	0.100	0.100	0.100

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

<b>NC Floor Price</b>
99.750

<b>Maximum Net Price</b>
102.000

**Must be Conditionally Approved to lock**

Effective: Thursday, April 16, 2026

**Jumbo Nitro Pricing**

Jumbo Nitro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.597	98.487	98.315	98.097
5.875	98.965	98.856	98.684	98.465
6.000	99.333	99.223	99.052	98.833
6.125	99.593	99.484	99.312	99.093
6.250	99.855	99.745	99.574	99.355
6.375	99.952	99.843	99.671	99.452
6.500	100.049	99.940	99.768	99.549
6.625	100.055	99.946	99.774	99.555
6.750	100.062	99.952	99.781	99.562
6.875	100.200	100.091	99.919	99.700
7.000	100.339	100.229	100.058	99.839
7.125	100.408	100.299	100.127	99.908
7.250	100.477	100.368	100.196	99.977
7.375	100.477	100.368	100.196	99.977
7.500	100.477	100.368	100.196	99.977

Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.597	98.487	98.315	98.097
5.875	98.965	98.856	98.684	98.465
6.000	99.333	99.223	99.052	98.833
6.125	99.593	99.484	99.312	99.093
6.250	99.855	99.745	99.574	99.355
6.375	99.952	99.843	99.671	99.452
6.500	100.049	99.940	99.768	99.549
6.625	100.055	99.946	99.774	99.555
6.750	100.062	99.952	99.781	99.562
6.875	100.200	100.091	99.919	99.700
7.000	100.339	100.229	100.058	99.839
7.125	100.408	100.299	100.127	99.908
7.250	100.477	100.368	100.196	99.977
7.375	100.477	100.368	100.196	99.977
7.500	100.477	100.368	100.196	99.977

Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.597	98.487	98.315	98.097
5.875	98.965	98.856	98.684	98.465
6.000	99.333	99.223	99.052	98.833
6.125	99.593	99.484	99.312	99.093
6.250	99.855	99.745	99.574	99.355
6.375	99.952	99.843	99.671	99.452
6.500	100.049	99.940	99.768	99.549
6.625	100.055	99.946	99.774	99.555
6.750	100.062	99.952	99.781	99.562
6.875	100.200	100.091	99.919	99.700
7.000	100.339	100.229	100.058	99.839
7.125	100.408	100.299	100.127	99.908
7.250	100.477	100.368	100.196	99.977
7.375	100.477	100.368	100.196	99.977
7.500	100.477	100.368	100.196	99.977

Jumbo Nitro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	96.695	96.586	96.414	96.195
5.625	97.027	96.917	96.746	96.527
5.750	97.358	97.249	97.077	96.858
5.875	97.668	97.559	97.387	97.168
6.000	97.979	97.869	97.697	97.479
6.125	98.265	98.155	97.983	97.765
6.250	98.551	98.441	98.270	98.051
6.375	98.817	98.707	98.536	98.317
6.500	99.083	98.974	98.802	98.583
6.625	99.403	99.294	99.122	98.903
6.750	99.724	99.615	99.443	99.224

Jumbo Nitro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	96.636	96.526	96.354	96.136
5.375	96.939	96.830	96.658	96.439
5.500	97.219	97.109	96.937	96.719
5.625	97.493	97.383	97.211	96.993
5.750	97.747	97.638	97.466	97.247
5.875	98.013	97.904	97.732	97.513
6.000	98.278	98.169	97.997	97.778
6.125	98.483	98.374	98.202	97.983
6.250	98.659	98.549	98.377	98.159
6.375	98.913	98.804	98.632	98.413
6.500	99.170	99.060	98.888	98.670
6.625	99.205	99.095	98.923	98.705
6.750	99.240	99.131	98.959	98.740
6.875	99.458	99.349	99.177	98.958
7.000	99.677	99.567	99.395	99.177

**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>ARMS</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



**Forward Lending**

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

Effective: Thursday, April 16, 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