



Ratesheet Code: RS-WS

Effective Date: 5/21/26 7:30 AM

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| 15 Day | 06/04/26 |
| 30 Day | 06/19/26 |
| 45 Day | 07/06/26 |
| 60 Day | 07/19/26 |

Mortgage Clause

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

2025 FHA/VA Loan Limits

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

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 | 6.375 | 100.379 | 100.352 | -0.027 |
| Alt | 5.875 | 100.179 | 100.219 | 0.040 |
| DSCR | 6.625 | 100.394 | 100.394 | 0.000 |
| | 7.999 | 100.250 | 100.250 | 0.000 |

May Pricing Specials

| | |
|---|--------------|
| Non-Select FICO 620+ FHA, VA & DPA (STD Bal & High Bal) Max DTI 50%, Excludes Manual Underwrites | 0.500 |
| Select FHA, VA (STD Bal & High Bal) Max DTI 50%, Excludes Manual Underwrites | 0.250 |
| Alt Agency | 0.125 |

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

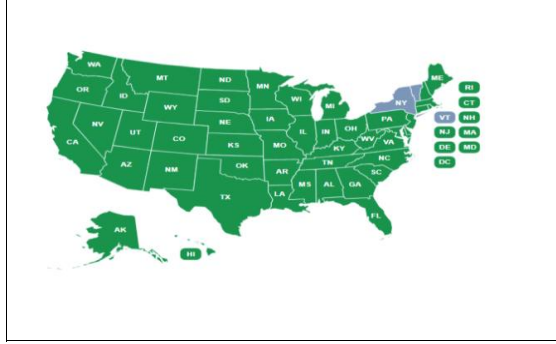
[FHA Approved Condo Search](#)

Contact List

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

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

Approved States



Temporary Property Eligibility Restrictions

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

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.



Effective: May 21, 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 | 93.210 | 93.162 | 93.120 | 93.075 | 4.875 | 92.783 | 92.736 | 92.694 | 92.649 | 5.750 | 98.448 | 98.359 | 98.265 | 98.165 |
| 4.990 | 93.862 | 93.814 | 93.772 | 93.727 | 4.990 | 93.435 | 93.388 | 93.346 | 93.301 | 5.875 | 99.003 | 98.914 | 98.820 | 98.720 |
| 5.125 | 94.332 | 94.285 | 94.243 | 94.198 | 5.125 | 93.931 | 93.883 | 93.841 | 93.796 | 5.990 | 99.486 | 99.397 | 99.303 | 99.203 |
| 5.250 | 94.920 | 94.872 | 94.823 | 94.771 | 5.250 | 94.531 | 94.483 | 94.434 | 94.382 | 6.125 | 100.023 | 99.934 | 99.841 | 99.740 |
| 5.375 | 95.588 | 95.540 | 95.492 | 95.440 | 5.375 | 95.212 | 95.164 | 95.115 | 95.063 | 6.250 | 100.253 | 100.151 | 100.050 | 99.942 |
| 5.500 | 96.225 | 96.177 | 96.128 | 96.076 | 5.500 | 95.861 | 95.813 | 95.764 | 95.712 | 6.375 | 100.853 | 100.750 | 100.650 | 100.542 |
| 5.625 | 96.806 | 96.758 | 96.709 | 96.657 | 5.625 | 96.454 | 96.406 | 96.358 | 96.306 | 6.500 | 101.297 | 101.195 | 101.094 | 100.986 |
| 5.750 | 97.468 | 97.406 | 97.340 | 97.270 | 5.750 | 97.123 | 97.061 | 96.995 | 96.924 | 6.625 | 101.571 | 101.468 | 101.367 | 101.259 |
| 5.875 | 98.067 | 98.006 | 97.940 | 97.869 | 5.875 | 97.742 | 97.681 | 97.615 | 97.544 | 6.750 | 101.827 | 101.718 | 101.620 | 101.516 |
| 5.990 | 98.594 | 98.523 | 98.453 | 98.377 | 5.990 | 98.269 | 98.198 | 98.128 | 98.052 | 6.875 | 102.107 | 101.998 | 101.900 | 101.796 |
| 6.125 | 99.229 | 99.147 | 99.067 | 98.981 | 6.125 | 98.896 | 98.814 | 98.734 | 98.648 | 6.990 | 102.569 | 102.461 | 102.363 | 102.258 |
| 6.250 | 99.792 | 99.710 | 99.631 | 99.545 | 6.250 | 99.464 | 99.382 | 99.303 | 99.217 | 7.125 | 102.967 | 102.859 | 102.761 | 102.656 |
| 6.375 | 100.433 | 100.352 | 100.272 | 100.186 | 6.375 | 100.088 | 100.007 | 99.927 | 99.841 | 7.250 | 103.655 | 103.601 | 103.552 | 103.500 |
| 6.500 | 100.898 | 100.816 | 100.736 | 100.650 | 6.500 | 100.553 | 100.471 | 100.391 | 100.305 | 7.375 | 104.062 | 104.008 | 103.959 | 103.907 |
| 6.625 | 101.254 | 101.165 | 101.075 | 100.978 | 6.625 | 100.909 | 100.820 | 100.730 | 100.633 | 7.500 | 104.440 | 104.386 | 104.337 | 104.285 |
| 6.750 | 101.828 | 101.739 | 101.655 | 101.565 | 6.750 | 101.483 | 101.394 | 101.310 | 101.220 | 7.625 | 104.729 | 104.675 | 104.626 | 104.574 |
| 6.875 | 102.088 | 101.993 | 101.909 | 101.819 | 6.875 | 101.743 | 101.648 | 101.564 | 101.474 | 7.750 | 104.843 | 104.789 | 104.740 | 104.688 |
| 6.990 | 102.621 | 102.526 | 102.442 | 102.352 | 6.990 | 102.276 | 102.181 | 102.097 | 102.007 | 7.875 | 105.120 | 105.065 | 105.016 | 104.964 |
| 7.125 | 103.049 | 102.954 | 102.870 | 102.780 | 7.125 | 102.704 | 102.609 | 102.525 | 102.435 | 7.990 | 105.097 | 105.043 | 104.994 | 104.941 |
| 7.250 | 103.864 | 103.809 | 103.761 | 103.708 | 7.250 | 103.519 | 103.464 | 103.416 | 103.363 | 8.125 | 105.349 | 105.294 | 105.245 | 105.193 |
| 7.375 | 104.200 | 104.145 | 104.096 | 104.044 | 7.375 | 103.855 | 103.800 | 103.751 | 103.699 | | | | | |
| 7.500 | 104.544 | 104.490 | 104.441 | 104.388 | 7.500 | 104.199 | 104.145 | 104.096 | 104.043 | | | | | |
| 7.625 | 104.842 | 104.788 | 104.739 | 104.686 | 7.625 | 104.497 | 104.443 | 104.394 | 104.341 | | | | | |

| 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 | 97.130 | 97.086 | 97.042 | 96.994 | 5.990 | 100.366 | 100.308 | 100.251 | 100.190 | 5.750 | 97.118 | 97.056 | 96.990 | 96.920 |
| 4.990 | 97.512 | 97.468 | 97.423 | 97.376 | 6.125 | 100.610 | 100.552 | 100.495 | 100.434 | 5.875 | 97.717 | 97.656 | 97.590 | 97.519 |
| 5.125 | 97.693 | 97.649 | 97.604 | 97.557 | 6.250 | 101.092 | 101.049 | 101.006 | 100.960 | 5.990 | 98.244 | 98.173 | 98.103 | 98.027 |
| 5.250 | 98.582 | 98.524 | 98.467 | 98.406 | 6.375 | 101.459 | 101.416 | 101.373 | 101.327 | 6.125 | 98.879 | 98.797 | 98.717 | 98.631 |
| 5.375 | 98.986 | 98.928 | 98.871 | 98.810 | 6.500 | 101.693 | 101.649 | 101.607 | 101.561 | 6.250 | 99.442 | 99.360 | 99.281 | 99.195 |
| 5.500 | 99.373 | 99.315 | 99.258 | 99.197 | 6.625 | 101.791 | 101.747 | 101.705 | 101.659 | 6.375 | 100.083 | 100.008 | 99.934 | 99.856 |
| 5.625 | 99.748 | 99.690 | 99.633 | 99.572 | 6.750 | 102.124 | 102.081 | 102.038 | 101.992 | 6.500 | 100.614 | 100.539 | 100.466 | 100.388 |
| 5.750 | 100.104 | 100.045 | 99.989 | 99.928 | 6.875 | 102.188 | 102.145 | 102.102 | 102.056 | 6.625 | 100.967 | 100.891 | 100.819 | 100.740 |
| 5.875 | 100.439 | 100.381 | 100.324 | 100.263 | 6.990 | 102.472 | 102.428 | 102.385 | 102.339 | 6.750 | 101.478 | 101.392 | 101.309 | 101.219 |
| 5.990 | 100.730 | 100.672 | 100.615 | 100.554 | 7.125 | 102.667 | 102.624 | 102.581 | 102.535 | 6.875 | 101.828 | 101.746 | 101.663 | 101.574 |
| 6.125 | 101.050 | 100.992 | 100.935 | 100.874 | 7.250 | 102.666 | 102.615 | 102.563 | 102.508 | 6.990 | 102.344 | 102.262 | 102.179 | 102.090 |
| 6.250 | 101.359 | 101.301 | 101.244 | 101.184 | 7.375 | 102.826 | 102.775 | 102.723 | 102.668 | 7.125 | 102.776 | 102.694 | 102.610 | 102.521 |
| 6.375 | 101.783 | 101.725 | 101.671 | 101.613 | 7.500 | 102.970 | 102.919 | 102.867 | 102.812 | 7.250 | 103.514 | 103.459 | 103.411 | 103.358 |
| 6.500 | 102.077 | 102.022 | 101.971 | 101.916 | 7.625 | 103.047 | 102.996 | 102.944 | 102.889 | 7.375 | 103.850 | 103.795 | 103.746 | 103.694 |
| 6.625 | 102.229 | 102.185 | 102.142 | 102.097 | 7.750 | 102.886 | 102.835 | 102.783 | 102.728 | 7.500 | 104.194 | 104.140 | 104.091 | 104.038 |
| 6.750 | 102.630 | 102.586 | 102.543 | 102.497 | 7.875 | 103.022 | 102.971 | 102.920 | 102.864 | 7.625 | 104.492 | 104.438 | 104.389 | 104.336 |
| 6.875 | 102.756 | 102.712 | 102.669 | 102.624 | 7.990 | 102.894 | 102.843 | 102.791 | 102.736 | 7.750 | 104.588 | 104.533 | 104.485 | 104.432 |
| 6.990 | 103.092 | 103.048 | 103.006 | 102.960 | 8.125 | 103.041 | 102.990 | 102.939 | 102.883 | 7.875 | 104.817 | 104.763 | 104.714 | 104.662 |
| | | | | | | | | | | 7.990 | 104.755 | 104.701 | 104.652 | 104.599 |
| | | | | | | | | | | 8.125 | 105.045 | 104.991 | 104.942 | 104.889 |

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 | 94.813 | 94.765 | 94.717 | 94.665 | 4.875 | 92.208 | 92.161 | 92.119 | 92.074 | 5.750 | 98.373 | 98.284 | 98.190 | 98.090 |
| 5.500 | 95.460 | 95.402 | 95.353 | 95.301 | 4.990 | 92.860 | 92.813 | 92.771 | 92.726 | 5.875 | 98.928 | 98.839 | 98.745 | 98.645 |
| 5.625 | 96.031 | 95.983 | 95.934 | 95.882 | 5.125 | 93.356 | 93.308 | 93.266 | 93.221 | 5.990 | 99.411 | 99.322 | 99.228 | 99.128 |
| 5.750 | 96.693 | 96.631 | 96.565 | 96.495 | 5.250 | 93.956 | 93.908 | 93.859 | 93.807 | 6.125 | 99.948 | 99.859 | 99.766 | 99.665 |
| 5.875 | 97.292 | 97.231 | 97.165 | 97.094 | 5.375 | 94.637 | 94.589 | 94.540 | 94.488 | 6.250 | 100.178 | 100.076 | 99.975 | 99.867 |
| 5.990 | 97.819 | 97.748 | 97.678 | 97.602 | 5.500 | 95.286 | 95.238 | 95.189 | 95.137 | 6.375 | 100.778 | 100.675 | 100.575 | 100.467 |
| 6.125 | 98.454 | 98.372 | 98.292 | 98.206 | 5.625 | 95.879 | 95.831 | 95.783 | 95.731 | 6.500 | 101.222 | 101.120 | 101.019 | 100.911 |
| 6.250 | 99.017 | 98.935 | 98.856 | 98.770 | 5.750 | 96.548 | 96.486 | 96.420 | 96.349 | 6.625 | 101.496 | 101.393 | 101.292 | 101.184 |
| 6.375 | 99.658 | 99.577 | 99.497 | 99.411 | 5.875 | 97.167 | 97.106 | 97.040 | 96.969 | 6.750 | 101.752 | 101.643 | 101.545 | 101.441 |
| 6.500 | 100.123 | 100.041 | 99.961 | 99.875 | 5.990 | 97.694 | 97.623 | 97.553 | 97.477 | 6.875 | 102.032 | 101.923 | 101.825 | 101.721 |
| 6.625 | 100.479 | 100.390 | 100.300 | 100.203 | 6.125 | 98.321 | 98.239 | 98.159 | 98.073 | 6.990 | 102.494 | 102.386 | 102.288 | 102.183 |
| 6.750 | 101.053 | 100.964 | 100.880 | 100.790 | 6.250 | 98.889 | 98.807 | 98.728 | 98.642 | 7.125 | 102.892 | 102.784 | 102.686 | 102.581 |
| 6.875 | 101.313 | 101.218 | 101.134 | 101.044 | 6.375 | 99.513 | 99.432 | 99.352 | 99.266 | 7.250 | 103.580 | 103.526 | 103.477 | 103.425 |
| 6.990 | 101.846 | 101.751 | 101.667 | 101.577 | 6.500 | 99.978 | 99.896 | 99.816 | 99.730 | 7.375 | 103.987 | 103.933 | 103.884 | 103.832 |
| 7.125 | 102.274 | 102.179 | 102.095 | 102.005 | 6.625 | 100.334 | 100.245 | 100.155 | 100.058 | 7.500 | 104.365 | 104.311 | 104.262 | 104.210 |
| 7.250 | 103.089 | 103.034 | 102.986 | 102.933 | 6.750 | 100.908 | 100.819 | 100.735 | 100.645 | 7.625 | 104.654 | 104.600 | 104.551 | 104.499 |
| 7.375 | 103.425 | 103.370 | 103.321 | 103.269 | 6.875 | 101.168 | 101.073 | 100.989 | 100.899 | 7.750 | 104.768 | 104.714 | 104.665 | 104.613 |
| 7.500 | 103.769 | 103.715 | 103.666 | 103.613 | 6.990 | 101.701 | 101.606 | 101.522 | 101.432 | 7.875 | 105.045 | 104.990 | 104.941 | 104.889 |
| 7.625 | 104.067 | 104.013 | 103.964 | 103.911 | 7.125 | 102.129 | 102.034 | 101.950 | 101.860 | 7.990 | 105.022 | 104.968 | 104.919 | 104.866 |
| 7.750 | 104.163 | 104.108 | 104.060 | 104.007 | 7.250 | 102.944 | 102.889 | 102.841 | 102.788 | 8.125 | 105.274 | 105.219 | 105.170 | 105.118 |
| 7.875 | 104.392 | 104.338 | 104.289 | 104.237 | 7.375 | 103.280 | 103.225 | 103.176 | 103.124 | | | | | |
| 7.990 | 104.330 | 104.276 | 104.227 | 104.174 | 7.500 | 103.624 | 103.570 | 103.521 | 103.468 | | | | | |
| 8.125 | 104.541 | 104.487 | 104.438 | 104.386 | 7.625 | 103.922 | 103.868 | 103.819 | 103.766 | | | | | |

REFI NOW CONFORMING PRICING

| Fannie Mae 15 Yr Fixed Refi Now | | | | | Fannie Mae 10 Yr Fixed Refi Now | | | | |
|---------------------------------|--------|--------|--------|--------|---------------------------------|--------|--------|--------|--------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 6. | | | | | | | | | |



Effective: May 21, 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 | 96.339 | 96.277 | 96.205 | 96.127 | 5.500 | 94.289 | 94.227 | 94.155 | 94.077 | 5.375 | 93.749 | 93.687 | 93.615 | 93.537 |
| 5.625 | 97.007 | 96.944 | 96.872 | 96.795 | 5.625 | 94.957 | 94.894 | 94.822 | 94.745 | 5.500 | 94.439 | 94.377 | 94.305 | 94.227 |
| 5.750 | 97.499 | 97.437 | 97.365 | 97.287 | 5.750 | 95.449 | 95.387 | 95.315 | 95.237 | 5.625 | 95.107 | 95.044 | 94.972 | 94.895 |
| 5.875 | 98.083 | 98.021 | 97.948 | 97.871 | 5.875 | 96.033 | 95.971 | 95.898 | 95.821 | 5.750 | 95.599 | 95.537 | 95.465 | 95.387 |
| 5.990 | 98.681 | 98.619 | 98.546 | 98.469 | 5.990 | 96.631 | 96.569 | 96.496 | 96.419 | 5.875 | 96.183 | 96.121 | 96.048 | 95.971 |
| 6.125 | 99.238 | 99.176 | 99.103 | 99.026 | 6.125 | 97.183 | 97.121 | 97.049 | 96.971 | 5.990 | 96.781 | 96.719 | 96.646 | 96.569 |
| 6.250 | 99.597 | 99.494 | 99.394 | 99.286 | 6.250 | 97.527 | 97.424 | 97.324 | 97.216 | 6.125 | 97.321 | 97.259 | 97.187 | 97.109 |
| 6.375 | 100.085 | 99.982 | 99.882 | 99.774 | 6.375 | 98.015 | 97.912 | 97.812 | 97.704 | 6.250 | 97.672 | 97.570 | 97.469 | 97.361 |
| 6.500 | 100.512 | 100.410 | 100.309 | 100.201 | 6.500 | 98.442 | 98.340 | 98.239 | 98.131 | 6.375 | 98.169 | 98.067 | 97.966 | 97.858 |
| 6.625 | 100.903 | 100.800 | 100.700 | 100.592 | 6.625 | 98.833 | 98.730 | 98.630 | 98.522 | 6.500 | 98.609 | 98.506 | 98.406 | 98.298 |
| 6.750 | 101.229 | 101.119 | 101.008 | 100.889 | 6.750 | 99.159 | 99.049 | 98.938 | 98.819 | 6.625 | 98.999 | 98.897 | 98.796 | 98.688 |
| 6.875 | 101.504 | 101.395 | 101.284 | 101.165 | 6.875 | 99.434 | 99.325 | 99.214 | 99.095 | 6.750 | 99.340 | 99.231 | 99.120 | 99.001 |
| 6.990 | 101.732 | 101.622 | 101.511 | 101.392 | 6.990 | 99.662 | 99.552 | 99.441 | 99.322 | 6.875 | 99.604 | 99.494 | 99.383 | 99.264 |
| 7.125 | 102.026 | 101.917 | 101.806 | 101.687 | 7.125 | 99.956 | 99.847 | 99.736 | 99.617 | 6.990 | 99.851 | 99.741 | 99.630 | 99.511 |
| 7.250 | 101.720 | 101.611 | 101.507 | 101.395 | 7.250 | 99.650 | 99.541 | 99.437 | 99.325 | 7.125 | 100.169 | 100.060 | 99.949 | 99.830 |
| 7.375 | 102.471 | 102.362 | 102.258 | 102.146 | 7.375 | 100.401 | 100.292 | 100.188 | 100.076 | 7.250 | 99.891 | 99.782 | 99.678 | 99.566 |
| 7.500 | 102.656 | 102.547 | 102.443 | 102.331 | 7.500 | 100.586 | 100.477 | 100.373 | 100.261 | 7.375 | 100.614 | 100.505 | 100.400 | 100.288 |
| 7.625 | 102.798 | 102.689 | 102.585 | 102.473 | 7.625 | 100.728 | 100.619 | 100.515 | 100.403 | 7.500 | 100.817 | 100.708 | 100.604 | 100.492 |
| 7.750 | 103.716 | 103.607 | 103.503 | 103.391 | 7.750 | 101.646 | 101.537 | 101.433 | 101.321 | 7.625 | 101.050 | 100.941 | 100.836 | 100.725 |
| 7.875 | 103.919 | 103.810 | 103.706 | 103.594 | 7.875 | 101.849 | 101.740 | 101.636 | 101.524 | 7.750 | 101.599 | 101.490 | 101.385 | 101.274 |
| 7.990 | 102.803 | 102.694 | 102.589 | 102.477 | 7.990 | 100.733 | 100.624 | 100.519 | 100.407 | 7.875 | 101.805 | 101.696 | 101.592 | 101.480 |
| 8.125 | 102.978 | 102.869 | 102.765 | 102.653 | 8.125 | 100.908 | 100.799 | 100.695 | 100.583 | 7.990 | 100.686 | 100.577 | 100.472 | 100.360 |

| 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 | 98.525 | 98.452 | 98.381 | 98.305 | 5.990 | 97.942 | 97.870 | 97.798 | 97.722 |
| 6.125 | 98.806 | 98.733 | 98.662 | 98.586 | 6.125 | 98.199 | 98.126 | 98.055 | 97.979 |
| 6.250 | 99.003 | 98.930 | 98.859 | 98.783 | 6.250 | 98.389 | 98.316 | 98.245 | 98.169 |
| 6.375 | 99.236 | 99.163 | 99.092 | 99.016 | 6.375 | 98.630 | 98.557 | 98.486 | 98.410 |
| 6.500 | 99.412 | 99.340 | 99.269 | 99.192 | 6.500 | 98.819 | 98.746 | 98.675 | 98.599 |
| 6.625 | 99.605 | 99.533 | 99.465 | 99.392 | 6.625 | 99.012 | 98.939 | 98.871 | 98.799 |
| 6.750 | 99.899 | 99.841 | 99.784 | 99.723 | 6.750 | 99.321 | 99.263 | 99.206 | 99.145 |
| 6.875 | 100.085 | 100.027 | 99.970 | 99.909 | 6.875 | 99.495 | 99.437 | 99.380 | 99.319 |
| 6.990 | 100.155 | 100.097 | 100.040 | 99.979 | 6.990 | 99.584 | 99.526 | 99.469 | 99.408 |
| 7.125 | 100.289 | 100.231 | 100.174 | 100.113 | 7.125 | 99.742 | 99.684 | 99.627 | 99.566 |
| 7.250 | 99.945 | 99.879 | 99.813 | 99.743 | 7.250 | 99.426 | 99.360 | 99.294 | 99.224 |
| 7.375 | 100.488 | 100.422 | 100.357 | 100.286 | 7.375 | 99.940 | 99.875 | 99.809 | 99.739 |
| 7.500 | 100.458 | 100.392 | 100.326 | 100.256 | 7.500 | 99.928 | 99.863 | 99.797 | 99.726 |
| 7.625 | 100.424 | 100.359 | 100.293 | 100.222 | 7.625 | 99.986 | 99.920 | 99.854 | 99.784 |
| 7.750 | 101.417 | 101.352 | 101.286 | 101.215 | 7.750 | 100.516 | 100.451 | 100.385 | 100.315 |
| 7.875 | 101.507 | 101.442 | 101.376 | 101.305 | 7.875 | 100.623 | 100.557 | 100.492 | 100.421 |
| 7.990 | 100.319 | 100.254 | 100.188 | 100.117 | 7.990 | 99.442 | 99.376 | 99.311 | 99.240 |

FANNIE MAE FIXED RATE BUYDOWN PRICING

| FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD) | | | | | FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD) | | | | | ANNIE MAE HOMEReady 30 YR FIXED 2:1 BUYDOWN (R101-B) | | | | |
|---|---------|---------|---------|---------|---|---------|---------|---------|---------|--|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 93.110 | 93.062 | 93.020 | 92.975 | 5.375 | 95.599 | 95.537 | 95.465 | 95.387 | 5.375 | 94.788 | 94.740 | 94.692 | 94.640 |
| 4.990 | 93.762 | 93.714 | 93.672 | 93.627 | 5.500 | 96.289 | 96.227 | 96.155 | 96.077 | 5.500 | 95.425 | 95.377 | 95.328 | 95.276 |
| 5.125 | 94.232 | 94.185 | 94.143 | 94.098 | 5.625 | 96.957 | 96.894 | 96.822 | 96.745 | 5.625 | 96.006 | 95.958 | 95.909 | 95.857 |
| 5.250 | 94.820 | 94.772 | 94.723 | 94.671 | 5.750 | 97.449 | 97.387 | 97.315 | 97.237 | 5.750 | 96.668 | 96.606 | 96.540 | 96.470 |
| 5.375 | 95.488 | 95.440 | 95.392 | 95.340 | 5.875 | 98.033 | 97.971 | 97.898 | 97.821 | 5.875 | 97.267 | 97.206 | 97.140 | 97.069 |
| 5.500 | 96.125 | 96.077 | 96.028 | 95.976 | 5.990 | 98.631 | 98.569 | 98.496 | 98.419 | 5.990 | 97.794 | 97.723 | 97.653 | 97.577 |
| 5.625 | 96.706 | 96.658 | 96.609 | 96.557 | 6.125 | 99.188 | 99.126 | 99.053 | 98.976 | 6.125 | 98.429 | 98.347 | 98.267 | 98.181 |
| 5.750 | 97.368 | 97.306 | 97.240 | 97.170 | 6.250 | 99.547 | 99.444 | 99.344 | 99.236 | 6.250 | 98.992 | 98.910 | 98.831 | 98.745 |
| 5.875 | 97.967 | 97.906 | 97.840 | 97.769 | 6.375 | 100.035 | 99.932 | 99.832 | 99.724 | 6.375 | 99.633 | 99.552 | 99.472 | 99.386 |
| 5.990 | 98.494 | 98.423 | 98.353 | 98.277 | 6.500 | 100.462 | 100.360 | 100.259 | 100.151 | 6.500 | 100.098 | 100.016 | 99.936 | 99.850 |
| 6.125 | 99.129 | 99.047 | 98.967 | 98.881 | 6.625 | 100.853 | 100.750 | 100.650 | 100.542 | 6.625 | 100.454 | 100.365 | 100.275 | 100.178 |
| 6.250 | 99.692 | 99.610 | 99.531 | 99.445 | 6.750 | 101.179 | 101.069 | 100.958 | 100.839 | 6.750 | 101.028 | 100.939 | 100.855 | 100.765 |
| 6.375 | 100.333 | 100.252 | 100.172 | 100.086 | 6.875 | 101.454 | 101.345 | 101.234 | 101.115 | 6.875 | 101.288 | 101.193 | 101.109 | 101.019 |
| 6.500 | 100.798 | 100.716 | 100.636 | 100.550 | 6.990 | 101.682 | 101.572 | 101.461 | 101.342 | 6.990 | 101.821 | 101.726 | 101.642 | 101.552 |
| 6.625 | 101.154 | 101.065 | 100.975 | 100.878 | 7.125 | 101.976 | 101.867 | 101.756 | 101.637 | 7.125 | 102.249 | 102.154 | 102.070 | 101.980 |
| 6.750 | 101.728 | 101.639 | 101.555 | 101.465 | 7.250 | 101.670 | 101.561 | 101.457 | 101.345 | 7.250 | 103.064 | 103.009 | 102.961 | 102.908 |
| 6.875 | 101.988 | 101.893 | 101.809 | 101.719 | 7.375 | 102.421 | 102.312 | 102.208 | 102.096 | 7.375 | 103.400 | 103.345 | 103.296 | 103.244 |
| 6.990 | 102.521 | 102.426 | 102.342 | 102.252 | 7.500 | 102.606 | 102.497 | 102.393 | 102.281 | 7.500 | 103.744 | 103.690 | 103.641 | 103.588 |
| 7.125 | 102.949 | 102.854 | 102.770 | 102.680 | 7.625 | 102.748 | 102.639 | 102.535 | 102.423 | 7.625 | 104.042 | 103.988 | 103.939 | 103.886 |
| 7.250 | 103.764 | 103.709 | 103.661 | 103.608 | 7.750 | 103.666 | 103.557 | 103.453 | 103.341 | 7.750 | 104.138 | 104.083 | 104.035 | 103.982 |
| 7.375 | 104.100 | 104.045 | 103.996 | 103.944 | 7.875 | 103.869 | 103.760 | 103.656 | 103.544 | 7.875 | 104.367 | 104.313 | 104.264 | 104.212 |
| 7.500 | 104.444 | 104.390 | 104.341 | 104.288 | 7.990 | 102.753 | 102.644 | 102.539 | 102.427 | 7.990 | 104.305 | 104.251 | 104.202 | 104.149 |
| 7.625 | 104.742 | 104.688 | 104.639 | 104.586 | 8.125 | 102.928 | 102.819 | 102.715 | 102.603 | 8.125 | 104.516 | 104.462 | 104.413 | 104.361 |

| FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10) | | | | | FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10) | | | | | NNIE MAE HOMEReady 30 YR FIXED 1:0 BUYDOWN (R101-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 | 93.110 | 93.062 | 93.020 | 92.975 | 5.500 | 96.289 | 96.227 | 96.155 | 96.077 | 5.375 | 94.788 | 94.740 | 94.692 | 94.640 |
| 4.990 | 93.762 | 93.714 | 93.672 | 93.627 | 5.625 | 96.957 | 96.894 | 96.822 | 96.745 | 5.500 | 95.425 | 95.377 | 95.328 | 95.276 |
| 5.125 | 94.232 | 94.185 | 94.143 | 94.098 | 5.750 | 97.449 | 97.387 | 97.315 | 97.237 | 5.625 | 96.006 | 95.958 | 95.909 | 95.857 |
| 5.250 | 94.820 | 94.772 | 94.723 | 94.671 | 5.875 | 98.033 | 97.971 | 97.898 | 97.821 | 5.750 | 96.668 | 96.606 | 96.540 | 96.470 |
| 5.375 | 95.488 | 95.440 | 95.392 | 95.340 | 5.990 | 98.631 | 98.569 | 98.496 | 98.419 | 5.875 | 97.267 | 97.206 | 97.140 | 97.069 |
| 5.500 | 96.125 | 96.077 | 96.028 | 95.976 | 6.125 | 99.188 | 99.126 | 99.053 | 98.976 | 5.990 | 97.794 | 97.723 | 97.653 | 97.577 |
| 5.625 | 96.706 | 96.658 | 96.609 | 96.557 | 6.250 | 99.547 | 99.444 | 99.344 | 99.236 | 6.125 | 98.429 | 98.347 | 98.267 | 98.181 |
| 5.750 | 97.368 | 97.306 | 97.240 | 97.170 | 6.375 | 100.035 | 99.932 | 99.832 | 99.724 | 6.250 | 98.992 | 98.910 | 98.831 | 98.745 |
| 5.875 | 97.967 | 97.906 | 97. | | | | | | | | | | | |



SELECT PRICING

Effective: May 21, 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 | 93.480 | 93.412 | 93.370 | 93.325 | 4.875 | 97.380 | 97.336 | 97.292 | 97.244 |
| 4.990 | 94.112 | 94.064 | 94.022 | 93.977 | 4.990 | 97.762 | 97.718 | 97.673 | 97.626 |
| 5.125 | 94.582 | 94.535 | 94.493 | 94.448 | 5.125 | 97.943 | 97.899 | 97.854 | 97.807 |
| 5.250 | 95.170 | 95.122 | 95.073 | 95.021 | 5.250 | 98.832 | 98.774 | 98.717 | 98.656 |
| 5.375 | 95.838 | 95.790 | 95.742 | 95.690 | 5.375 | 99.236 | 99.178 | 99.121 | 99.060 |
| 5.500 | 96.475 | 96.427 | 96.378 | 96.326 | 5.500 | 99.623 | 99.565 | 99.508 | 99.447 |
| 5.625 | 97.066 | 97.008 | 96.959 | 96.907 | 5.625 | 99.998 | 99.940 | 99.883 | 99.822 |
| 5.750 | 97.718 | 97.656 | 97.590 | 97.520 | 5.750 | 100.354 | 100.295 | 100.239 | 100.178 |
| 5.875 | 98.317 | 98.256 | 98.190 | 98.119 | 5.875 | 100.689 | 100.631 | 100.574 | 100.513 |
| 5.990 | 98.844 | 98.773 | 98.703 | 98.627 | 5.990 | 100.980 | 100.922 | 100.865 | 100.804 |
| 6.125 | 99.479 | 99.397 | 99.317 | 99.231 | 6.125 | 101.300 | 101.242 | 101.185 | 101.124 |
| 6.250 | 100.042 | 99.960 | 99.881 | 99.795 | 6.250 | 101.609 | 101.551 | 101.494 | 101.434 |
| 6.375 | 100.683 | 100.602 | 100.522 | 100.436 | 6.375 | 102.033 | 101.975 | 101.921 | 101.863 |
| 6.500 | 101.148 | 101.066 | 100.986 | 100.900 | 6.500 | 102.327 | 102.272 | 102.221 | 102.166 |
| 6.625 | 101.504 | 101.415 | 101.325 | 101.228 | 6.625 | 102.479 | 102.435 | 102.392 | 102.347 |
| 6.750 | 102.078 | 101.989 | 101.905 | 101.815 | 6.750 | 102.880 | 102.836 | 102.793 | 102.747 |
| 6.875 | 102.338 | 102.243 | 102.159 | 102.069 | 6.875 | 103.006 | 102.962 | 102.919 | 102.874 |
| 6.990 | 102.871 | 102.776 | 102.692 | 102.602 | | | | | |
| 7.125 | 103.299 | 103.204 | 103.120 | 103.030 | | | | | |
| 7.250 | 104.114 | 104.059 | 104.011 | 103.958 | | | | | |
| 7.375 | 104.450 | 104.395 | 104.346 | 104.294 | | | | | |
| 7.500 | 104.794 | 104.740 | 104.691 | 104.638 | | | | | |
| 7.625 | 105.092 | 105.038 | 104.989 | 104.936 | | | | | |
| 7.750 | 105.188 | 105.133 | 105.085 | 105.032 | | | | | |
| 7.875 | 105.417 | 105.363 | 105.314 | 105.262 | | | | | |

| 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 | 96.589 | 96.527 | 96.455 | 96.377 | 5.990 | 98.775 | 98.702 | 98.631 | 98.555 |
| 5.625 | 97.257 | 97.194 | 97.122 | 97.045 | 6.125 | 99.056 | 98.983 | 98.912 | 98.836 |
| 5.750 | 97.749 | 97.687 | 97.615 | 97.537 | 6.250 | 99.253 | 99.180 | 99.109 | 99.033 |
| 5.875 | 98.333 | 98.271 | 98.198 | 98.121 | 6.375 | 99.486 | 99.413 | 99.342 | 99.266 |
| 5.990 | 98.931 | 98.869 | 98.796 | 98.719 | 6.500 | 99.662 | 99.590 | 99.519 | 99.442 |
| 6.125 | 99.488 | 99.426 | 99.353 | 99.276 | 6.625 | 99.855 | 99.783 | 99.715 | 99.642 |
| 6.250 | 99.847 | 99.744 | 99.644 | 99.536 | 6.750 | 100.149 | 100.091 | 100.034 | 99.973 |
| 6.375 | 100.335 | 100.232 | 100.132 | 100.024 | 6.875 | 100.335 | 100.277 | 100.220 | 100.159 |
| 6.500 | 100.762 | 100.660 | 100.559 | 100.451 | 6.990 | 100.405 | 100.347 | 100.290 | 100.229 |
| 6.625 | 101.153 | 101.050 | 100.950 | 100.842 | 7.125 | 100.539 | 100.481 | 100.424 | 100.363 |
| 6.750 | 101.479 | 101.369 | 101.258 | 101.139 | 7.250 | 100.195 | 100.129 | 100.063 | 99.993 |
| 6.875 | 101.754 | 101.645 | 101.534 | 101.415 | 7.375 | 100.738 | 100.672 | 100.607 | 100.536 |
| 6.990 | 101.982 | 101.872 | 101.761 | 101.642 | 7.500 | 100.708 | 100.642 | 100.576 | 100.506 |
| 7.125 | 102.276 | 102.167 | 102.056 | 101.937 | 7.625 | 100.674 | 100.609 | 100.543 | 100.472 |
| 7.250 | 101.970 | 101.861 | 101.751 | 101.645 | 7.750 | 101.667 | 101.602 | 101.536 | 101.465 |
| 7.375 | 102.721 | 102.612 | 102.508 | 102.396 | 7.875 | 101.757 | 101.692 | 101.626 | 101.555 |
| 7.500 | 102.906 | 102.797 | 102.693 | 102.581 | | | | | |
| 7.625 | 103.048 | 102.939 | 102.835 | 102.723 | | | | | |
| 7.750 | 103.966 | 103.857 | 103.753 | 103.641 | | | | | |
| 7.875 | 104.169 | 104.060 | 103.956 | 103.844 | | | | | |
| 7.990 | 103.053 | 102.944 | 102.839 | 102.727 | | | | | |
| 8.125 | 103.228 | 103.119 | 103.015 | 102.903 | | | | | |

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 | 93.360 | 93.312 | 93.270 | 93.225 | 5.500 | 96.539 | 96.477 | 96.405 | 96.327 |
| 4.990 | 94.012 | 93.964 | 93.922 | 93.877 | 5.625 | 97.207 | 97.144 | 97.072 | 96.995 |
| 5.125 | 94.482 | 94.435 | 94.393 | 94.348 | 5.750 | 97.699 | 97.637 | 97.565 | 97.487 |
| 5.250 | 95.070 | 95.022 | 94.973 | 94.921 | 5.875 | 98.283 | 98.221 | 98.148 | 98.071 |
| 5.375 | 95.738 | 95.690 | 95.642 | 95.590 | 5.990 | 98.881 | 98.819 | 98.746 | 98.669 |
| 5.500 | 96.375 | 96.327 | 96.278 | 96.226 | 6.125 | 99.438 | 99.376 | 99.303 | 99.226 |
| 5.625 | 96.966 | 96.908 | 96.859 | 96.807 | 6.250 | 99.797 | 99.694 | 99.594 | 99.486 |
| 5.750 | 97.618 | 97.556 | 97.490 | 97.420 | 6.375 | 100.285 | 100.182 | 100.082 | 99.974 |
| 5.875 | 98.217 | 98.156 | 98.090 | 98.019 | 6.500 | 100.712 | 100.610 | 100.509 | 100.401 |
| 5.990 | 98.744 | 98.673 | 98.603 | 98.527 | 6.625 | 101.103 | 101.000 | 100.900 | 100.792 |
| 6.125 | 99.379 | 99.297 | 99.217 | 99.131 | 6.750 | 101.429 | 101.319 | 101.208 | 101.089 |
| 6.250 | 99.942 | 99.860 | 99.781 | 99.695 | 6.875 | 101.704 | 101.595 | 101.484 | 101.365 |
| 6.375 | 100.583 | 100.502 | 100.422 | 100.336 | 6.990 | 101.932 | 101.822 | 101.711 | 101.592 |
| 6.500 | 101.048 | 100.966 | 100.886 | 100.800 | 7.125 | 102.226 | 102.117 | 102.006 | 101.887 |
| 6.625 | 101.404 | 101.315 | 101.225 | 101.128 | 7.250 | 101.920 | 101.811 | 101.707 | 101.595 |
| 6.750 | 101.978 | 101.889 | 101.805 | 101.715 | 7.375 | 102.671 | 102.562 | 102.458 | 102.346 |
| 6.875 | 102.238 | 102.143 | 102.059 | 101.969 | 7.500 | 102.856 | 102.747 | 102.643 | 102.531 |
| 6.990 | 102.771 | 102.676 | 102.592 | 102.502 | 7.625 | 102.998 | 102.889 | 102.785 | 102.673 |
| 7.125 | 103.199 | 103.104 | 103.020 | 102.930 | 7.750 | 103.916 | 103.807 | 103.703 | 103.591 |
| 7.250 | 104.014 | 103.959 | 103.911 | 103.858 | 7.875 | 104.119 | 104.010 | 103.906 | 103.794 |
| 7.375 | 104.350 | 104.295 | 104.246 | 104.194 | 7.990 | 103.003 | 102.894 | 102.789 | 102.677 |
| 7.500 | 104.694 | 104.640 | 104.591 | 104.538 | 8.125 | 103.178 | 103.069 | 102.965 | 102.853 |
| 7.625 | 104.992 | 104.938 | 104.889 | 104.836 | | | | | |

| 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 | 93.360 | 93.312 | 93.270 | 93.225 | 5.500 | 96.539 | 96.477 | 96.405 | 96.327 |
| 4.990 | 94.012 | 93.964 | 93.922 | 93.877 | 5.625 | 97.207 | 97.144 | 97.072 | 96.995 |
| 5.125 | 94.482 | 94.435 | 94.393 | 94.348 | 5.750 | 97.699 | 97.637 | 97.565 | 97.487 |
| 5.250 | 95.070 | 95.022 | 94.973 | 94.921 | 5.875 | 98.283 | 98.221 | 98.148 | 98.071 |
| 5.375 | 95.738 | 95.690 | 95.642 | 95.590 | 5.990 | 98.881 | 98.819 | 98.746 | 98.669 |
| 5.500 | 96.375 | 96.327 | 96.278 | 96.226 | 6.125 | 99.438 | 99.376 | 99.303 | 99.226 |
| 5.625 | 96.966 | 96.908 | 96.859 | 96.807 | 6.250 | 99.797 | 99.694 | 99.594 | 99.486 |
| 5.750 | 97.618 | 97.556 | 97.490 | 97.420 | 6.375 | 100.285 | 100.182 | 100.082 | 99.974 |
| 5.875 | 98.217 | 98.156 | 98.090 | 98.019 | 6.500 | 100.712 | 100.610 | 100.509 | 100.401 |
| 5.990 | 98.744 | 98.673 | 98.603 | 98.527 | 6.625 | 101.103 | 101.000 | 100.900 | 100.792 |
| 6.125 | 99.379 | 99.297 | 99.217 | 99.131 | 6.750 | 101.429 | 101.319 | 101.208 | 101.089 |
| 6.250 | 99.942 | 99.860 | 99.781 | 99.695 | 6.875 | 101.704 | 101.595 | 101.484 | 101.365 |
| 6.375 | 100.583 | 100.502 | 100.422 | 100.336 | 6.990 | 101.932 | 101.822 | 101.711 | 101.592 |
| 6.500 | 101.048 | 100.966 | 100.886 | 100.800 | 7.125 | 102.226 | 102.117 | 102.006 | 101.887 |
| 6.625 | 101.404 | 101.315 | 101.225 | 101.128 | 7.250 | 101.920 | 101.811 | 101.707 | 101.595 |
| 6.750 | 101.978 | 101.889 | 101.805 | 101.715 | 7.375 | 102.671 | 102.562 | 102.458 | 102.346 |
| 6.875 | 102.238 | 102.143 | 102.059 | 101.969 | 7.500 | 102.856 | 102.747 | 102.643 | 102.531 |
| 6.990 | 102.771 | 102.676 | 102.592 | 102.502 | 7.625 | 102.998 | 102.889 | 102.785 | 102.673 |
| 7.125 | 103.199 | 103.104 | 103.020 | 102.930 | 7.750 | 103.916 | 103.807 | 103.703 | 103.591 |
| 7.250 | 104.014 | 103.959 | 103.911 | 103.858 | 7.875 | 104.119 | 104.010 | 103.906 | 103.794 |
| 7.375 | 104.350 | 104.295 | 104.246 | 104.194 | 7.990 | 103.003 | 102.894 | 102.789 | 102.677 |
| 7.500 | 104.694 | 104.640 | 104.591 | 104.538 | 8.125 | 103.178 | 103.069 | 102.965 | 102.853 |
| 7.625 | 104.992 | 104.938 | 104.889 | 104.836 | 8.250 | 102.766 | 102.649 | 102.525 | 102.391 |



Effective: May 21, 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 | 93.210 | 93.162 | 93.120 | 93.075 | 4.875 | 92.783 | 92.736 | 92.694 | 92.649 | 5.500 | 97.371 | 97.296 | 97.220 | 97.138 |
| 4.990 | 93.862 | 93.814 | 93.772 | 93.727 | 4.990 | 93.435 | 93.388 | 93.346 | 93.301 | 5.625 | 97.920 | 97.845 | 97.768 | 97.687 |
| 5.125 | 94.332 | 94.285 | 94.243 | 94.198 | 5.125 | 93.931 | 93.883 | 93.841 | 93.796 | 5.750 | 98.448 | 98.359 | 98.265 | 98.165 |
| 5.250 | 94.920 | 94.872 | 94.823 | 94.771 | 5.250 | 94.531 | 94.483 | 94.434 | 94.382 | 5.875 | 99.003 | 98.914 | 98.820 | 98.720 |
| 5.375 | 95.588 | 95.540 | 95.492 | 95.440 | 5.375 | 95.212 | 95.164 | 95.115 | 95.063 | 5.990 | 99.486 | 99.397 | 99.303 | 99.203 |
| 5.500 | 96.225 | 96.177 | 96.128 | 96.076 | 5.500 | 95.861 | 95.813 | 95.764 | 95.712 | 6.125 | 100.023 | 99.934 | 99.841 | 99.740 |
| 5.625 | 96.806 | 96.758 | 96.709 | 96.657 | 5.625 | 96.454 | 96.406 | 96.358 | 96.306 | 6.250 | 100.253 | 100.151 | 100.050 | 99.942 |
| 5.750 | 97.468 | 97.406 | 97.340 | 97.270 | 5.750 | 97.123 | 97.061 | 96.995 | 96.924 | 6.375 | 100.853 | 100.750 | 100.650 | 100.542 |
| 5.875 | 98.067 | 98.006 | 97.940 | 97.869 | 5.875 | 97.742 | 97.681 | 97.615 | 97.544 | 6.500 | 101.297 | 101.195 | 101.094 | 100.986 |
| 5.990 | 98.594 | 98.523 | 98.453 | 98.377 | 5.990 | 98.269 | 98.198 | 98.128 | 98.052 | 6.625 | 101.571 | 101.468 | 101.367 | 101.259 |
| 6.125 | 99.229 | 99.147 | 99.067 | 98.981 | 6.125 | 98.896 | 98.814 | 98.734 | 98.648 | 6.750 | 101.827 | 101.718 | 101.620 | 101.516 |
| 6.250 | 99.792 | 99.710 | 99.631 | 99.545 | 6.250 | 99.464 | 99.382 | 99.303 | 99.217 | 6.875 | 102.107 | 101.998 | 101.900 | 101.796 |
| 6.375 | 100.433 | 100.352 | 100.272 | 100.186 | 6.375 | 100.088 | 100.007 | 99.927 | 99.841 | 6.990 | 102.569 | 102.461 | 102.363 | 102.258 |
| 6.500 | 100.898 | 100.816 | 100.736 | 100.650 | 6.500 | 100.553 | 100.471 | 100.391 | 100.305 | 7.125 | 102.967 | 102.859 | 102.761 | 102.656 |
| 6.625 | 101.254 | 101.165 | 101.075 | 100.978 | 6.625 | 100.909 | 100.820 | 100.730 | 100.633 | 7.250 | 103.655 | 103.601 | 103.552 | 103.500 |
| 6.750 | 101.828 | 101.739 | 101.655 | 101.565 | 6.750 | 101.483 | 101.394 | 101.310 | 101.220 | 7.375 | 104.062 | 104.008 | 103.959 | 103.907 |
| 6.875 | 102.088 | 101.993 | 101.909 | 101.819 | 6.875 | 101.743 | 101.648 | 101.564 | 101.474 | 7.500 | 104.440 | 104.386 | 104.337 | 104.285 |
| 6.990 | 102.621 | 102.526 | 102.442 | 102.352 | 6.990 | 102.276 | 102.181 | 102.097 | 102.007 | 7.625 | 104.729 | 104.675 | 104.626 | 104.574 |
| 7.125 | 103.049 | 102.954 | 102.870 | 102.780 | 7.125 | 102.704 | 102.609 | 102.525 | 102.435 | 7.750 | 104.843 | 104.789 | 104.740 | 104.688 |
| 7.250 | 103.864 | 103.809 | 103.761 | 103.708 | 7.250 | 103.519 | 103.464 | 103.416 | 103.363 | 7.875 | 105.120 | 105.065 | 105.016 | 104.964 |
| 7.375 | 104.200 | 104.145 | 104.096 | 104.044 | 7.375 | 103.855 | 103.800 | 103.751 | 103.699 | 7.990 | 105.097 | 105.043 | 104.994 | 104.941 |
| 7.500 | 104.544 | 104.490 | 104.441 | 104.388 | 7.500 | 104.199 | 104.145 | 104.096 | 104.043 | 8.125 | 105.349 | 105.294 | 105.245 | 105.193 |
| 7.625 | 104.842 | 104.788 | 104.739 | 104.686 | 7.625 | 104.497 | 104.443 | 104.394 | 104.341 | | | | | |
| 7.750 | 104.938 | 104.883 | 104.835 | 104.782 | 7.750 | 104.593 | 104.538 | 104.490 | 104.437 | | | | | |
| 7.875 | 105.167 | 105.113 | 105.064 | 105.012 | 7.875 | 104.822 | 104.768 | 104.719 | 104.667 | | | | | |
| 7.990 | 105.105 | 105.051 | 105.002 | 104.949 | 7.990 | 104.760 | 104.706 | 104.657 | 104.604 | | | | | |
| 8.125 | 105.316 | 105.262 | 105.213 | 105.161 | 8.125 | 104.971 | 104.917 | 104.868 | 104.816 | | | | | |

| 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 | 97.512 | 97.468 | 97.423 | 97.376 | 5.500 | 99.304 | 99.231 | 99.160 | 99.084 | 5.875 | 97.717 | 97.656 | 97.590 | 97.519 |
| 5.125 | 97.693 | 97.649 | 97.604 | 97.557 | 5.625 | 99.580 | 99.507 | 99.436 | 99.360 | 5.990 | 98.244 | 98.173 | 98.103 | 98.027 |
| 5.250 | 98.582 | 98.524 | 98.467 | 98.406 | 5.750 | 99.849 | 99.783 | 99.720 | 99.653 | 6.125 | 98.879 | 98.797 | 98.717 | 98.631 |
| 5.375 | 98.986 | 98.928 | 98.871 | 98.810 | 5.875 | 100.114 | 100.056 | 99.999 | 99.938 | 6.250 | 99.442 | 99.360 | 99.281 | 99.195 |
| 5.500 | 99.373 | 99.315 | 99.258 | 99.197 | 5.990 | 100.366 | 100.308 | 100.251 | 100.190 | 6.375 | 100.083 | 100.002 | 99.922 | 99.836 |
| 5.625 | 99.748 | 99.690 | 99.633 | 99.572 | 6.125 | 100.610 | 100.552 | 100.495 | 100.434 | 6.500 | 100.548 | 100.466 | 100.386 | 100.300 |
| 5.750 | 100.104 | 100.045 | 99.989 | 99.928 | 6.250 | 101.092 | 101.049 | 101.006 | 100.960 | 6.625 | 100.904 | 100.815 | 100.725 | 100.628 |
| 5.875 | 100.439 | 100.381 | 100.324 | 100.263 | 6.375 | 101.459 | 101.416 | 101.373 | 101.327 | 6.750 | 101.478 | 101.389 | 101.305 | 101.215 |
| 5.990 | 100.730 | 100.672 | 100.615 | 100.554 | 6.500 | 101.693 | 101.649 | 101.607 | 101.561 | 6.875 | 101.738 | 101.643 | 101.559 | 101.469 |
| 6.125 | 101.050 | 100.992 | 100.935 | 100.874 | 6.625 | 101.791 | 101.747 | 101.705 | 101.659 | 6.990 | 102.271 | 102.176 | 102.092 | 102.002 |
| 6.250 | 101.359 | 101.301 | 101.244 | 101.184 | 6.750 | 102.124 | 102.081 | 102.038 | 101.992 | 7.125 | 102.699 | 102.604 | 102.520 | 102.430 |
| 6.375 | 101.783 | 101.725 | 101.671 | 101.613 | 6.875 | 102.188 | 102.145 | 102.102 | 102.056 | 7.250 | 103.514 | 103.459 | 103.411 | 103.358 |
| 6.500 | 102.077 | 102.022 | 101.971 | 101.916 | 6.990 | 102.472 | 102.428 | 102.385 | 102.339 | 7.375 | 103.850 | 103.795 | 103.746 | 103.694 |
| 6.625 | 102.229 | 102.185 | 102.142 | 102.097 | 7.125 | 102.667 | 102.624 | 102.581 | 102.535 | 7.500 | 104.194 | 104.140 | 104.091 | 104.038 |
| 6.750 | 102.630 | 102.586 | 102.543 | 102.497 | 7.250 | 102.666 | 102.615 | 102.563 | 102.508 | 7.625 | 104.492 | 104.438 | 104.389 | 104.336 |
| 6.875 | 102.756 | 102.712 | 102.669 | 102.624 | | | | | | 7.750 | 104.588 | 104.533 | 104.485 | 104.432 |
| 6.990 | 103.092 | 103.048 | 103.006 | 102.960 | | | | | | 7.875 | 104.817 | 104.763 | 104.714 | 104.662 |
| | | | | | | | | | | 7.990 | 104.755 | 104.701 | 104.652 | 104.599 |
| | | | | | | | | | | 8.125 | 104.966 | 104.912 | 104.863 | 104.811 |

| FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne) | | | | |
|---|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 5.875 | 98.067 | 98.006 | 97.940 | 97.869 |
| 5.990 | 98.594 | 98.523 | 98.453 | 98.377 |
| 6.125 | 99.229 | 99.147 | 99.067 | 98.981 |
| 6.250 | 99.792 | 99.710 | 99.631 | 99.545 |
| 6.375 | 100.433 | 100.352 | 100.272 | 100.186 |
| 6.500 | 100.898 | 100.816 | 100.736 | 100.650 |
| 6.625 | 101.254 | 101.165 | 101.075 | 100.978 |
| 6.750 | 101.828 | 101.739 | 101.655 | 101.565 |
| 6.875 | 102.088 | 101.993 | 101.909 | 101.819 |
| 6.990 | 102.621 | 102.526 | 102.442 | 102.352 |
| 7.125 | 103.049 | 102.954 | 102.870 | 102.780 |
| 7.250 | 103.864 | 103.809 | 103.761 | 103.708 |
| 7.375 | 104.200 | 104.145 | 104.096 | 104.044 |
| 7.500 | 104.544 | 104.490 | 104.441 | 104.388 |
| 7.625 | 104.842 | 104.788 | 104.739 | 104.686 |
| 7.750 | 104.938 | 104.883 | 104.835 | 104.782 |
| 7.875 | 105.167 | 105.113 | 105.064 | 105.012 |
| 7.990 | 105.105 | 105.051 | 105.002 | 104.949 |
| 8.125 | 105.316 | 105.262 | 105.213 | 105.161 |

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 | 95.989 | 95.927 | 95.855 | 95.777 | 5.500 | 93.689 | 93.627 | 93.555 | 93.477 | 5.500 | 96.807 | 96.735 | 96.663 | 96.587 |
| 5.625 | 96.657 | 96.594 | 96.522 | 96.445 | 5.625 | 94.357 | 94.294 | 94.222 | 94.145 | 5.625 | 97.160 | 97.087 | 97.016 | 96.939 |
| 5.750 | 97.149 | 97.087 | 97.015 | 96.937 | 5.750 | 94.849 | 94.787 | 94.715 | 94.637 | 5.750 | 97.232 | 97.159 | 97.088 | 97.011 |
| 5.875 | 97.733 | 97.671 | 97.598 | 97.521 | 5.875 | 95.433 | 95.371 | 95.298 | 95.221 | 5.875 | 97.531 | 97.459 | 97.387 | 97.311 |
| 5.990 | 98.331 | 98.269 | 98.196 | 98.119 | 5.990 | 96.031 | 95.969 | 95.896 | 95.819 | 5.990 | 97.902 | 97.830 | 97.758 | 97.682 |
| 6.125 | 98.888 | 98.826 | 98.753 | 98.676 | 6.125 | 96.571 | 96.509 | 96.437 | 96.359 | 6.125 | 98.159 | 98.086 | 98.015 | 97.939 |
| 6.250 | 99.247 | 99.144 | 99.044 | 98.936 | 6.250 | 96.922 | 96.820 | 96.719 | 96.611 | 6.250 | 98.349 | 98.276 | 98.205 | 98.129 |
| 6.375 | 99.735 | 99.632 | 99.532 | 99.424 | 6.375 | 97.419 | 97.317 | 97.216 | 97.108 | 6.375 | 98.590 | 98.517 | 98.446 | 98.370 |
| 6.500 | 100.162 | 100.060 | 99.959 | 99.851 | 6.500 | 97.859 | 97.756 | 97.656 | 97.548 | 6.500 | 98.779 | 98.706 | 98.635 | 98.559 |
| 6.625 | 100.553 | 100.450 | 100.350 | 100.242 | 6.625 | 98.249 | 98.147 | 98.046 | 97.938 | 6.625 | 98.972 | 98.899 | 98.831 | 98.759 |
| 6.750 | 100.879 | 100.769 | 100.658 | 100.539 | 6.750 | 98.590 | 98.481 | 98.370 | 98.251 | 6.750 | 99.281 | 99.223 | 99.166 | 99.105 |
| 6.875 | 101.154 | 101.045 | 100.934 | 100.815 | 6.875 | 98.854 | 98.744 | 98.633 | 98.514 | 6.875 | 99.455 | 99.397 | 99.340 | 99.279 |
| 6.990 | 101.370 | 101.272 | 101.161 | 101.042 | 6.990 | 99.101 | 98.991 | 98.880 | 98.761 | 6.990 | 99.544 | 99.486 | 99.429 | 99.368 |
| 7.125 | 101.682 | 101.567 | 101.456 | 101.337 | 7.125 | 99.419 | 99.310 | 99.199 | 99.080 | 7.125 | 99.702 | 99.644 | 99.587 | 99.526 |
| 7.250 | 101.370 | 101.261 | 101.157 | 101.045 | 7.250 | 99.141 | 99.032</ | | | | | | | |



Effective: May 21, 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 | 93.110 | 93.062 | 93.020 | 92.975 | 5.990 | 98.281 | 98.219 | 98.146 | 98.069 | 5.375 | 94.788 | 94.740 | 94.692 | 94.640 |
| 4.990 | 93.762 | 93.714 | 93.672 | 93.627 | 6.125 | 98.838 | 98.776 | 98.703 | 98.626 | 5.500 | 95.425 | 95.377 | 95.328 | 95.276 |
| 5.125 | 94.232 | 94.185 | 94.143 | 94.098 | 6.250 | 99.197 | 99.094 | 98.994 | 98.886 | 5.625 | 96.006 | 95.958 | 95.909 | 95.857 |
| 5.250 | 94.820 | 94.772 | 94.723 | 94.671 | 6.375 | 99.685 | 99.582 | 99.482 | 99.374 | 5.750 | 96.668 | 96.606 | 96.540 | 96.470 |
| 5.375 | 95.488 | 95.440 | 95.392 | 95.340 | 6.500 | 100.112 | 100.010 | 99.909 | 99.801 | 5.875 | 97.267 | 97.206 | 97.140 | 97.069 |
| 5.500 | 96.125 | 96.077 | 96.028 | 95.976 | 6.625 | 100.503 | 100.400 | 100.300 | 100.192 | 5.990 | 97.794 | 97.723 | 97.653 | 97.577 |
| 5.625 | 96.706 | 96.658 | 96.609 | 96.557 | 6.750 | 100.829 | 100.719 | 100.608 | 100.489 | 6.125 | 98.429 | 98.347 | 98.267 | 98.181 |
| 5.750 | 97.368 | 97.306 | 97.240 | 97.170 | 6.875 | 101.104 | 100.995 | 100.884 | 100.765 | 6.250 | 98.992 | 98.910 | 98.831 | 98.745 |
| 5.875 | 97.967 | 97.906 | 97.840 | 97.769 | 6.990 | 101.332 | 101.222 | 101.111 | 100.992 | 6.375 | 99.633 | 99.552 | 99.472 | 99.386 |
| 5.990 | 98.494 | 98.423 | 98.353 | 98.277 | 7.125 | 101.626 | 101.517 | 101.406 | 101.287 | 6.500 | 100.098 | 100.016 | 99.936 | 99.850 |
| 6.125 | 99.129 | 99.047 | 98.967 | 98.881 | 7.250 | 101.920 | 101.811 | 101.701 | 100.995 | 6.625 | 100.454 | 100.365 | 100.275 | 100.178 |
| 6.250 | 99.692 | 99.610 | 99.531 | 99.445 | 7.375 | 102.071 | 101.962 | 101.858 | 101.746 | 6.750 | 101.028 | 100.939 | 100.855 | 100.765 |
| 6.375 | 100.333 | 100.252 | 100.172 | 100.086 | 7.500 | 102.256 | 102.147 | 102.043 | 101.931 | 6.875 | 101.288 | 101.193 | 101.109 | 101.019 |
| 6.500 | 100.798 | 100.716 | 100.636 | 100.550 | 7.625 | 102.398 | 102.289 | 102.185 | 102.073 | 6.990 | 101.821 | 101.726 | 101.642 | 101.552 |
| 6.625 | 101.154 | 101.065 | 100.975 | 100.878 | 7.750 | 103.316 | 103.207 | 103.103 | 102.991 | 7.125 | 102.249 | 102.154 | 102.070 | 101.980 |
| 6.750 | 101.728 | 101.639 | 101.555 | 101.465 | 7.875 | 103.519 | 103.410 | 103.306 | 103.194 | 7.250 | 103.064 | 103.009 | 102.961 | 102.908 |
| 6.875 | 101.988 | 101.893 | 101.809 | 101.719 | 7.990 | 102.403 | 102.294 | 102.189 | 102.077 | 7.375 | 103.400 | 103.345 | 103.296 | 103.244 |
| 6.990 | 102.521 | 102.426 | 102.342 | 102.252 | 8.125 | 102.578 | 102.469 | 102.365 | 102.253 | 7.500 | 103.744 | 103.690 | 103.641 | 103.588 |
| 7.125 | 102.949 | 102.854 | 102.770 | 102.680 | 8.250 | 102.166 | 102.049 | 101.925 | 101.791 | 7.625 | 104.042 | 103.988 | 103.939 | 103.886 |
| 7.250 | 103.764 | 103.709 | 103.661 | 103.608 | | | | | | 7.750 | 104.138 | 104.083 | 104.035 | 103.982 |
| 7.375 | 104.100 | 104.045 | 103.996 | 103.944 | | | | | | 7.875 | 104.367 | 104.313 | 104.264 | 104.212 |
| 7.500 | 104.444 | 104.390 | 104.341 | 104.288 | | | | | | 7.990 | 104.305 | 104.251 | 104.202 | 104.149 |
| 7.625 | 104.742 | 104.688 | 104.639 | 104.586 | | | | | | 8.125 | 104.516 | 104.462 | 104.413 | 104.361 |

| 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 | 93.110 | 93.062 | 93.020 | 92.975 | 5.990 | 98.281 | 98.219 | 98.146 | 98.069 | 5.375 | 94.788 | 94.740 | 94.692 | 94.640 |
| 4.990 | 93.762 | 93.714 | 93.672 | 93.627 | 6.125 | 98.838 | 98.776 | 98.703 | 98.626 | 5.500 | 95.425 | 95.377 | 95.328 | 95.276 |
| 5.125 | 94.232 | 94.185 | 94.143 | 94.098 | 6.250 | 99.197 | 99.094 | 98.994 | 98.886 | 5.625 | 96.006 | 95.958 | 95.909 | 95.857 |
| 5.250 | 94.820 | 94.772 | 94.723 | 94.671 | 6.375 | 99.685 | 99.582 | 99.482 | 99.374 | 5.750 | 96.668 | 96.606 | 96.540 | 96.470 |
| 5.375 | 95.488 | 95.440 | 95.392 | 95.340 | 6.500 | 100.112 | 100.010 | 99.909 | 99.801 | 5.875 | 97.267 | 97.206 | 97.140 | 97.069 |
| 5.500 | 96.125 | 96.077 | 96.028 | 95.976 | 6.625 | 100.503 | 100.400 | 100.300 | 100.192 | 5.990 | 97.794 | 97.723 | 97.653 | 97.577 |
| 5.625 | 96.706 | 96.658 | 96.609 | 96.557 | 6.750 | 100.829 | 100.719 | 100.608 | 100.489 | 6.125 | 98.429 | 98.347 | 98.267 | 98.181 |
| 5.750 | 97.368 | 97.306 | 97.240 | 97.170 | 6.875 | 101.104 | 100.995 | 100.884 | 100.765 | 6.250 | 98.992 | 98.910 | 98.831 | 98.745 |
| 5.875 | 97.967 | 97.906 | 97.840 | 97.769 | 6.990 | 101.332 | 101.222 | 101.111 | 100.992 | 6.375 | 99.633 | 99.552 | 99.472 | 99.386 |
| 5.990 | 98.494 | 98.423 | 98.353 | 98.277 | 7.125 | 101.626 | 101.517 | 101.406 | 101.287 | 6.500 | 100.098 | 100.016 | 99.936 | 99.850 |
| 6.125 | 99.129 | 99.047 | 98.967 | 98.881 | 7.250 | 101.920 | 101.811 | 101.701 | 100.995 | 6.625 | 100.454 | 100.365 | 100.275 | 100.178 |
| 6.250 | 99.692 | 99.610 | 99.531 | 99.445 | 7.375 | 102.071 | 101.962 | 101.858 | 101.746 | 6.750 | 101.028 | 100.939 | 100.855 | 100.765 |
| 6.375 | 100.333 | 100.252 | 100.172 | 100.086 | 7.500 | 102.256 | 102.147 | 102.043 | 101.931 | 6.875 | 101.288 | 101.193 | 101.109 | 101.019 |
| 6.500 | 100.798 | 100.716 | 100.636 | 100.550 | 7.625 | 102.398 | 102.289 | 102.185 | 102.073 | 6.990 | 101.821 | 101.726 | 101.642 | 101.552 |
| 6.625 | 101.154 | 101.065 | 100.975 | 100.878 | 7.750 | 103.316 | 103.207 | 103.103 | 102.991 | 7.125 | 102.249 | 102.154 | 102.070 | 101.980 |
| 6.750 | 101.728 | 101.639 | 101.555 | 101.465 | 7.875 | 103.519 | 103.410 | 103.306 | 103.194 | 7.250 | 103.064 | 103.009 | 102.961 | 102.908 |
| 6.875 | 101.988 | 101.893 | 101.809 | 101.719 | 7.990 | 102.403 | 102.294 | 102.189 | 102.077 | 7.375 | 103.400 | 103.345 | 103.296 | 103.244 |
| 6.990 | 102.521 | 102.426 | 102.342 | 102.252 | 8.125 | 102.578 | 102.469 | 102.365 | 102.253 | 7.500 | 103.744 | 103.690 | 103.641 | 103.588 |
| 7.125 | 102.949 | 102.854 | 102.770 | 102.680 | 8.250 | 102.166 | 102.049 | 101.925 | 101.791 | 7.625 | 104.042 | 103.988 | 103.939 | 103.886 |
| 7.250 | 103.764 | 103.709 | 103.661 | 103.608 | 8.375 | 102.426 | 102.309 | 102.185 | 102.051 | 7.750 | 104.138 | 104.083 | 104.035 | 103.982 |
| 7.375 | 104.100 | 104.045 | 103.996 | 103.944 | 8.500 | 102.565 | 102.448 | 102.323 | 102.190 | 7.875 | 104.367 | 104.313 | 104.264 | 104.212 |
| 7.500 | 104.444 | 104.390 | 104.341 | 104.288 | 8.625 | 102.698 | 102.582 | 102.457 | 102.324 | 7.990 | 104.305 | 104.251 | 104.202 | 104.149 |
| 7.625 | 104.742 | 104.688 | 104.639 | 104.586 | 8.750 | 102.775 | 102.659 | 102.534 | 102.401 | 8.125 | 104.516 | 104.462 | 104.413 | 104.361 |



SELECT PRICING

Effective: May 21, 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 | 93.460 | 93.412 | 93.370 | 93.325 | 4.875 | 97.380 | 97.336 | 97.292 | 97.244 |
| 4.990 | 94.112 | 94.064 | 94.022 | 93.977 | 4.990 | 97.762 | 97.718 | 97.673 | 97.626 |
| 5.125 | 94.582 | 94.535 | 94.493 | 94.448 | 5.125 | 97.943 | 97.899 | 97.854 | 97.807 |
| 5.250 | 95.170 | 95.122 | 95.073 | 95.021 | 5.250 | 98.832 | 98.774 | 98.717 | 98.656 |
| 5.375 | 95.838 | 95.790 | 95.742 | 95.690 | 5.375 | 99.236 | 99.178 | 99.121 | 99.060 |
| 5.500 | 96.475 | 96.427 | 96.378 | 96.326 | 5.500 | 99.623 | 99.565 | 99.508 | 99.447 |
| 5.625 | 97.056 | 97.008 | 96.959 | 96.907 | 5.625 | 99.998 | 99.940 | 99.883 | 99.822 |
| 5.750 | 97.718 | 97.666 | 97.610 | 97.520 | 5.750 | 100.354 | 100.295 | 100.239 | 100.178 |
| 5.875 | 98.317 | 98.256 | 98.190 | 98.119 | 5.875 | 100.689 | 100.631 | 100.574 | 100.513 |
| 5.990 | 98.844 | 98.773 | 98.703 | 98.627 | 5.990 | 100.980 | 100.922 | 100.865 | 100.804 |
| 6.125 | 99.479 | 99.397 | 99.317 | 99.231 | 6.125 | 101.300 | 101.242 | 101.185 | 101.124 |
| 6.250 | 100.042 | 99.960 | 99.881 | 99.795 | 6.250 | 101.609 | 101.551 | 101.494 | 101.434 |
| 6.375 | 100.683 | 100.602 | 100.522 | 100.436 | 6.375 | 102.033 | 101.975 | 101.921 | 101.863 |
| 6.500 | 101.148 | 101.066 | 100.986 | 100.900 | 6.500 | 102.327 | 102.272 | 102.221 | 102.166 |
| 6.625 | 101.504 | 101.415 | 101.325 | 101.228 | 6.625 | 102.479 | 102.435 | 102.392 | 102.347 |
| 6.750 | 102.078 | 101.989 | 101.905 | 101.815 | 6.750 | 102.880 | 102.836 | 102.793 | 102.747 |
| 6.875 | 102.338 | 102.243 | 102.159 | 102.069 | 6.875 | 103.006 | 102.962 | 102.919 | 102.874 |
| 6.990 | 102.871 | 102.776 | 102.692 | 102.602 | 6.990 | 103.342 | 103.298 | 103.256 | 103.210 |
| 7.125 | 103.299 | 103.204 | 103.120 | 103.030 | 7.125 | 103.595 | 103.551 | 103.508 | 103.462 |
| 7.250 | 104.114 | 104.059 | 104.011 | 103.958 | 7.250 | 103.411 | 103.360 | 103.308 | 103.253 |
| 7.375 | 104.450 | 104.395 | 104.346 | 104.294 | | | | | |
| 7.500 | 104.794 | 104.740 | 104.691 | 104.638 | | | | | |
| 7.625 | 105.092 | 105.038 | 104.989 | 104.936 | | | | | |
| 7.750 | 105.188 | 105.133 | 105.085 | 105.032 | | | | | |
| 7.875 | 105.417 | 105.363 | 105.314 | 105.262 | | | | | |
| 7.990 | 105.355 | 105.301 | 105.252 | 105.199 | | | | | |
| 8.125 | 105.566 | 105.512 | 105.463 | 105.411 | | | | | |

| 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 | 96.239 | 96.177 | 96.105 | 96.027 | 5.990 | 98.152 | 98.080 | 98.008 | 97.932 |
| 5.625 | 96.907 | 96.844 | 96.772 | 96.695 | 6.125 | 98.409 | 98.336 | 98.265 | 98.189 |
| 5.750 | 97.399 | 97.337 | 97.265 | 97.187 | 6.250 | 98.599 | 98.526 | 98.455 | 98.379 |
| 5.875 | 97.983 | 97.921 | 97.848 | 97.771 | 6.375 | 98.840 | 98.767 | 98.696 | 98.620 |
| 5.990 | 98.581 | 98.519 | 98.446 | 98.369 | 6.500 | 99.029 | 98.956 | 98.885 | 98.809 |
| 6.125 | 99.138 | 99.076 | 99.003 | 98.926 | 6.625 | 99.222 | 99.149 | 99.081 | 99.009 |
| 6.250 | 99.497 | 99.394 | 99.294 | 99.186 | 6.750 | 99.531 | 99.473 | 99.416 | 99.355 |
| 6.375 | 99.985 | 99.882 | 99.782 | 99.674 | 6.875 | 99.705 | 99.647 | 99.590 | 99.529 |
| 6.500 | 100.412 | 100.310 | 100.209 | 100.101 | 6.990 | 99.794 | 99.736 | 99.679 | 99.618 |
| 6.625 | 100.803 | 100.700 | 100.600 | 100.492 | 7.125 | 99.952 | 99.894 | 99.837 | 99.776 |
| 6.750 | 101.129 | 101.019 | 100.908 | 100.789 | 7.250 | 99.636 | 99.570 | 99.504 | 99.434 |
| 6.875 | 101.404 | 101.295 | 101.184 | 101.065 | 7.375 | 100.150 | 100.085 | 100.019 | 99.949 |
| 6.990 | 101.632 | 101.522 | 101.411 | 101.292 | 7.500 | 100.138 | 100.073 | 100.007 | 99.936 |
| 7.125 | 101.926 | 101.817 | 101.706 | 101.587 | 7.625 | 100.196 | 100.130 | 100.064 | 99.994 |
| 7.250 | 101.620 | 101.511 | 101.407 | 101.295 | 7.750 | 100.916 | 100.851 | 100.785 | 100.715 |
| 7.375 | 102.371 | 102.262 | 102.158 | 102.046 | 7.875 | 101.023 | 100.957 | 100.892 | 100.821 |
| 7.500 | 102.556 | 102.447 | 102.343 | 102.231 | 7.990 | 99.842 | 99.776 | 99.711 | 99.640 |
| 7.625 | 102.698 | 102.589 | 102.485 | 102.373 | | | | | |
| 7.750 | 103.616 | 103.507 | 103.403 | 103.291 | | | | | |
| 7.875 | 103.819 | 103.710 | 103.606 | 103.494 | | | | | |
| 7.990 | 102.703 | 102.594 | 102.489 | 102.377 | | | | | |
| 8.125 | 102.878 | 102.769 | 102.665 | 102.553 | | | | | |

FREDDIE MAC FIXED RATE BUYDOWN PRICING

| SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD) | | | | | SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD) | | | | |
|---|---------|---------|---------|---------|---|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 93.360 | 93.312 | 93.270 | 93.225 | 5.990 | 98.531 | 98.469 | 98.396 | 98.319 |
| 4.990 | 94.012 | 93.964 | 93.922 | 93.877 | 6.125 | 99.088 | 99.026 | 98.953 | 98.876 |
| 5.125 | 94.482 | 94.435 | 94.393 | 94.348 | 6.250 | 99.447 | 99.344 | 99.244 | 99.136 |
| 5.250 | 95.070 | 95.022 | 94.973 | 94.921 | 6.375 | 99.935 | 99.832 | 99.732 | 99.624 |
| 5.375 | 95.738 | 95.690 | 95.642 | 95.590 | 6.500 | 100.362 | 100.260 | 100.159 | 100.051 |
| 5.500 | 96.375 | 96.327 | 96.278 | 96.226 | 6.625 | 100.753 | 100.650 | 100.550 | 100.442 |
| 5.625 | 96.956 | 96.908 | 96.859 | 96.807 | 6.750 | 101.079 | 100.969 | 100.858 | 100.739 |
| 5.750 | 97.618 | 97.556 | 97.490 | 97.420 | 6.875 | 101.354 | 101.245 | 101.134 | 101.015 |
| 5.875 | 98.217 | 98.156 | 98.090 | 98.019 | 6.990 | 101.582 | 101.472 | 101.361 | 101.242 |
| 5.990 | 98.744 | 98.673 | 98.603 | 98.527 | 7.125 | 101.876 | 101.767 | 101.656 | 101.537 |
| 6.125 | 99.379 | 99.297 | 99.217 | 99.131 | 7.250 | 101.570 | 101.461 | 101.357 | 101.245 |
| 6.250 | 99.942 | 99.860 | 99.781 | 99.695 | 7.375 | 102.321 | 102.212 | 102.108 | 101.996 |
| 6.375 | 100.583 | 100.502 | 100.422 | 100.336 | 7.500 | 102.506 | 102.397 | 102.293 | 102.181 |
| 6.500 | 101.048 | 100.966 | 100.886 | 100.800 | 7.625 | 102.648 | 102.539 | 102.435 | 102.323 |
| 6.625 | 101.404 | 101.315 | 101.225 | 101.128 | 7.750 | 103.566 | 103.457 | 103.353 | 103.241 |
| 6.750 | 101.978 | 101.889 | 101.805 | 101.715 | 7.875 | 103.769 | 103.660 | 103.556 | 103.444 |
| 6.875 | 102.238 | 102.143 | 102.059 | 101.969 | 7.990 | 102.653 | 102.544 | 102.439 | 102.327 |
| 6.990 | 102.771 | 102.676 | 102.592 | 102.502 | 8.125 | 102.828 | 102.719 | 102.615 | 102.503 |
| 7.125 | 103.199 | 103.104 | 103.020 | 102.930 | 8.250 | 102.416 | 102.299 | 102.175 | 102.041 |
| 7.250 | 104.014 | 103.959 | 103.911 | 103.858 | 8.375 | 102.676 | 102.559 | 102.435 | 102.301 |
| 7.375 | 104.350 | 104.295 | 104.246 | 104.194 | 8.500 | 102.815 | 102.698 | 102.573 | 102.440 |
| 7.500 | 104.694 | 104.640 | 104.591 | 104.538 | | | | | |
| 7.625 | 104.992 | 104.938 | 104.889 | 104.836 | | | | | |

| SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1) | | | | | SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD1) | | | | |
|--|---------|---------|---------|---------|--|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 93.360 | 93.312 | 93.270 | 93.225 | 5.990 | 98.531 | 98.469 | 98.396 | 98.319 |
| 4.990 | 94.012 | 93.964 | 93.922 | 93.877 | 6.125 | 99.088 | 99.026 | 98.953 | 98.876 |
| 5.125 | 94.482 | 94.435 | 94.393 | 94.348 | 6.250 | 99.447 | 99.344 | 99.244 | 99.136 |
| 5.250 | 95.070 | 95.022 | 94.973 | 94.921 | 6.375 | 99.935 | 99.832 | 99.732 | 99.624 |
| 5.375 | 95.738 | 95.690 | 95.642 | 95.590 | 6.500 | 100.362 | 100.260 | 100.159 | 100.051 |
| 5.500 | 96.375 | 96.327 | 96.278 | 96.226 | 6.625 | 100.753 | 100.650 | 100.550 | 100.442 |
| 5.625 | 96.956 | 96.908 | 96.859 | 96.807 | 6.750 | 101.079 | 100.969 | 100.858 | 100.739 |
| 5.750 | 97.618 | 97.556 | 97.490 | 97.420 | 6.875 | 101.354 | 101.245 | 101.134 | 101.015 |
| 5.875 | 98.217 | 98.156 | 98.090 | 98.019 | 6.990 | 101.582 | 101.472 | 101.361 | 101.242 |
| 5.990 | 98.744 | 98.673 | 98.603 | 98.527 | 7.125 | 101.876 | 101.767 | 101.656 | 101.537 |
| 6.125 | 99.379 | 99.297 | 99.217 | 99.131 | 7.250 | 101.570 | 101.461 | 101.357 | 101.245 |
| 6.250 | 99.942 | 99.860 | 99.781 | 99.695 | 7.375 | 102.321 | 102.212 | 102.108 | 101.996 |
| 6.375 | 100.583 | 100.502 | 100.422 | 100.336 | 7.500 | 102.506 | 102.397 | 102.293 | 102.181 |
| 6.500 | 101.048 | 100.966 | 100.886 | 100.800 | 7.625 | 102.648 | 102.539 | 102.435 | 102.323 |
| 6.625 | 101.404 | 101.315 | 101.225 | 101.128 | 7.750 | 103.566 | 103.457 | 103.353 | 103.241 |
| 6.750 | 101.978 | 101.889 | 101.805 | 101.715 | 7.875 | 103.769 | 103.660 | 103.556 | 103.444 |
| 6.875 | 102.238 | 102.143 | 102.059 | 101.969 | 7.990 | 102.653 | 102.544 | 102.439 | 102.327 |
| 6.990 | 102.771 | 102.676 | 102.592 | 102.502 | 8.125 | 102.828 | 102.719 | 102.615 | 102.503 |
| 7.125 | 103.199 | 103.104 | 103.020 | 102.930 | 8.250 | 102.416 | 102.299 | 102.175 | 102.041 |
| 7.250 | 104.014 | 103.959 | 103.911 | 103.858 | 8.375 | 102.676 | 102.559 | 102.435 | 102.301 |
| 7.375 | 104.350 | 104.295 | 104.246 | 104.194 | 8.500 | 102.815 | 102.698 | 102.573 | 102.440 |
| 7.500 | 104.694 | 104.640 | 104.591 | 104.538 | | | | | |
| 7.625 | 104.992 | 104.938 | 104.889 | 104.836 | | | | | |



Effective: May 21, 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: May 21, 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 | 96.739 | 96.677 | 96.605 | 96.527 | 5.500 | 94.689 | 94.627 | 94.555 | 94.477 | 5.375 | 94.149 | 94.087 | 94.015 | 93.937 |
| 5.625 | 97.407 | 97.344 | 97.272 | 97.195 | 5.625 | 95.357 | 95.294 | 95.222 | 95.145 | 5.500 | 94.839 | 94.777 | 94.705 | 94.627 |
| 5.750 | 98.149 | 98.087 | 98.015 | 97.937 | 5.750 | 96.099 | 96.037 | 95.965 | 95.887 | 5.625 | 95.507 | 95.444 | 95.372 | 95.295 |
| 5.875 | 98.733 | 98.671 | 98.598 | 98.521 | 5.875 | 96.683 | 96.621 | 96.548 | 96.471 | 5.750 | 96.249 | 96.187 | 96.115 | 96.037 |
| 5.990 | 99.231 | 99.169 | 99.096 | 99.019 | 5.990 | 97.181 | 97.119 | 97.046 | 96.969 | 5.875 | 96.833 | 96.771 | 96.698 | 96.621 |
| 6.125 | 99.788 | 99.726 | 99.653 | 99.576 | 6.125 | 97.733 | 97.671 | 97.599 | 97.521 | 5.990 | 97.331 | 97.269 | 97.196 | 97.119 |
| 6.250 | 99.797 | 99.694 | 99.594 | 99.486 | 6.250 | 97.727 | 97.624 | 97.524 | 97.416 | 6.125 | 97.871 | 97.809 | 97.737 | 97.659 |
| 6.375 | 100.285 | 100.182 | 100.082 | 99.974 | 6.375 | 98.215 | 98.112 | 98.012 | 97.904 | 6.250 | 97.872 | 97.770 | 97.669 | 97.561 |
| 6.500 | 100.737 | 100.635 | 100.534 | 100.426 | 6.500 | 98.667 | 98.565 | 98.464 | 98.356 | 6.375 | 98.369 | 98.267 | 98.166 | 98.058 |
| 6.625 | 101.103 | 101.000 | 100.900 | 100.792 | 6.625 | 99.033 | 98.930 | 98.830 | 98.722 | 6.500 | 98.834 | 98.731 | 98.631 | 98.523 |
| 6.750 | 101.304 | 101.194 | 101.083 | 100.964 | 6.750 | 99.234 | 99.124 | 99.013 | 98.894 | 6.625 | 99.199 | 99.097 | 98.996 | 98.888 |
| 6.875 | 101.579 | 101.470 | 101.359 | 101.240 | 6.875 | 99.509 | 99.400 | 99.289 | 99.170 | 6.750 | 99.415 | 99.306 | 99.195 | 99.076 |
| 6.990 | 101.857 | 101.747 | 101.636 | 101.517 | 6.990 | 99.787 | 99.677 | 99.566 | 99.447 | 6.875 | 99.679 | 99.569 | 99.458 | 99.339 |
| 7.125 | 102.151 | 102.042 | 101.931 | 101.812 | 7.125 | 100.081 | 99.972 | 99.861 | 99.742 | 6.990 | 99.976 | 99.866 | 99.755 | 99.636 |
| 7.250 | 102.045 | 101.936 | 101.832 | 101.720 | 7.250 | 99.975 | 99.866 | 99.762 | 99.650 | 7.125 | 100.294 | 100.185 | 100.074 | 99.955 |
| 7.375 | 102.421 | 102.312 | 102.208 | 102.096 | 7.375 | 100.351 | 100.242 | 100.138 | 100.026 | 7.250 | 100.216 | 100.107 | 100.003 | 99.891 |
| 7.500 | 102.731 | 102.622 | 102.518 | 102.406 | 7.500 | 100.661 | 100.552 | 100.448 | 100.336 | 7.375 | 100.564 | 100.455 | 100.350 | 100.238 |
| 7.625 | 102.998 | 102.889 | 102.785 | 102.673 | 7.625 | 100.928 | 100.819 | 100.715 | 100.603 | 7.500 | 100.892 | 100.783 | 100.679 | 100.567 |
| 7.750 | 103.016 | 102.907 | 102.803 | 102.691 | 7.750 | 100.946 | 100.837 | 100.733 | 100.621 | 7.625 | 101.250 | 101.141 | 101.036 | 100.925 |
| 7.875 | 103.219 | 103.110 | 103.006 | 102.894 | 7.875 | 101.149 | 101.040 | 100.936 | 100.824 | 7.750 | 100.899 | 100.790 | 100.685 | 100.574 |
| 7.990 | 103.378 | 103.269 | 103.164 | 103.052 | 7.990 | 101.308 | 101.199 | 101.094 | 100.982 | 7.875 | 101.105 | 100.996 | 100.892 | 100.780 |
| 8.125 | 103.553 | 103.444 | 103.340 | 103.228 | | | | | | 7.990 | 101.261 | 101.152 | 101.047 | 100.935 |
| 8.250 | 103.141 | 103.024 | 102.900 | 102.766 | | | | | | | | | | |
| 8.375 | 102.926 | 102.809 | 102.685 | 102.551 | | | | | | | | | | |
| 8.500 | 103.065 | 102.948 | 102.823 | 102.690 | | | | | | | | | | |
| 8.625 | 103.198 | 103.082 | 102.957 | 102.824 | | | | | | | | | | |

| 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 | 98.827 | 98.755 | 98.683 | 98.607 | 5.990 | 98.492 | 98.420 | 98.348 | 98.272 |
| 6.125 | 99.084 | 99.011 | 98.940 | 98.864 | 6.125 | 98.749 | 98.676 | 98.605 | 98.529 |
| 6.250 | 98.924 | 98.851 | 98.780 | 98.704 | 6.250 | 98.589 | 98.516 | 98.445 | 98.369 |
| 6.375 | 99.165 | 99.092 | 99.021 | 98.945 | 6.375 | 98.830 | 98.757 | 98.686 | 98.610 |
| 6.500 | 99.379 | 99.306 | 99.235 | 99.159 | 6.500 | 99.044 | 98.971 | 98.900 | 98.824 |
| 6.625 | 99.547 | 99.474 | 99.406 | 99.334 | 6.625 | 99.212 | 99.139 | 99.071 | 98.999 |
| 6.750 | 99.731 | 99.673 | 99.616 | 99.555 | 6.750 | 99.396 | 99.338 | 99.281 | 99.220 |
| 6.875 | 99.905 | 99.847 | 99.790 | 99.729 | 6.875 | 99.570 | 99.512 | 99.455 | 99.394 |
| 6.990 | 100.044 | 99.986 | 99.929 | 99.868 | 6.990 | 99.709 | 99.651 | 99.594 | 99.533 |
| 7.125 | 100.202 | 100.144 | 100.087 | 100.026 | 7.125 | 99.867 | 99.809 | 99.752 | 99.691 |
| 7.250 | 100.086 | 100.020 | 99.954 | 99.884 | 7.250 | 99.751 | 99.685 | 99.619 | 99.549 |
| 7.375 | 100.225 | 100.160 | 100.094 | 100.024 | 7.375 | 99.890 | 99.825 | 99.759 | 99.689 |
| 7.500 | 100.338 | 100.273 | 100.207 | 100.136 | 7.500 | 100.003 | 99.938 | 99.872 | 99.801 |
| 7.625 | 100.521 | 100.455 | 100.389 | 100.319 | 7.625 | 100.186 | 100.120 | 100.054 | 99.984 |
| 7.750 | 100.341 | 100.276 | 100.210 | 100.140 | 7.750 | 99.816 | 99.751 | 99.685 | 99.615 |
| 7.875 | 100.448 | 100.382 | 100.317 | 100.246 | 7.875 | 99.923 | 99.857 | 99.792 | 99.721 |
| 7.990 | 100.542 | 100.476 | 100.411 | 100.340 | 7.990 | 100.017 | 99.951 | 99.886 | 99.815 |



SELECT PRICING

Effective: May 21, 2026

SELECT ALT AGENCY 2nd Home/Investment

| SELECT Alt Agency 30 Yr Fixed (SELECT AIA101) | | | | | SELECT Alt Agency 15 Yr Fixed (SELECT AIA115) | | | | |
|---|---------|---------|---------|---------|---|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 93.860 | 93.812 | 93.770 | 93.725 | 5.990 | 101.380 | 101.322 | 101.265 | 101.204 |
| 4.990 | 94.512 | 94.464 | 94.422 | 94.377 | 6.125 | 101.700 | 101.642 | 101.585 | 101.524 |
| 5.125 | 95.232 | 95.185 | 95.143 | 95.098 | 6.250 | 102.009 | 101.951 | 101.894 | 101.834 |
| 5.250 | 95.570 | 95.522 | 95.473 | 95.421 | 6.375 | 102.308 | 102.250 | 102.196 | 102.138 |
| 5.375 | 96.238 | 96.190 | 96.142 | 96.090 | 6.500 | 102.602 | 102.547 | 102.496 | 102.441 |
| 5.500 | 96.875 | 96.827 | 96.778 | 96.726 | 6.625 | 102.879 | 102.835 | 102.792 | 102.747 |
| 5.625 | 97.456 | 97.408 | 97.359 | 97.307 | 6.750 | 103.155 | 103.111 | 103.068 | 103.022 |
| 5.750 | 98.118 | 98.066 | 97.990 | 97.920 | 6.875 | 103.406 | 103.362 | 103.319 | 103.274 |
| 5.875 | 98.717 | 98.666 | 98.590 | 98.519 | 6.990 | 103.617 | 103.573 | 103.531 | 103.485 |
| 5.990 | 99.244 | 99.173 | 99.103 | 99.027 | 7.125 | 103.870 | 103.826 | 103.783 | 103.737 |
| 6.125 | 99.879 | 99.797 | 99.717 | 99.631 | 7.250 | 103.686 | 103.635 | 103.583 | 103.528 |
| 6.250 | 100.442 | 100.360 | 100.281 | 100.195 | 7.375 | 103.898 | 103.847 | 103.795 | 103.740 |
| 6.375 | 100.958 | 100.877 | 100.797 | 100.711 | 7.500 | 104.089 | 104.038 | 103.987 | 103.931 |
| 6.500 | 101.423 | 101.341 | 101.261 | 101.175 | 7.625 | 104.209 | 104.158 | 104.106 | 104.051 |
| 6.625 | 101.904 | 101.815 | 101.725 | 101.628 | 7.750 | 104.280 | 104.229 | 104.178 | 104.122 |
| 6.750 | 102.353 | 102.264 | 102.180 | 102.090 | 7.875 | 104.459 | 104.408 | 104.357 | 104.301 |
| 6.875 | 102.738 | 102.643 | 102.559 | 102.469 | | | | | |
| 6.990 | 103.146 | 103.051 | 102.967 | 102.877 | | | | | |
| 7.125 | 103.574 | 103.479 | 103.395 | 103.305 | | | | | |
| 7.250 | 104.389 | 104.334 | 104.286 | 104.233 | | | | | |
| 7.375 | 104.725 | 104.670 | 104.621 | 104.569 | | | | | |
| 7.500 | 105.069 | 105.015 | 104.966 | 104.913 | | | | | |
| 7.625 | 105.367 | 105.313 | 105.264 | 105.211 | | | | | |

| SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AIA101HB) | | | | | SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AIA115HB) | | | | |
|--|---------|---------|---------|---------|--|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 5.500 | 97.039 | 96.977 | 96.905 | 96.827 | 5.990 | 99.127 | 99.055 | 98.983 | 98.907 |
| 5.625 | 97.707 | 97.644 | 97.572 | 97.495 | 6.125 | 99.384 | 99.311 | 99.240 | 99.164 |
| 5.750 | 98.449 | 98.387 | 98.315 | 98.237 | 6.250 | 99.224 | 99.151 | 99.080 | 99.004 |
| 5.875 | 99.033 | 98.971 | 98.898 | 98.821 | 6.375 | 99.465 | 99.392 | 99.321 | 99.245 |
| 5.990 | 99.531 | 99.469 | 99.396 | 99.319 | 6.500 | 99.679 | 99.606 | 99.535 | 99.459 |
| 6.125 | 100.088 | 100.026 | 99.953 | 99.876 | 6.625 | 99.847 | 99.774 | 99.706 | 99.634 |
| 6.250 | 100.097 | 99.994 | 99.894 | 99.786 | 6.750 | 100.031 | 99.973 | 99.916 | 99.855 |
| 6.375 | 100.585 | 100.482 | 100.382 | 100.274 | 6.875 | 100.205 | 100.147 | 100.090 | 100.029 |
| 6.500 | 101.037 | 100.935 | 100.834 | 100.726 | 6.990 | 100.344 | 100.286 | 100.229 | 100.168 |
| 6.625 | 101.403 | 101.300 | 101.200 | 101.092 | 7.125 | 100.502 | 100.444 | 100.387 | 100.326 |
| 6.750 | 101.604 | 101.494 | 101.383 | 101.264 | 7.250 | 100.386 | 100.320 | 100.254 | 100.184 |
| 6.875 | 101.879 | 101.770 | 101.659 | 101.540 | 7.375 | 100.525 | 100.460 | 100.394 | 100.324 |
| 6.990 | 102.157 | 102.047 | 101.936 | 101.817 | 7.500 | 100.638 | 100.573 | 100.507 | 100.436 |
| 7.125 | 102.451 | 102.342 | 102.231 | 102.112 | 7.625 | 100.821 | 100.755 | 100.689 | 100.619 |
| 7.250 | 102.345 | 102.236 | 102.132 | 102.020 | | | | | |
| 7.375 | 102.721 | 102.612 | 102.508 | 102.396 | | | | | |
| 7.500 | 103.031 | 102.922 | 102.818 | 102.706 | | | | | |
| 7.625 | 103.298 | 103.189 | 103.085 | 102.973 | | | | | |
| 7.750 | 103.316 | 103.207 | 103.103 | 102.991 | | | | | |
| 7.875 | 103.519 | 103.410 | 103.306 | 103.194 | | | | | |
| 7.990 | 103.678 | 103.569 | 103.464 | 103.352 | | | | | |
| 8.125 | 103.853 | 103.744 | 103.640 | 103.528 | | | | | |



Effective: May 21, 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 | -0.125 | -0.750 | -1.250 | -1.375 | -2.750 | |
| 2nd Home | 0.000 | -0.125 | -0.750 | -1.250 | -1.375 | -2.750 | -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 |
| HB 20YR & 25YR Term | -1.500 |
| > 6 Financed Properties | -0.500 |
| Escrow Waiver (Non-CA) | -0.250 |

*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments

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

LPMI (in addition to adjustments above)

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

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: May 21, 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: May 21, 2026

FAST 100 Pricing

| FAST 100+ - (301_1st_DPA_Plus) | | | |
|--------------------------------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day |
| 6.490 | 99.249 | 99.070 | 98.903 |
| 6.500 | 99.279 | 99.100 | 98.933 |
| 6.625 | 99.799 | 99.620 | 99.453 |
| 6.750 | 100.539 | 100.303 | 100.089 |
| 6.875 | 101.059 | 100.823 | 100.609 |
| 6.990 | 101.528 | 101.292 | 101.078 |
| 7.000 | 101.558 | 101.322 | 101.108 |
| 7.125 | 102.028 | 101.792 | 101.578 |
| 7.250 | 102.498 | 102.262 | 102.048 |
| 7.375 | 102.915 | 102.641 | 102.396 |
| 7.490 | 103.346 | 103.072 | 102.827 |
| 7.500 | 103.384 | 103.110 | 102.865 |
| 7.625 | 103.834 | 103.560 | 103.315 |
| 7.750 | 104.264 | 103.990 | 103.745 |
| 7.875 | 102.255 | 101.963 | 101.702 |
| 7.990 | 102.654 | 102.362 | 102.101 |
| 8.000 | 102.684 | 102.392 | 102.131 |

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

| FAST 100+ 5.0% - (301_1st_DPA_Plus) | | | |
|-------------------------------------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day |
| 6.490 | 98.499 | 98.320 | 98.153 |
| 6.500 | 98.529 | 98.350 | 98.183 |
| 6.625 | 99.049 | 98.870 | 98.703 |
| 6.750 | 99.789 | 99.553 | 99.339 |
| 6.875 | 100.309 | 100.073 | 99.859 |
| 6.990 | 100.778 | 100.542 | 100.328 |
| 7.000 | 100.808 | 100.572 | 100.358 |
| 7.125 | 101.278 | 101.042 | 100.828 |
| 7.250 | 101.748 | 101.512 | 101.298 |
| 7.375 | 102.165 | 101.891 | 101.646 |
| 7.490 | 102.604 | 102.330 | 102.085 |
| 7.500 | 102.634 | 102.360 | 102.115 |
| 7.625 | 103.084 | 102.810 | 102.565 |
| 7.750 | 103.514 | 103.240 | 102.995 |
| 7.875 | 101.505 | 101.213 | 100.952 |
| 7.990 | 101.904 | 101.612 | 101.351 |
| 8.000 | 101.934 | 101.642 | 101.381 |

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

| FAST 100+ HB - (301_1st_DPA_Plus_HB) | | | |
|--------------------------------------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day |
| 6.490 | 97.249 | 97.070 | 96.903 |
| 6.500 | 97.279 | 97.100 | 96.933 |
| 6.625 | 97.799 | 97.620 | 97.453 |
| 6.750 | 98.539 | 98.303 | 98.089 |
| 6.875 | 99.059 | 98.823 | 98.609 |
| 6.990 | 99.528 | 99.292 | 99.078 |
| 7.000 | 99.558 | 99.322 | 99.108 |
| 7.125 | 100.028 | 99.792 | 99.578 |
| 7.250 | 100.498 | 100.262 | 100.048 |
| 7.375 | 100.915 | 100.641 | 100.396 |
| 7.490 | 101.354 | 101.080 | 100.835 |
| 7.500 | 101.384 | 101.110 | 100.865 |
| 7.625 | 101.834 | 101.560 | 101.315 |
| 7.750 | 102.264 | 101.990 | 101.745 |
| 7.875 | 100.255 | 99.963 | 99.702 |
| 7.990 | 100.654 | 100.362 | 100.101 |
| 8.000 | 100.684 | 100.392 | 100.131 |

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

| FAST 100+ 5.0% HB - (301_1st_DPA_Plus_HB) | | | |
|---|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day |
| 6.490 | 96.590 | 96.499 | 96.320 |
| 6.500 | 96.620 | 96.529 | 96.350 |
| 6.625 | 97.140 | 97.049 | 96.870 |
| 6.750 | 97.907 | 97.789 | 97.553 |
| 6.875 | 98.427 | 98.309 | 98.073 |
| 6.990 | 98.896 | 98.778 | 98.542 |
| 7.000 | 98.926 | 98.808 | 98.572 |
| 7.125 | 99.396 | 99.278 | 99.042 |
| 7.250 | 99.866 | 99.748 | 99.512 |
| 7.375 | 100.300 | 100.165 | 99.891 |
| 7.490 | 100.739 | 100.604 | 100.330 |
| 7.500 | 100.769 | 100.634 | 100.360 |
| 7.625 | 101.219 | 101.084 | 100.810 |
| 7.750 | 101.649 | 101.514 | 101.240 |
| 7.875 | 99.650 | 99.505 | 99.213 |
| 7.990 | 100.049 | 99.904 | 99.612 |
| 8.000 | 100.079 | 99.934 | 99.642 |

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

| FAST 100 3Yr - (301_1st_DPA_3YR) | | | |
|-----------------------------------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day |
| 6.490 | 96.749 | 96.570 | 96.403 |
| 6.500 | 96.779 | 96.600 | 96.433 |
| 6.625 | 97.299 | 97.120 | 96.953 |
| 6.750 | 98.039 | 97.803 | 97.589 |
| 6.875 | 98.559 | 98.323 | 98.109 |
| 6.990 | 99.028 | 98.792 | 98.578 |
| 7.000 | 99.058 | 98.822 | 98.608 |
| 7.125 | 99.528 | 99.292 | 99.078 |
| 7.250 | 99.998 | 99.762 | 99.548 |
| 7.375 | 100.415 | 100.141 | 99.896 |
| 7.490 | 100.854 | 100.580 | 100.335 |
| 7.500 | 100.884 | 100.610 | 100.365 |
| 7.625 | 101.334 | 101.060 | 100.815 |
| 7.750 | 101.764 | 101.490 | 101.245 |
| 7.875 | 99.755 | 99.463 | 99.202 |
| 7.990 | 100.154 | 99.862 | 99.601 |
| 8.000 | 100.184 | 99.892 | 99.631 |

Fast 100 LLPAs

| FICO ≥880 |
|----------------|
| 0.500 |
| FICO 860 - 879 |
| 0.000 |
| FICO 840 - 859 |
| -0.500 |
| FICO 820 - 839 |
| -1.000 |
| FICO 800 - 819 |
| -1.500 |

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

| DPA State Tier Adjustment | | |
|---------------------------|--|-------|
| Tier 1 States | AZ, CA, CO, CT, GA, 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, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY | 0.250 |
| Floor Price | | |
| 98.000 | | |



Effective: May 21, 2026

VA & USDA Pricing

| VA 30 - 25 Year Fixed (401 & 425) | | | | |
|-----------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 95.365 | 95.331 | 95.298 | |
| 5.125 | 96.002 | 95.968 | 95.935 | |
| 5.250 | 97.054 | 96.987 | 96.920 | |
| 5.375 | 97.700 | 97.633 | 97.566 | |
| 5.500 | 98.387 | 98.320 | 98.253 | |
| 5.625 | 98.815 | 98.748 | 98.681 | |
| 5.750 | 99.062 | 98.995 | 98.928 | |
| 5.875 | 99.913 | 99.821 | 99.728 | |
| 5.990 | 100.558 | 100.466 | 100.374 | |
| 6.125 | 100.956 | 100.864 | 100.772 | |
| 6.250 | 101.069 | 100.977 | 100.885 | |
| 6.375 | 101.523 | 101.456 | 101.389 | |
| 6.500 | 102.062 | 101.995 | 101.928 | |
| 6.625 | 102.270 | 102.203 | 102.136 | |
| 6.750 | 102.930 | 102.829 | 102.729 | |
| 6.875 | 103.573 | 103.472 | 103.372 | |
| 6.990 | 103.908 | 103.807 | 103.707 | |

| VA 20 Year Fixed - (420) | | | | |
|--------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 94.565 | 94.531 | 94.498 | |
| 5.125 | 95.202 | 95.168 | 95.135 | |
| 5.250 | 96.254 | 96.187 | 96.120 | |
| 5.375 | 96.900 | 96.833 | 96.766 | |
| 5.500 | 97.587 | 97.520 | 97.453 | |
| 5.625 | 98.015 | 97.948 | 97.881 | |
| 5.750 | 98.262 | 98.195 | 98.128 | |
| 5.875 | 99.113 | 99.021 | 98.928 | |
| 5.990 | 99.758 | 99.666 | 99.574 | |
| 6.125 | 100.156 | 100.064 | 99.972 | |
| 6.250 | 100.269 | 100.177 | 100.085 | |
| 6.375 | 100.723 | 100.656 | 100.589 | |
| 6.500 | 101.262 | 101.195 | 101.128 | |
| 6.625 | 101.470 | 101.403 | 101.336 | |
| 6.750 | 102.130 | 102.029 | 101.929 | |
| 6.875 | 102.773 | 102.672 | 102.572 | |
| 6.990 | 103.108 | 103.007 | 102.907 | |

| VA 15 Year Fixed - (415) | | | | |
|--------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 97.080 | 97.033 | 96.980 | |
| 5.125 | 97.585 | 97.538 | 97.485 | |
| 5.250 | 98.203 | 98.156 | 98.103 | |
| 5.375 | 98.418 | 98.355 | 98.295 | |
| 5.500 | 98.974 | 98.912 | 98.851 | |
| 5.625 | 99.270 | 99.208 | 99.147 | |
| 5.750 | 99.367 | 99.304 | 99.243 | |
| 5.875 | 99.425 | 99.362 | 99.301 | |
| 5.990 | 99.929 | 99.866 | 99.805 | |
| 6.125 | 100.175 | 100.112 | 100.051 | |
| 6.250 | 100.117 | 100.054 | 99.993 | |
| 6.375 | 100.128 | 100.089 | 100.051 | |
| 6.500 | 100.506 | 100.467 | 100.429 | |
| 6.625 | 100.552 | 100.513 | 100.475 | |
| 6.750 | 101.395 | 101.356 | 101.317 | |
| 6.875 | 101.876 | 101.837 | 101.799 | |
| 6.990 | 102.040 | 102.001 | 101.963 | |

| VA 30 Year Fixed HB - (401HB) | | | | |
|-------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.125 | 95.538 | 95.504 | 95.471 | |
| 5.250 | 97.166 | 97.099 | 97.032 | |
| 5.375 | 97.576 | 97.509 | 97.442 | |
| 5.500 | 98.028 | 97.961 | 97.894 | |
| 5.625 | 98.553 | 98.486 | 98.419 | |
| 5.750 | 98.856 | 98.790 | 98.723 | |
| 5.875 | 99.179 | 99.087 | 98.995 | |
| 5.990 | 99.572 | 99.480 | 99.388 | |
| 6.125 | 100.171 | 100.079 | 99.987 | |
| 6.250 | 100.072 | 99.980 | 99.888 | |
| 6.375 | 100.400 | 100.333 | 100.266 | |
| 6.500 | 100.837 | 100.770 | 100.703 | |
| 6.625 | 101.538 | 101.471 | 101.404 | |
| 6.750 | 100.875 | 100.808 | 100.741 | |
| 6.875 | 101.505 | 101.405 | 101.304 | |
| 6.990 | 101.688 | 101.588 | 101.487 | |
| 7.125 | 101.494 | 101.393 | 101.293 | |

| VA 30 Year Fixed 2:1 Buydown - (401-BD) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 95.115 | 95.081 | 95.048 | |
| 5.125 | 95.752 | 95.718 | 95.685 | |
| 5.250 | 96.804 | 96.737 | 96.670 | |
| 5.375 | 97.450 | 97.383 | 97.316 | |
| 5.500 | 98.137 | 98.070 | 98.003 | |
| 5.625 | 98.565 | 98.498 | 98.431 | |
| 5.750 | 98.812 | 98.745 | 98.678 | |
| 5.875 | 99.663 | 99.571 | 99.478 | |
| 5.990 | 100.308 | 100.216 | 100.124 | |
| 6.125 | 100.706 | 100.614 | 100.522 | |
| 6.250 | 100.819 | 100.727 | 100.635 | |
| 6.375 | 101.273 | 101.206 | 101.139 | |
| 6.500 | 101.812 | 101.745 | 101.678 | |
| 6.625 | 102.020 | 101.953 | 101.886 | |
| 6.750 | 102.680 | 102.579 | 102.479 | |
| 6.875 | 103.323 | 103.222 | 103.122 | |
| 6.990 | 103.658 | 103.557 | 103.457 | |

| VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.125 | 95.388 | 95.354 | 95.321 | |
| 5.250 | 97.016 | 96.949 | 96.882 | |
| 5.375 | 97.426 | 97.359 | 97.292 | |
| 5.500 | 97.878 | 97.811 | 97.744 | |
| 5.625 | 98.403 | 98.336 | 98.269 | |
| 5.750 | 98.706 | 98.640 | 98.573 | |
| 5.875 | 99.029 | 98.937 | 98.845 | |
| 5.990 | 99.422 | 99.330 | 99.238 | |
| 6.125 | 100.021 | 99.929 | 99.837 | |
| 6.250 | 99.922 | 99.830 | 99.738 | |
| 6.375 | 100.250 | 100.183 | 100.116 | |
| 6.500 | 100.687 | 100.620 | 100.553 | |
| 6.625 | 101.388 | 101.321 | 101.254 | |
| 6.750 | 100.725 | 100.658 | 100.591 | |
| 6.875 | 101.355 | 101.255 | 101.154 | |
| 6.990 | 101.538 | 101.438 | 101.337 | |
| 7.125 | 101.344 | 101.243 | 101.143 | |

| VA 30 Year Fixed 1:0 Buydown - (401-BD10) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 95.115 | 95.081 | 95.048 | |
| 5.125 | 95.752 | 95.718 | 95.685 | |
| 5.250 | 96.804 | 96.737 | 96.670 | |
| 5.375 | 97.450 | 97.383 | 97.316 | |
| 5.500 | 98.137 | 98.070 | 98.003 | |
| 5.625 | 98.565 | 98.498 | 98.431 | |
| 5.750 | 98.812 | 98.745 | 98.678 | |
| 5.875 | 99.663 | 99.571 | 99.478 | |
| 5.990 | 100.308 | 100.216 | 100.124 | |
| 6.125 | 100.706 | 100.614 | 100.522 | |
| 6.250 | 100.819 | 100.727 | 100.635 | |
| 6.375 | 101.273 | 101.206 | 101.139 | |
| 6.500 | 101.812 | 101.745 | 101.678 | |
| 6.625 | 102.020 | 101.953 | 101.886 | |
| 6.750 | 102.680 | 102.579 | 102.479 | |
| 6.875 | 103.323 | 103.222 | 103.122 | |
| 6.990 | 103.658 | 103.557 | 103.457 | |

| VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.125 | 95.388 | 95.354 | 95.321 | |
| 5.250 | 97.016 | 96.949 | 96.882 | |
| 5.375 | 97.426 | 97.359 | 97.292 | |
| 5.500 | 97.878 | 97.811 | 97.744 | |
| 5.625 | 98.403 | 98.336 | 98.269 | |
| 5.750 | 98.706 | 98.640 | 98.573 | |
| 5.875 | 99.029 | 98.937 | 98.845 | |
| 5.990 | 99.422 | 99.330 | 99.238 | |
| 6.125 | 100.021 | 99.929 | 99.837 | |
| 6.250 | 99.922 | 99.830 | 99.738 | |
| 6.375 | 100.250 | 100.183 | 100.116 | |
| 6.500 | 100.687 | 100.620 | 100.553 | |
| 6.625 | 101.388 | 101.321 | 101.254 | |
| 6.750 | 100.725 | 100.658 | 100.591 | |
| 6.875 | 101.355 | 101.255 | 101.154 | |
| 6.990 | 101.538 | 101.438 | 101.337 | |
| 7.125 | 101.344 | 101.243 | 101.143 | |

| USDA 30 - 25 Year Fixed - (501) | | | | |
|---------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 96.534 | 96.467 | 96.400 | |
| 5.375 | 97.180 | 97.113 | 97.046 | |
| 5.500 | 97.867 | 97.800 | 97.733 | |
| 5.625 | 98.295 | 98.228 | 98.161 | |
| 5.750 | 98.542 | 98.475 | 98.408 | |
| 5.875 | 99.393 | 99.301 | 99.208 | |
| 5.990 | 100.038 | 99.946 | 99.854 | |
| 6.125 | 100.436 | 100.344 | 100.252 | |
| 6.250 | 100.549 | 100.457 | 100.365 | |
| 6.375 | 101.003 | 100.936 | 100.869 | |
| 6.500 | 101.542 | 101.475 | 101.408 | |
| 6.625 | 101.750 | 101.683 | 101.616 | |
| 6.750 | 102.410 | 102.309 | 102.209 | |
| 6.875 | 103.053 | 102.952 | 102.852 | |
| 6.990 | 103.388 | 103.287 | 103.187 | |
| 7.125 | 103.912 | 103.812 | 103.711 | |
| 7.250 | 104.181 | 104.081 | 103.980 | |

LLPAs

| VA/USDA State Tier Adjustment | |
|---|--|
| Tier 1 States | AZ, CA, CO, CT, GA, 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, 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 | |

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



SELECT PRICING

Effective: **May 21, 2026**

SELECT VA & USDA Pricing

| SELECT VA 30 - 25 Year Fixed (401 & 425) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 95.665 | 95.631 | 95.598 | |
| 5.125 | 96.302 | 96.268 | 96.235 | |
| 5.250 | 97.354 | 97.287 | 97.220 | |
| 5.375 | 98.000 | 97.933 | 97.866 | |
| 5.500 | 98.687 | 98.620 | 98.553 | |
| 5.625 | 99.115 | 99.048 | 98.981 | |
| 5.750 | 99.362 | 99.295 | 99.228 | |
| 5.875 | 100.213 | 100.121 | 100.028 | |
| 5.990 | 100.858 | 100.766 | 100.674 | |
| 6.125 | 101.256 | 101.164 | 101.072 | |
| 6.250 | 101.369 | 101.277 | 101.185 | |
| 6.375 | 101.823 | 101.756 | 101.689 | |
| 6.500 | 102.362 | 102.295 | 102.228 | |
| 6.625 | 102.570 | 102.503 | 102.436 | |
| 6.750 | 103.230 | 103.129 | 103.029 | |
| 6.875 | 103.873 | 103.772 | 103.672 | |
| 6.990 | 104.208 | 104.107 | 104.007 | |

| SELECT VA 15 Year Fixed - (415) | | | | |
|---------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 97.380 | 97.333 | 97.280 | |
| 5.125 | 97.885 | 97.838 | 97.785 | |
| 5.250 | 98.503 | 98.456 | 98.403 | |
| 5.375 | 98.718 | 98.655 | 98.595 | |
| 5.500 | 99.274 | 99.212 | 99.151 | |
| 5.625 | 99.570 | 99.508 | 99.447 | |
| 5.750 | 99.667 | 99.604 | 99.543 | |
| 5.875 | 99.725 | 99.662 | 99.601 | |
| 5.990 | 100.229 | 100.166 | 100.105 | |
| 6.125 | 100.475 | 100.412 | 100.351 | |
| 6.250 | 100.417 | 100.354 | 100.293 | |
| 6.375 | 100.428 | 100.389 | 100.351 | |
| 6.500 | 100.806 | 100.767 | 100.729 | |
| 6.625 | 100.852 | 100.813 | 100.775 | |
| 6.750 | 101.695 | 101.656 | 101.617 | |
| 6.875 | 102.176 | 102.137 | 102.099 | |
| 6.990 | 102.340 | 102.301 | 102.263 | |

| SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 95.415 | 95.381 | 95.348 | |
| 5.125 | 96.052 | 96.018 | 95.985 | |
| 5.250 | 97.104 | 97.037 | 96.970 | |
| 5.375 | 97.750 | 97.683 | 97.616 | |
| 5.500 | 98.437 | 98.370 | 98.303 | |
| 5.625 | 98.865 | 98.798 | 98.731 | |
| 5.750 | 99.112 | 99.045 | 98.978 | |
| 5.875 | 99.963 | 99.871 | 99.778 | |
| 5.990 | 100.608 | 100.516 | 100.424 | |
| 6.125 | 101.006 | 100.914 | 100.822 | |
| 6.250 | 101.119 | 101.027 | 100.935 | |
| 6.375 | 101.573 | 101.506 | 101.439 | |
| 6.500 | 102.112 | 102.045 | 101.978 | |
| 6.625 | 102.320 | 102.253 | 102.186 | |
| 6.750 | 102.980 | 102.879 | 102.779 | |
| 6.875 | 103.623 | 103.522 | 103.422 | |
| 6.990 | 103.958 | 103.857 | 103.757 | |

| SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 95.415 | 95.381 | 95.348 | |
| 5.125 | 96.052 | 96.018 | 95.985 | |
| 5.250 | 97.104 | 97.037 | 96.970 | |
| 5.375 | 97.750 | 97.683 | 97.616 | |
| 5.500 | 98.437 | 98.370 | 98.303 | |
| 5.625 | 98.865 | 98.798 | 98.731 | |
| 5.750 | 99.112 | 99.045 | 98.978 | |
| 5.875 | 99.963 | 99.871 | 99.778 | |
| 5.990 | 100.608 | 100.516 | 100.424 | |
| 6.125 | 101.006 | 100.914 | 100.822 | |
| 6.250 | 101.119 | 101.027 | 100.935 | |
| 6.375 | 101.573 | 101.506 | 101.439 | |
| 6.500 | 102.112 | 102.045 | 101.978 | |
| 6.625 | 102.320 | 102.253 | 102.186 | |
| 6.750 | 102.980 | 102.879 | 102.779 | |
| 6.875 | 103.623 | 103.522 | 103.422 | |
| 6.990 | 103.958 | 103.857 | 103.757 | |

| SELECT VA 30 Year Fixed HB - (401HB) | | | | |
|--------------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.125 | 95.838 | 95.804 | 95.771 | |
| 5.250 | 97.466 | 97.399 | 97.332 | |
| 5.375 | 97.876 | 97.809 | 97.742 | |
| 5.500 | 98.328 | 98.261 | 98.194 | |
| 5.625 | 98.853 | 98.786 | 98.719 | |
| 5.750 | 99.156 | 99.090 | 99.023 | |
| 5.875 | 99.479 | 99.387 | 99.295 | |
| 5.990 | 99.872 | 99.780 | 99.688 | |
| 6.125 | 100.471 | 100.379 | 100.287 | |
| 6.250 | 100.372 | 100.280 | 100.188 | |
| 6.375 | 100.700 | 100.633 | 100.566 | |
| 6.500 | 101.137 | 101.070 | 101.003 | |
| 6.625 | 101.838 | 101.771 | 101.704 | |
| 6.750 | 101.175 | 101.108 | 101.041 | |
| 6.875 | 101.805 | 101.705 | 101.604 | |
| 6.990 | 101.988 | 101.888 | 101.787 | |
| 7.125 | 101.794 | 101.693 | 101.593 | |

| SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.125 | 95.688 | 95.654 | 95.621 | |
| 5.250 | 97.316 | 97.249 | 97.182 | |
| 5.375 | 97.726 | 97.659 | 97.592 | |
| 5.500 | 98.178 | 98.111 | 98.044 | |
| 5.625 | 98.703 | 98.636 | 98.569 | |
| 5.750 | 99.006 | 98.940 | 98.873 | |
| 5.875 | 99.329 | 99.237 | 99.145 | |
| 5.990 | 99.722 | 99.630 | 99.538 | |
| 6.125 | 100.321 | 100.229 | 100.137 | |
| 6.250 | 100.222 | 100.130 | 100.038 | |
| 6.375 | 100.550 | 100.483 | 100.416 | |
| 6.500 | 100.987 | 100.920 | 100.853 | |
| 6.625 | 101.688 | 101.621 | 101.554 | |
| 6.750 | 101.025 | 100.958 | 100.891 | |
| 6.875 | 101.655 | 101.555 | 101.454 | |
| 6.990 | 101.838 | 101.738 | 101.637 | |
| 7.125 | 101.644 | 101.543 | 101.443 | |

| SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-B) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.125 | 95.688 | 95.654 | 95.621 | |
| 5.250 | 97.316 | 97.249 | 97.182 | |
| 5.375 | 97.726 | 97.659 | 97.592 | |
| 5.500 | 98.178 | 98.111 | 98.044 | |
| 5.625 | 98.703 | 98.636 | 98.569 | |
| 5.750 | 99.006 | 98.940 | 98.873 | |
| 5.875 | 99.329 | 99.237 | 99.145 | |
| 5.990 | 99.722 | 99.630 | 99.538 | |
| 6.125 | 100.321 | 100.229 | 100.137 | |
| 6.250 | 100.222 | 100.130 | 100.038 | |
| 6.375 | 100.550 | 100.483 | 100.416 | |
| 6.500 | 100.987 | 100.920 | 100.853 | |
| 6.625 | 101.688 | 101.621 | 101.554 | |
| 6.750 | 101.025 | 100.958 | 100.891 | |
| 6.875 | 101.655 | 101.555 | 101.454 | |
| 6.990 | 101.838 | 101.738 | 101.637 | |
| 7.125 | 101.644 | 101.543 | 101.443 | |

| SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 95.415 | 95.381 | 95.348 | |
| 5.125 | 96.052 | 96.018 | 95.985 | |
| 5.250 | 97.104 | 97.037 | 96.970 | |
| 5.375 | 97.750 | 97.683 | 97.616 | |
| 5.500 | 98.437 | 98.370 | 98.303 | |
| 5.625 | 98.865 | 98.798 | 98.731 | |
| 5.750 | 99.112 | 99.045 | 98.978 | |
| 5.875 | 99.963 | 99.871 | 99.778 | |
| 5.990 | 100.608 | 100.516 | 100.424 | |
| 6.125 | 101.006 | 100.914 | 100.822 | |
| 6.250 | 101.119 | 101.027 | 100.935 | |
| 6.375 | 101.573 | 101.506 | 101.439 | |
| 6.500 | 102.112 | 102.045 | 101.978 | |
| 6.625 | 102.320 | 102.253 | 102.186 | |
| 6.750 | 102.980 | 102.879 | 102.779 | |
| 6.875 | 103.623 | 103.522 | 103.422 | |
| 6.990 | 103.958 | 103.857 | 103.757 | |

| SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 95.665 | 95.631 | 95.598 | |
| 5.125 | 96.302 | 96.268 | 96.235 | |
| 5.250 | 97.354 | 97.287 | 97.220 | |
| 5.375 | 98.000 | 97.933 | 97.866 | |
| 5.500 | 98.687 | 98.620 | 98.553 | |
| 5.625 | 99.115 | 99.048 | 98.981 | |
| 5.750 | 99.362 | 99.295 | 99.228 | |
| 5.875 | 100.213 | 100.121 | 100.028 | |
| 5.990 | 100.858 | 100.766 | 100.674 | |
| 6.125 | 101.256 | 101.164 | 101.072 | |
| 6.250 | 101.369 | 101.277 | 101.185 | |
| 6.375 | 101.823 | 101.756 | 101.689 | |
| 6.500 | 102.362 | 102.295 | 102.228 | |
| 6.625 | 102.570 | 102.503 | 102.436 | |
| 6.750 | 103.230 | 103.129 | 103.029 | |
| 6.875 | 103.873 | 103.772 | 103.672 | |
| 6.990 | 104.208 | 104.107 | 104.007 | |

| SELECT VA IRRRL 30 Year Fixed HB - (401RLHB) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.125 | 95.663 | 95.629 | 95.596 | |
| 5.250 | 97.291 | 97.224 | 97.157 | |
| 5.375 | 97.701 | 97.634 | 97.567 | |
| 5.500 | 98.153 | 98.086 | 98.019 | |
| 5.625 | 98.678 | 98.611 | 98.544 | |
| 5.750 | 98.981 | 98.915 | 98.848 | |
| 5.875 | 99.304 | 99.212 | 99.120 | |
| 5.990 | 99.697 | 99.605 | 99.513 | |
| 6.125 | 100.296 | 100.204 | 100.112 | |
| 6.250 | 100.197 | 100.105 | 100.013 | |
| 6.375 | 100.525 | 100.458 | 100.391 | |
| 6.500 | 100.962 | 100.895 | 100.828 | |
| 6.625 | 101.663 | 101.596 | 101.529 | |
| 6.750 | 101.000 | 100.933 | 100.866 | |
| 6.875 | 101.630 | 101.530 | 101.429 | |
| 6.990 | 101.813 | 101.713 | 101.612 | |
| 7.125 | 101.619 | 101.518 | 101.418 | |

| SELECT VA IRRRL 15 Year Fixed - (415RL) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 97.130 | 97.083 | 97.030 | |
| 5.125 | 97.635 | 97.588 | 97.535 | |
| 5.250 | 98.253 | 98.206 | 98.153 | |
| 5.375 | 98.468 | 98.405 | 98.345 | |
| 5.500 | 99.024 | 98.962 | 98.901 | |
| 5.625 | 99.320 | 99.258 | 99.197 | |
| 5.750 | 99.417 | 99.354 | 99.293 | |
| 5.875 | 99.475 | 99.412 | 99.351 | |
| 5.990 | 99.979 | 99.916 | 99.855 | |
| 6.125 | 100.225 | 100.162 | 100.101 | |
| 6.250 | 100.167 | 100.104 | 100.043 | |
| 6.375 | 100.178 | 100.139 | 100.101 | |
| 6.500 | 100.556 | 100.517 | 100.479 | |
| 6.625 | 100.602 | 100.563 | 100.525 | |
| 6.750 | 101.445 | 101.406 | 101.367 | |
| 6.875 | 101.926 | 101.887 | 101.849 | |
| 6.990 | 102.090 | 102.051 | 102.013 | |

| SELECT USDA 30 - 25 Year Fixed - (501) | | | | |
|--|-----------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 95.145 | 95.111 | 95.078 | |
| 5.125 | 95.782 | 95.748 | 95.715 | |
| 5.250 | 96.834 | 96.767 | 96.700 | |
| 5.375 | 97.480 | 97.413 | 97.346 | |
| 5.500 | 98.167 | 98.100 | 98.033 | |
| 5.625 | 98.595 | 98.528 | 98.461 | |
| 5.750 | 98.842 | 98.775 | 98.708 | |
| 5.875 | 99.693 | 99.601 | 99.508 | |
| 5.990 | 100.338 | 100.246 | 100.154 | |
| 6.125 | 100.736 | 100.644 | 100.552 | |
| 6.250 | 100.849</ | | | |



Effective: May 21, 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 | 95.527 | 95.493 | 95.460 | |
| 5.125 | 95.933 | 95.900 | 95.866 | |
| 5.250 | 97.551 | 97.484 | 97.417 | |
| 5.375 | 97.996 | 97.929 | 97.862 | |
| 5.500 | 98.434 | 98.367 | 98.300 | |
| 5.625 | 98.742 | 98.675 | 98.608 | |
| 5.750 | 99.595 | 99.528 | 99.461 | |
| 5.875 | 100.201 | 100.109 | 100.017 | |
| 5.990 | 100.710 | 100.618 | 100.526 | |
| 6.125 | 100.998 | 100.906 | 100.814 | |
| 6.250 | 101.612 | 101.520 | 101.428 | |
| 6.375 | 102.176 | 102.109 | 102.042 | |
| 6.500 | 102.660 | 102.593 | 102.526 | |
| 6.625 | 102.976 | 102.909 | 102.842 | |
| 6.750 | 103.707 | 103.607 | 103.506 | |
| 6.875 | 103.755 | 103.655 | 103.554 | |
| 6.990 | 104.313 | 104.213 | 104.112 | |

| FHA Streamline 20 Year Fixed - (320SL) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 96.726 | 96.659 | 96.592 | |
| 5.375 | 97.171 | 97.104 | 97.037 | |
| 5.500 | 97.609 | 97.542 | 97.475 | |
| 5.625 | 97.917 | 97.850 | 97.783 | |
| 5.750 | 98.770 | 98.703 | 98.636 | |
| 5.875 | 99.376 | 99.284 | 99.192 | |
| 5.990 | 99.885 | 99.793 | 99.701 | |
| 6.125 | 100.173 | 100.081 | 99.989 | |
| 6.250 | 100.787 | 100.695 | 100.603 | |
| 6.375 | 101.351 | 101.284 | 101.217 | |
| 6.500 | 101.835 | 101.768 | 101.701 | |
| 6.625 | 102.151 | 102.084 | 102.017 | |
| 6.750 | 102.882 | 102.782 | 102.681 | |
| 6.875 | 102.930 | 102.830 | 102.729 | |
| 6.990 | 103.488 | 103.388 | 103.287 | |
| 7.125 | 103.995 | 103.895 | 103.794 | |
| 7.250 | 104.491 | 104.391 | 104.290 | |

| FHA Streamline 15 Year Fixed - (315SL) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 97.217 | 97.170 | 97.117 | |
| 5.125 | 97.492 | 97.445 | 97.391 | |
| 5.250 | 98.675 | 98.628 | 98.575 | |
| 5.375 | 98.689 | 98.627 | 98.566 | |
| 5.500 | 98.996 | 98.934 | 98.873 | |
| 5.625 | 99.172 | 99.110 | 99.049 | |
| 5.750 | 99.874 | 99.812 | 99.751 | |
| 5.875 | 99.688 | 99.625 | 99.564 | |
| 5.990 | 100.056 | 99.993 | 99.932 | |
| 6.125 | 100.192 | 100.129 | 100.068 | |
| 6.250 | 100.635 | 100.573 | 100.512 | |
| 6.375 | 100.756 | 100.717 | 100.679 | |
| 6.500 | 101.079 | 101.040 | 101.002 | |
| 6.625 | 101.233 | 101.194 | 101.156 | |
| 6.750 | 102.147 | 102.108 | 102.070 | |
| 6.875 | 102.034 | 101.995 | 101.957 | |
| 6.990 | 102.421 | 102.382 | 102.344 | |

| FHA Streamline 30 Year Fixed HB - (301SLHB) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 96.897 | 96.830 | 96.763 | |
| 5.375 | 97.040 | 96.973 | 96.906 | |
| 5.500 | 97.533 | 97.466 | 97.399 | |
| 5.625 | 97.793 | 97.726 | 97.659 | |
| 5.750 | 99.108 | 99.042 | 98.975 | |
| 5.875 | 99.318 | 99.226 | 99.134 | |
| 5.990 | 99.669 | 99.577 | 99.485 | |
| 6.125 | 99.994 | 99.902 | 99.810 | |
| 6.250 | 100.676 | 100.584 | 100.492 | |
| 6.375 | 100.855 | 100.789 | 100.722 | |
| 6.500 | 101.214 | 101.147 | 101.080 | |
| 6.625 | 101.578 | 101.511 | 101.445 | |
| 6.750 | 101.324 | 101.257 | 101.190 | |
| 6.875 | 101.448 | 101.347 | 101.247 | |
| 6.990 | 101.579 | 101.478 | 101.378 | |
| 7.125 | 101.982 | 101.881 | 101.781 | |
| 7.250 | 102.478 | 102.377 | 102.277 | |

| VA IRRRL 30 - 25 Year Fixed (401RL & 425RL) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 97.054 | 96.987 | 96.920 | |
| 5.375 | 97.700 | 97.633 | 97.566 | |
| 5.500 | 98.387 | 98.320 | 98.253 | |
| 5.625 | 98.815 | 98.748 | 98.681 | |
| 5.750 | 99.062 | 98.995 | 98.928 | |
| 5.875 | 99.913 | 99.821 | 99.728 | |
| 5.990 | 100.558 | 100.466 | 100.374 | |
| 6.125 | 100.956 | 100.864 | 100.772 | |
| 6.250 | 101.069 | 100.977 | 100.885 | |
| 6.375 | 101.523 | 101.456 | 101.389 | |
| 6.500 | 102.062 | 101.995 | 101.928 | |
| 6.625 | 102.270 | 102.203 | 102.136 | |
| 6.750 | 102.930 | 102.829 | 102.729 | |
| 6.875 | 103.573 | 103.472 | 103.372 | |
| 6.990 | 103.908 | 103.807 | 103.707 | |
| 7.125 | 104.432 | 104.332 | 104.231 | |
| 7.250 | 104.701 | 104.601 | 104.500 | |

| VA IRRRL 20 Year Fixed - (420RL) | | | | |
|----------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 96.004 | 95.937 | 95.870 | |
| 5.375 | 96.650 | 96.583 | 96.516 | |
| 5.500 | 97.337 | 97.270 | 97.203 | |
| 5.625 | 97.765 | 97.698 | 97.631 | |
| 5.750 | 98.012 | 97.945 | 97.878 | |
| 5.875 | 98.863 | 98.771 | 98.678 | |
| 5.990 | 99.508 | 99.416 | 99.324 | |
| 6.125 | 99.906 | 99.814 | 99.722 | |
| 6.250 | 100.019 | 99.927 | 99.835 | |
| 6.375 | 100.473 | 100.406 | 100.339 | |
| 6.500 | 101.012 | 100.945 | 100.878 | |
| 6.625 | 101.220 | 101.153 | 101.086 | |
| 6.750 | 101.880 | 101.779 | 101.679 | |
| 6.875 | 102.522 | 102.422 | 102.322 | |
| 6.990 | 102.858 | 102.757 | 102.657 | |
| 7.125 | 103.382 | 103.282 | 103.181 | |
| 7.250 | 103.651 | 103.551 | 103.450 | |

| VA IRRRL 15 Year Fixed - (415RL) | | | | |
|----------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 96.830 | 96.783 | 96.730 | |
| 5.125 | 97.335 | 97.288 | 97.235 | |
| 5.250 | 97.953 | 97.906 | 97.853 | |
| 5.375 | 98.168 | 98.105 | 98.045 | |
| 5.500 | 98.724 | 98.662 | 98.601 | |
| 5.625 | 99.020 | 98.958 | 98.897 | |
| 5.750 | 99.117 | 99.054 | 98.993 | |
| 5.875 | 99.175 | 99.112 | 99.051 | |
| 5.990 | 99.679 | 99.616 | 99.555 | |
| 6.125 | 99.925 | 99.862 | 99.801 | |
| 6.250 | 99.867 | 99.804 | 99.743 | |
| 6.375 | 99.878 | 99.839 | 99.801 | |
| 6.500 | 100.256 | 100.217 | 100.179 | |
| 6.625 | 100.302 | 100.263 | 100.225 | |
| 6.750 | 101.145 | 101.106 | 101.067 | |
| 6.875 | 101.626 | 101.587 | 101.549 | |
| 6.990 | 101.790 | 101.751 | 101.713 | |

| VA IRRRL 30 Year Fixed HB - (401RLHB) | | | | |
|---------------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 96.991 | 96.924 | 96.857 | |
| 5.375 | 97.401 | 97.334 | 97.267 | |
| 5.500 | 97.853 | 97.786 | 97.719 | |
| 5.625 | 98.378 | 98.311 | 98.244 | |
| 5.750 | 98.681 | 98.615 | 98.548 | |
| 5.875 | 99.004 | 98.912 | 98.820 | |
| 5.990 | 99.397 | 99.305 | 99.213 | |
| 6.125 | 99.996 | 99.904 | 99.812 | |
| 6.250 | 99.897 | 99.805 | 99.713 | |
| 6.375 | 100.225 | 100.158 | 100.091 | |
| 6.500 | 100.662 | 100.595 | 100.528 | |
| 6.625 | 101.363 | 101.296 | 101.229 | |
| 6.750 | 100.700 | 100.633 | 100.566 | |
| 6.875 | 101.330 | 101.230 | 101.129 | |
| 6.990 | 101.513 | 101.413 | 101.312 | |
| 7.125 | 101.319 | 101.218 | 101.118 | |
| 7.250 | 101.861 | 101.761 | 101.661 | |

LLPAs

| FHA FICO ≥700 |
|------------------|
| 0.500 |
| FHA FICO 680-699 |
| 0.375 |
| FHA FICO 660-679 |
| 0.375 |
| FHA FICO 640-659 |
| 0.125 |
| FHA FICO 620-639 |
| -0.250 |
| VA FICO ≥700 |
| 0.375 |
| VA FICO 680-699 |
| 0.250 |
| VA FICO 660-679 |
| 0.250 |
| VA FICO 640-659 |
| 0.000 |
| VA 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 State Tier Adjustment | | |
|--|--|-------|
| Tier 1 States | AZ, CA, CO, CT, GA, 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, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY | 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 | | |

| FHA State Tier Adjustment | | |
|---------------------------------|--|-------|
| Tier 1 States | CA, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA | 0.000 |
| Tier 2 States | DC, ID, IN, MI, MO, NC, OH, OK, RI, TN | 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 |
| Tier 4 States | AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA | 0.375 |
| 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, May 21, 2026

Jumbo Nitro XL Pricing

| Jumbo Nitro XL 30 Year Fixed - (901DI) | | | | |
|--|---------|---------|---------|---------|
| Note Rate | 15 DAY | 30 DAY | 45 DAY | 60 DAY |
| 6.125 | 98.655 | 98.561 | 98.373 | 98.186 |
| 6.250 | 99.037 | 98.943 | 98.756 | 98.568 |
| 6.375 | 99.409 | 99.315 | 99.128 | 98.940 |
| 6.500 | 99.724 | 99.630 | 99.443 | 99.255 |
| 6.625 | 100.027 | 99.933 | 99.746 | 99.568 |
| 6.750 | 100.337 | 100.243 | 100.055 | 99.868 |
| 6.875 | 100.601 | 100.508 | 100.320 | 100.133 |
| 7.000 | 100.878 | 100.785 | 100.597 | 100.410 |
| 7.125 | 101.165 | 101.071 | 100.884 | 100.696 |
| 7.250 | 101.430 | 101.336 | 101.149 | 100.961 |
| 7.375 | 101.647 | 101.553 | 101.365 | 101.178 |
| 7.500 | 101.851 | 101.758 | 101.570 | 101.383 |
| 7.625 | 102.044 | 101.951 | 101.763 | 101.576 |
| 7.750 | 102.237 | 102.144 | 101.956 | 101.769 |
| 7.875 | 102.430 | 102.337 | 102.149 | 101.962 |
| 8.000 | 102.623 | 102.530 | 102.342 | 102.155 |
| 8.125 | 102.816 | 102.723 | 102.535 | 102.348 |
| 8.250 | 103.009 | 102.916 | 102.728 | 102.541 |
| 8.375 | 103.203 | 103.109 | 102.921 | 102.734 |

| Jumbo Nitro XL 10/6 ARM - (9106DI) | | | | |
|------------------------------------|---------|---------|---------|---------|
| Rate | 15 DAY | 30 DAY | 45 DAY | 60 DAY |
| 6.250 | 98.584 | 98.490 | 98.303 | 98.115 |
| 6.375 | 98.824 | 98.730 | 98.543 | 98.355 |
| 6.500 | 99.064 | 98.970 | 98.783 | 98.595 |
| 6.625 | 99.251 | 99.157 | 98.970 | 98.782 |
| 6.750 | 99.459 | 99.365 | 99.178 | 98.990 |
| 6.875 | 99.667 | 99.573 | 99.386 | 99.198 |
| 7.000 | 99.875 | 99.781 | 99.593 | 99.406 |
| 7.125 | 100.082 | 99.989 | 99.801 | 99.614 |
| 7.250 | 100.290 | 100.197 | 100.009 | 99.822 |
| 7.375 | 100.498 | 100.404 | 100.217 | 100.029 |
| 7.500 | 100.706 | 100.612 | 100.425 | 100.237 |
| 7.625 | 100.914 | 100.820 | 100.633 | 100.445 |
| 7.750 | 101.122 | 101.028 | 100.840 | 100.653 |
| 7.875 | 101.330 | 101.236 | 101.048 | 100.861 |
| 8.000 | 101.537 | 101.444 | 101.256 | 101.069 |

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

| ARM Notes | | NC Floor Price | Maximum Net Price | Must be Conditionally Approved to lock |
|-----------|-------|----------------|-------------------|--|
| Margin: | 2.75% | 99.750 | 102.000 | |
| Floor: | 2.75% | | | |
| Caps: | 5/1/5 | | | |
| Index: | SOFR | | | |

Effective: Thursday, May 21, 2026

Jumbo Nitro Pricing

| Jumbo Nitro 30 Year Fixed - (901SP) | | | | |
|-------------------------------------|---------|---------|---------|--------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 5.750 | 96.749 | 96.640 | 96.468 | 96.249 |
| 5.875 | 97.168 | 97.059 | 96.887 | 96.668 |
| 6.000 | 97.586 | 97.477 | 97.305 | 97.086 |
| 6.125 | 98.043 | 97.934 | 97.762 | 97.543 |
| 6.250 | 98.501 | 98.391 | 98.220 | 98.001 |
| 6.375 | 98.939 | 98.830 | 98.658 | 98.439 |
| 6.500 | 99.377 | 99.268 | 99.096 | 98.877 |
| 6.625 | 99.652 | 99.542 | 99.370 | 99.152 |
| 6.750 | 99.926 | 99.817 | 99.645 | 99.426 |
| 6.875 | 100.103 | 99.994 | 99.822 | 99.603 |
| 7.000 | 100.280 | 100.171 | 99.999 | 99.780 |
| 7.125 | 100.324 | 100.215 | 100.043 | 99.824 |
| 7.250 | 100.368 | 100.258 | 100.086 | 99.868 |
| 7.375 | 100.392 | 100.283 | 100.111 | 99.892 |
| 7.500 | 100.416 | 100.307 | 100.135 | 99.916 |

| Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD) | | | | |
|--|---------|---------|---------|--------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 5.750 | 96.749 | 96.640 | 96.468 | 96.249 |
| 5.875 | 97.168 | 97.059 | 96.887 | 96.668 |
| 6.000 | 97.586 | 97.477 | 97.305 | 97.086 |
| 6.125 | 98.043 | 97.934 | 97.762 | 97.543 |
| 6.250 | 98.501 | 98.391 | 98.220 | 98.001 |
| 6.375 | 98.939 | 98.830 | 98.658 | 98.439 |
| 6.500 | 99.377 | 99.268 | 99.096 | 98.877 |
| 6.625 | 99.652 | 99.542 | 99.370 | 99.152 |
| 6.750 | 99.926 | 99.817 | 99.645 | 99.426 |
| 6.875 | 100.103 | 99.994 | 99.822 | 99.603 |
| 7.000 | 100.280 | 100.171 | 99.999 | 99.780 |
| 7.125 | 100.324 | 100.215 | 100.043 | 99.824 |
| 7.250 | 100.368 | 100.258 | 100.086 | 99.868 |
| 7.375 | 100.392 | 100.283 | 100.111 | 99.892 |
| 7.500 | 100.416 | 100.307 | 100.135 | 99.916 |

| Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10) | | | | |
|--|---------|---------|---------|--------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 5.750 | 96.749 | 96.640 | 96.468 | 96.249 |
| 5.875 | 97.168 | 97.059 | 96.887 | 96.668 |
| 6.000 | 97.586 | 97.477 | 97.305 | 97.086 |
| 6.125 | 98.043 | 97.934 | 97.762 | 97.543 |
| 6.250 | 98.501 | 98.391 | 98.220 | 98.001 |
| 6.375 | 98.939 | 98.830 | 98.658 | 98.439 |
| 6.500 | 99.377 | 99.268 | 99.096 | 98.877 |
| 6.625 | 99.652 | 99.542 | 99.370 | 99.152 |
| 6.750 | 99.926 | 99.817 | 99.645 | 99.426 |
| 6.875 | 100.103 | 99.994 | 99.822 | 99.603 |
| 7.000 | 100.280 | 100.171 | 99.999 | 99.780 |
| 7.125 | 100.324 | 100.215 | 100.043 | 99.824 |
| 7.250 | 100.368 | 100.258 | 100.086 | 99.868 |
| 7.375 | 100.392 | 100.283 | 100.111 | 99.892 |
| 7.500 | 100.416 | 100.307 | 100.135 | 99.916 |

| Jumbo Nitro 15 Year Fixed - (915SP) | | | | |
|-------------------------------------|--------|--------|--------|--------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 5.500 | 95.648 | 95.539 | 95.367 | 95.148 |
| 5.625 | 96.040 | 95.931 | 95.759 | 95.540 |
| 5.750 | 96.433 | 96.323 | 96.151 | 95.933 |
| 5.875 | 96.780 | 96.670 | 96.498 | 96.280 |
| 6.000 | 97.127 | 97.017 | 96.846 | 96.627 |
| 6.125 | 97.450 | 97.341 | 97.169 | 96.950 |
| 6.250 | 97.774 | 97.664 | 97.493 | 97.274 |
| 6.375 | 98.167 | 98.057 | 97.885 | 97.667 |
| 6.500 | 98.560 | 98.450 | 98.279 | 98.060 |
| 6.625 | 98.907 | 98.897 | 98.725 | 98.507 |
| 6.750 | 99.454 | 99.344 | 99.173 | 98.954 |

| Jumbo Nitro 10/6 ARM - (9106SP) | | | | |
|---------------------------------|--------|--------|--------|--------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 5.250 | 95.592 | 95.483 | 95.311 | 95.092 |
| 5.375 | 95.940 | 95.831 | 95.659 | 95.440 |
| 5.500 | 96.271 | 96.161 | 95.990 | 95.771 |
| 5.625 | 96.568 | 96.458 | 96.287 | 96.068 |
| 5.750 | 96.864 | 96.755 | 96.583 | 96.364 |
| 5.875 | 97.165 | 97.056 | 96.884 | 96.665 |
| 6.000 | 97.465 | 97.356 | 97.184 | 96.965 |
| 6.125 | 97.765 | 97.656 | 97.484 | 97.265 |
| 6.250 | 98.024 | 97.914 | 97.742 | 97.524 |
| 6.375 | 98.273 | 98.164 | 97.992 | 97.773 |
| 6.500 | 98.524 | 98.415 | 98.243 | 98.024 |
| 6.625 | 98.559 | 98.449 | 98.277 | 98.059 |
| 6.750 | 98.593 | 98.484 | 98.312 | 98.093 |
| 6.875 | 98.607 | 98.698 | 98.526 | 98.307 |
| 7.000 | 99.021 | 98.912 | 98.740 | 98.521 |

Loan Level Price Adjustments (LLPAs)

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Forward Lending

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

Effective: Thursday, May 21, 2026

Jumbo Hauler Pricing

| Jumbo Hauler 30 YR Fixed - (901) | | | |
|----------------------------------|---------|---------|---------|
| Note Rate | 15 DAY | 30 DAY | 45 DAY |
| 6.000 | 97.837 | 97.775 | 97.900 |
| 6.125 | 98.462 | 98.400 | 98.525 |
| 6.250 | 99.000 | 98.938 | 99.063 |
| 6.375 | 99.500 | 99.438 | 99.563 |
| 6.500 | 99.937 | 99.875 | 100.000 |
| 6.625 | 100.335 | 100.273 | 100.398 |
| 6.750 | 100.726 | 100.664 | 100.789 |
| 6.875 | 101.109 | 101.047 | 101.172 |
| 7.000 | 101.484 | 101.422 | 101.547 |
| 7.125 | 101.851 | 101.789 | 101.914 |
| 7.250 | 102.210 | 102.148 | 102.273 |
| 7.375 | 102.562 | 102.500 | 102.625 |
| 7.500 | 102.906 | 102.844 | 102.969 |
| 7.625 | 103.242 | 103.180 | 103.305 |
| 7.750 | 103.570 | 103.508 | 103.633 |
| 7.875 | 103.890 | 103.828 | 103.953 |
| 8.000 | 104.171 | 104.109 | 104.234 |
| 8.125 | 104.421 | 104.359 | 104.484 |
| 8.250 | 104.671 | 104.609 | 104.734 |

| Jumbo Hauler 30 YR Fixed 2:1 Buydown - (901-BD) | | | |
|---|---------|---------|---------|
| Note Rate | 15 DAY | 30 DAY | 45 DAY |
| 6.000 | 97.837 | 97.775 | 97.900 |
| 6.125 | 98.462 | 98.400 | 98.525 |
| 6.250 | 99.000 | 98.938 | 99.063 |
| 6.375 | 99.500 | 99.438 | 99.563 |
| 6.500 | 99.937 | 99.875 | 100.000 |
| 6.625 | 100.335 | 100.273 | 100.398 |
| 6.750 | 100.726 | 100.664 | 100.789 |
| 6.875 | 101.109 | 101.047 | 101.172 |
| 7.000 | 101.484 | 101.422 | 101.547 |
| 7.125 | 101.851 | 101.789 | 101.914 |
| 7.250 | 102.210 | 102.148 | 102.273 |
| 7.375 | 102.562 | 102.500 | 102.625 |
| 7.500 | 102.906 | 102.844 | 102.969 |
| 7.625 | 103.242 | 103.180 | 103.305 |
| 7.750 | 103.570 | 103.508 | 103.633 |
| 7.875 | 103.890 | 103.828 | 103.953 |
| 8.000 | 104.171 | 104.109 | 104.234 |
| 8.125 | 104.421 | 104.359 | 104.484 |
| 8.250 | 104.671 | 104.609 | 104.734 |

| Jumbo Hauler 30 YR Fixed 1:0 Buydown - (901-BD10) | | | |
|---|---------|---------|---------|
| Note Rate | 15 DAY | 30 DAY | 45 DAY |
| 6.000 | 97.837 | 97.775 | 97.900 |
| 6.125 | 98.462 | 98.400 | 98.525 |
| 6.250 | 99.000 | 98.938 | 99.063 |
| 6.375 | 99.500 | 99.438 | 99.563 |
| 6.500 | 99.937 | 99.875 | 100.000 |
| 6.625 | 100.335 | 100.273 | 100.398 |
| 6.750 | 100.726 | 100.664 | 100.789 |
| 6.875 | 101.109 | 101.047 | 101.172 |
| 7.000 | 101.484 | 101.422 | 101.547 |
| 7.125 | 101.851 | 101.789 | 101.914 |
| 7.250 | 102.210 | 102.148 | 102.273 |
| 7.375 | 102.562 | 102.500 | 102.625 |
| 7.500 | 102.906 | 102.844 | 102.969 |
| 7.625 | 103.242 | 103.180 | 103.305 |
| 7.750 | 103.570 | 103.508 | 103.633 |
| 7.875 | 103.890 | 103.828 | 103.953 |
| 8.000 | 104.171 | 104.109 | 104.234 |
| 8.125 | 104.421 | 104.359 | 104.484 |
| 8.250 | 104.671 | 104.609 | 104.734 |

| Jumbo Hauler 15 YR Fixed - (915) | | | |
|----------------------------------|---------|---------|---------|
| Note Rate | 15 DAY | 30 DAY | 45 DAY |
| 6.000 | 98.087 | 98.025 | 98.150 |
| 6.125 | 98.712 | 98.650 | 98.775 |
| 6.250 | 99.250 | 99.188 | 99.313 |
| 6.375 | 99.750 | 99.688 | 99.813 |
| 6.500 | 100.187 | 100.125 | 100.250 |
| 6.625 | 100.585 | 100.523 | 100.648 |
| 6.750 | 100.976 | 100.914 | 101.039 |
| 6.875 | 101.359 | 101.297 | 101.422 |
| 7.000 | 101.734 | 101.672 | 101.797 |
| 7.125 | 102.101 | 102.039 | 102.164 |
| 7.250 | 102.460 | 102.398 | 102.523 |
| 7.375 | 102.812 | 102.750 | 102.875 |
| 7.500 | 103.156 | 103.094 | 103.219 |
| 7.625 | 103.492 | 103.430 | 103.555 |
| 7.750 | 103.820 | 103.758 | 103.883 |
| 7.875 | 104.140 | 104.078 | 104.203 |
| 8.000 | 104.421 | 104.359 | 104.484 |
| 8.125 | 104.671 | 104.609 | 104.734 |
| 8.250 | 104.921 | 104.859 | 104.984 |

| 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 |