



Ratesheet Code: RS-WS

Effective Date: 6/10/26 7:37 AM

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Lock Expiration Days	
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30 Day	07/09/26
45 Day	07/24/26
60 Day	08/10/26

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**

Contact List

Corporate Headquarters:	Phone: 800-760-1833 Email: inquiries@forwardlendingmtg.com
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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

Mortgage Clause

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

Lender ID Number

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

2025 FHA/VA Loan Limits

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

Maximum Loan Limits

[FHA Mortgage Limits for all Counties](#)

2026 Conforming Loan Limits

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

FHA Condo Search

[FHA Approved Condo Search](#)

Price Movement

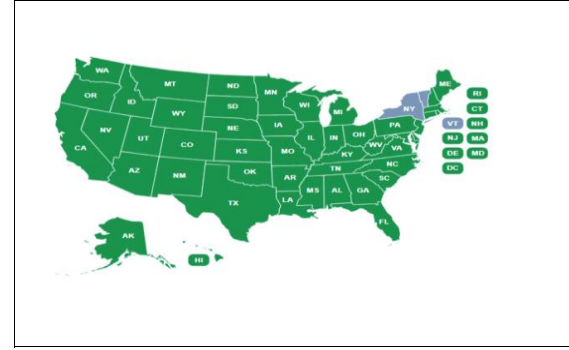
Conventional	Previous	Current	Change
6.250	100.080	100.070	-0.010
Government			
5.750	100.218	100.358	0.140
Alt			
6.499	100.076	100.076	0.000
DSCR			
7.875	100.050	100.050	0.000

June Pricing Specials

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

*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)

Base Loan	Mortgage Term: 20, 25, 30 Years		
	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
> \$726,200	> 90.00%	40	Life of Loan
	≤ 78.00%	15	11 years
	78.01% - 90.00%	40	11 years
	90.01% and above	65	Life of Loan

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



Effective: June 10, 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	93.611	93.550	93.494	93.437	4.875	93.184	93.124	93.067	93.011	5.750	98.748	98.646	98.562	98.477
4.990	94.259	94.199	94.142	94.086	4.990	93.833	93.772	93.716	93.659	5.875	99.294	99.193	99.108	99.023
5.125	94.972	94.911	94.855	94.798	5.125	94.570	94.510	94.453	94.397	5.990	99.767	99.665	99.580	99.496
5.250	95.362	95.308	95.266	95.224	5.250	94.969	94.915	94.873	94.831	6.125	100.276	100.174	100.090	100.005
5.375	96.030	95.977	95.934	95.892	5.375	95.643	95.589	95.547	95.505	6.250	100.555	100.432	100.333	100.234
5.500	96.658	96.604	96.562	96.520	5.500	96.283	96.230	96.188	96.146	6.375	101.143	101.020	100.921	100.822
5.625	97.224	97.171	97.129	97.086	5.625	96.848	96.795	96.753	96.710	6.500	101.570	101.446	101.347	101.249
5.750	97.875	97.807	97.750	97.694	5.750	97.541	97.473	97.417	97.360	6.625	101.843	101.720	101.621	101.522
5.875	98.465	98.397	98.340	98.284	5.875	98.129	98.060	98.004	97.947	6.750	101.935	101.797	101.684	101.571
5.990	98.997	98.910	98.845	98.779	5.990	98.661	98.574	98.509	98.443	6.875	102.209	102.071	101.958	101.845
6.125	99.630	99.532	99.454	99.376	6.125	99.296	99.198	99.120	99.043	6.990	102.671	102.533	102.420	102.307
6.250	100.168	100.070	99.993	99.915	6.250	99.823	99.725	99.648	99.570	7.125	103.069	102.927	102.815	102.702
6.375	100.790	100.691	100.614	100.536	6.375	100.445	100.346	100.269	100.191	7.250	104.009	103.938	103.882	103.825
6.500	101.238	101.140	101.062	100.984	6.500	100.893	100.795	100.717	100.639	7.375	104.412	104.341	104.285	104.228
6.625	101.572	101.443	101.333	101.223	6.625	101.227	101.098	100.988	100.878	7.500	104.785	104.715	104.659	104.602
6.750	102.141	102.004	101.884	101.764	6.750	101.796	101.659	101.539	101.419	7.625	104.887	104.816	104.760	104.703
6.875	102.296	102.148	102.028	101.908	6.875	101.951	101.803	101.683	101.563	7.750	105.197	105.127	105.071	105.014
6.990	102.743	102.614	102.533	102.452	6.990	102.398	102.269	102.188	102.107	7.875	105.461	105.391	105.334	105.278
7.125	103.151	103.023	102.946	102.868	7.125	102.806	102.678	102.601	102.523	7.990	105.560	105.490	105.433	105.377
7.250	104.216	104.146	104.090	104.033	7.250	103.871	103.801	103.745	103.688	8.125	105.812	105.741	105.685	105.628
7.375	104.510	104.440	104.384	104.327	7.375	104.165	104.095	104.039	103.982					
7.500	104.852	104.782	104.726	104.669	7.500	104.507	104.437	104.381	104.324					
7.625	105.147	105.077	105.021	104.964	7.625	104.802	104.732	104.676	104.619					

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	97.400	97.345	97.299	97.252	5.990	100.494	100.413	100.360	100.307	5.750	97.525	97.457	97.400	97.344
4.990	97.778	97.723	97.677	97.631	6.125	100.727	100.647	100.594	100.541	5.875	98.115	98.047	97.990	97.934
5.125	98.205	98.150	98.104	98.057	6.250	101.121	101.067	101.027	100.987	5.990	98.647	98.560	98.495	98.429
5.250	98.793	98.717	98.664	98.611	6.375	101.481	101.426	101.386	101.346	6.125	99.280	99.182	99.104	99.026
5.375	99.190	99.114	99.061	99.008	6.500	101.706	101.651	101.611	101.572	6.250	99.818	99.720	99.643	99.565
5.500	99.572	99.496	99.443	99.390	6.625	101.805	101.751	101.711	101.671	6.375	100.440	100.341	100.264	100.186
5.625	99.939	99.863	99.810	99.757	6.750	102.136	102.081	102.041	102.001	6.500	100.930	100.840	100.769	100.699
5.750	100.286	100.210	100.157	100.104	6.875	102.200	102.145	102.105	102.065	6.625	101.273	101.184	101.113	101.042
5.875	100.611	100.535	100.482	100.429	6.990	102.482	102.427	102.387	102.347	6.750	101.791	101.654	101.539	101.426
5.990	100.897	100.821	100.768	100.715	7.125	102.677	102.622	102.582	102.542	6.875	102.118	101.990	101.877	101.764
6.125	101.195	101.119	101.066	101.013	7.250	102.656	102.592	102.539	102.486	6.990	102.630	102.502	102.389	102.276
6.250	101.468	101.388	101.335	101.282	7.375	102.817	102.754	102.701	102.647	7.125	103.050	102.921	102.808	102.695
6.375	101.888	101.808	101.755	101.702	7.500	102.960	102.897	102.844	102.791	7.250	103.866	103.796	103.740	103.683
6.500	102.172	102.092	102.039	101.986	7.625	102.737	102.673	102.620	102.567	7.375	104.160	104.090	104.034	103.977
6.625	102.298	102.218	102.165	102.112	7.750	102.872	102.808	102.756	102.703	7.500	104.502	104.432	104.376	104.319
6.750	102.641	102.586	102.546	102.507	7.875	103.004	102.941	102.888	102.835	7.625	104.797	104.727	104.671	104.614
6.875	102.765	102.710	102.670	102.630	7.990	103.002	102.938	102.885	102.833	7.750	104.886	104.816	104.759	104.703
6.990	103.098	103.044	103.004	102.964	8.125	103.148	103.084	103.031	102.979	7.875	105.120	105.049	104.993	104.936
										7.990	105.179	105.109	105.052	104.996
										8.125	105.440	105.370	105.313	105.257

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	95.255	95.202	95.159	95.117	4.875	92.609	92.549	92.492	92.436	5.750	98.673	98.571	98.487	98.402
5.500	95.883	95.829	95.787	95.745	4.990	93.258	93.197	93.141	93.084	5.875	99.219	99.118	99.033	98.948
5.625	96.449	96.396	96.354	96.311	5.125	93.995	93.935	93.878	93.822	5.990	99.692	99.590	99.505	99.421
5.750	97.100	97.032	96.975	96.919	5.250	94.394	94.340	94.298	94.256	6.125	100.201	100.099	100.015	99.930
5.875	97.690	97.622	97.565	97.509	5.375	95.068	95.014	94.972	94.930	6.250	100.480	100.357	100.258	100.159
5.990	98.222	98.135	98.070	98.004	5.500	95.708	95.655	95.613	95.571	6.375	101.068	100.945	100.846	100.747
6.125	98.855	98.757	98.679	98.601	5.625	96.273	96.220	96.178	96.135	6.500	101.495	101.371	101.272	101.174
6.250	99.393	99.295	99.218	99.140	5.750	96.966	96.898	96.842	96.785	6.625	101.768	101.645	101.546	101.447
6.375	100.015	99.916	99.839	99.761	5.875	97.554	97.485	97.429	97.372	6.750	101.860	101.722	101.609	101.496
6.500	100.463	100.365	100.287	100.209	5.990	98.086	97.999	97.934	97.868	6.875	102.134	101.996	101.883	101.770
6.625	100.797	100.668	100.558	100.448	6.125	98.721	98.623	98.545	98.468	6.990	102.596	102.458	102.345	102.232
6.750	101.366	101.229	101.109	100.989	6.250	99.248	99.150	99.073	98.995	7.125	102.994	102.852	102.740	102.627
6.875	101.521	101.373	101.253	101.133	6.375	99.870	99.771	99.694	99.616	7.250	103.934	103.863	103.807	103.750
6.990	101.968	101.839	101.758	101.677	6.500	100.318	100.220	100.142	100.064	7.375	104.337	104.266	104.210	104.153
7.125	102.376	102.248	102.171	102.093	6.625	100.652	100.523	100.413	100.303	7.500	104.710	104.640	104.584	104.527
7.250	103.441	103.371	103.315	103.258	6.750	101.221	101.084	100.964	100.844	7.625	104.812	104.741	104.685	104.628
7.375	103.735	103.665	103.609	103.552	6.875	101.376	101.228	101.108	100.988	7.750	105.122	105.052	104.996	104.939
7.500	104.077	104.007	103.951	103.894	6.990	101.823	101.694	101.613	101.532	7.875	105.386	105.316	105.259	105.203
7.625	104.372	104.302	104.246	104.189	7.125	102.231	102.103	102.026	101.948	7.990	105.485	105.415	105.358	105.302
7.750	104.461	104.391	104.334	104.278	7.250	103.296	103.226	103.170	103.113	8.125	105.737	105.666	105.610	105.553
7.875	104.695	104.624	104.568	104.511	7.375	103.590	103.520	103.464	103.407					
7.990	104.754	104.684	104.627	104.571	7.500	103.932	103.862	103.806	103.749					
8.125	104.967	104.896	104.840	104.783	7.625	104.227	104.157	104.101	104.044					

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	



Effective: June 10, 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	96.761	96.681	96.611	96.540	5.500	94.711	94.631	94.561	94.490	5.375	94.175	94.095	94.025	93.954
5.625	97.423	97.343	97.272	97.201	5.625	95.373	95.293	95.222	95.151	5.500	94.861	94.781	94.711	94.640
5.750	97.906	97.826	97.756	97.685	5.750	95.856	95.776	95.706	95.635	5.625	95.523	95.443	95.372	95.301
5.875	98.480	98.400	98.330	98.259	5.875	96.430	96.350	96.280	96.209	5.750	96.006	95.926	95.856	95.785
5.990	99.067	98.987	98.916	98.845	5.990	97.017	96.937	96.866	96.795	5.875	96.574	96.494	96.423	96.352
6.125	99.602	99.522	99.452	99.381	6.125	97.532	97.452	97.382	97.311	5.990	97.160	97.080	97.010	96.939
6.250	99.812	99.689	99.590	99.491	6.250	97.742	97.619	97.520	97.421	6.125	97.679	97.599	97.529	97.458
6.375	100.287	100.163	100.065	99.966	6.375	98.217	98.093	97.995	97.896	6.250	97.897	97.773	97.675	97.576
6.500	100.703	100.579	100.480	100.381	6.500	98.633	98.509	98.410	98.311	6.375	98.383	98.259	98.160	98.062
6.625	101.199	101.037	100.896	100.755	6.625	99.129	98.967	98.826	98.685	6.500	98.808	98.684	98.586	98.487
6.750	101.774	101.612	101.470	101.329	6.750	99.704	99.542	99.400	99.259	6.625	99.309	99.147	99.005	98.864
6.875	102.013	101.851	101.709	101.568	6.875	99.943	99.781	99.639	99.498	6.750	99.871	99.709	99.568	99.427
6.990	102.238	102.075	101.934	101.793	6.990	100.168	100.005	99.864	99.723	6.875	100.129	99.967	99.826	99.685
7.125	102.521	102.359	102.218	102.077	7.125	100.451	100.289	100.148	100.007	6.990	100.374	100.211	100.070	99.929
7.250	102.083	101.945	101.832	101.719	7.250	100.013	99.875	99.762	99.649	7.125	100.688	100.526	100.385	100.244
7.375	102.785	102.647	102.534	102.421	7.375	100.715	100.577	100.464	100.351	7.250	100.222	100.084	99.971	99.858
7.500	102.968	102.830	102.717	102.604	7.500	100.898	100.760	100.647	100.534	7.375	100.942	100.804	100.691	100.578
7.625	103.107	102.969	102.856	102.743	7.625	101.037	100.899	100.786	100.673	7.500	101.142	101.004	100.891	100.778
7.750	104.019	103.880	103.767	103.655	7.750	101.949	101.810	101.697	101.585	7.625	101.010	100.872	100.759	100.646
7.875	104.224	104.085	103.972	103.860	7.875	102.154	102.015	101.902	101.790	7.750	101.925	101.787	101.674	101.561
7.990	103.108	102.969	102.856	102.743	7.990	101.038	100.899	100.786	100.673	7.875	102.127	101.989	101.876	101.763
8.125	103.282	103.144	103.031	102.918	8.125	101.212	101.074	100.961	100.848	7.990	101.007	100.869	100.756	100.643

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	98.678	98.586	98.519	98.453	5.990	98.082	97.989	97.923	97.857
6.125	98.946	98.854	98.787	98.721	6.125	98.333	98.241	98.174	98.108
6.250	99.090	98.993	98.927	98.861	6.250	98.485	98.388	98.322	98.255
6.375	99.318	99.221	99.155	99.089	6.375	98.724	98.627	98.561	98.494
6.500	99.494	99.397	99.331	99.265	6.500	98.910	98.813	98.747	98.680
6.625	99.678	99.582	99.515	99.449	6.625	99.098	99.001	98.935	98.869
6.750	99.911	99.840	99.787	99.734	6.750	99.319	99.247	99.194	99.141
6.875	100.066	99.994	99.941	99.888	6.875	99.492	99.421	99.368	99.315
6.990	100.134	100.062	100.009	99.956	6.990	99.580	99.508	99.455	99.402
7.125	100.260	100.188	100.135	100.082	7.125	99.737	99.665	99.612	99.559
7.250	99.953	99.873	99.807	99.740	7.250	99.402	99.322	99.256	99.189
7.375	100.449	100.369	100.303	100.236	7.375	99.916	99.836	99.770	99.703
7.500	100.419	100.339	100.273	100.206	7.500	99.904	99.824	99.757	99.691
7.625	100.386	100.305	100.239	100.173	7.625	99.481	99.400	99.334	99.268
7.750	101.374	101.294	101.228	101.162	7.750	100.486	100.406	100.339	100.273
7.875	101.469	101.389	101.323	101.256	7.875	100.588	100.508	100.441	100.375
7.990	100.281	100.201	100.135	100.069	7.990	99.408	99.328	99.261	99.195

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	93.511	93.450	93.394	93.337	5.375	96.025	95.945	95.875	95.804	5.375	95.230	95.177	95.134	95.092
4.990	94.159	94.099	94.042	93.986	5.500	96.711	96.631	96.561	96.490	5.500	95.858	95.804	95.762	95.720
5.125	94.872	94.811	94.755	94.698	5.625	97.373	97.293	97.222	97.151	5.625	96.424	96.371	96.329	96.286
5.250	95.262	95.208	95.166	95.124	5.750	97.856	97.776	97.706	97.635	5.750	97.075	97.007	96.950	96.894
5.375	95.930	95.877	95.834	95.792	5.875	98.430	98.350	98.280	98.209	5.875	97.665	97.597	97.540	97.484
5.500	96.558	96.504	96.462	96.420	5.990	99.017	98.937	98.866	98.795	5.990	98.197	98.110	98.045	97.979
5.625	97.124	97.071	97.029	96.986	6.125	99.552	99.472	99.402	99.331	6.125	98.830	98.732	98.654	98.576
5.750	97.775	97.707	97.650	97.594	6.250	99.762	99.639	99.540	99.441	6.250	99.368	99.270	99.193	99.115
5.875	98.365	98.297	98.240	98.184	6.375	100.237	100.113	100.015	99.916	6.375	99.990	99.891	99.814	99.736
5.990	98.897	98.810	98.745	98.679	6.500	100.653	100.529	100.430	100.331	6.500	100.438	100.340	100.262	100.184
6.125	99.530	99.432	99.354	99.276	6.625	101.149	100.987	100.846	100.705	6.625	100.772	100.643	100.533	100.423
6.250	100.068	99.970	99.893	99.815	6.750	101.724	101.562	101.420	101.279	6.750	101.341	101.204	101.084	100.964
6.375	100.690	100.591	100.514	100.436	6.875	101.963	101.801	101.659	101.518	6.875	101.496	101.348	101.228	101.108
6.500	101.138	101.040	100.962	100.884	6.990	102.188	102.025	101.884	101.743	6.990	101.943	101.814	101.733	101.652
6.625	101.472	101.343	101.233	101.123	7.125	102.471	102.309	102.168	102.027	7.125	102.351	102.223	102.146	102.068
6.750	102.041	101.904	101.784	101.664	7.250	102.033	101.895	101.782	101.669	7.250	103.416	103.346	103.290	103.233
6.875	102.196	102.048	101.928	101.808	7.375	102.735	102.597	102.484	102.371	7.375	103.710	103.640	103.584	103.527
6.990	102.643	102.514	102.433	102.352	7.500	102.918	102.780	102.667	102.554	7.500	104.052	103.982	103.926	103.869
7.125	103.051	102.923	102.846	102.768	7.625	103.057	102.919	102.806	102.693	7.625	104.347	104.277	104.221	104.164
7.250	104.116	104.046	103.990	103.933	7.750	103.969	103.830	103.717	103.605	7.750	104.436	104.366	104.309	104.253
7.375	104.410	104.340	104.284	104.227	7.875	104.174	104.035	103.922	103.810	7.875	104.670	104.599	104.543	104.486
7.500	104.752	104.682	104.626	104.569	7.990	103.058	102.919	102.806	102.693	7.990	104.729	104.659	104.602	104.546
7.625	105.047	104.977	104.921	104.864	8.125	103.232	103.094	102.981	102.868	8.125	104.942	104.871	104.815	104.758

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					ANNIE 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	93.511	93.450	93.394	93.337	5.500	96.711	96.631	96.561	96.490	5.375	95.230	95.177	95.134	95.092
4.990	94.159	94.099	94.042	93.986	5.625	97.373	97.293	97.222	97.151	5.500	95.858	95.804	95.762	95.720
5.125	94.872	94.811	94.755	94.698	5.750	97.856	97.776	97.706	97.635	5.625	96.424	96.371	96.329	96.286
5.250	95.262	95.208	95.166	95.124	5.875	98.430	98.350	98.280	98.209	5.750	97.075	97.007	96.950	96.894
5.375	95.930	95.877	95.834	95.792	5.990	99.017	98.937	98.866	98.795	5.875	97.665	97.597	97.540	97.484
5.500	96.558	96.504	96.462	96.420	6.125	99.552	99.472	99.402	99.331	5.990	98.197	98.110	98.045	97.979
5.625	97.124	97.071	97.029	96.986	6.250	99.762	99.639	99.540	99.441	6.125	98.830	98.732	98.654	98.576
5.750	97.775	97.707	97.650	97.594	6.375	100.237	100.113	100.015	99.916	6.250	99.368	99.270	99.193	99.115
5.875	98													



SELECT PRICING

Effective: June 10, 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	93.861	93.800	93.744	93.687	4.875	97.650	97.595	97.549	97.502
4.990	94.509	94.449	94.392	94.336	4.990	98.028	97.973	97.927	97.881
5.125	95.222	95.161	95.105	95.048	5.125	98.455	98.400	98.354	98.307
5.250	95.612	95.558	95.516	95.474	5.250	99.043	98.967	98.914	98.861
5.375	96.280	96.227	96.184	96.142	5.375	99.440	99.364	99.311	99.258
5.500	96.908	96.854	96.812	96.770	5.500	99.822	99.746	99.693	99.640
5.625	97.474	97.421	97.379	97.336	5.625	100.189	100.113	100.060	100.007
5.750	98.125	98.057	98.000	97.944	5.750	100.536	100.460	100.407	100.354
5.875	98.715	98.647	98.590	98.534	5.875	100.861	100.785	100.732	100.679
5.990	99.247	99.160	99.095	99.029	5.990	101.147	101.071	101.018	100.965
6.125	99.880	99.782	99.704	99.626	6.125	101.445	101.369	101.316	101.263
6.250	100.418	100.320	100.243	100.165	6.250	101.718	101.638	101.585	101.532
6.375	101.040	100.941	100.864	100.786	6.375	102.138	102.058	102.005	101.952
6.500	101.488	101.390	101.312	101.234	6.500	102.422	102.342	102.289	102.236
6.625	101.822	101.693	101.583	101.473	6.625	102.548	102.468	102.415	102.362
6.750	102.391	102.254	102.134	102.014	6.750	102.891	102.836	102.796	102.757
6.875	102.546	102.398	102.278	102.158	6.875	103.015	102.960	102.920	102.880
6.990	102.993	102.864	102.783	102.702					
7.125	103.401	103.273	103.196	103.118					
7.250	104.466	104.396	104.340	104.283					
7.375	104.760	104.690	104.634	104.577					
7.500	105.102	105.032	104.976	104.919					
7.625	105.397	105.327	105.271	105.214					
7.750	105.486	105.416	105.359	105.303					
7.875	105.720	105.649	105.593	105.536					

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.011	96.931	96.861	96.790	5.990	98.928	98.836	98.769	98.703
5.625	97.673	97.593	97.522	97.451	6.125	99.196	99.104	99.037	98.971
5.750	98.156	98.076	98.006	97.935	6.250	99.340	99.243	99.177	99.111
5.875	98.730	98.650	98.580	98.509	6.375	99.568	99.471	99.405	99.339
5.990	99.317	99.237	99.166	99.095	6.500	99.744	99.647	99.581	99.515
6.125	99.852	99.772	99.702	99.631	6.625	99.928	99.832	99.765	99.699
6.250	100.062	99.939	99.840	99.741	6.750	100.161	100.090	100.037	99.984
6.375	100.537	100.413	100.315	100.216	6.875	100.316	100.244	100.191	100.138
6.500	100.953	100.829	100.730	100.631	6.990	100.384	100.312	100.259	100.206
6.625	101.449	101.287	101.146	101.005	7.125	100.510	100.438	100.385	100.332
6.750	102.024	101.862	101.720	101.579	7.250	100.203	100.123	100.057	99.990
6.875	102.263	102.101	101.959	101.818	7.375	100.699	100.619	100.553	100.486
6.990	102.488	102.325	102.184	102.043	7.500	100.669	100.589	100.523	100.456
7.125	102.771	102.609	102.468	102.327	7.625	100.636	100.555	100.489	100.423
7.250	102.333	102.195	102.082	101.969	7.750	101.624	101.544	101.478	101.412
7.375	103.035	102.897	102.784	102.671	7.875	101.719	101.639	101.573	101.506
7.500	103.218	103.080	102.967	102.854					
7.625	103.357	103.219	103.106	102.993					
7.750	104.269	104.130	104.017	103.905					
7.875	104.474	104.335	104.222	104.110					
7.990	103.358	103.219	103.106	102.993					
8.125	103.532	103.394	103.281	103.168					

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	93.761	93.700	93.644	93.587	5.500	96.961	96.881	96.811	96.740
4.990	94.409	94.349	94.292	94.236	5.625	97.623	97.543	97.472	97.401
5.125	95.122	95.061	95.005	94.948	5.750	98.106	98.026	97.956	97.885
5.250	95.512	95.458	95.416	95.374	5.875	98.680	98.600	98.530	98.459
5.375	96.180	96.127	96.084	96.042	5.990	99.267	99.187	99.116	99.045
5.500	96.808	96.754	96.712	96.670	6.125	99.802	99.722	99.652	99.581
5.625	97.374	97.321	97.279	97.236	6.250	100.012	99.889	99.790	99.691
5.750	98.025	97.957	97.900	97.844	6.375	100.487	100.363	100.265	100.166
5.875	98.615	98.547	98.490	98.434	6.500	100.903	100.779	100.680	100.581
5.990	99.147	99.060	98.995	98.929	6.625	101.399	101.237	101.096	100.955
6.125	99.780	99.682	99.604	99.526	6.750	101.974	101.812	101.670	101.529
6.250	100.318	100.220	100.143	100.065	6.875	102.213	102.051	101.909	101.768
6.375	100.940	100.841	100.764	100.686	6.990	102.438	102.275	102.134	101.993
6.500	101.388	101.290	101.212	101.134	7.125	102.721	102.559	102.418	102.277
6.625	101.722	101.593	101.483	101.373	7.250	102.283	102.145	102.032	101.919
6.750	102.291	102.154	102.034	101.914	7.375	102.985	102.847	102.734	102.621
6.875	102.446	102.298	102.178	102.058	7.500	103.168	103.030	102.917	102.804
6.990	102.893	102.764	102.683	102.602	7.625	103.307	103.169	103.056	102.943
7.125	103.301	103.173	103.096	103.018	7.750	104.219	104.080	103.967	103.855
7.250	104.366	104.296	104.240	104.183	7.875	104.424	104.285	104.172	104.060
7.375	104.660	104.590	104.534	104.477	7.990	103.308	103.169	103.056	102.943
7.500	105.002	104.932	104.876	104.819	8.125	103.482	103.344	103.231	103.118
7.625	105.297	105.227	105.171	105.114					

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	93.761	93.700	93.644	93.587	5.500	96.961	96.881	96.811	96.740
4.990	94.409	94.349	94.292	94.236	5.625	97.623	97.543	97.472	97.401
5.125	95.122	95.061	95.005	94.948	5.750	98.106	98.026	97.956	97.885
5.250	95.512	95.458	95.416	95.374	5.875	98.680	98.600	98.530	98.459
5.375	96.180	96.127	96.084	96.042	5.990	99.267	99.187	99.116	99.045
5.500	96.808	96.754	96.712	96.670	6.125	99.802	99.722	99.652	99.581
5.625	97.374	97.321	97.279	97.236	6.250	100.012	99.889	99.790	99.691
5.750	98.025	97.957	97.900	97.844	6.375	100.487	100.363	100.265	100.166
5.875	98.615	98.547	98.490	98.434	6.500	100.903	100.779	100.680	100.581
5.990	99.147	99.060	98.995	98.929	6.625	101.399	101.237	101.096	100.955
6.125	99.780	99.682	99.604	99.526	6.750	101.974	101.812	101.670	101.529
6.250	100.318	100.220	100.143	100.065	6.875	102.213	102.051	101.909	101.768
6.375	100.940	100.841	100.764	100.686	6.990	102.438	102.275	102.134	101.993
6.500	101.388	101.290	101.212	101.134	7.125	102.721	102.559	102.418	102.277
6.625	101.722	101.593	101.483	101.373	7.250	102.283	102.145	102.032	101.919
6.750	102.291	102.154	102.034	101.914	7.375	102.985	102.847	102.734	102.621
6.875	102.446	102.298	102.178	102.058	7.500	103.168	103.030	102.917	102.804
6.990	102.893	102.764	102.683	102.602	7.625	103.307	103.169	103.056	102.943
7.125	103.301	103.173	103.096	103.018	7.750	104.219	104.080	103.967	103.855
7.250	104.366	104.296	104.240	104.183	7.875	104.424	104.285	104.172	104.060
7.375	104.660	104.590	104.534	104.477	7.990	103.308	103.169	103.056	102.943
7.500	105.002	104.932	104.876	104.819	8.125	103.482	103.344	103.231	103.118
7.625	105.297	105.227	105.171	105.114	8.250	102.592	102.439	102.312	102.185



Effective: June 10, 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	93.611	93.550	93.494	93.437	4.875	93.184	93.124	93.067	93.011	5.500	97.753	97.666	97.595	97.525
4.990	94.259	94.199	94.142	94.086	4.990	93.833	93.772	93.716	93.659	5.625	98.290	98.203	98.132	98.062
5.125	94.972	94.911	94.855	94.798	5.125	94.570	94.510	94.453	94.397	5.750	98.748	98.646	98.562	98.477
5.250	95.362	95.308	95.266	95.224	5.250	94.969	94.915	94.873	94.831	5.875	99.294	99.193	99.108	99.023
5.375	96.030	95.977	95.934	95.892	5.375	95.643	95.589	95.547	95.505	5.990	99.767	99.665	99.580	99.496
5.500	96.658	96.604	96.562	96.520	5.500	96.283	96.230	96.188	96.146	6.125	100.276	100.174	100.090	100.005
5.625	97.224	97.171	97.129	97.086	5.625	96.848	96.795	96.753	96.710	6.250	100.555	100.432	100.333	100.234
5.750	97.875	97.807	97.750	97.694	5.750	97.541	97.473	97.417	97.360	6.375	101.143	101.020	100.921	100.822
5.875	98.465	98.397	98.340	98.284	5.875	98.129	98.060	98.004	97.947	6.500	101.570	101.446	101.347	101.249
5.990	98.997	98.910	98.845	98.779	5.990	98.661	98.574	98.509	98.443	6.625	101.843	101.720	101.621	101.522
6.125	99.630	99.532	99.454	99.376	6.125	99.296	99.198	99.120	99.043	6.750	101.935	101.797	101.684	101.571
6.250	100.168	100.070	99.993	99.915	6.250	99.823	99.725	99.648	99.570	6.875	102.209	102.071	101.958	101.845
6.375	100.790	100.691	100.614	100.536	6.375	100.445	100.346	100.269	100.191	6.990	102.671	102.533	102.420	102.307
6.500	101.238	101.140	101.062	100.984	6.500	100.893	100.795	100.717	100.639	7.125	103.069	102.927	102.815	102.702
6.625	101.572	101.443	101.333	101.223	6.625	101.227	101.098	100.988	100.878	7.250	104.009	103.938	103.882	103.825
6.750	102.141	102.004	101.884	101.764	6.750	101.796	101.659	101.539	101.419	7.375	104.412	104.341	104.285	104.228
6.875	102.296	102.148	102.028	101.908	6.875	101.951	101.803	101.683	101.563	7.500	104.785	104.715	104.659	104.602
6.990	102.743	102.614	102.533	102.452	6.990	102.398	102.269	102.188	102.107	7.625	104.887	104.816	104.760	104.703
7.125	103.151	103.023	102.946	102.868	7.125	102.806	102.678	102.601	102.523	7.750	105.197	105.127	105.071	105.014
7.250	104.216	104.146	104.090	104.033	7.250	103.871	103.801	103.745	103.688	7.875	105.461	105.391	105.334	105.278
7.375	104.510	104.440	104.384	104.327	7.375	104.165	104.095	104.039	103.982	7.990	105.560	105.490	105.433	105.377
7.500	104.852	104.782	104.726	104.669	7.500	104.507	104.437	104.381	104.324	8.125	105.812	105.741	105.685	105.628
7.625	105.147	105.077	105.021	104.964	7.625	104.802	104.732	104.676	104.619					
7.750	105.236	105.166	105.109	105.053	7.750	104.891	104.821	104.764	104.708					
7.875	105.470	105.399	105.343	105.286	7.875	105.125	105.054	104.998	104.941					
7.990	105.529	105.459	105.402	105.346	7.990	105.184	105.114	105.057	105.001					
8.125	105.742	105.671	105.615	105.558	8.125	105.397	105.326	105.270	105.213					

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	97.778	97.723	97.677	97.631	5.500	99.479	99.386	99.320	99.254	5.875	98.115	98.047	97.990	97.934
5.125	98.205	98.150	98.104	98.057	5.625	99.746	99.653	99.587	99.521	5.990	98.647	98.560	98.495	98.429
5.250	98.793	98.717	98.664	98.611	5.750	100.004	99.913	99.851	99.788	6.125	99.280	99.182	99.104	99.026
5.375	99.190	99.114	99.061	99.008	5.875	100.250	100.168	100.115	100.062	6.250	99.818	99.720	99.643	99.565
5.500	99.572	99.496	99.443	99.390	5.990	100.494	100.413	100.360	100.307	6.375	100.440	100.341	100.264	100.186
5.625	99.939	99.863	99.810	99.757	6.125	100.727	100.647	100.594	100.541	6.500	100.888	100.790	100.712	100.634
5.750	100.286	100.210	100.157	100.104	6.250	101.121	101.067	101.027	100.987	6.625	101.222	101.093	100.983	100.873
5.875	100.611	100.535	100.482	100.429	6.375	101.481	101.426	101.386	101.346	6.750	101.791	101.654	101.534	101.414
5.990	100.897	100.821	100.768	100.715	6.500	101.706	101.651	101.611	101.572	6.875	101.946	101.798	101.678	101.558
6.125	101.195	101.119	101.066	101.013	6.625	101.805	101.751	101.711	101.671	6.990	102.393	102.264	102.183	102.102
6.250	101.468	101.388	101.335	101.282	6.750	102.136	102.081	102.041	102.001	7.125	102.801	102.673	102.596	102.518
6.375	101.888	101.808	101.755	101.702	6.875	102.200	102.145	102.105	102.065	7.250	103.866	103.796	103.740	103.683
6.500	102.172	102.092	102.039	101.986	6.990	102.482	102.427	102.387	102.347	7.375	104.160	104.090	104.034	103.977
6.625	102.298	102.218	102.165	102.112	7.125	102.677	102.622	102.582	102.542	7.500	104.502	104.432	104.376	104.319
6.750	102.641	102.586	102.546	102.507	7.250	102.656	102.592	102.539	102.486	7.625	104.797	104.727	104.671	104.614
6.875	102.765	102.710	102.670	102.630						7.750	104.886	104.816	104.759	104.703
6.990	103.098	103.044	103.004	102.964						7.875	105.120	105.049	104.993	104.936
										7.990	105.179	105.109	105.052	104.996
										8.125	105.392	105.321	105.265	105.208

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	98.465	98.397	98.340	98.284
5.990	98.997	98.910	98.845	98.779
6.125	99.630	99.532	99.454	99.376
6.250	100.168	100.070	99.993	99.915
6.375	100.790	100.691	100.614	100.536
6.500	101.238	101.140	101.062	100.984
6.625	101.572	101.443	101.333	101.223
6.750	102.141	102.004	101.884	101.764
6.875	102.296	102.148	102.028	101.908
6.990	102.743	102.614	102.533	102.452
7.125	103.151	103.023	102.946	102.868
7.250	104.216	104.146	104.090	104.033
7.375	104.510	104.440	104.384	104.327
7.500	104.852	104.782	104.726	104.669
7.625	105.147	105.077	105.021	104.964
7.750	105.236	105.166	105.109	105.053
7.875	105.470	105.399	105.343	105.286
7.990	105.529	105.459	105.402	105.346
8.125	105.742	105.671	105.615	105.558

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	96.411	96.331	96.261	96.190	5.500	94.111	94.031	93.961	93.890	5.500	96.980	96.888	96.821	96.755
5.625	97.073	96.993	96.922	96.851	5.625	94.773	94.693	94.622	94.551	5.625	97.324	97.232	97.165	97.099
5.750	97.556	97.476	97.406	97.335	5.750	95.256	95.176	95.106	95.035	5.750	97.387	97.294	97.228	97.162
5.875	98.130	98.050	97.980	97.909	5.875	95.824	95.744	95.673	95.602	5.875	97.680	97.587	97.521	97.455
5.990	98.717	98.637	98.566	98.495	5.990	96.410	96.330	96.260	96.189	5.990	98.042	97.949	97.883	97.817
6.125	99.252	99.172	99.102	99.031	6.125	96.929	96.849	96.779	96.708	6.125	98.293	98.201	98.134	98.068
6.250	99.462	99.339	99.240	99.141	6.250	97.147	97.023	96.925	96.826	6.250	98.445	98.348	98.282	98.215
6.375	99.937	99.813	99.715	99.616	6.375	97.633	97.509	97.410	97.312	6.375	98.684	98.587	98.521	98.454
6.500	100.353	100.229	100.130	100.031	6.500	98.058	97.934	97.836	97.737	6.500	98.870	98.773	98.707	98.640
6.625	100.849	100.687	100.546	100.405	6.625	98.559	98.397	98.255	98.114	6.625	99.058	98.961	98.895	98.829
6.750	101.424	101.262	101.120	100.979	6.750	99.121	98.959	98.818	98.677	6.750	99.279	99.207	99.154	99.101
6.875	101.663	101.501	101.359	101.218	6.875	99.379	99.217	99.076	98.935	6.875	99.452	99.381	99.328	99.275
6.990	101.888	101.725	101.584	101.443	6.990	99.624	99.461	99.320	99.179	6.990	99.540	99.468	99.415	99.362
7.125	102.171	102.009	101.868	101.727	7.125	99.938	99.776	99.635	99.494	7.125	99.697	99.625	99.572	99.519
7.250	101.733	101.595	101.482	101.369	7.250									



Effective: June 10, 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	93.511	93.450	93.394	93.337	5.990	98.667	98.587	98.516	98.445	5.375	95.230	95.177	95.134	95.092
4.990	94.159	94.099	94.042	93.986	6.125	99.202	99.122	99.052	98.981	5.500	95.858	95.804	95.762	95.720
5.125	94.872	94.811	94.755	94.698	6.250	99.412	99.289	99.190	99.091	5.625	96.424	96.371	96.329	96.286
5.250	95.262	95.208	95.166	95.124	6.375	99.887	99.763	99.665	99.566	5.750	97.075	97.007	96.950	96.894
5.375	95.930	95.877	95.834	95.792	6.500	100.303	100.179	100.080	99.981	5.875	97.665	97.597	97.540	97.484
5.500	96.558	96.504	96.462	96.420	6.625	100.799	100.637	100.496	100.355	5.990	98.197	98.110	98.045	97.979
5.625	97.124	97.071	97.029	96.986	6.750	101.374	101.212	101.070	100.929	6.125	98.830	98.732	98.654	98.576
5.750	97.775	97.707	97.650	97.594	6.875	101.613	101.451	101.309	101.168	6.250	99.368	99.270	99.193	99.115
5.875	98.365	98.297	98.240	98.184	6.990	101.838	101.675	101.534	101.393	6.375	99.990	99.891	99.814	99.736
5.990	98.897	98.810	98.745	98.679	7.125	102.121	101.959	101.818	101.677	6.500	100.438	100.340	100.262	100.184
6.125	99.530	99.432	99.354	99.276	7.250	101.683	101.545	101.432	101.319	6.625	100.772	100.643	100.533	100.423
6.250	100.068	99.970	99.893	99.815	7.375	102.385	102.247	102.134	102.021	6.750	101.341	101.204	101.084	100.964
6.375	100.690	100.591	100.514	100.436	7.500	102.568	102.430	102.317	102.204	6.875	101.496	101.348	101.228	101.108
6.500	101.138	101.040	100.962	100.884	7.625	102.707	102.569	102.456	102.343	6.990	101.943	101.814	101.733	101.652
6.625	101.472	101.343	101.233	101.123	7.750	103.619	103.480	103.367	103.255	7.125	102.351	102.223	102.146	102.068
6.750	102.041	101.904	101.784	101.664	7.875	103.824	103.685	103.572	103.460	7.250	103.416	103.346	103.290	103.233
6.875	102.196	102.048	101.928	101.808	7.990	102.708	102.569	102.456	102.343	7.375	103.710	103.640	103.584	103.527
6.990	102.643	102.514	102.433	102.352	8.125	102.882	102.744	102.631	102.518	7.500	104.052	103.982	103.926	103.869
7.125	103.051	102.923	102.846	102.768	8.250	101.992	101.839	101.712	101.585	7.625	104.347	104.277	104.221	104.164
7.250	104.116	104.046	103.990	103.933						7.750	104.436	104.366	104.309	104.253
7.375	104.410	104.340	104.284	104.227						7.875	104.670	104.599	104.543	104.486
7.500	104.752	104.682	104.626	104.569						7.990	104.729	104.659	104.602	104.546
7.625	105.047	104.977	104.921	104.864						8.125	104.942	104.871	104.815	104.758

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	93.511	93.450	93.394	93.337	5.990	98.667	98.587	98.516	98.445	5.375	95.230	95.177	95.134	95.092
4.990	94.159	94.099	94.042	93.986	6.125	99.202	99.122	99.052	98.981	5.500	95.858	95.804	95.762	95.720
5.125	94.872	94.811	94.755	94.698	6.250	99.412	99.289	99.190	99.091	5.625	96.424	96.371	96.329	96.286
5.250	95.262	95.208	95.166	95.124	6.375	99.887	99.763	99.665	99.566	5.750	97.075	97.007	96.950	96.894
5.375	95.930	95.877	95.834	95.792	6.500	100.303	100.179	100.080	99.981	5.875	97.665	97.597	97.540	97.484
5.500	96.558	96.504	96.462	96.420	6.625	100.799	100.637	100.496	100.355	5.990	98.197	98.110	98.045	97.979
5.625	97.124	97.071	97.029	96.986	6.750	101.374	101.212	101.070	100.929	6.125	98.830	98.732	98.654	98.576
5.750	97.775	97.707	97.650	97.594	6.875	101.613	101.451	101.309	101.168	6.250	99.368	99.270	99.193	99.115
5.875	98.365	98.297	98.240	98.184	6.990	101.838	101.675	101.534	101.393	6.375	99.990	99.891	99.814	99.736
5.990	98.897	98.810	98.745	98.679	7.125	102.121	101.959	101.818	101.677	6.500	100.438	100.340	100.262	100.184
6.125	99.530	99.432	99.354	99.276	7.250	101.683	101.545	101.432	101.319	6.625	100.772	100.643	100.533	100.423
6.250	100.068	99.970	99.893	99.815	7.375	102.385	102.247	102.134	102.021	6.750	101.341	101.204	101.084	100.964
6.375	100.690	100.591	100.514	100.436	7.500	102.568	102.430	102.317	102.204	6.875	101.496	101.348	101.228	101.108
6.500	101.138	101.040	100.962	100.884	7.625	102.707	102.569	102.456	102.343	6.990	101.943	101.814	101.733	101.652
6.625	101.472	101.343	101.233	101.123	7.750	103.619	103.480	103.367	103.255	7.125	102.351	102.223	102.146	102.068
6.750	102.041	101.904	101.784	101.664	7.875	103.824	103.685	103.572	103.460	7.250	103.416	103.346	103.290	103.233
6.875	102.196	102.048	101.928	101.808	7.990	102.708	102.569	102.456	102.343	7.375	103.710	103.640	103.584	103.527
6.990	102.643	102.514	102.433	102.352	8.125	102.882	102.744	102.631	102.518	7.500	104.052	103.982	103.926	103.869
7.125	103.051	102.923	102.846	102.768	8.250	101.992	101.839	101.712	101.585	7.625	104.347	104.277	104.221	104.164
7.250	104.116	104.046	103.990	103.933	8.375	102.049	101.896	101.770	101.643	7.750	104.436	104.366	104.309	104.253
7.375	104.410	104.340	104.284	104.227	8.500	102.187	102.034	101.907	101.780	7.875	104.670	104.599	104.543	104.486
7.500	104.752	104.682	104.626	104.569	8.625	102.319	102.166	102.040	101.913	7.990	104.729	104.659	104.602	104.546
7.625	105.047	104.977	104.921	104.864	8.750	102.870	102.717	102.590	102.463	8.125	104.942	104.871	104.815	104.758



SELECT PRICING

Effective: June 10, 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	93.861	93.800	93.744	93.687	4.875	97.650	97.595	97.549	97.502
4.990	94.509	94.449	94.392	94.336	4.990	98.028	97.973	97.927	97.881
5.125	95.222	95.161	95.105	95.048	5.125	98.455	98.400	98.354	98.307
5.250	95.612	95.558	95.516	95.474	5.250	99.043	98.967	98.914	98.861
5.375	96.280	96.227	96.184	96.142	5.375	99.440	99.364	99.311	99.258
5.500	96.908	96.854	96.812	96.770	5.500	99.822	99.746	99.693	99.640
5.625	97.474	97.421	97.379	97.336	5.625	100.189	100.113	100.060	100.007
5.750	98.125	98.057	98.000	97.944	5.750	100.536	100.460	100.407	100.354
5.875	98.715	98.647	98.590	98.534	5.875	100.861	100.785	100.732	100.679
5.990	99.247	99.160	99.095	99.029	5.990	101.147	101.071	101.018	100.965
6.125	99.880	99.782	99.704	99.626	6.125	101.445	101.369	101.316	101.263
6.250	100.418	100.320	100.243	100.165	6.250	101.718	101.638	101.585	101.532
6.375	101.040	100.941	100.864	100.786	6.375	102.138	102.058	102.005	101.952
6.500	101.488	101.390	101.312	101.234	6.500	102.422	102.342	102.289	102.236
6.625	101.822	101.693	101.583	101.473	6.625	102.548	102.468	102.415	102.362
6.750	102.391	102.254	102.134	102.014	6.750	102.891	102.836	102.796	102.757
6.875	102.546	102.398	102.278	102.158	6.875	103.015	102.960	102.920	102.880
6.990	102.993	102.864	102.783	102.702	6.990	103.348	103.294	103.254	103.214
7.125	103.401	103.273	103.196	103.118	7.125	103.599	103.544	103.505	103.465
7.250	104.466	104.396	104.340	104.283	7.250	103.399	103.336	103.283	103.230
7.375	104.760	104.690	104.634	104.577					
7.500	105.102	105.032	104.976	104.919					
7.625	105.397	105.327	105.271	105.214					
7.750	105.486	105.416	105.359	105.303					
7.875	105.720	105.649	105.593	105.536					
7.990	105.779	105.709	105.652	105.596					
8.125	105.992	105.921	105.865	105.808					

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	96.661	96.581	96.511	96.440	5.990	98.292	98.199	98.133	98.067
5.625	97.323	97.243	97.172	97.101	6.125	98.543	98.451	98.384	98.318
5.750	97.806	97.726	97.656	97.585	6.250	98.695	98.598	98.532	98.465
5.875	98.380	98.300	98.230	98.159	6.375	98.934	98.837	98.771	98.704
5.990	98.967	98.887	98.816	98.745	6.500	99.120	99.023	98.957	98.890
6.125	99.502	99.422	99.352	99.281	6.625	99.308	99.211	99.145	99.079
6.250	99.712	99.589	99.490	99.391	6.750	99.529	99.457	99.404	99.351
6.375	100.187	100.063	99.965	99.866	6.875	99.702	99.631	99.578	99.525
6.500	100.603	100.479	100.380	100.281	6.990	99.790	99.718	99.665	99.612
6.625	101.099	100.937	100.796	100.655	7.125	99.947	99.875	99.822	99.769
6.750	101.674	101.512	101.370	101.229	7.250	99.612	99.532	99.466	99.399
6.875	101.913	101.751	101.609	101.468	7.375	100.126	100.046	99.980	99.913
6.990	102.138	101.975	101.834	101.693	7.500	100.114	100.034	99.967	99.901
7.125	102.421	102.259	102.118	101.977	7.625	99.881	99.800	99.734	99.668
7.250	101.983	101.845	101.732	101.619	7.750	100.886	100.806	100.739	100.673
7.375	102.685	102.547	102.434	102.321	7.875	100.988	100.908	100.841	100.775
7.500	102.868	102.730	102.617	102.504	7.990	99.808	99.728	99.661	99.595
7.625	103.007	102.869	102.756	102.643					
7.750	103.919	103.780	103.667	103.555					
7.875	104.124	103.985	103.872	103.760					
7.990	103.008	102.869	102.756	102.643					
8.125	103.182	103.044	102.931	102.818					

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.761	93.700	93.644	93.587	5.990	98.917	98.837	98.766	98.695
4.990	94.409	94.349	94.292	94.236	6.125	99.452	99.372	99.302	99.231
5.125	95.122	95.061	95.005	94.948	6.250	99.662	99.539	99.440	99.341
5.250	95.512	95.458	95.416	95.374	6.375	100.137	100.013	99.915	99.816
5.375	96.180	96.127	96.084	96.042	6.500	100.553	100.429	100.330	100.231
5.500	96.808	96.754	96.712	96.670	6.625	101.049	100.887	100.746	100.605
5.625	97.374	97.321	97.279	97.236	6.750	101.624	101.462	101.320	101.179
5.750	98.025	97.957	97.900	97.844	6.875	101.863	101.701	101.559	101.418
5.875	98.615	98.547	98.490	98.434	6.990	102.088	101.925	101.784	101.643
5.990	99.147	99.060	98.995	98.929	7.125	102.371	102.209	102.068	101.927
6.125	99.780	99.682	99.604	99.526	7.250	101.933	101.795	101.682	101.569
6.250	100.318	100.220	100.143	100.065	7.375	102.635	102.497	102.384	102.271
6.375	100.940	100.841	100.764	100.686	7.500	102.818	102.680	102.567	102.454
6.500	101.388	101.290	101.212	101.134	7.625	102.957	102.819	102.706	102.593
6.625	101.722	101.593	101.483	101.373	7.750	103.869	103.730	103.617	103.505
6.750	102.291	102.154	102.034	101.914	7.875	104.074	103.935	103.822	103.710
6.875	102.446	102.298	102.178	102.058	7.990	102.958	102.819	102.706	102.593
6.990	102.893	102.764	102.683	102.602	8.125	103.132	102.994	102.881	102.768
7.125	103.301	103.173	103.096	103.018	8.250	102.242	102.089	101.962	101.835
7.250	104.366	104.296	104.240	104.183	8.375	102.299	102.146	102.020	101.893
7.375	104.660	104.590	104.534	104.477	8.500	102.437	102.284	102.157	102.030
7.500	105.002	104.932	104.876	104.819					
7.625	105.297	105.227	105.171	105.114					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.761	93.700	93.644	93.587	5.990	98.917	98.837	98.766	98.695
4.990	94.409	94.349	94.292	94.236	6.125	99.452	99.372	99.302	99.231
5.125	95.122	95.061	95.005	94.948	6.250	99.662	99.539	99.440	99.341
5.250	95.512	95.458	95.416	95.374	6.375	100.137	100.013	99.915	99.816
5.375	96.180	96.127	96.084	96.042	6.500	100.553	100.429	100.330	100.231
5.500	96.808	96.754	96.712	96.670	6.625	101.049	100.887	100.746	100.605
5.625	97.374	97.321	97.279	97.236	6.750	101.624	101.462	101.320	101.179
5.750	98.025	97.957	97.900	97.844	6.875	101.863	101.701	101.559	101.418
5.875	98.615	98.547	98.490	98.434	6.990	102.088	101.925	101.784	101.643
5.990	99.147	99.060	98.995	98.929	7.125	102.371	102.209	102.068	101.927
6.125	99.780	99.682	99.604	99.526	7.250	101.933	101.795	101.682	101.569
6.250	100.318	100.220	100.143	100.065	7.375	102.635	102.497	102.384	102.271
6.375	100.940	100.841	100.764	100.686	7.500	102.818	102.680	102.567	102.454
6.500	101.388	101.290	101.212	101.134	7.625	102.957	102.819	102.706	102.593
6.625	101.722	101.593	101.483	101.373	7.750	103.869	103.730	103.617	103.505
6.750	102.291	102.154	102.034	101.914	7.875	104.074	103.935	103.822	103.710
6.875	102.446	102.298	102.178	102.058	7.990	102.958	102.819	102.706	102.593
6.990	102.893	102.764	102.683	102.602	8.125	103.132	102.994	102.881	102.768
7.125	103.301	103.173	103.096	103.018	8.250	102.242	102.089	101.962	101.835
7.250	104.366	104.296	104.240	104.183	8.375	102.299	102.146	102.020	101.893
7.375	104.660	104.590	104.534	104.477	8.500	102.437	102.284	102.157	102.030
7.500	105.002	104.932	104.876	104.819					
7.625	105.297	105.227	105.171	105.114					



Effective: June 10, 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: June 10, 2026

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.036	96.956	96.886	96.815	5.500	94.811	94.731	94.661	94.590	5.375	94.275	94.195	94.125	94.054
5.625	97.698	97.618	97.547	97.476	5.625	95.473	95.393	95.322	95.251	5.500	94.961	94.881	94.811	94.740
5.750	98.431	98.351	98.281	98.210	5.750	95.956	95.876	95.806	95.735	5.625	95.623	95.543	95.472	95.401
5.875	99.005	98.925	98.855	98.784	5.875	96.530	96.450	96.380	96.309	5.750	96.106	96.026	95.956	95.885
5.990	99.492	99.412	99.341	99.270	5.990	97.117	97.037	96.966	96.895	5.875	96.674	96.594	96.523	96.452
6.125	100.027	99.947	99.877	99.806	6.125	97.632	97.552	97.482	97.411	5.990	97.260	97.180	97.110	97.039
6.250	99.887	99.764	99.665	99.566	6.250	97.842	97.719	97.620	97.521	6.125	97.779	97.699	97.629	97.558
6.375	100.362	100.238	100.140	100.041	6.375	98.317	98.193	98.095	97.996	6.250	97.997	97.873	97.775	97.676
6.500	100.803	100.679	100.580	100.481	6.500	98.733	98.609	98.510	98.411	6.375	98.483	98.359	98.260	98.162
6.625	101.274	101.112	100.971	100.830	6.625	99.229	99.067	98.926	98.785	6.500	98.908	98.784	98.686	98.587
6.750	101.724	101.562	101.420	101.279	6.750	99.804	99.642	99.500	99.359	6.625	99.409	99.247	99.105	98.964
6.875	101.963	101.801	101.659	101.518	6.875	100.043	99.881	99.739	99.598	6.750	99.971	99.809	99.668	99.527
6.990	102.238	102.075	101.934	101.793	6.990	100.268	100.105	99.964	99.823	6.875	100.229	100.067	99.926	99.785
7.125	102.521	102.359	102.218	102.077	7.125	100.551	100.389	100.248	100.107	6.990	100.474	100.311	100.170	100.029
7.250	102.283	102.145	102.032	101.919	7.250	100.113	99.975	99.862	99.749	7.125	100.788	100.626	100.485	100.344
7.375	102.610	102.472	102.359	102.246	7.375	100.815	100.677	100.564	100.451	7.250	100.322	100.184	100.071	99.958
7.500	102.918	102.780	102.667	102.554	7.500	100.998	100.860	100.747	100.634	7.375	101.042	100.904	100.791	100.678
7.625	103.182	103.044	102.931	102.818	7.625	101.137	100.999	100.886	100.773	7.500	101.242	101.104	100.991	100.878
7.750	103.194	103.055	102.942	102.830	7.750	102.049	101.910	101.797	101.685	7.625	101.110	100.972	100.859	100.746
7.875	103.399	103.260	103.147	103.035	7.875	102.254	102.115	102.002	101.890	7.750	102.025	101.887	101.774	101.661
7.990	103.558	103.419	103.306	103.193	7.990	101.138	100.999	100.886	100.773	7.875	102.227	102.089	101.976	101.863
8.125	103.732	103.594	103.481	103.368						7.990	101.107	100.969	100.856	100.743
8.250	102.842	102.689	102.562	102.435										
8.375	102.899	102.746	102.620	102.493										
8.500	103.037	102.884	102.757	102.630										
8.625	103.169	103.016	102.890	102.763										

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	98.517	98.424	98.358	98.292	5.990	98.182	98.089	98.023	97.957
6.125	98.768	98.676	98.609	98.543	6.125	98.433	98.341	98.274	98.208
6.250	98.920	98.823	98.757	98.690	6.250	98.585	98.488	98.422	98.355
6.375	99.159	99.062	98.996	98.929	6.375	98.824	98.727	98.661	98.594
6.500	99.345	99.248	99.182	99.115	6.500	99.010	98.913	98.847	98.780
6.625	99.533	99.436	99.370	99.304	6.625	99.198	99.101	99.035	98.969
6.750	99.754	99.682	99.629	99.576	6.750	99.419	99.347	99.294	99.241
6.875	99.927	99.856	99.803	99.750	6.875	99.592	99.521	99.468	99.415
6.990	100.015	99.943	99.890	99.837	6.990	99.680	99.608	99.555	99.502
7.125	100.172	100.100	100.047	99.994	7.125	99.837	99.765	99.712	99.659
7.250	99.837	99.757	99.691	99.624	7.250	99.502	99.422	99.356	99.289
7.375	100.351	100.271	100.205	100.138	7.375	100.016	99.936	99.870	99.803
7.500	100.339	100.259	100.192	100.126	7.500	100.004	99.924	99.857	99.791
7.625	100.106	100.025	99.959	99.893	7.625	99.581	99.500	99.434	99.368
7.750	101.111	101.031	100.964	100.898	7.750	100.586	100.506	100.439	100.373
7.875	101.213	101.133	101.066	101.000	7.875	100.688	100.608	100.541	100.475
7.990	100.033	99.953	99.886	99.820	7.990	99.508	99.428	99.361	99.295



SELECT PRICING

Effective: June 10, 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	94.136	94.075	94.019	93.962	5.990	101.422	101.346	101.293	101.240
4.990	94.784	94.724	94.667	94.611	6.125	101.720	101.644	101.591	101.538
5.125	95.497	95.436	95.380	95.323	6.250	101.993	101.913	101.860	101.807
5.250	95.887	95.833	95.791	95.749	6.375	102.288	102.208	102.155	102.102
5.375	96.555	96.502	96.459	96.417	6.500	102.572	102.492	102.439	102.386
5.500	97.183	97.129	97.087	97.045	6.625	102.823	102.743	102.690	102.637
5.625	97.749	97.696	97.654	97.611	6.750	103.041	102.966	102.946	102.907
5.750	98.400	98.332	98.275	98.219	6.875	103.290	103.235	103.195	103.155
5.875	98.990	98.922	98.865	98.809	6.990	103.498	103.444	103.404	103.364
5.990	99.522	99.435	99.370	99.304	7.125	103.749	103.694	103.655	103.615
6.125	100.155	100.057	99.979	99.901	7.250	103.549	103.486	103.433	103.380
6.250	100.693	100.595	100.518	100.440	7.375	103.761	103.698	103.645	103.592
6.375	101.190	101.091	101.014	100.936	7.500	103.951	103.888	103.835	103.782
6.500	101.638	101.540	101.462	101.384	7.625	103.964	103.900	103.847	103.794
6.625	102.097	101.988	101.858	101.748	7.750	104.145	104.082	104.029	103.976
6.750	102.541	102.404	102.284	102.164	7.875	104.324	104.260	104.207	104.154
6.875	102.821	102.673	102.553	102.433					
6.990	103.143	103.014	102.933	102.852					
7.125	103.551	103.423	103.346	103.268					
7.250	104.616	104.546	104.490	104.433					
7.375	104.910	104.840	104.784	104.727					
7.500	105.252	105.182	105.126	105.069					
7.625	105.547	105.477	105.421	105.364					

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	97.336	97.256	97.186	97.115	5.990	98.817	98.724	98.658	98.592
5.625	97.998	97.918	97.847	97.776	6.125	99.068	98.976	98.909	98.843
5.750	98.731	98.651	98.581	98.510	6.250	99.220	99.123	99.057	98.990
5.875	99.305	99.225	99.155	99.084	6.375	99.459	99.362	99.296	99.229
5.990	99.792	99.712	99.641	99.570	6.500	99.645	99.548	99.482	99.415
6.125	100.327	100.247	100.177	100.106	6.625	99.833	99.736	99.670	99.604
6.250	100.187	100.064	99.965	99.866	6.750	100.054	99.982	99.929	99.876
6.375	100.662	100.538	100.440	100.341	6.875	100.227	100.156	100.103	100.050
6.500	101.103	100.979	100.880	100.781	6.990	100.315	100.243	100.190	100.137
6.625	101.574	101.412	101.271	101.130	7.125	100.472	100.400	100.347	100.294
6.750	102.024	101.862	101.720	101.579	7.250	100.137	100.057	99.991	99.924
6.875	102.263	102.101	101.959	101.818	7.375	100.651	100.571	100.505	100.438
6.990	102.538	102.375	102.234	102.093	7.500	100.639	100.559	100.492	100.426
7.125	102.821	102.659	102.518	102.377	7.625	100.406	100.325	100.259	100.193
7.250	102.583	102.445	102.332	102.219					
7.375	102.910	102.772	102.659	102.546					
7.500	103.218	103.080	102.967	102.854					
7.625	103.482	103.344	103.231	103.118					
7.750	103.494	103.355	103.242	103.130					
7.875	103.699	103.560	103.447	103.335					
7.990	103.858	103.719	103.606	103.493					
8.125	104.032	103.894	103.781	103.668					

Effective: June 10, 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



SELECT PRICING

Effective: **June 10, 2026**

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	96.752	96.709	96.649	
5.125	97.158	97.115	97.055	
5.250	98.684	98.614	98.539	
5.375	99.129	99.059	98.984	
5.500	99.567	99.497	99.422	
5.625	99.875	99.805	99.730	
5.750	100.728	100.658	100.582	
5.875	101.191	101.100	101.009	
5.990	101.650	101.559	101.468	
6.125	101.938	101.846	101.756	
6.250	102.553	102.461	102.370	
6.375	102.849	102.804	102.736	
6.500	103.283	103.238	103.170	
6.625	103.599	103.554	103.486	
6.750	104.169	104.124	104.056	
6.875	104.199	104.073	103.929	
6.990	104.707	104.581	104.437	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.205	98.156	98.106	
5.125	98.479	98.431	98.381	
5.250	99.663	99.614	99.565	
5.375	99.612	99.546	99.482	
5.500	99.919	99.853	99.789	
5.625	100.095	100.029	99.965	
5.750	100.797	100.731	100.667	
5.875	100.286	100.216	100.152	
5.990	100.604	100.534	100.470	
6.125	100.740	100.670	100.606	
6.250	101.183	101.114	101.050	
6.375	101.098	101.061	101.025	
6.500	101.371	101.334	101.298	
6.625	101.525	101.488	101.452	
6.750	102.626	102.590	102.554	
6.875	102.563	102.526	102.491	
6.990	102.900	102.863	102.828	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.602	96.559	96.499	
5.125	97.008	96.965	96.905	
5.250	98.534	98.464	98.389	
5.375	98.979	98.909	98.834	
5.500	99.417	99.347	99.272	
5.625	99.725	99.655	99.580	
5.750	100.578	100.508	100.432	
5.875	101.041	100.950	100.859	
5.990	101.500	101.409	101.318	
6.125	101.788	101.696	101.606	
6.250	102.403	102.311	102.220	
6.375	102.699	102.654	102.586	
6.500	103.133	103.088	103.020	
6.625	103.449	103.404	103.336	
6.750	104.019	103.974	103.906	
6.875	104.049	103.923	103.779	
6.990	104.557	104.431	104.287	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.602	96.559	96.499	
5.125	97.008	96.965	96.905	
5.250	98.534	98.464	98.389	
5.375	98.979	98.909	98.834	
5.500	99.417	99.347	99.272	
5.625	99.725	99.655	99.580	
5.750	100.578	100.508	100.432	
5.875	101.041	100.950	100.859	
5.990	101.500	101.409	101.318	
6.125	101.788	101.696	101.606	
6.250	102.403	102.311	102.220	
6.375	102.699	102.654	102.586	
6.500	103.133	103.088	103.020	
6.625	103.449	103.404	103.336	
6.750	104.019	103.974	103.906	
6.875	104.049	103.923	103.779	
6.990	104.557	104.431	104.287	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.523	95.481	95.420	
5.250	97.930	97.860	97.785	
5.375	98.109	98.039	97.964	
5.500	98.613	98.544	98.468	
5.625	99.036	98.966	98.891	
5.750	100.134	100.064	99.988	
5.875	100.574	100.482	100.392	
5.990	100.987	100.896	100.805	
6.125	101.370	101.278	101.188	
6.250	101.586	101.494	101.403	
6.375	101.860	101.815	101.747	
6.500	102.221	102.176	102.108	
6.625	102.583	102.538	102.470	
6.750	102.050	102.005	101.937	
6.875	101.668	101.542	101.398	
6.990	101.882	101.756	101.613	
7.125	102.247	102.121	101.977	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	95.323	95.281	95.220	
5.250	97.730	97.660	97.585	
5.375	97.909	97.839	97.764	
5.500	98.413	98.344	98.268	
5.625	98.836	98.766	98.691	
5.750	99.934	99.864	99.788	
5.875	100.374	100.282	100.192	
5.990	100.787	100.696	100.605	
6.125	101.170	101.078	100.988	
6.250	101.386	101.294	101.203	
6.375	101.660	101.615	101.547	
6.500	102.021	101.976	101.908	
6.625	102.383	102.338	102.270	
6.750	101.850	101.805	101.737	
6.875	101.468	101.342	101.198	
6.990	101.682	101.556	101.413	
7.125	102.047	101.921	101.777	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.323	95.281	95.220	
5.250	97.730	97.660	97.585	
5.375	97.909	97.839	97.764	
5.500	98.413	98.344	98.268	
5.625	98.836	98.766	98.691	
5.750	99.934	99.864	99.788	
5.875	100.374	100.282	100.192	
5.990	100.787	100.696	100.605	
6.125	101.170	101.078	100.988	
6.250	101.386	101.294	101.203	
6.375	101.660	101.615	101.547	
6.500	102.021	101.976	101.908	
6.625	102.383	102.338	102.270	
6.750	101.850	101.805	101.737	
6.875	101.468	101.342	101.198	
6.990	101.682	101.556	101.413	
7.125	102.047	101.921	101.777	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.323	95.281	95.220	
5.250	97.730	97.660	97.585	
5.375	97.909	97.839	97.764	
5.500	98.413	98.344	98.268	
5.625	98.836	98.766	98.691	
5.750	99.934	99.864	99.788	
5.875	100.374	100.282	100.192	
5.990	100.787	100.696	100.605	
6.125	101.170	101.078	100.988	
6.250	101.386	101.294	101.203	
6.375	101.660	101.615	101.547	
6.500	102.021	101.976	101.908	
6.625	102.383	102.338	102.270	
6.750	101.850	101.805	101.737	
6.875	101.468	101.342	101.198	
6.990	101.682	101.556	101.413	
7.125	102.047	101.921	101.777	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	96.642	96.599	96.539	
5.125	97.048	97.005	96.945	
5.250	98.574	98.504	98.429	
5.375	99.019	98.949	98.874	
5.500	99.457	99.387	99.312	
5.625	99.765	99.695	99.620	
5.750	100.618	100.548	100.472	
5.875	101.081	100.990	100.899	
5.990	101.540	101.449	101.358	
6.125	101.828	101.736	101.646	
6.250	102.443	102.351	102.260	
6.375	102.739	102.694	102.626	
6.500	103.173	103.128	103.060	
6.625	103.489	103.444	103.376	
6.750	104.059	104.014	103.946	
6.875	104.089	103.963	103.819	
6.990	104.597	104.471	104.327	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.098	95.056	94.995	
5.250	97.505	97.435	97.360	
5.375	97.684	97.614	97.539	
5.500	98.188	98.119	98.043	
5.625	98.611	98.541	98.466	
5.750	99.709	99.639	99.563	
5.875	100.149	100.057	99.967	
5.990	100.562	100.471	100.380	
6.125	100.945	100.853	100.763	
6.250	101.161	101.069	100.978	
6.375	101.435	101.390	101.322	
6.500	101.796	101.751	101.683	
6.625	102.158	102.113	102.045	
6.750	101.625	101.580	101.512	
6.875	101.243	101.117	100.973	
6.990	101.457	101.331	101.188	
7.125	101.822	101.696	101.552	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.080	98.031	97.981	
5.125	98.354	98.306	98.256	
5.250	99.538	99.489	99.440	
5.375	99.487	99.421	99.357	
5.500	99.794	99.728	99.664	
5.625	99.970	99.904	99.840	
5.750	100.672	100.606	100.542	
5.875	100.161	100.091	100.027	
5.990	100.479	100.409	100.345	
6.125	100.815	100.545	100.481	
6.250	101.058	100.989	100.925	
6.375	100.973	100.936	100.900	
6.500	101.246	101.209	101.173	
6.625	101.400	101.363	101.327	
6.750	102.501	102.465	102.429	
6.875	102.438	102.401	102.366	
6.990	102.775	102.738	102.703	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.080	98.031	97.981	
5.125	98.354	98.306	98.256	
5.250	99.538	99.489	99.440	
5.375	99.487	99.421	99.357	
5.500	99.794	99.728	99.664	
5.625	99.970	99.904	99.840	
5.750	100.672	100.606	100.542	
5.875	100.161	100.091	100.027	
5.990	100.479	100.409	100.345	
6.125	100.815	100.545	100.481	
6.250	101.058	100.989	100.925	
6.375	100.973	100.936	100.900	
6.500	101.246	101.209	101.173	
6.625	101.40			



Effective: June 10, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	96.163	96.120	96.060	
5.125	96.589	96.547	96.486	
5.250	97.943	97.873	97.798	
5.375	98.441	98.371	98.296	
5.500	98.947	98.877	98.802	
5.625	99.305	99.235	99.160	
5.750	99.930	99.860	99.784	
5.875	100.343	100.251	100.161	
5.990	100.959	100.868	100.777	
6.125	101.286	101.195	101.104	
6.250	101.642	101.550	101.460	
6.375	101.610	101.565	101.497	
6.500	102.001	101.956	101.888	
6.625	102.270	102.225	102.157	
6.750	103.246	103.201	103.133	
6.875	103.403	103.277	103.134	
6.990	103.789	103.663	103.519	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.990	95.363	95.320	95.260	
5.125	95.789	95.747	95.686	
5.250	97.143	97.073	96.998	
5.375	97.641	97.571	97.496	
5.500	98.147	98.077	98.002	
5.625	98.505	98.435	98.360	
5.750	99.130	99.060	98.984	
5.875	99.543	99.451	99.361	
5.990	100.159	100.068	99.977	
6.125	100.486	100.395	100.304	
6.250	100.842	100.750	100.660	
6.375	100.810	100.765	100.697	
6.500	101.201	101.156	101.088	
6.625	101.470	101.425	101.357	
6.750	102.446	102.401	102.333	
6.875	102.603	102.477	102.334	
6.990	102.989	102.863	102.719	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	97.626	97.577	97.528	
5.125	97.920	97.872	97.822	
5.250	98.932	98.883	98.833	
5.375	98.934	98.868	98.804	
5.500	99.309	99.243	99.179	
5.625	99.535	99.469	99.405	
5.750	100.009	99.942	99.879	
5.875	99.447	99.378	99.314	
5.990	99.923	99.853	99.789	
6.125	100.098	100.028	99.964	
6.250	100.282	100.213	100.149	
6.375	99.868	99.831	99.796	
6.500	100.099	100.062	100.027	
6.625	100.206	100.169	100.133	
6.750	101.713	101.677	101.641	
6.875	101.778	101.741	101.706	
6.990	101.993	101.956	101.920	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.471	95.429	95.368	
5.250	97.473	97.403	97.327	
5.375	97.947	97.878	97.802	
5.500	98.289	98.219	98.143	
5.625	98.697	98.627	98.551	
5.750	99.578	99.508	99.433	
5.875	99.787	99.695	99.604	
5.990	100.145	100.053	99.963	
6.125	100.561	100.469	100.379	
6.250	100.831	100.739	100.649	
6.375	100.858	100.813	100.744	
6.500	101.147	101.102	101.033	
6.625	101.589	101.544	101.476	
6.750	101.252	101.207	101.139	
6.875	100.680	100.554	100.410	
6.990	101.021	100.895	100.752	
7.125	100.765	100.639	100.495	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.013	95.970	95.910	
5.125	96.439	96.397	96.336	
5.250	97.793	97.723	97.648	
5.375	98.291	98.221	98.146	
5.500	98.797	98.727	98.652	
5.625	99.155	99.085	99.010	
5.750	99.780	99.710	99.634	
5.875	100.193	100.101	100.011	
5.990	100.809	100.718	100.627	
6.125	101.136	101.045	100.954	
6.250	101.492	101.400	101.310	
6.375	101.460	101.415	101.347	
6.500	101.851	101.806	101.738	
6.625	102.120	102.075	102.007	
6.750	103.096	103.051	102.983	
6.875	103.253	103.127	102.984	
6.990	103.639	103.513	103.369	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	95.421	95.379	95.318	
5.250	97.423	97.353	97.277	
5.375	97.897	97.828	97.752	
5.500	98.239	98.169	98.093	
5.625	98.647	98.577	98.501	
5.750	99.528	99.458	99.383	
5.875	99.737	99.645	99.554	
5.990	100.095	100.003	99.913	
6.125	100.511	100.419	100.329	
6.250	100.781	100.689	100.599	
6.375	100.808	100.763	100.694	
6.500	101.097	101.052	100.983	
6.625	101.539	101.494	101.426	
6.750	101.202	101.157	101.089	
6.875	100.630	100.504	100.360	
6.990	100.971	100.845	100.702	
7.125	100.715	100.589	100.445	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.013	95.970	95.910	
5.125	96.439	96.397	96.336	
5.250	97.793	97.723	97.648	
5.375	98.291	98.221	98.146	
5.500	98.797	98.727	98.652	
5.625	99.155	99.085	99.010	
5.750	99.780	99.710	99.634	
5.875	100.193	100.101	100.011	
5.990	100.809	100.718	100.627	
6.125	101.136	101.045	100.954	
6.250	101.492	101.400	101.310	
6.375	101.460	101.415	101.347	
6.500	101.851	101.806	101.738	
6.625	102.120	102.075	102.007	
6.750	103.096	103.051	102.983	
6.875	103.253	103.127	102.984	
6.990	103.639	103.513	103.369	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	95.421	95.379	95.318	
5.250	97.423	97.353	97.277	
5.375	97.897	97.828	97.752	
5.500	98.239	98.169	98.093	
5.625	98.647	98.577	98.501	
5.750	99.528	99.458	99.383	
5.875	99.737	99.645	99.554	
5.990	100.095	100.003	99.913	
6.125	100.511	100.419	100.329	
6.250	100.781	100.689	100.599	
6.375	100.808	100.763	100.694	
6.500	101.097	101.052	100.983	
6.625	101.539	101.494	101.426	
6.750	101.202	101.157	101.089	
6.875	100.630	100.504	100.360	
6.990	100.971	100.845	100.702	
7.125	100.715	100.589	100.445	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	97.523	97.453	97.378	
5.375	98.021	97.951	97.876	
5.500	98.527	98.457	98.382	
5.625	98.885	98.815	98.740	
5.750	99.510	99.440	99.364	
5.875	99.923	99.831	99.741	
5.990	100.539	100.448	100.357	
6.125	100.866	100.775	100.684	
6.250	101.222	101.130	101.040	
6.375	101.190	101.145	101.077	
6.500	101.581	101.536	101.468	
6.625	101.850	101.805	101.737	
6.750	102.826	102.781	102.713	
6.875	102.983	102.857	102.714	
6.990	103.369	103.243	103.099	
7.125	103.876	103.750	103.606	
7.250	104.372	104.246	104.102	

LLPAs

FICO		VA Loan Amount		VA/USDA State Tier Adjustment		
FICO ≥700	-0.375	VA Loan Amount >\$950K	-0.375	Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
FICO 680-699	0.250	Loan Amount ≤\$100,000	-0.375	Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
FICO 660-679	0.250	VA Cashout >90% LTV	-3.00	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
FICO 640-659	0.000	Manufactured Home (Purchase/Rate-Term/Cashout)	-1.250	60 Day Lock (From 45 Day Price)		
FICO 620-639	-0.250	Manufactured Home (Streamline/IRRRL)	-1.250	3-4 Units		
				VA IRRRL >100% CLTV (Sub Fin)		
				NC Floor Price		
				99.750		



SELECT PRICING

Effective: June 10, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	96.463	96.420	96.360	
5.125	96.889	96.847	96.786	
5.250	98.243	98.173	98.098	
5.375	98.741	98.671	98.596	
5.500	99.247	99.177	99.102	
5.625	99.605	99.535	99.460	
5.750	100.230	100.160	100.084	
5.875	100.643	100.551	100.461	
5.990	101.259	101.168	101.077	
6.125	101.586	101.495	101.404	
6.250	101.942	101.850	101.760	
6.375	101.910	101.865	101.797	
6.500	102.301	102.256	102.188	
6.625	102.570	102.525	102.457	
6.750	103.546	103.501	103.433	
6.875	103.703	103.577	103.434	
6.990	104.089	103.963	103.819	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	97.926	97.877	97.828	
5.125	98.220	98.172	98.122	
5.250	99.232	99.183	99.133	
5.375	99.234	99.168	99.104	
5.500	99.609	99.543	99.479	
5.625	99.835	99.769	99.705	
5.750	100.309	100.242	100.179	
5.875	99.747	99.678	99.614	
5.990	100.223	100.153	100.089	
6.125	100.398	100.328	100.264	
6.250	100.582	100.513	100.449	
6.375	100.168	100.131	100.096	
6.500	100.399	100.362	100.327	
6.625	100.506	100.469	100.433	
6.750	102.013	101.977	101.941	
6.875	102.078	102.041	102.006	
6.990	102.293	102.256	102.220	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.313	96.270	96.210	
5.125	96.739	96.697	96.636	
5.250	98.093	98.023	97.948	
5.375	98.591	98.521	98.446	
5.500	99.097	99.027	98.952	
5.625	99.455	99.385	99.310	
5.750	100.080	100.010	99.934	
5.875	100.493	100.401	100.311	
5.990	101.109	101.018	100.927	
6.125	101.436	101.345	101.254	
6.250	101.792	101.700	101.610	
6.375	101.760	101.715	101.647	
6.500	102.151	102.106	102.038	
6.625	102.420	102.375	102.307	
6.750	103.396	103.351	103.283	
6.875	103.553	103.427	103.284	
6.990	103.939	103.813	103.669	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.313	96.270	96.210	
5.125	96.739	96.697	96.636	
5.250	98.093	98.023	97.948	
5.375	98.591	98.521	98.446	
5.500	99.097	99.027	98.952	
5.625	99.455	99.385	99.310	
5.750	100.080	100.010	99.934	
5.875	100.493	100.401	100.311	
5.990	101.109	101.018	100.927	
6.125	101.436	101.345	101.254	
6.250	101.792	101.700	101.610	
6.375	101.760	101.715	101.647	
6.500	102.151	102.106	102.038	
6.625	102.420	102.375	102.307	
6.750	103.396	103.351	103.283	
6.875	103.553	103.427	103.284	
6.990	103.939	103.813	103.669	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.771	95.729	95.668	
5.250	97.773	97.703	97.627	
5.375	98.247	98.178	98.102	
5.500	98.589	98.519	98.443	
5.625	98.997	98.927	98.851	
5.750	99.878	99.808	99.733	
5.875	100.087	99.995	99.904	
5.990	100.445	100.353	100.263	
6.125	100.861	100.769	100.679	
6.250	101.131	101.039	100.949	
6.375	101.158	101.113	101.044	
6.500	101.447	101.402	101.333	
6.625	101.889	101.844	101.776	
6.750	101.552	101.507	101.439	
6.875	100.980	100.854	100.710	
6.990	101.321	101.195	101.052	
7.125	101.065	100.939	100.795	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	95.721	95.679	95.618	
5.250	97.723	97.653	97.577	
5.375	98.197	98.128	98.052	
5.500	98.539	98.469	98.393	
5.625	98.947	98.877	98.801	
5.750	99.828	99.758	99.683	
5.875	100.037	99.945	99.854	
5.990	100.395	100.303	100.213	
6.125	100.811	100.719	100.629	
6.250	101.081	100.989	100.899	
6.375	101.108	101.063	100.994	
6.500	101.397	101.352	101.283	
6.625	101.839	101.794	101.726	
6.750	101.502	101.457	101.389	
6.875	100.930	100.804	100.660	
6.990	101.271	101.145	101.002	
7.125	101.015	100.889	100.745	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	95.721	95.679	95.618	
5.250	97.723	97.653	97.577	
5.375	98.197	98.128	98.052	
5.500	98.539	98.469	98.393	
5.625	98.947	98.877	98.801	
5.750	99.828	99.758	99.683	
5.875	100.037	99.945	99.854	
5.990	100.395	100.303	100.213	
6.125	100.811	100.719	100.629	
6.250	101.081	100.989	100.899	
6.375	101.108	101.063	100.994	
6.500	101.397	101.352	101.283	
6.625	101.839	101.794	101.726	
6.750	101.502	101.457	101.389	
6.875	100.930	100.804	100.660	
6.990	101.271	101.145	101.002	
7.125	101.015	100.889	100.745	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.313	96.270	96.210	
5.125	96.739	96.697	96.636	
5.250	98.093	98.023	97.948	
5.375	98.591	98.521	98.446	
5.500	99.097	99.027	98.952	
5.625	99.455	99.385	99.310	
5.750	100.080	100.010	99.934	
5.875	100.493	100.401	100.311	
5.990	101.109	101.018	100.927	
6.125	101.436	101.345	101.254	
6.250	101.792	101.700	101.610	
6.375	101.760	101.715	101.647	
6.500	102.151	102.106	102.038	
6.625	102.420	102.375	102.307	
6.750	103.396	103.351	103.283	
6.875	103.553	103.427	103.284	
6.990	103.939	103.813	103.669	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	96.563	96.520	96.460	
5.125	96.989	96.947	96.886	
5.250	98.343	98.273	98.198	
5.375	98.841	98.771	98.696	
5.500	99.347	99.277	99.202	
5.625	99.705	99.635	99.560	
5.750	100.330	100.260	100.184	
5.875	100.743	100.651	100.561	
5.990	101.359	101.268	101.177	
6.125	101.686	101.595	101.504	
6.250	102.042	101.950	101.860	
6.375	102.010	101.965	101.897	
6.500	102.401	102.356	102.288	
6.625	102.670	102.625	102.557	
6.750	103.646	103.601	103.533	
6.875	103.803	103.677	103.534	
6.990	104.189	104.063	103.919	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.696	95.654	95.593	
5.250	97.698	97.628	97.552	
5.375	98.172	98.103	98.027	
5.500	98.514	98.444	98.368	
5.625	98.922	98.852	98.776	
5.750	99.803	99.733	99.658	
5.875	100.012	99.920	99.829	
5.990	100.370	100.278	100.188	
6.125	100.786	100.694	100.604	
6.250	101.056	100.964	100.874	
6.375	101.083	101.038	100.969	
6.500	101.372	101.327	101.258	
6.625	101.814	101.769	101.701	
6.750	101.477	101.432	101.364	
6.875	100.905	100.779	100.635	
6.990	101.246	101.120	100.977	
7.125	100.990	100.864	100.720	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.776	97.727	97.678	
5.125	98.070	98.022	97.972	
5.250	99.082	99.033	98.983	
5.375	99.084	99.018	98.954	
5.500	99.459	99.393	99.329	
5.625	99.685	99.619	99.555	
5.750	100.159	100.092	100.029	
5.875	99.597	99.528	99.464	
5.990	100.073	100.003	99.939	
6.125	100.248	100.178	100.114	
6.250	100.432	100.363	100.299	
6.375	100.018	99.981	99.946	
6.500	100.249	100.212	100.177	
6.625	100.356	100.319	100.283	
6.750	101.863	101.827	101.791	
6.875	101.928	101.891	101.856	
6.990	102.143	102.106	102.070	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	96.043	96.000	95.940	
5.125	96.469	96.427	96.366	
5.250	97.823	97.753	97.678	
5.375	98.321	98.251	98.176	
5.500	98.827	98.757	98.682	
5.625	99.185	99.115	99.040	
5.750	99.810	99.740	99.664	
5.875	100.223	100.131	100.041	
5.990	100.839	100.748	100.657	
6.125	101.166	101.075		



Effective: June 10, 2026

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

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	96.342	96.299	96.239	
5.125	96.748	96.705	96.645	
5.250	98.274	98.204	98.129	
5.375	98.719	98.649	98.574	
5.500	99.157	99.087	99.012	
5.625	99.465	99.395	99.320	
5.750	100.318	100.248	100.172	
5.875	100.781	100.690	100.599	
5.990	101.240	101.149	101.058	
6.125	101.528	101.436	101.346	
6.250	102.143	102.051	101.960	
6.375	102.439	102.394	102.326	
6.500	102.873	102.828	102.760	
6.625	103.189	103.144	103.076	
6.750	103.759	103.714	103.646	
6.875	103.789	103.663	103.519	
6.990	104.297	104.171	104.027	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.449	97.379	97.304	
5.375	97.894	97.824	97.749	
5.500	98.332	98.262	98.187	
5.625	98.640	98.570	98.495	
5.750	99.493	99.423	99.347	
5.875	99.956	99.865	99.774	
5.990	100.415	100.324	100.233	
6.125	100.703	100.611	100.521	
6.250	101.318	101.226	101.135	
6.375	101.614	101.569	101.501	
6.500	102.048	102.003	101.935	
6.625	102.364	102.319	102.251	
6.750	102.934	102.889	102.821	
6.875	102.964	102.838	102.694	
6.990	103.472	103.346	103.202	
7.125	103.979	103.853	103.709	
7.250	104.475	104.349	104.205	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.780	97.731	97.681	
5.125	98.054	98.006	97.956	
5.250	99.238	99.189	99.140	
5.375	99.187	99.121	99.057	
5.500	99.494	99.428	99.364	
5.625	99.670	99.604	99.540	
5.750	100.372	100.306	100.242	
5.875	99.861	99.791	99.727	
5.990	100.179	100.109	100.045	
6.125	100.315	100.245	100.181	
6.250	100.758	100.689	100.625	
6.375	100.673	100.636	100.600	
6.500	100.946	100.909	100.873	
6.625	101.100	101.063	101.027	
6.750	102.201	102.165	102.129	
6.875	102.138	102.101	102.066	
6.990	102.475	102.438	102.403	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.205	97.135	97.060	
5.375	97.384	97.314	97.239	
5.500	97.888	97.819	97.743	
5.625	98.311	98.241	98.166	
5.750	99.409	99.339	99.263	
5.875	99.849	99.757	99.667	
5.990	100.262	100.171	100.080	
6.125	100.645	100.553	100.463	
6.250	100.861	100.769	100.678	
6.375	101.135	101.090	101.022	
6.500	101.496	101.451	101.383	
6.625	101.858	101.813	101.745	
6.750	101.325	101.280	101.212	
6.875	100.943	100.817	100.673	
6.990	101.157	101.031	100.888	
7.125	101.522	101.396	101.252	
7.250	102.018	101.892	101.748	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.043	97.973	97.898	
5.375	98.541	98.471	98.396	
5.500	99.047	98.977	98.902	
5.625	99.405	99.335	99.260	
5.750	100.030	99.960	99.884	
5.875	100.443	100.351	100.261	
5.990	101.059	100.968	100.877	
6.125	101.386	101.295	101.204	
6.250	101.742	101.650	101.560	
6.375	101.710	101.665	101.597	
6.500	102.101	102.056	101.988	
6.625	102.370	102.325	102.257	
6.750	103.346	103.301	103.233	
6.875	103.503	103.377	103.234	
6.990	103.889	103.763	103.619	
7.125	104.396	104.270	104.126	
7.250	104.892	104.766	104.622	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.250	96.993	96.923	96.848	
5.375	97.491	97.421	97.346	
5.500	97.997	97.927	97.852	
5.625	98.355	98.285	98.210	
5.750	98.980	98.910	98.834	
5.875	99.393	99.301	99.211	
5.990	100.009	99.918	99.827	
6.125	100.336	100.245	100.154	
6.250	100.692	100.600	100.510	
6.375	100.660	100.615	100.547	
6.500	101.051	101.006	100.938	
6.625	101.320	101.275	101.207	
6.750	102.296	102.251	102.183	
6.875	102.453	102.327	102.184	
6.990	102.839	102.713	102.569	
7.125	103.346	103.220	103.076	
7.250	103.842	103.716	103.572	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.476	97.427	97.378	
5.125	97.770	97.722	97.672	
5.250	98.782	98.733	98.683	
5.375	98.784	98.718	98.654	
5.500	99.159	99.093	99.029	
5.625	99.385	99.319	99.255	
5.750	99.859	99.792	99.729	
5.875	99.297	99.228	99.164	
5.990	99.773	99.703	99.639	
6.125	99.948	99.878	99.814	
6.250	100.132	100.063	99.999	
6.375	99.718	99.681	99.646	
6.500	99.949	99.912	99.877	
6.625	100.056	100.019	99.983	
6.750	101.563	101.527	101.491	
6.875	101.628	101.591	101.556	
6.990	101.843	101.806	101.770	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.398	97.328	97.252	
5.375	97.872	97.803	97.727	
5.500	98.214	98.144	98.068	
5.625	98.622	98.552	98.476	
5.750	99.503	99.433	99.358	
5.875	99.712	99.620	99.529	
5.990	100.070	99.978	99.888	
6.125	100.486	100.394	100.304	
6.250	100.756	100.664	100.574	
6.375	100.783	100.738	100.669	
6.500	101.072	101.027	100.958	
6.625	101.514	101.469	101.401	
6.750	101.177	101.132	101.064	
6.875	100.605	100.479	100.335	
6.990	100.946	100.820	100.677	
7.125	100.690	100.564	100.420	
7.250	101.186	101.060	100.916	

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:

Wednesday, June 10, 2026

Jumbo Nitro XL Pricing

Jumbo Nitro XL 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.057	98.963	98.776	98.588
6.250	99.457	99.364	99.176	98.989
6.375	99.811	99.718	99.530	99.343
6.500	100.126	100.032	99.845	99.657
6.625	100.401	100.307	100.120	99.932
6.750	100.667	100.573	100.386	100.198
6.875	100.893	100.800	100.612	100.425
7.000	101.137	101.044	100.856	100.669
7.125	101.372	101.278	101.090	100.903
7.250	101.602	101.508	101.321	101.133
7.375	101.788	101.694	101.506	101.319
7.500	101.962	101.868	101.680	101.493
7.625	102.124	102.030	101.842	101.655
7.750	102.286	102.192	102.004	101.817
7.875	102.448	102.354	102.167	101.979
8.000	102.610	102.516	102.329	102.141
8.125	102.772	102.678	102.491	102.303
8.250	102.934	102.840	102.653	102.465
8.375	103.096	103.002	102.815	102.627

Jumbo Nitro XL 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.408	99.314	99.127	98.939
6.375	99.650	99.557	99.369	99.182
6.500	99.891	99.797	99.609	99.422
6.625	99.963	99.870	99.682	99.495
6.750	100.173	100.079	99.892	99.704
6.875	100.383	100.289	100.101	99.914
7.000	100.592	100.498	100.311	100.123
7.125	100.802	100.708	100.520	100.333
7.250	101.011	100.918	100.730	100.543
7.375	101.221	101.127	100.940	100.752
7.500	101.430	101.337	101.149	100.962
7.625	101.640	101.546	101.359	101.171
7.750	101.849	101.756	101.568	101.381
7.875	102.059	101.965	101.778	101.590
8.000	102.269	102.175	101.987	101.800

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: Wednesday, June 10, 2025

Jumbo Nitro Pricing

Jumbo Nitro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.712	97.602	97.430	97.212
5.875	98.162	98.053	97.881	97.662
6.000	98.612	98.503	98.331	98.112
6.125	99.050	98.940	98.769	98.550
6.250	99.488	99.379	99.207	98.988
6.375	99.771	99.661	99.490	99.271
6.500	100.053	99.944	99.772	99.553
6.625	100.232	100.123	99.951	99.732
6.750	100.411	100.302	100.130	99.911
6.875	100.622	100.512	100.340	100.122
7.000	100.832	100.723	100.551	100.332
7.125	100.804	100.694	100.522	100.304
7.250	100.775	100.665	100.494	100.275
7.375	100.885	100.775	100.604	100.385
7.500	100.995	100.886	100.714	100.495

Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.712	97.602	97.430	97.212
5.875	98.162	98.053	97.881	97.662
6.000	98.612	98.503	98.331	98.112
6.125	99.050	98.940	98.769	98.550
6.250	99.488	99.379	99.207	98.988
6.375	99.771	99.661	99.490	99.271
6.500	100.053	99.944	99.772	99.553
6.625	100.232	100.123	99.951	99.732
6.750	100.411	100.302	100.130	99.911
6.875	100.622	100.512	100.340	100.122
7.000	100.832	100.723	100.551	100.332
7.125	100.804	100.694	100.522	100.304
7.250	100.775	100.665	100.494	100.275
7.375	100.885	100.775	100.604	100.385
7.500	100.995	100.886	100.714	100.495

Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.712	97.602	97.430	97.212
5.875	98.162	98.053	97.881	97.662
6.000	98.612	98.503	98.331	98.112
6.125	99.050	98.940	98.769	98.550
6.250	99.488	99.379	99.207	98.988
6.375	99.771	99.661	99.490	99.271
6.500	100.053	99.944	99.772	99.553
6.625	100.232	100.123	99.951	99.732
6.750	100.411	100.302	100.130	99.911
6.875	100.622	100.512	100.340	100.122
7.000	100.832	100.723	100.551	100.332
7.125	100.804	100.694	100.522	100.304
7.250	100.775	100.665	100.494	100.275
7.375	100.885	100.775	100.604	100.385
7.500	100.995	100.886	100.714	100.495

Jumbo Nitro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.962	96.853	96.681	95.462
5.625	96.322	96.213	96.041	95.822
5.750	96.682	96.572	96.400	96.182
5.875	97.010	96.901	96.729	96.510
6.000	97.339	97.230	97.058	96.839
6.125	97.644	97.535	97.363	97.144
6.250	97.949	97.840	97.668	97.449
6.375	97.980	97.871	97.699	97.480
6.500	98.012	97.902	97.731	97.512
6.625	98.098	97.988	97.816	97.598
6.750	98.184	98.074	97.902	97.684

Jumbo Nitro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.425	95.315	95.144	94.925
5.375	95.761	95.651	95.480	95.261
5.500	96.095	95.985	95.814	95.595
5.625	96.391	96.282	96.110	95.891
5.750	96.675	96.565	96.393	96.175
5.875	96.975	96.866	96.694	96.475
6.000	97.275	97.166	96.994	96.775
6.125	97.571	97.461	97.290	97.071
6.250	97.828	97.718	97.547	97.328
6.375	98.080	97.971	97.799	97.580
6.500	98.335	98.225	98.053	97.835
6.625	98.369	98.259	98.087	97.869
6.750	98.404	98.294	98.122	97.904
6.875	98.620	98.510	98.338	98.120
7.000	98.836	98.727	98.555	98.336

Loan Level Price Adjustments (LLPAs)

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Effective: Wednesday, June 10, 2026

Jumbo Hauler Pricing

Jumbo Hauler 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.637	97.575	97.700
6.125	98.262	98.200	98.325
6.250	98.800	98.738	98.863
6.375	99.300	99.238	99.363
6.500	99.737	99.675	99.800
6.625	100.135	100.073	100.198
6.750	100.526	100.464	100.589
6.875	100.909	100.847	100.972
7.000	101.284	101.222	101.347
7.125	101.651	101.589	101.714
7.250	102.010	101.948	102.073
7.375	102.362	102.300	102.425
7.500	102.706	102.644	102.769
7.625	103.042	102.980	103.105
7.750	103.370	103.308	103.433
7.875	103.690	103.628	103.753
8.000	103.971	103.909	104.034
8.125	104.221	104.159	104.284
8.250	104.471	104.409	104.534

Jumbo Hauler 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.637	97.575	97.700
6.125	98.262	98.200	98.325
6.250	98.800	98.738	98.863
6.375	99.300	99.238	99.363
6.500	99.737	99.675	99.800
6.625	100.135	100.073	100.198
6.750	100.526	100.464	100.589
6.875	100.909	100.847	100.972
7.000	101.284	101.222	101.347
7.125	101.651	101.589	101.714
7.250	102.010	101.948	102.073
7.375	102.362	102.300	102.425
7.500	102.706	102.644	102.769
7.625	103.042	102.980	103.105
7.750	103.370	103.308	103.433
7.875	103.690	103.628	103.753
8.000	103.971	103.909	104.034
8.125	104.221	104.159	104.284
8.250	104.471	104.409	104.534

Jumbo Hauler 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.637	97.575	97.700
6.125	98.262	98.200	98.325
6.250	98.800	98.738	98.863
6.375	99.300	99.238	99.363
6.500	99.737	99.675	99.800
6.625	100.135	100.073	100.198
6.750	100.526	100.464	100.589
6.875	100.909	100.847	100.972
7.000	101.284	101.222	101.347
7.125	101.651	101.589	101.714
7.250	102.010	101.948	102.073
7.375	102.362	102.300	102.425
7.500	102.706	102.644	102.769
7.625	103.042	102.980	103.105
7.750	103.370	103.308	103.433
7.875	103.690	103.628	103.753
8.000	103.971	103.909	104.034
8.125	104.221	104.159	104.284
8.250	104.471	104.409	104.534

Jumbo Hauler 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.887	97.825	97.950
6.125	98.512	98.450	98.575
6.250	99.050	98.988	99.113
6.375	99.550	99.488	99.613
6.500	99.987	99.925	100.050
6.625	100.385	100.323	100.448
6.750	100.776	100.714	100.839
6.875	101.159	101.097	101.222
7.000	101.534	101.472	101.597
7.125	101.901	101.839	101.964
7.250	102.260	102.198	102.323
7.375	102.612	102.550	102.675
7.500	102.956	102.894	103.019
7.625	103.292	103.230	103.355
7.750	103.620	103.558	103.683
7.875	103.940	103.878	104.003
8.000	104.221	104.159	104.284
8.125	104.471	104.409	104.534
8.250	104.721	104.659	104.784

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