



19000 MacArthur Boulevard, 3rd Floor
Irvine, CA 92612



Ratesheet Code: RS-WS

Effective Date: 6/22/26 7:44 AM

Table of Contents

Pages	Product
2	FannieMae Products
3	FannieMae Select
4	FreddieMac Products
5	FreddieMac Select
6	Agency LLPAs
7-8	CalHFA / Fast 100 / FAST+
9-10	Government Products
11-13	Jumbo Product
Lock Expiration Days	
15 Day	07/06/26
30 Day	07/21/26
45 Day	08/05/26
60 Day	08/20/26

Mortgage Clause

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

2025 FHA/VA Loan Limits

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

2026 Conforming Loan Limits

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

Price Movement

Conventional	Previous	Current	Change
6.250	100.503	100.227	-0.276
Government			
5.750	100.640	100.258	-0.383
Alt			
6.625	100.044	100.044	0.000
DSCR			
7.999	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

Allowable Fees

[Click Here](#)

Re-lock Fee

(0.250)

Lock Extension Fees

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

Lock Desk Hours

8:00 AM - 6:00 PM PST

Lock Request Hours

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

Lender ID Number

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

Maximum Loan Limits

[FHA Mortgage Limits for all Counties](#)

FHA Condo Search

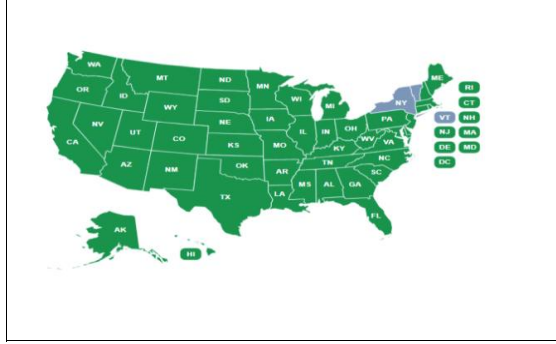
[FHA Approved Condo Search](#)

Contact List

Corporate Headquarters:	Phone: 800-760-1833 Email: inquiries@forwardlendingmtg.com
Lock Desk:	Phone: 949-679-7400 Email: lockdesk@forwardlendingmtg.com
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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
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Funding Department:	Phone: Email Only Email: funding@forwardlendingmtg.com
Submission Desk	Phone: Email Only Email: submissions@forwardlendingmtg.com

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

Approved States



Temporary Property Eligibility Restrictions

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

Annual Mortgage Insurance Premium (MIP)

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	11 years
	> 90.00%	40	Life of Loan
> \$726,200	≤ 78.00%	15	11 years
	78.01% - 90.00%	40	11 years
	90.01% and above	65	Life of Loan

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



Effective: June 22, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.069	94.024	93.976	93.917	4.875	93.655	93.610	93.561	93.503	5.750	99.098	99.015	98.925	98.818
4.990	94.700	94.654	94.606	94.548	4.990	94.285	94.240	94.192	94.133	5.875	99.619	99.535	99.446	99.338
5.125	95.388	95.343	95.294	95.236	5.125	94.999	94.954	94.905	94.847	5.990	100.063	99.980	99.890	99.783
5.250	95.748	95.703	95.651	95.588	5.250	95.353	95.308	95.256	95.193	6.125	100.534	100.451	100.361	100.254
5.375	96.396	96.351	96.298	96.235	5.375	96.006	95.960	95.908	95.845	6.250	100.654	100.548	100.444	100.319
5.500	97.012	96.967	96.915	96.852	5.500	96.631	96.586	96.534	96.471	6.375	101.215	101.109	101.005	100.880
5.625	97.555	97.509	97.457	97.394	5.625	97.192	97.146	97.094	97.031	6.500	101.617	101.512	101.408	101.283
5.750	98.228	98.175	98.116	98.044	5.750	97.883	97.830	97.770	97.699	6.625	101.861	101.755	101.651	101.527
5.875	98.787	98.734	98.674	98.602	5.875	98.442	98.389	98.329	98.257	6.750	102.034	101.875	101.754	101.609
5.990	99.260	99.207	99.147	99.075	5.990	98.915	98.862	98.802	98.730	6.875	102.279	102.121	102.000	101.854
6.125	99.790	99.720	99.652	99.571	6.125	99.445	99.375	99.307	99.226	6.990	102.716	102.557	102.436	102.291
6.250	100.303	100.227	100.153	100.064	6.250	99.958	99.882	99.808	99.719	7.125	103.074	102.919	102.800	102.657
6.375	100.893	100.817	100.743	100.654	6.375	100.548	100.472	100.398	100.309	7.250	104.040	103.828	103.671	103.482
6.500	101.321	101.245	101.171	101.081	6.500	100.976	100.900	100.826	100.736	7.375	104.414	104.202	104.045	103.856
6.625	101.615	101.514	101.427	101.324	6.625	101.270	101.169	101.082	100.979	7.500	104.759	104.548	104.390	104.201
6.750	102.140	102.012	101.905	101.777	6.750	101.795	101.667	101.560	101.432	7.625	104.819	104.607	104.450	104.261
6.875	102.272	102.144	102.037	101.909	6.875	101.927	101.799	101.692	101.564	7.750	105.099	104.888	104.754	104.593
6.990	102.717	102.616	102.523	102.410	6.990	102.372	102.271	102.178	102.065	7.875	105.321	105.136	105.014	104.868
7.125	103.095	103.034	102.959	102.869	7.125	102.750	102.689	102.614	102.524	7.990	105.403	105.242	105.132	105.000
7.250	104.148	103.936	103.778	103.590	7.250	103.803	103.591	103.433	103.245	8.125	105.633	105.493	105.393	105.273
7.375	104.428	104.216	104.059	103.870	7.375	104.083	103.871	103.714	103.525					
7.500	104.766	104.555	104.397	104.208	7.500	104.421	104.210	104.052	103.863					
7.625	105.045	104.834	104.676	104.487	7.625	104.700	104.489	104.331	104.142					

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	97.390	97.340	97.290	97.230	5.990	100.425	100.360	100.293	100.213	5.750	97.878	97.825	97.766	97.694
4.990	97.778	97.729	97.677	97.614	6.125	100.643	100.579	100.514	100.436	5.875	98.437	98.384	98.324	98.252
5.125	98.204	98.154	98.102	98.040	6.250	101.176	101.126	101.075	101.014	5.990	98.910	98.857	98.797	98.725
5.250	98.758	98.694	98.629	98.561	6.375	101.525	101.475	101.425	101.364	6.125	99.440	99.370	99.302	99.221
5.375	99.164	99.100	99.035	98.966	6.500	101.734	101.684	101.633	101.572	6.250	99.953	99.877	99.803	99.714
5.500	99.551	99.487	99.422	99.344	6.625	101.809	101.759	101.708	101.647	6.375	100.543	100.467	100.393	100.304
5.625	99.915	99.852	99.786	99.708	6.750	102.115	102.065	102.015	101.954	6.500	100.992	100.916	100.842	100.753
5.750	100.255	100.191	100.126	100.048	6.875	102.152	102.102	102.052	101.991	6.625	101.299	101.223	101.149	101.059
5.875	100.559	100.496	100.430	100.352	6.990	102.408	102.358	102.307	102.246	6.750	101.790	101.662	101.555	101.427
5.990	100.822	100.758	100.693	100.615	7.125	102.579	102.529	102.478	102.417	6.875	101.922	101.794	101.687	101.559
6.125	101.087	101.023	100.958	100.880	7.250	102.604	102.548	102.488	102.416	6.990	102.378	102.266	102.173	102.060
6.250	101.407	101.357	101.307	101.246	7.375	102.739	102.682	102.622	102.551	7.125	102.783	102.684	102.609	102.519
6.375	101.828	101.778	101.727	101.666	7.500	102.860	102.803	102.744	102.672	7.250	103.798	103.586	103.428	103.240
6.500	102.106	102.056	102.006	101.945	7.625	102.617	102.560	102.500	102.429	7.375	104.078	103.866	103.709	103.520
6.625	102.246	102.196	102.146	102.085	7.750	102.732	102.675	102.616	102.544	7.500	104.416	104.205	104.047	103.858
6.750	102.611	102.561	102.511	102.450	7.875	102.844	102.788	102.728	102.656	7.625	104.695	104.484	104.326	104.137
6.875	102.702	102.652	102.601	102.541	7.990	102.824	102.767	102.707	102.636	7.750	104.800	104.625	104.508	104.367
6.990	103.002	102.952	102.902	102.841	8.125	102.948	102.891	102.832	102.760	7.875	105.042	104.898	104.796	104.673
										7.990	105.111	104.993	104.903	104.796
										8.125	105.285	105.187	105.106	105.009

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	95.621	95.576	95.523	95.460	4.875	93.080	93.035	92.986	92.928	5.750	99.023	98.940	98.850	98.743
5.500	96.237	96.192	96.140	96.077	4.990	93.710	93.665	93.617	93.558	5.875	99.544	99.460	99.371	99.263
5.625	96.780	96.734	96.682	96.619	5.125	94.424	94.379	94.330	94.272	5.990	99.988	99.905	99.815	99.708
5.750	97.453	97.400	97.341	97.269	5.250	94.778	94.733	94.681	94.618	6.125	100.459	100.376	100.286	100.179
5.875	98.012	97.959	97.899	97.827	5.375	95.431	95.385	95.333	95.270	6.250	100.579	100.473	100.369	100.244
5.990	98.485	98.432	98.372	98.300	5.500	96.056	96.011	95.959	95.896	6.375	101.140	101.034	100.930	100.805
6.125	99.015	98.945	98.877	98.796	5.625	96.617	96.571	96.519	96.456	6.500	101.542	101.437	101.333	101.208
6.250	99.528	99.452	99.378	99.289	5.750	97.308	97.255	97.195	97.124	6.625	101.786	101.680	101.576	101.452
6.375	100.118	100.042	99.968	99.879	5.875	97.867	97.814	97.754	97.682	6.750	101.959	101.800	101.679	101.534
6.500	100.546	100.470	100.396	100.306	5.990	98.340	98.287	98.227	98.155	6.875	102.204	102.046	101.925	101.779
6.625	100.840	100.739	100.652	100.549	6.125	98.870	98.800	98.732	98.651	6.990	102.641	102.482	102.361	102.216
6.750	101.365	101.237	101.130	101.002	6.250	99.383	99.307	99.233	99.144	7.125	102.999	102.844	102.725	102.582
6.875	101.497	101.369	101.262	101.134	6.375	99.973	99.897	99.823	99.734	7.250	103.965	103.753	103.596	103.407
6.990	101.942	101.841	101.748	101.635	6.500	100.401	100.325	100.251	100.161	7.375	104.339	104.127	103.970	103.781
7.125	102.320	102.259	102.184	102.094	6.625	100.695	100.594	100.507	100.404	7.500	104.684	104.473	104.315	104.126
7.250	103.373	103.161	103.003	102.815	6.750	101.220	101.092	100.985	100.857	7.625	104.744	104.532	104.375	104.186
7.375	103.653	103.441	103.284	103.095	6.875	101.352	101.224	101.117	100.989	7.750	105.024	104.813	104.679	104.518
7.500	103.991	103.780	103.622	103.433	6.990	101.797	101.696	101.603	101.490	7.875	105.246	105.061	104.939	104.793
7.625	104.270	104.059	103.901	103.712	7.125	102.175	102.114	102.039	101.949	7.990	105.328	105.167	105.057	104.925
7.750	104.375	104.200	104.083	103.942	7.250	103.228	103.016	102.858	102.670	8.125	105.588	105.418	105.318	105.198
7.875	104.617	104.473	104.371	104.248	7.375	103.508	103.296	103.139	102.950					
7.990	104.686	104.568	104.478	104.371	7.500	103.846	103.635	103.477	103.288					
8.125	104.860	104.762	104.681	104.584	7.625	104.125	103.914	103.756	103.567					

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 22, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.158	97.105	97.038	96.957	5.500	95.108	95.055	94.988	94.907	5.375	94.591	94.538	94.470	94.389
5.625	97.793	97.740	97.673	97.592	5.625	95.743	95.690	95.623	95.542	5.500	95.258	95.205	95.138	95.057
5.750	98.258	98.205	98.138	98.057	5.750	96.207	96.154	96.086	96.005	5.625	95.893	95.840	95.773	95.692
5.875	98.807	98.754	98.686	98.605	5.875	96.747	96.694	96.627	96.545	5.750	96.358	96.305	96.237	96.156
5.990	99.364	99.311	99.243	99.162	5.990	97.304	97.251	97.183	97.102	5.875	96.893	96.840	96.773	96.691
6.125	99.843	99.791	99.723	99.642	6.125	97.773	97.721	97.653	97.572	5.990	97.450	97.397	97.329	97.248
6.250	99.992	99.886	99.782	99.657	6.250	97.922	97.816	97.712	97.587	6.125	97.938	97.885	97.818	97.736
6.375	100.434	100.328	100.224	100.099	6.375	98.364	98.258	98.154	98.029	6.250	98.098	97.992	97.888	97.763
6.500	100.852	100.720	100.604	100.464	6.500	98.782	98.650	98.534	98.394	6.375	98.552	98.446	98.342	98.217
6.625	101.336	101.178	101.041	100.877	6.625	99.266	99.108	98.971	98.807	6.500	98.981	98.849	98.733	98.593
6.750	101.854	101.695	101.559	101.395	6.750	99.784	99.625	99.489	99.325	6.625	99.442	99.284	99.147	98.983
6.875	102.072	101.913	101.776	101.612	6.875	100.002	99.843	99.706	99.542	6.750	99.978	99.819	99.683	99.519
6.990	102.284	102.126	101.989	101.825	6.990	100.214	100.056	99.919	99.755	6.875	100.214	100.055	99.919	99.755
7.125	102.597	102.439	102.302	102.138	7.125	100.527	100.369	100.232	100.068	6.990	100.446	100.287	100.150	99.987
7.250	102.121	101.849	101.632	101.372	7.250	100.051	99.779	99.562	99.302	7.125	100.741	100.582	100.446	100.282
7.375	102.797	102.525	102.308	102.048	7.375	100.727	100.455	100.238	99.978	7.250	100.281	100.009	99.792	99.532
7.500	102.967	102.695	102.478	102.218	7.500	100.897	100.625	100.408	100.148	7.375	100.974	100.702	100.485	100.225
7.625	103.088	102.816	102.599	102.339	7.625	101.018	100.746	100.529	100.269	7.500	101.160	100.888	100.671	100.411
7.750	103.985	103.713	103.496	103.235	7.750	101.915	101.643	101.426	101.165	7.625	100.986	100.714	100.497	100.237
7.875	104.172	103.900	103.683	103.422	7.875	102.102	101.830	101.613	101.352	7.750	101.880	101.607	101.391	101.130
7.990	103.039	102.767	102.550	102.290	7.990	100.969	100.697	100.480	100.220	7.875	102.062	101.790	101.573	101.313
8.125	103.147	102.875	102.658	102.397	8.125	101.077	100.805	100.588	100.327	7.990	100.923	100.651	100.434	100.174

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	98.624	98.546	98.466	98.371	5.990	98.020	97.942	97.863	97.767
6.125	98.850	98.772	98.692	98.597	6.125	98.255	98.177	98.097	98.002
6.250	98.987	98.909	98.829	98.734	6.250	98.403	98.325	98.245	98.150
6.375	99.192	99.114	99.034	98.939	6.375	98.620	98.542	98.462	98.367
6.500	99.350	99.278	99.206	99.120	6.500	98.789	98.717	98.645	98.559
6.625	99.592	99.528	99.463	99.385	6.625	99.008	98.944	98.879	98.801
6.750	99.888	99.824	99.759	99.681	6.750	99.322	99.258	99.193	99.115
6.875	100.029	99.965	99.900	99.822	6.875	99.481	99.417	99.352	99.274
6.990	100.082	100.018	99.953	99.875	6.990	99.554	99.490	99.425	99.346
7.125	100.229	100.165	100.099	100.021	7.125	99.682	99.618	99.553	99.475
7.250	99.907	99.836	99.762	99.673	7.250	99.377	99.306	99.232	99.143
7.375	100.385	100.314	100.240	100.151	7.375	99.871	99.800	99.726	99.638
7.500	100.342	100.271	100.197	100.108	7.500	99.844	99.773	99.699	99.611
7.625	100.293	100.222	100.148	100.060	7.625	99.408	99.337	99.263	99.174
7.750	101.276	101.205	101.131	101.042	7.750	100.401	100.330	100.256	100.167
7.875	101.361	101.290	101.216	101.127	7.875	100.491	100.420	100.346	100.257
7.990	100.163	100.092	100.018	99.930	7.990	99.299	99.228	99.154	99.065

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	93.969	93.924	93.876	93.817	5.375	96.441	96.388	96.320	96.239	5.375	95.596	95.551	95.498	95.435
4.990	94.600	94.554	94.506	94.448	5.500	97.108	97.055	96.988	96.907	5.500	96.212	96.167	96.115	96.052
5.125	95.288	95.243	95.194	95.136	5.625	97.743	97.690	97.623	97.542	5.625	96.755	96.709	96.657	96.594
5.250	95.648	95.603	95.551	95.488	5.750	98.208	98.155	98.088	98.007	5.750	97.428	97.375	97.316	97.244
5.375	96.296	96.251	96.198	96.135	5.875	98.757	98.704	98.636	98.555	5.875	97.987	97.934	97.874	97.802
5.500	96.912	96.867	96.815	96.752	5.990	99.314	99.261	99.193	99.112	5.990	98.460	98.407	98.347	98.275
5.625	97.455	97.409	97.357	97.294	6.125	99.793	99.741	99.673	99.592	6.125	98.990	98.920	98.852	98.771
5.750	98.128	98.075	98.016	97.944	6.250	99.942	99.836	99.732	99.607	6.250	99.503	99.427	99.353	99.264
5.875	98.687	98.634	98.574	98.502	6.375	100.384	100.278	100.174	100.049	6.375	100.093	100.017	99.943	99.854
5.990	99.160	99.107	99.047	98.975	6.500	100.802	100.670	100.554	100.414	6.500	100.521	100.445	100.371	100.281
6.125	99.690	99.620	99.552	99.471	6.625	101.286	101.128	100.991	100.827	6.625	100.815	100.714	100.627	100.524
6.250	100.203	100.127	100.053	99.964	6.750	101.804	101.645	101.509	101.345	6.750	101.340	101.212	101.105	100.977
6.375	100.793	100.717	100.643	100.554	6.875	102.022	101.863	101.726	101.562	6.875	101.472	101.344	101.237	101.109
6.500	101.221	101.145	101.071	100.981	6.990	102.234	102.076	101.939	101.775	6.990	101.917	101.816	101.723	101.610
6.625	101.515	101.414	101.327	101.224	7.125	102.547	102.389	102.252	102.088	7.125	102.295	102.234	102.159	102.069
6.750	102.040	101.912	101.805	101.677	7.250	102.071	101.799	101.582	101.322	7.250	103.348	103.136	102.978	102.790
6.875	102.172	102.044	101.937	101.809	7.375	102.747	102.475	102.258	101.998	7.375	103.628	103.416	103.259	103.070
6.990	102.617	102.516	102.423	102.310	7.500	102.917	102.645	102.428	102.168	7.500	103.966	103.755	103.597	103.408
7.125	102.995	102.934	102.859	102.769	7.625	103.038	102.766	102.549	102.289	7.625	104.245	104.034	103.876	103.687
7.250	104.048	103.836	103.678	103.490	7.750	103.935	103.663	103.446	103.185	7.750	104.350	104.175	104.058	103.917
7.375	104.328	104.116	103.959	103.770	7.875	104.122	103.850	103.633	103.372	7.875	104.592	104.448	104.346	104.223
7.500	104.666	104.455	104.297	104.108	7.990	102.989	102.717	102.500	102.240	7.990	104.661	104.543	104.453	104.346
7.625	104.945	104.734	104.576	104.387	8.125	103.097	102.825	102.608	102.347	8.125	104.835	104.737	104.656	104.559

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	93.969	93.924	93.876	93.817	5.500	97.108	97.055	96.988	96.907	5.375	95.596	95.551	95.498	95.435
4.990	94.600	94.554	94.506	94.448	5.625	97.743	97.690	97.623	97.542	5.500	96.212	96.167	96.115	96.052
5.125	95.288	95.243	95.194	95.136	5.750	98.208	98.155	98.088	98.007	5.625	96.755	96.709	96.657	96.594
5.250	95.648	95.603	95.551	95.488	5.875	98.757	98.704	98.636	98.555	5.750	97.428	97.375	97.316	97.244
5.375	96.296	96.251	96.198	96.135	5.990	99.314	99.261	99.193	99.112	5.875	97.987	97.934	97.874	97.802
5.500	96.912	96.867	96.815	96.752	6.125	99.793	99.741	99.673	99.592	5.990	98.460	98.407	98.347	98.275
5.625	97.455	97.409	97.357	97.294	6.250	99.942	99.836	99.732	99.607	6.125	98.990	98.920	98.852	98.771
5.750	98.128	98.075	98.016	97.944	6.375	100.384	100.278	100.174	100.049	6.250	99.503	99.427	99.353	99.264
5.875</														



Effective: June 22, 2026

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.319	94.274	94.226	94.167	4.875	97.640	97.590	97.540	97.480
4.990	94.950	94.904	94.856	94.798	4.990	98.028	97.979	97.927	97.864
5.125	95.638	95.593	95.544	95.486	5.125	98.454	98.404	98.352	98.290
5.250	95.998	95.953	95.901	95.838	5.250	99.008	98.944	98.879	98.801
5.375	96.646	96.601	96.548	96.485	5.375	99.414	99.350	99.285	99.206
5.500	97.262	97.217	97.165	97.102	5.500	99.801	99.737	99.672	99.594
5.625	97.805	97.759	97.707	97.644	5.625	100.165	100.102	100.036	99.958
5.750	98.478	98.425	98.366	98.294	5.750	100.505	100.441	100.376	100.298
5.875	99.037	98.984	98.924	98.852	5.875	100.809	100.746	100.680	100.602
5.990	99.510	99.457	99.397	99.325	5.990	101.072	101.008	100.943	100.865
6.125	100.040	99.970	99.902	99.821	6.125	101.337	101.273	101.208	101.130
6.250	100.553	100.477	100.403	100.314	6.250	101.657	101.607	101.557	101.496
6.375	101.143	101.067	100.993	100.904	6.375	102.078	102.028	101.977	101.916
6.500	101.571	101.495	101.421	101.331	6.500	102.356	102.306	102.256	102.195
6.625	101.865	101.764	101.677	101.574	6.625	102.496	102.446	102.396	102.335
6.750	102.390	102.262	102.155	102.027	6.750	102.861	102.811	102.761	102.700
6.875	102.622	102.394	102.287	102.159	6.875	102.952	102.902	102.851	102.791
6.990	102.967	102.866	102.773	102.660					
7.125	103.345	103.284	103.209	103.119					
7.250	104.398	104.186	104.028	103.840					
7.375	104.678	104.466	104.309	104.120					
7.500	105.016	104.805	104.647	104.458					
7.625	105.295	105.084	104.926	104.737					
7.750	105.400	105.225	105.108	104.967					
7.875	105.642	105.498	105.396	105.273					

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	97.408	97.355	97.288	97.207	5.990	98.874	98.796	98.716	98.621
5.625	98.043	97.990	97.923	97.842	6.125	99.100	99.022	98.942	98.847
5.750	98.508	98.455	98.388	98.307	6.250	99.237	99.159	99.079	98.984
5.875	99.057	99.004	98.936	98.855	6.375	99.442	99.364	99.284	99.189
5.990	99.614	99.561	99.493	99.412	6.500	99.600	99.528	99.456	99.370
6.125	100.093	100.041	99.973	99.892	6.625	99.842	99.778	99.713	99.635
6.250	100.242	100.136	100.032	99.907	6.750	100.138	100.074	100.009	99.931
6.375	100.684	100.578	100.474	100.349	6.875	100.279	100.215	100.150	100.072
6.500	101.102	100.970	100.854	100.714	6.990	100.332	100.268	100.203	100.125
6.625	101.586	101.428	101.291	101.127	7.125	100.479	100.415	100.349	100.271
6.750	102.104	101.945	101.809	101.645	7.250	100.157	100.086	100.012	99.923
6.875	102.322	102.163	102.026	101.862	7.375	100.635	100.564	100.490	100.401
6.990	102.534	102.376	102.239	102.075	7.500	100.592	100.521	100.447	100.358
7.125	102.847	102.689	102.552	102.388	7.625	100.543	100.472	100.398	100.310
7.250	102.371	102.099	101.882	101.622	7.750	101.526	101.455	101.381	101.292
7.375	103.047	102.775	102.558	102.298	7.875	101.611	101.540	101.466	101.377
7.500	103.217	102.945	102.728	102.468					
7.625	103.338	103.066	102.849	102.589					
7.750	104.235	103.963	103.746	103.485					
7.875	104.422	104.150	103.933	103.672					
7.990	103.289	103.017	102.800	102.540					
8.125	103.397	103.125	102.908	102.647					

SELECT FANNIE MAE BUYDOWN

SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.219	94.174	94.126	94.067	5.500	97.358	97.305	97.238	97.157
4.990	94.860	94.804	94.756	94.698	5.625	97.993	97.940	97.873	97.792
5.125	95.538	95.493	95.444	95.386	5.750	98.458	98.405	98.338	98.257
5.250	95.898	95.853	95.801	95.738	5.875	99.007	98.954	98.886	98.805
5.375	96.546	96.501	96.448	96.385	5.990	99.564	99.511	99.443	99.362
5.500	97.162	97.117	97.065	97.002	6.125	100.043	99.991	99.923	99.842
5.625	97.705	97.659	97.607	97.544	6.250	100.192	100.086	99.982	99.857
5.750	98.378	98.325	98.266	98.194	6.375	100.634	100.528	100.424	100.299
5.875	98.937	98.884	98.824	98.752	6.500	101.052	100.920	100.804	100.664
5.990	99.410	99.357	99.297	99.225	6.625	101.536	101.378	101.241	101.077
6.125	99.940	99.870	99.802	99.721	6.750	102.054	101.895	101.759	101.595
6.250	100.453	100.377	100.303	100.214	6.875	102.272	102.113	101.976	101.812
6.375	101.043	100.967	100.893	100.804	6.990	102.484	102.326	102.189	102.025
6.500	101.471	101.395	101.321	101.231	7.125	102.797	102.639	102.502	102.338
6.625	101.765	101.664	101.577	101.474	7.250	102.321	102.049	101.832	101.572
6.750	102.290	102.162	102.055	101.927	7.375	102.997	102.725	102.508	102.248
6.875	102.422	102.294	102.187	102.059	7.500	103.167	102.895	102.678	102.418
6.990	102.867	102.766	102.673	102.560	7.625	103.288	103.016	102.799	102.539
7.125	103.245	103.184	103.109	103.019	7.750	104.185	103.913	103.696	103.435
7.250	104.298	104.086	103.928	103.740	7.875	104.372	104.100	103.883	103.622
7.375	104.578	104.366	104.209	104.020	7.990	103.239	102.967	102.750	102.490
7.500	104.916	104.705	104.547	104.358	8.125	103.347	103.075	102.858	102.597
7.625	105.195	104.984	104.826	104.637					

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.219	94.174	94.126	94.067	5.500	97.358	97.305	97.238	97.157
4.990	94.860	94.804	94.756	94.698	5.625	97.993	97.940	97.873	97.792
5.125	95.538	95.493	95.444	95.386	5.750	98.458	98.405	98.338	98.257
5.250	95.898	95.853	95.801	95.738	5.875	99.007	98.954	98.886	98.805
5.375	96.546	96.501	96.448	96.385	5.990	99.564	99.511	99.443	99.362
5.500	97.162	97.117	97.065	97.002	6.125	100.043	99.991	99.923	99.842
5.625	97.705	97.659	97.607	97.544	6.250	100.192	100.086	99.982	99.857
5.750	98.378	98.325	98.266	98.194	6.375	100.634	100.528	100.424	100.299
5.875	98.937	98.884	98.824	98.752	6.500	101.052	100.920	100.804	100.664
5.990	99.410	99.357	99.297	99.225	6.625	101.536	101.378	101.241	101.077
6.125	99.940	99.870	99.802	99.721	6.750	102.054	101.895	101.759	101.595
6.250	100.453	100.377	100.303	100.214	6.875	102.272	102.113	101.976	101.812
6.375	101.043	100.967	100.893	100.804	6.990	102.484	102.326	102.189	102.025
6.500	101.471	101.395	101.321	101.231	7.125	102.797	102.639	102.502	102.338
6.625	101.765	101.664	101.577	101.474	7.250	102.321	102.049	101.832	101.572
6.750	102.290	102.162	102.055	101.927	7.375	102.997	102.725	102.508	102.248
6.875	102.422	102.294	102.187	102.059	7.500	103.167	102.895	102.678	102.418
6.990	102.867	102.766	102.673	102.560	7.625	103.288	103.016	102.799	102.539
7.125	103.245	103.184	103.109	103.019	7.750	104.185	103.913	103.696	103.435
7.250	104.298	104.086	103.928	103.740	7.875	104.372	104.100	103.883	103.622
7.375	104.578	104.366	104.209	104.020	7.990	103.239	102.967	102.750	102.490
7.500	104.916	104.705	104.547	104.358	8.125	103.347	103.075	102.858	102.597
7.625	105.195	104.984	104.826	104.637	8.250	102.672	102.536	102.399	102.233



Effective: June 22, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.069	94.024	93.976	93.917	4.875	93.655	93.610	93.561	93.503	5.500	98.113	98.037	97.955	97.856
4.990	94.700	94.654	94.606	94.548	4.990	94.285	94.240	94.192	94.133	5.625	98.627	98.551	98.469	98.370
5.125	95.388	95.343	95.294	95.236	5.125	94.999	94.954	94.905	94.847	5.750	99.098	99.015	98.925	98.818
5.250	95.748	95.703	95.651	95.588	5.250	95.353	95.308	95.256	95.193	5.875	99.619	99.535	99.446	99.338
5.375	96.396	96.351	96.298	96.235	5.375	96.006	95.960	95.908	95.845	5.990	100.063	99.980	99.890	99.783
5.500	97.012	96.967	96.915	96.852	5.500	96.631	96.586	96.534	96.471	6.125	100.534	100.451	100.361	100.254
5.625	97.555	97.509	97.457	97.394	5.625	97.192	97.146	97.094	97.031	6.250	100.654	100.548	100.444	100.319
5.750	98.228	98.175	98.116	98.044	5.750	97.883	97.830	97.770	97.699	6.375	101.215	101.109	101.005	100.880
5.875	98.787	98.734	98.674	98.602	5.875	98.442	98.389	98.329	98.257	6.500	101.617	101.512	101.408	101.283
5.990	99.260	99.207	99.147	99.075	5.990	98.915	98.862	98.802	98.730	6.625	101.861	101.755	101.651	101.527
6.125	99.790	99.720	99.652	99.571	6.125	99.445	99.375	99.307	99.226	6.750	102.034	101.875	101.754	101.609
6.250	100.303	100.227	100.153	100.064	6.250	99.958	99.882	99.808	99.719	6.875	102.279	102.121	102.000	101.854
6.375	100.893	100.817	100.743	100.654	6.375	100.548	100.472	100.398	100.309	6.990	102.716	102.557	102.436	102.291
6.500	101.321	101.245	101.171	101.081	6.500	100.976	100.900	100.826	100.736	7.125	103.074	102.919	102.800	102.657
6.625	101.615	101.514	101.427	101.324	6.625	101.270	101.169	101.082	100.979	7.250	104.040	103.828	103.671	103.482
6.750	102.140	102.012	101.905	101.777	6.750	101.795	101.667	101.560	101.432	7.375	104.414	104.202	104.045	103.856
6.875	102.272	102.144	102.037	101.909	6.875	101.927	101.799	101.692	101.564	7.500	104.759	104.548	104.390	104.201
6.990	102.717	102.616	102.523	102.410	6.990	102.372	102.271	102.178	102.065	7.625	104.819	104.607	104.450	104.261
7.125	103.095	103.034	102.959	102.869	7.125	102.750	102.689	102.614	102.524	7.750	105.099	104.888	104.754	104.593
7.250	104.148	103.936	103.778	103.590	7.250	103.803	103.591	103.433	103.245	7.875	105.321	105.136	105.014	104.868
7.375	104.428	104.216	104.059	103.870	7.375	104.083	103.871	103.714	103.525	7.990	105.403	105.242	105.132	105.000
7.500	104.766	104.555	104.397	104.208	7.500	104.421	104.210	104.052	103.863	8.125	105.633	105.493	105.393	105.273
7.625	105.045	104.834	104.676	104.487	7.625	104.700	104.489	104.331	104.142					
7.750	105.150	104.975	104.858	104.717	7.750	104.805	104.630	104.513	104.372					
7.875	105.392	105.248	105.146	105.023	7.875	105.047	104.903	104.801	104.678					
7.990	105.461	105.343	105.253	105.146	7.990	105.116	104.998	104.908	104.801					
8.125	105.635	105.537	105.456	105.359	8.125	105.290	105.192	105.111	105.014					

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	97.729	97.677	97.614	5.500	99.468	99.390	99.310	99.215	5.875	98.437	98.384	98.324	98.252
5.125	98.204	98.154	98.102	98.040	5.625	99.733	99.655	99.575	99.480	5.990	98.910	98.857	98.797	98.725
5.250	98.758	98.694	98.629	98.551	5.750	99.984	99.906	99.826	99.731	6.125	99.440	99.370	99.302	99.221
5.375	99.164	99.100	99.035	98.956	5.875	100.216	100.138	100.060	99.967	6.250	99.953	99.877	99.803	99.714
5.500	99.551	99.487	99.422	99.344	5.990	100.425	100.360	100.293	100.213	6.375	100.543	100.467	100.393	100.304
5.625	99.915	99.852	99.786	99.708	6.125	100.643	100.579	100.514	100.436	6.500	100.971	100.895	100.821	100.731
5.750	100.255	100.191	100.126	100.048	6.250	101.176	101.126	101.075	101.014	6.625	101.265	101.164	101.077	100.974
5.875	100.559	100.496	100.430	100.352	6.375	101.525	101.475	101.425	101.364	6.750	101.790	101.662	101.555	101.427
5.990	100.822	100.758	100.693	100.615	6.500	101.734	101.684	101.633	101.572	6.875	101.922	101.794	101.687	101.559
6.125	101.087	101.023	100.958	100.880	6.625	101.809	101.759	101.708	101.647	6.990	102.367	102.266	102.173	102.060
6.250	101.407	101.357	101.307	101.246	6.750	102.115	102.065	102.015	101.954	7.125	102.745	102.684	102.609	102.519
6.375	101.828	101.778	101.727	101.666	6.875	102.152	102.102	102.052	101.991	7.250	103.798	103.586	103.428	103.240
6.500	102.106	102.056	102.006	101.945	6.990	102.408	102.358	102.307	102.246	7.375	104.078	103.866	103.709	103.520
6.625	102.246	102.196	102.146	102.085	7.125	102.579	102.529	102.478	102.417	7.500	104.416	104.205	104.047	103.858
6.750	102.611	102.561	102.511	102.450	7.250	102.604	102.548	102.488	102.416	7.625	104.695	104.484	104.326	104.137
6.875	102.702	102.652	102.601	102.541						7.750	104.800	104.625	104.508	104.367
6.990	103.002	102.952	102.902	102.841						7.875	105.042	104.898	104.796	104.673
										7.990	105.111	104.993	104.903	104.796
										8.125	105.285	105.187	105.106	105.009

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	98.787	98.734	98.674	98.602
5.990	99.260	99.207	99.147	99.075
6.125	99.790	99.720	99.652	99.571
6.250	100.303	100.227	100.153	100.064
6.375	100.893	100.817	100.743	100.654
6.500	101.321	101.245	101.171	101.081
6.625	101.615	101.514	101.427	101.324
6.750	102.140	102.012	101.905	101.777
6.875	102.272	102.144	102.037	101.909
6.990	102.717	102.616	102.523	102.410
7.125	103.095	103.034	102.959	102.869
7.250	104.148	103.936	103.778	103.590
7.375	104.428	104.216	104.059	103.870
7.500	104.766	104.555	104.397	104.208
7.625	105.045	104.834	104.676	104.487
7.750	105.150	104.975	104.858	104.717
7.875	105.392	105.248	105.146	105.023
7.990	105.461	105.343	105.253	105.146
8.125	105.635	105.537	105.456	105.359

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	96.808	96.755	96.688	96.607	5.500	94.508	94.455	94.388	94.307	5.500	96.969	96.890	96.811	96.715
5.625	97.443	97.390	97.323	97.242	5.625	95.143	95.090	95.023	94.942	5.625	97.311	97.233	97.153	97.058
5.750	97.908	97.855	97.788	97.707	5.750	95.608	95.555	95.487	95.406	5.750	97.366	97.288	97.208	97.112
5.875	98.457	98.404	98.336	98.255	5.875	96.143	96.090	96.023	95.941	5.875	97.638	97.560	97.481	97.385
5.990	99.014	98.961	98.893	98.812	5.990	96.700	96.647	96.579	96.498	5.990	97.980	97.902	97.823	97.727
6.125	99.493	99.441	99.373	99.292	6.125	97.188	97.135	97.068	96.986	6.125	98.215	98.137	98.057	97.962
6.250	99.642	99.536	99.432	99.307	6.250	97.348	97.242	97.138	97.013	6.250	98.363	98.285	98.205	98.110
6.375	100.084	99.978	99.874	99.749	6.375	97.802	97.696	97.592	97.467	6.375	98.580	98.502	98.422	98.327
6.500	100.502	100.370	100.254	100.114	6.500	98.231	98.099	97.983	97.843	6.500	98.749	98.677	98.605	98.519
6.625	100.986	100.828	100.691	100.527	6.625	98.692	98.534	98.397	98.233	6.625	98.968	98.904	98.839	98.761
6.750	101.504	101.345	101.209	101.045	6.750	99.228	99.069	98.933	98.769	6.750	99.282	99.218	99.153	99.075
6.875	101.722	101.563	101.426	101.262	6.875	99.464	99.305	99.169	99.005	6.875	99.441	99.377	99.312	99.234
6.990	101.934	101.776	101.639	101.475	6.990	99.696	99.537	99.400	99.237	6.990	99.514	99.450	99.385	99.306
7.125	102.247	102.089	101.952	101.788	7.125	99.991	99.832	99.696	99.532	7.125	99.642	99.578	99.513	99.435
7.250	101.771	101.499	101.282	101.022	7.250									



Effective: June 22, 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	93.969	93.924	93.876	93.817	5.990	98.964	98.911	98.843	98.762	5.375	95.596	95.551	95.498	95.435
4.990	94.600	94.554	94.506	94.448	6.125	99.443	99.391	99.323	99.242	5.500	96.212	96.167	96.115	96.052
5.125	95.288	95.243	95.194	95.136	6.250	99.592	99.486	99.382	99.257	5.625	96.755	96.709	96.657	96.594
5.250	95.648	95.603	95.551	95.488	6.375	100.034	99.928	99.824	99.699	5.750	97.428	97.375	97.316	97.244
5.375	96.296	96.251	96.198	96.135	6.500	100.452	100.320	100.204	100.064	5.875	97.987	97.934	97.874	97.802
5.500	96.912	96.867	96.815	96.752	6.625	100.936	100.778	100.641	100.477	5.990	98.460	98.407	98.347	98.275
5.625	97.455	97.409	97.357	97.294	6.750	101.454	101.295	101.159	100.995	6.125	98.990	98.920	98.852	98.771
5.750	98.128	98.075	98.016	97.944	6.875	101.672	101.513	101.376	101.212	6.250	99.503	99.427	99.353	99.264
5.875	98.687	98.634	98.574	98.502	6.990	101.884	101.726	101.589	101.425	6.375	100.093	100.017	99.943	99.854
5.990	99.160	99.107	99.047	98.975	7.125	102.197	102.039	101.902	101.738	6.500	100.521	100.445	100.371	100.281
6.125	99.690	99.620	99.552	99.471	7.250	101.721	101.449	101.232	100.972	6.625	100.815	100.714	100.627	100.524
6.250	100.203	100.127	100.053	99.964	7.375	102.397	102.125	101.908	101.648	6.750	101.340	101.212	101.105	100.977
6.375	100.793	100.717	100.643	100.554	7.500	102.567	102.295	102.078	101.818	6.875	101.472	101.344	101.237	101.109
6.500	101.221	101.145	101.071	100.981	7.625	102.688	102.416	102.199	101.939	6.990	101.917	101.816	101.723	101.610
6.625	101.515	101.414	101.327	101.224	7.750	103.585	103.313	103.096	102.835	7.125	102.295	102.234	102.159	102.069
6.750	102.040	101.912	101.805	101.677	7.875	103.772	103.500	103.283	103.022	7.250	103.348	103.136	102.978	102.790
6.875	102.172	102.044	101.937	101.809	7.990	102.639	102.367	102.150	101.890	7.375	103.628	103.416	103.259	103.070
6.990	102.617	102.516	102.423	102.310	8.125	102.747	102.475	102.258	101.997	7.500	103.966	103.755	103.597	103.408
7.125	102.995	102.934	102.859	102.769	8.250	102.072	101.936	101.799	101.633	7.625	104.245	104.034	103.876	103.687
7.250	104.048	103.836	103.678	103.490						7.750	104.350	104.175	104.058	103.917
7.375	104.328	104.116	103.959	103.770						7.875	104.592	104.448	104.346	104.223
7.500	104.666	104.455	104.297	104.108						7.990	104.661	104.543	104.453	104.346
7.625	104.945	104.734	104.576	104.387						8.125	104.835	104.737	104.656	104.559

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	93.969	93.924	93.876	93.817	5.990	98.964	98.911	98.843	98.762	5.375	95.596	95.551	95.498	95.435
4.990	94.600	94.554	94.506	94.448	6.125	99.443	99.391	99.323	99.242	5.500	96.212	96.167	96.115	96.052
5.125	95.288	95.243	95.194	95.136	6.250	99.592	99.486	99.382	99.257	5.625	96.755	96.709	96.657	96.594
5.250	95.648	95.603	95.551	95.488	6.375	100.034	99.928	99.824	99.699	5.750	97.428	97.375	97.316	97.244
5.375	96.296	96.251	96.198	96.135	6.500	100.452	100.320	100.204	100.064	5.875	97.987	97.934	97.874	97.802
5.500	96.912	96.867	96.815	96.752	6.625	100.936	100.778	100.641	100.477	5.990	98.460	98.407	98.347	98.275
5.625	97.455	97.409	97.357	97.294	6.750	101.454	101.295	101.159	100.995	6.125	98.990	98.920	98.852	98.771
5.750	98.128	98.075	98.016	97.944	6.875	101.672	101.513	101.376	101.212	6.250	99.503	99.427	99.353	99.264
5.875	98.687	98.634	98.574	98.502	6.990	101.884	101.726	101.589	101.425	6.375	100.093	100.017	99.943	99.854
5.990	99.160	99.107	99.047	98.975	7.125	102.197	102.039	101.902	101.738	6.500	100.521	100.445	100.371	100.281
6.125	99.690	99.620	99.552	99.471	7.250	101.721	101.449	101.232	100.972	6.625	100.815	100.714	100.627	100.524
6.250	100.203	100.127	100.053	99.964	7.375	102.397	102.125	101.908	101.648	6.750	101.340	101.212	101.105	100.977
6.375	100.793	100.717	100.643	100.554	7.500	102.567	102.295	102.078	101.818	6.875	101.472	101.344	101.237	101.109
6.500	101.221	101.145	101.071	100.981	7.625	102.688	102.416	102.199	101.939	6.990	101.917	101.816	101.723	101.610
6.625	101.515	101.414	101.327	101.224	7.750	103.585	103.313	103.096	102.835	7.125	102.295	102.234	102.159	102.069
6.750	102.040	101.912	101.805	101.677	7.875	103.772	103.500	103.283	103.022	7.250	103.348	103.136	102.978	102.790
6.875	102.172	102.044	101.937	101.809	7.990	102.639	102.367	102.150	101.890	7.375	103.628	103.416	103.259	103.070
6.990	102.617	102.516	102.423	102.310	8.125	102.747	102.475	102.258	101.997	7.500	103.966	103.755	103.597	103.408
7.125	102.995	102.934	102.859	102.769	8.250	102.072	101.936	101.799	101.633	7.625	104.245	104.034	103.876	103.687
7.250	104.048	103.836	103.678	103.490	8.375	102.114	101.978	101.840	101.675	7.750	104.350	104.175	104.058	103.917
7.375	104.328	104.116	103.959	103.770	8.500	102.235	102.099	101.961	101.796	7.875	104.592	104.448	104.346	104.223
7.500	104.666	104.455	104.297	104.108	8.625	102.298	102.162	102.025	101.859	7.990	104.661	104.543	104.453	104.346
7.625	104.945	104.734	104.576	104.387	8.750	102.918	102.782	102.645	102.479	8.125	104.835	104.737	104.656	104.559



SELECT PRICING

Effective: June 22, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.319	94.274	94.226	94.167	4.875	97.640	97.590	97.540	97.480
4.990	94.950	94.904	94.856	94.798	4.990	98.028	97.979	97.927	97.864
5.125	95.638	95.593	95.544	95.486	5.125	98.454	98.404	98.352	98.290
5.250	95.998	95.953	95.901	95.838	5.250	99.008	98.944	98.879	98.801
5.375	96.646	96.601	96.548	96.485	5.375	99.414	99.350	99.285	99.206
5.500	97.262	97.217	97.165	97.102	5.500	99.801	99.737	99.672	99.594
5.625	97.805	97.759	97.707	97.644	5.625	100.165	100.102	100.036	99.958
5.750	98.478	98.425	98.366	98.294	5.750	100.505	100.441	100.376	100.298
5.875	99.037	98.984	98.924	98.852	5.875	100.809	100.746	100.680	100.602
5.990	99.510	99.457	99.397	99.325	5.990	101.072	101.008	100.943	100.865
6.125	100.040	99.970	99.902	99.821	6.125	101.337	101.273	101.208	101.130
6.250	100.553	100.477	100.403	100.314	6.250	101.657	101.607	101.557	101.496
6.375	101.143	101.067	100.993	100.904	6.375	102.078	102.028	101.977	101.916
6.500	101.571	101.495	101.421	101.331	6.500	102.356	102.306	102.256	102.195
6.625	101.865	101.764	101.677	101.574	6.625	102.496	102.446	102.396	102.335
6.750	102.390	102.262	102.155	102.027	6.750	102.861	102.811	102.761	102.700
6.875	102.522	102.394	102.287	102.159	6.875	102.952	102.902	102.851	102.791
6.990	102.967	102.866	102.773	102.660	6.990	103.252	103.202	103.152	103.091
7.125	103.345	103.284	103.209	103.119	7.125	103.471	103.421	103.370	103.310
7.250	104.398	104.186	104.028	103.840	7.250	103.340	103.283	103.224	103.152
7.375	104.678	104.466	104.309	104.120					
7.500	105.016	104.805	104.647	104.458					
7.625	105.295	105.084	104.926	104.737					
7.750	105.400	105.225	105.108	104.967					
7.875	105.642	105.498	105.396	105.273					
7.990	105.711	105.593	105.503	105.396					
8.125	105.885	105.787	105.706	105.609					

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)					SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.058	97.005	96.938	96.857	5.990	98.230	98.152	98.073	97.977
5.625	97.693	97.640	97.573	97.492	6.125	98.465	98.387	98.307	98.212
5.750	98.158	98.105	98.038	97.957	6.250	98.613	98.535	98.455	98.360
5.875	98.707	98.654	98.586	98.505	6.375	98.830	98.752	98.672	98.577
5.990	99.264	99.211	99.143	99.062	6.500	98.999	98.927	98.855	98.769
6.125	99.743	99.691	99.623	99.542	6.625	99.218	99.154	99.089	99.011
6.250	99.892	99.786	99.682	99.557	6.750	99.532	99.468	99.403	99.325
6.375	100.334	100.228	100.124	99.999	6.875	99.691	99.627	99.562	99.484
6.500	100.752	100.620	100.504	100.364	6.990	99.764	99.700	99.635	99.556
6.625	101.236	101.078	100.941	100.777	7.125	99.892	99.828	99.763	99.685
6.750	101.754	101.595	101.459	101.295	7.250	99.587	99.516	99.442	99.353
6.875	101.972	101.813	101.676	101.512	7.375	100.081	100.010	99.936	99.848
6.990	102.184	102.026	101.889	101.725	7.500	100.054	99.983	99.909	99.821
7.125	102.497	102.339	102.202	102.038	7.625	99.808	99.737	99.663	99.574
7.250	102.021	101.749	101.532	101.272	7.750	100.801	100.730	100.656	100.567
7.375	102.697	102.425	102.208	101.948	7.875	100.891	100.820	100.746	100.657
7.500	102.867	102.595	102.378	102.118	7.990	99.699	99.628	99.554	99.465
7.625	102.988	102.716	102.499	102.239					
7.750	103.885	103.613	103.396	103.135					
7.875	104.072	103.800	103.583	103.322					
7.990	102.939	102.667	102.450	102.190					
8.125	103.047	102.775	102.558	102.297					

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.219	94.174	94.126	94.067	5.990	99.214	99.161	99.093	99.012
4.990	94.850	94.804	94.756	94.698	6.125	99.693	99.641	99.573	99.492
5.125	95.538	95.493	95.444	95.386	6.250	99.842	99.736	99.632	99.507
5.250	95.898	95.853	95.801	95.738	6.375	100.284	100.178	100.074	99.949
5.375	96.546	96.501	96.448	96.385	6.500	100.702	100.570	100.454	100.314
5.500	97.162	97.117	97.065	97.002	6.625	101.186	101.028	100.891	100.727
5.625	97.705	97.659	97.607	97.544	6.750	101.704	101.545	101.409	101.245
5.750	98.378	98.325	98.266	98.194	6.875	101.922	101.763	101.626	101.462
5.875	98.937	98.884	98.824	98.752	6.990	102.134	101.976	101.839	101.675
5.990	99.410	99.357	99.297	99.225	7.125	102.447	102.289	102.152	101.988
6.125	99.940	99.870	99.802	99.721	7.250	101.971	101.699	101.482	101.222
6.250	100.453	100.377	100.303	100.214	7.375	102.647	102.375	102.158	101.898
6.375	101.043	100.967	100.893	100.804	7.500	102.817	102.545	102.328	102.068
6.500	101.471	101.395	101.321	101.231	7.625	102.938	102.666	102.449	102.189
6.625	101.765	101.664	101.577	101.474	7.750	103.835	103.563	103.346	103.085
6.750	102.290	102.162	102.055	101.927	7.875	104.022	103.750	103.533	103.272
6.875	102.422	102.294	102.187	102.059	7.990	102.889	102.617	102.400	102.140
6.990	102.867	102.766	102.673	102.560	8.125	102.997	102.725	102.508	102.247
7.125	103.245	103.184	103.109	103.019	8.250	102.322	102.186	102.049	101.883
7.250	104.298	104.086	103.928	103.740	8.375	102.364	102.228	102.090	101.925
7.375	104.578	104.366	104.209	104.020	8.500	102.485	102.349	102.211	102.046
7.500	104.916	104.705	104.547	104.358					
7.625	105.195	104.984	104.826	104.637					

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	94.219	94.174	94.126	94.067	5.990	99.214	99.161	99.093	99.012
4.990	94.850	94.804	94.756	94.698	6.125	99.693	99.641	99.573	99.492
5.125	95.538	95.493	95.444	95.386	6.250	99.842	99.736	99.632	99.507
5.250	95.898	95.853	95.801	95.738	6.375	100.284	100.178	100.074	99.949
5.375	96.546	96.501	96.448	96.385	6.500	100.702	100.570	100.454	100.314
5.500	97.162	97.117	97.065	97.002	6.625	101.186	101.028	100.891	100.727
5.625	97.705	97.659	97.607	97.544	6.750	101.704	101.545	101.409	101.245
5.750	98.378	98.325	98.266	98.194	6.875	101.922	101.763	101.626	101.462
5.875	98.937	98.884	98.824	98.752	6.990	102.134	101.976	101.839	101.675
5.990	99.410	99.357	99.297	99.225	7.125	102.447	102.289	102.152	101.988
6.125	99.940	99.870	99.802	99.721	7.250	101.971	101.699	101.482	101.222
6.250	100.453	100.377	100.303	100.214	7.375	102.647	102.375	102.158	101.898
6.375	101.043	100.967	100.893	100.804	7.500	102.817	102.545	102.328	102.068
6.500	101.471	101.395	101.321	101.231	7.625	102.938	102.666	102.449	102.189
6.625	101.765	101.664	101.577	101.474	7.750	103.835	103.563	103.346	103.085
6.750	102.290	102.162	102.055	101.927	7.875	104.022	103.750	103.533	103.272
6.875	102.422	102.294	102.187	102.059	7.990	102.889	102.617	102.400	102.140
6.990	102.867	102.766	102.673	102.560	8.125	102.997	102.725	102.508	102.247
7.125	103.245	103.184	103.109	103.019	8.250	102.322	102.186	102.049	101.883
7.250	104.298	104.086	103.928	103.740	8.375	102.364	102.228	102.090	101.925
7.375	104.578	104.366	104.209	104.020	8.500	102.485	102.349	102.211	102.046
7.500	104.916	104.705	104.547	104.358					
7.625	105.195	104.984	104.826	104.637					



Effective: June 22, 2026

Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

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

LOAN AMOUNT **

HR/HP/FTHB + AMI ADJUSTMENT CAPS*

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

MISCELLANEOUS

FTHB + AMI LLPA Waiver

Texas Cash out	-1.000	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj		
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 22, 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	97.433	97.380	97.313	97.232	5.500	95.208	95.155	95.088	95.007	5.375	94.691	94.638	94.570	94.489
5.625	98.068	98.015	97.948	97.867	5.625	95.843	95.790	95.723	95.642	5.500	95.358	95.305	95.238	95.157
5.750	98.783	98.730	98.663	98.582	5.750	96.307	96.254	96.186	96.105	5.625	95.993	95.940	95.873	95.792
5.875	99.332	99.279	99.211	99.130	5.875	96.847	96.794	96.727	96.645	5.750	96.458	96.405	96.337	96.256
5.990	99.789	99.736	99.668	99.587	5.990	97.404	97.351	97.283	97.202	5.875	96.993	96.940	96.873	96.791
6.125	100.268	100.216	100.148	100.067	6.125	97.873	97.821	97.753	97.672	5.990	97.550	97.497	97.429	97.348
6.250	100.067	99.961	99.857	99.732	6.250	98.022	97.916	97.812	97.687	6.125	98.038	97.985	97.918	97.836
6.375	100.509	100.403	100.299	100.174	6.375	98.464	98.358	98.254	98.129	6.250	98.198	98.092	97.988	97.863
6.500	100.952	100.820	100.704	100.564	6.500	98.882	98.750	98.634	98.494	6.375	98.652	98.546	98.442	98.317
6.625	101.411	101.253	101.116	100.952	6.625	99.366	99.208	99.071	98.907	6.500	99.081	98.949	98.833	98.693
6.750	101.804	101.645	101.509	101.345	6.750	99.884	99.725	99.589	99.425	6.625	99.542	99.384	99.247	99.083
6.875	102.022	101.863	101.726	101.562	6.875	100.102	99.943	99.806	99.642	6.750	100.078	99.919	99.783	99.619
6.990	102.284	102.126	101.989	101.825	6.990	100.314	100.156	100.019	99.855	6.875	100.314	100.155	100.019	99.855
7.125	102.597	102.439	102.302	102.138	7.125	100.627	100.469	100.332	100.168	6.990	100.546	100.387	100.250	100.087
7.250	102.321	102.049	101.832	101.572	7.250	100.151	99.879	99.662	99.402	7.125	100.841	100.682	100.546	100.382
7.375	102.622	102.350	102.133	101.873	7.375	100.827	100.555	100.338	100.078	7.250	100.381	100.109	99.892	99.632
7.500	102.917	102.645	102.428	102.168	7.500	100.997	100.725	100.508	100.248	7.375	101.074	100.802	100.585	100.325
7.625	103.163	102.891	102.674	102.414	7.625	101.118	100.846	100.629	100.369	7.500	101.260	100.988	100.771	100.511
7.750	103.160	102.888	102.671	102.410	7.750	102.015	101.743	101.526	101.265	7.625	101.086	100.814	100.597	100.337
7.875	103.347	103.075	102.858	102.597	7.875	102.202	101.930	101.713	101.452	7.750	101.980	101.707	101.491	101.230
7.990	103.489	103.217	103.000	102.740	7.990	101.069	100.797	100.580	100.320	7.875	102.162	101.890	101.673	101.413
8.125	103.597	103.325	103.108	102.847						7.990	101.023	100.751	100.534	100.274
8.250	102.922	102.786	102.649	102.483										
8.375	102.964	102.828	102.690	102.525										
8.500	103.085	102.949	102.811	102.646										
8.625	103.148	103.012	102.875	102.709										

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	98.455	98.377	98.298	98.202	5.990	98.120	98.042	97.963	97.867
6.125	98.690	98.612	98.532	98.437	6.125	98.355	98.277	98.197	98.102
6.250	98.838	98.760	98.680	98.585	6.250	98.503	98.425	98.345	98.250
6.375	99.055	98.977	98.897	98.802	6.375	98.720	98.642	98.562	98.467
6.500	99.224	99.152	99.080	98.994	6.500	98.889	98.817	98.745	98.659
6.625	99.443	99.379	99.314	99.236	6.625	99.108	99.044	98.979	98.901
6.750	99.757	99.693	99.628	99.550	6.750	99.422	99.358	99.293	99.215
6.875	99.916	99.852	99.787	99.709	6.875	99.581	99.517	99.452	99.374
6.990	99.989	99.925	99.860	99.781	6.990	99.654	99.590	99.525	99.446
7.125	100.117	100.053	99.988	99.910	7.125	99.782	99.718	99.653	99.575
7.250	99.812	99.741	99.667	99.578	7.250	99.477	99.406	99.332	99.243
7.375	100.306	100.235	100.161	100.073	7.375	99.971	99.900	99.826	99.738
7.500	100.279	100.208	100.134	100.046	7.500	99.944	99.873	99.799	99.711
7.625	100.033	99.962	99.888	99.799	7.625	99.508	99.437	99.363	99.274
7.750	101.026	100.955	100.881	100.792	7.750	100.501	100.430	100.356	100.267
7.875	101.116	101.045	100.971	100.882	7.875	100.591	100.520	100.446	100.357
7.990	99.924	99.853	99.779	99.690	7.990	99.399	99.328	99.254	99.165



SELECT PRICING

Effective: June 22, 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	94.594	94.549	94.501	94.442	5.990	101.347	101.283	101.218	101.140
4.990	95.225	95.179	95.131	95.073	6.125	101.612	101.548	101.483	101.405
5.125	95.913	95.868	95.819	95.761	6.250	101.932	101.882	101.832	101.771
5.250	96.273	96.228	96.176	96.113	6.375	102.228	102.178	102.127	102.066
5.375	96.921	96.876	96.823	96.760	6.500	102.506	102.456	102.406	102.345
5.500	97.537	97.492	97.440	97.377	6.625	102.771	102.721	102.671	102.610
5.625	98.080	98.034	97.982	97.919	6.750	103.011	102.961	102.911	102.850
5.750	98.753	98.700	98.641	98.569	6.875	103.227	103.177	103.126	103.066
5.875	99.312	99.259	99.199	99.127	6.990	103.402	103.352	103.302	103.241
5.990	99.785	99.732	99.672	99.600	7.125	103.621	103.571	103.520	103.460
6.125	100.315	100.245	100.177	100.096	7.250	103.490	103.433	103.374	103.302
6.250	100.828	100.752	100.678	100.589	7.375	103.668	103.611	103.551	103.480
6.375	101.293	101.217	101.143	101.054	7.500	103.828	103.771	103.712	103.640
6.500	101.721	101.645	101.571	101.481	7.625	103.814	103.757	103.697	103.626
6.625	102.140	102.039	101.952	101.849	7.750	103.968	103.911	103.851	103.780
6.750	102.540	102.412	102.305	102.177	7.875	104.119	104.062	104.002	103.931
6.875	102.797	102.669	102.562	102.434					
6.990	103.117	103.016	102.923	102.810					
7.125	103.495	103.434	103.359	103.269					
7.250	104.548	104.336	104.178	103.990					
7.375	104.828	104.616	104.459	104.270					
7.500	105.166	104.955	104.797	104.608					
7.625	105.445	105.234	105.076	104.887					

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	97.733	97.680	97.613	97.532	5.990	98.755	98.677	98.598	98.502
5.625	98.368	98.315	98.248	98.167	6.125	98.990	98.912	98.832	98.737
5.750	99.083	99.030	98.963	98.882	6.250	99.138	99.060	98.980	98.885
5.875	99.632	99.579	99.511	99.430	6.375	99.355	99.277	99.197	99.102
5.990	100.089	100.036	99.968	99.887	6.500	99.524	99.452	99.380	99.294
6.125	100.568	100.516	100.448	100.367	6.625	99.743	99.679	99.614	99.536
6.250	100.367	100.261	100.157	100.032	6.750	100.057	99.993	99.928	99.850
6.375	100.809	100.703	100.599	100.474	6.875	100.216	100.152	100.087	100.009
6.500	101.252	101.120	101.004	100.864	6.990	100.289	100.225	100.160	100.081
6.625	101.711	101.553	101.416	101.252	7.125	100.417	100.353	100.288	100.210
6.750	102.104	101.945	101.809	101.645	7.250	100.112	100.041	99.967	99.878
6.875	102.322	102.163	102.026	101.862	7.375	100.606	100.535	100.461	100.373
6.990	102.584	102.426	102.289	102.125	7.500	100.579	100.508	100.434	100.346
7.125	102.897	102.739	102.602	102.438	7.625	100.333	100.262	100.188	100.099
7.250	102.621	102.349	102.132	101.872					
7.375	102.922	102.650	102.433	102.173					
7.500	103.217	102.945	102.728	102.468					
7.625	103.463	103.191	102.974	102.714					
7.750	103.460	103.188	102.971	102.710					
7.875	103.647	103.375	103.158	102.897					
7.990	103.789	103.517	103.300	103.040					
8.125	103.897	103.625	103.408	103.147					



Effective: June 22, 2026

ALT Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750
Investment	0.000	-0.125	-0.750	-1.250	-1.375	-2.750	
2nd Home	0.000	-0.125	-0.750	-1.250	-1.375	-2.750	-3.250
Manufactured Home	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.625	-0.625			
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875		
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375		

LOAN AMOUNT **

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

MISCELLANEOUS

Texas Cash out	-1.000	*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments					<i>* Prices are indicative and subject to change without notice. * Please log into FL portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to FL guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**</i>	
HB 20YR & 25YR Term	-1.500	**Minimum Loan Amount \$75,000**						
> 6 Financed Properties	-0.500	***All loan level price adjustments are cumulative***						
Escrow Waiver (Non-CA)	-0.250	Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs					NC Floor Price 99.750	

LENDER PAID MI

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

LPMI (in addition to adjustments above)

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

FNMA/FHLMC State Tier Adjustment

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

Effective: June 22, 2026

CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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



Effective: June 22, 2026

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

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)					FHA 20 Year Fixed - (320)					FHA 15 Year Fixed - (315)					FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	96.498	96.453	96.407		4.990	95.688	95.643	95.597		4.990	97.754	97.704	97.652		5.125	95.520	95.475	95.429	
5.125	96.905	96.859	96.813		5.125	96.095	96.049	96.003		5.125	98.028	97.978	97.926		5.250	97.544	97.491	97.437	
5.250	98.267	98.214	98.160		5.250	97.457	97.404	97.350		5.250	99.212	99.162	99.110		5.375	97.723	97.670	97.616	
5.375	98.712	98.659	98.605		5.375	97.902	97.849	97.795		5.375	99.099	99.035	98.972		5.500	98.227	98.174	98.121	
5.500	99.150	99.097	99.043		5.500	98.340	98.287	98.233		5.500	99.406	99.342	99.279		5.625	98.560	98.507	98.453	
5.625	99.458	99.405	99.351		5.625	98.648	98.595	98.541		5.625	99.582	99.518	99.455		5.750	99.748	99.695	99.641	
5.750	100.311	100.258	100.204		5.750	99.501	99.448	99.394		5.750	100.284	100.220	100.156		5.875	100.230	100.146	100.063	
5.875	100.691	100.607	100.524		5.875	99.881	99.797	99.714		5.875	99.957	99.893	99.828		5.990	100.643	100.560	100.476	
5.990	101.150	101.066	100.983		5.990	100.340	100.256	100.173		5.990	100.275	100.211	100.146		6.125	101.026	100.942	100.859	
6.125	101.437	101.354	101.271		6.125	100.627	100.544	100.461		6.125	100.411	100.347	100.282		6.250	101.241	101.158	101.075	
6.250	102.052	101.969	101.885		6.250	101.242	101.159	101.075		6.250	100.855	100.791	100.725		6.375	101.525	101.449	101.372	
6.375	102.545	102.469	102.393		6.375	101.735	101.659	101.583		6.375	100.702	100.667	100.631		6.500	101.885	101.810	101.733	
6.500	102.979	102.903	102.826		6.500	102.169	102.093	102.016		6.500	100.975	100.940	100.904		6.625	102.248	102.172	102.095	
6.625	103.295	103.219	103.142		6.625	102.485	102.409	102.332		6.625	101.129	101.094	101.057		6.750	101.714	101.638	101.562	
6.750	103.865	103.790	103.713		6.750	103.055	102.980	102.903		6.750	102.137	102.102	102.066		6.875	101.288	101.182	101.072	
6.875	103.631	103.526	103.416		6.875	102.821	102.716	102.606		6.875	102.074	102.039	102.002		6.990	101.503	101.397	101.287	
6.990	104.139	104.034	103.924		6.990	103.329	103.224	103.114		6.990	102.411	102.376	102.339		7.125	101.867	101.761	101.651	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)					FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)					FHA 30 Year Fixed 1:0 Buydown - (301-BD10)					FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	96.348	96.303	96.257		5.125	95.320	95.275	95.229		4.990	96.348	96.303	96.257		5.125	95.320	95.275	95.229	
5.125	96.755	96.709	96.663		5.250	97.344	97.291	97.237		5.125	96.755	96.709	96.663		5.250	97.344	97.291	97.237	
5.250	98.117	98.064	98.010		5.375	97.523	97.470	97.416		5.250	98.117	98.064	98.010		5.375	97.523	97.470	97.416	
5.375	98.562	98.509	98.455		5.500	98.027	97.974	97.921		5.375	98.562	98.509	98.455		5.500	98.027	97.974	97.921	
5.500	99.000	98.947	98.893		5.625	98.450	98.397	98.343		5.500	99.000	98.947	98.893		5.625	98.450	98.397	98.343	
5.625	99.308	99.255	99.201		5.750	99.548	99.495	99.441		5.625	99.308	99.255	99.201		5.750	99.548	99.495	99.441	
5.750	100.161	100.108	100.054		5.875	100.030	99.946	99.863		5.750	100.161	100.108	100.054		5.875	100.030	99.946	99.863	
5.875	100.541	100.457	100.374		5.990	100.443	100.360	100.276		5.875	100.541	100.457	100.374		5.990	100.443	100.360	100.276	
5.990	101.000	100.916	100.833		6.125	100.826	100.742	100.659		5.990	101.000	100.916	100.833		6.125	100.826	100.742	100.659	
6.125	101.287	101.204	101.121		6.250	101.041	100.958	100.875		6.125	101.287	101.204	101.121		6.250	101.041	100.958	100.875	
6.250	101.902	101.819	101.735		6.375	101.325	101.249	101.172		6.250	101.902	101.819	101.735		6.375	101.325	101.249	101.172	
6.375	102.395	102.319	102.243		6.500	101.685	101.610	101.533		6.375	102.395	102.319	102.243		6.500	101.685	101.610	101.533	
6.500	102.829	102.753	102.676		6.625	102.048	101.972	101.895		6.500	102.829	102.753	102.676		6.625	102.048	101.972	101.895	
6.625	103.145	103.069	102.992		6.750	101.514	101.438	101.362		6.625	103.145	103.069	102.992		6.750	101.514	101.438	101.362	
6.750	103.715	103.640	103.563		6.875	101.088	100.982	100.872		6.750	103.715	103.640	103.563		6.875	101.088	100.982	100.872	
6.875	103.481	103.376	103.266		6.990	101.303	101.197	101.087		6.875	103.481	103.376	103.266		6.990	101.303	101.197	101.087	
6.990	103.989	103.884	103.774		7.125	101.667	101.561	101.451		6.990	103.989	103.884	103.774		7.125	101.667	101.561	101.451	

LLPAs

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

FICO ≥700		
0.500		
FICO 680-699		
0.375		
FICO 660-679		
0.375		
FICO 640-659		
0.125		
FICO 620-639		
-0.250		

FICO 600-619		
-1.000		
FICO 580-599		
-1.750		
FICO 550-579		
-3.250		
No FICO Score		
-3.000		
Loan Amount >=\$100,000 <=\$249,999		
0.250		

VA Loan Amount >\$950K		
-0.375		
Loan Amount <\$100,000		
-0.375		
VA Cashout >90% LTV		
-3.000		
Manufactured Home (Purchase/Rate-Term/Cashout)		
-1.250		
Manufactured Home (Streamline/IRRRL)		
-1.250		

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



SELECT PRICING

Effective: June 22, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	96.798	96.753	96.707	
5.125	97.205	97.159	97.113	
5.250	98.567	98.514	98.460	
5.375	99.012	98.959	98.905	
5.500	99.450	99.397	99.343	
5.625	99.758	99.705	99.651	
5.750	100.611	100.558	100.504	
5.875	100.991	100.907	100.824	
5.990	101.450	101.366	101.283	
6.125	101.737	101.654	101.571	
6.250	102.352	102.269	102.185	
6.375	102.845	102.769	102.693	
6.500	103.279	103.203	103.126	
6.625	103.595	103.519	103.442	
6.750	104.165	104.090	104.013	
6.875	103.931	103.826	103.716	
6.990	104.439	104.334	104.224	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.054	98.004	97.952	
5.125	98.328	98.278	98.226	
5.250	99.512	99.462	99.410	
5.375	99.399	99.335	99.272	
5.500	99.706	99.642	99.579	
5.625	99.882	99.818	99.755	
5.750	100.584	100.520	100.456	
5.875	100.257	100.193	100.128	
5.990	100.575	100.511	100.446	
6.125	100.711	100.647	100.582	
6.250	101.155	101.091	101.025	
6.375	101.002	100.967	100.931	
6.500	101.275	101.240	101.204	
6.625	101.429	101.394	101.357	
6.750	102.437	102.402	102.366	
6.875	102.374	102.339	102.302	
6.990	102.711	102.676	102.639	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.648	96.603	96.557	
5.125	97.055	97.009	96.963	
5.250	98.417	98.364	98.310	
5.375	98.862	98.809	98.755	
5.500	99.300	99.247	99.193	
5.625	99.608	99.555	99.501	
5.750	100.461	100.408	100.354	
5.875	100.841	100.757	100.674	
5.990	101.300	101.216	101.133	
6.125	101.587	101.504	101.421	
6.250	102.202	102.119	102.035	
6.375	102.695	102.619	102.543	
6.500	103.129	103.053	102.976	
6.625	103.445	103.369	103.292	
6.750	104.015	103.940	103.863	
6.875	103.781	103.676	103.566	
6.990	104.289	104.184	104.074	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.648	96.603	96.557	
5.125	97.055	97.009	96.963	
5.250	98.417	98.364	98.310	
5.375	98.862	98.809	98.755	
5.500	99.300	99.247	99.193	
5.625	99.608	99.555	99.501	
5.750	100.461	100.408	100.354	
5.875	100.841	100.757	100.674	
5.990	101.300	101.216	101.133	
6.125	101.587	101.504	101.421	
6.250	102.202	102.119	102.035	
6.375	102.695	102.619	102.543	
6.500	103.129	103.053	102.976	
6.625	103.445	103.369	103.292	
6.750	104.015	103.940	103.863	
6.875	103.781	103.676	103.566	
6.990	104.289	104.184	104.074	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.820	95.775	95.729	
5.250	97.844	97.791	97.737	
5.375	98.023	97.970	97.916	
5.500	98.527	98.474	98.421	
5.625	98.950	98.897	98.843	
5.750	100.048	99.995	99.941	
5.875	100.530	100.446	100.363	
5.990	100.943	100.860	100.776	
6.125	101.326	101.242	101.159	
6.250	101.541	101.458	101.375	
6.375	101.825	101.749	101.672	
6.500	102.185	102.110	102.033	
6.625	102.548	102.472	102.395	
6.750	102.014	101.938	101.862	
6.875	101.588	101.482	101.372	
6.990	101.803	101.697	101.587	
7.125	102.167	102.061	101.951	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	95.620	95.575	95.529	
5.250	97.644	97.591	97.537	
5.375	97.823	97.770	97.716	
5.500	98.327	98.274	98.221	
5.625	98.750	98.697	98.643	
5.750	99.848	99.795	99.741	
5.875	100.330	100.246	100.163	
5.990	100.743	100.660	100.576	
6.125	101.126	101.042	100.959	
6.250	101.341	101.258	101.175	
6.375	101.625	101.549	101.472	
6.500	101.985	101.910	101.833	
6.625	102.348	102.272	102.195	
6.750	101.814	101.738	101.662	
6.875	101.388	101.282	101.172	
6.990	101.603	101.497	101.387	
7.125	101.967	101.861	101.751	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.620	95.575	95.529	
5.250	97.644	97.591	97.537	
5.375	97.823	97.770	97.716	
5.500	98.327	98.274	98.221	
5.625	98.750	98.697	98.643	
5.750	99.848	99.795	99.741	
5.875	100.330	100.246	100.163	
5.990	100.743	100.660	100.576	
6.125	101.126	101.042	100.959	
6.250	101.341	101.258	101.175	
6.375	101.625	101.549	101.472	
6.500	101.985	101.910	101.833	
6.625	102.348	102.272	102.195	
6.750	101.814	101.738	101.662	
6.875	101.388	101.282	101.172	
6.990	101.603	101.497	101.387	
7.125	101.967	101.861	101.751	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.648	96.603	96.557	
5.125	97.055	97.009	96.963	
5.250	98.417	98.364	98.310	
5.375	98.862	98.809	98.755	
5.500	99.300	99.247	99.193	
5.625	99.608	99.555	99.501	
5.750	100.461	100.408	100.354	
5.875	100.841	100.757	100.674	
5.990	101.300	101.216	101.133	
6.125	101.587	101.504	101.421	
6.250	102.202	102.119	102.035	
6.375	102.695	102.619	102.543	
6.500	103.129	103.053	102.976	
6.625	103.445	103.369	103.292	
6.750	104.015	103.940	103.863	
6.875	103.781	103.676	103.566	
6.990	104.289	104.184	104.074	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	96.888	96.843	96.897	
5.125	97.095	97.049	97.003	
5.250	98.457	98.404	98.350	
5.375	98.902	98.849	98.795	
5.500	99.340	99.287	99.233	
5.625	99.648	99.595	99.541	
5.750	100.501	100.448	100.394	
5.875	100.881	100.797	100.714	
5.990	101.340	101.256	101.173	
6.125	101.627	101.544	101.461	
6.250	102.242	102.159	102.075	
6.375	102.735	102.659	102.583	
6.500	103.169	103.093	103.016	
6.625	103.485	103.409	103.332	
6.750	104.055	103.980	103.903	
6.875	103.821	103.716	103.606	
6.990	104.329	104.224	104.114	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.395	95.350	95.304	
5.250	97.419	97.366	97.312	
5.375	97.598	97.545	97.491	
5.500	98.102	98.049	97.996	
5.625	98.525	98.472	98.418	
5.750	99.623	99.570	99.516	
5.875	100.105	100.021	99.938	
5.990	100.518	100.435	100.351	
6.125	100.901	100.817	100.734	
6.250	101.116	101.033	100.950	
6.375	101.400	101.324	101.247	
6.500	101.760	101.685	101.608	
6.625	102.123	102.047	101.970	
6.750	101.589	101.513	101.437	
6.875	101.163	101.057	100.947	
6.990	101.378	101.272	101.162	
7.125	101.742	101.636	101.526	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.929	97.879	97.827	
5.125	98.203	98.153	98.101	
5.250	99.387	99.337	99.285	
5.375	99.274	99.210	99.147	
5.500	99.581	99.517	99.454	
5.625	99.757	99.693	99.630	
5.750	100.459	100.395	100.331	
5.875	100.132	100.068	100.003	
5.990	100.450	100.386	100.321	
6.125	100.586	100.522	100.457	
6.250	101.030	100.966	100.900	
6.375	100.877	100.842	100.806	
6.500	101.150	101.115	101.079	
6.625	101.304	101.269	101.232	
6.750	102.312	102.277	102.241	
6.875	102.249	102.214	102.177	
6.990	102.586	102.551	102.514	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.929	97.879	97.827	
5.125	98.203	98.153	98.101	
5.250	99.387	99.337	99.285	
5.375	99.274	99.210	99.147	
5.500	99.581	99.517	99.454	
5.625	99.757	99.693	99.630	
5.750	100.459	100.395	100.331	
5.875	100.132	100.068	100.003	
5.990	100.450	100.386	100.321	
6.125	100.586	100.522	100.457	
6.250	101.030	100.966	100.900	
6.375	100.877	100.842	100.806	
6.500	101.150	101.115	101.079	
6.625	101.304			



Effective: June 22, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	96.209	96.164	96.118	
5.125	96.636	96.591	96.545	
5.250	97.826	97.773	97.719	
5.375	98.324	98.271	98.217	
5.500	98.830	98.777	98.723	
5.625	99.188	99.135	99.081	
5.750	99.812	99.760	99.706	
5.875	100.142	100.089	99.976	
5.990	100.759	100.676	100.592	
6.125	101.086	101.003	100.919	
6.250	101.441	101.358	101.275	
6.375	101.605	101.530	101.453	
6.500	101.997	101.922	101.845	
6.625	102.266	102.190	102.113	
6.750	103.242	103.167	103.090	
6.875	103.136	103.030	102.920	
6.990	103.522	103.416	103.306	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.990	95.409	95.364	95.318	
5.125	95.836	95.791	95.745	
5.250	97.026	96.973	96.919	
5.375	97.524	97.471	97.417	
5.500	98.030	97.977	97.923	
5.625	98.388	98.335	98.281	
5.750	99.012	98.960	98.906	
5.875	99.342	99.259	99.176	
5.990	99.959	99.876	99.792	
6.125	100.286	100.203	100.119	
6.250	100.641	100.558	100.475	
6.375	100.805	100.730	100.653	
6.500	101.197	101.122	101.045	
6.625	101.466	101.390	101.313	
6.750	102.442	102.367	102.290	
6.875	102.336	102.230	102.120	
6.990	102.722	102.616	102.506	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	97.475	97.425	97.373	
5.125	97.769	97.720	97.667	
5.250	98.781	98.731	98.679	
5.375	98.721	98.657	98.594	
5.500	99.096	99.032	98.969	
5.625	99.322	99.258	99.195	
5.750	99.796	99.732	99.668	
5.875	99.419	99.355	99.290	
5.990	99.894	99.830	99.765	
6.125	100.069	100.005	99.940	
6.250	100.254	100.190	100.125	
6.375	99.773	99.737	99.701	
6.500	100.004	99.968	99.932	
6.625	100.110	100.075	100.038	
6.750	101.524	101.489	101.453	
6.875	101.589	101.553	101.517	
6.990	101.803	101.768	101.732	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.768	95.723	95.677	
5.250	97.387	97.334	97.280	
5.375	97.861	97.808	97.755	
5.500	98.203	98.150	98.096	
5.625	98.611	98.558	98.504	
5.750	99.492	99.439	99.386	
5.875	99.742	99.659	99.576	
5.990	100.101	100.017	99.934	
6.125	100.517	100.433	100.350	
6.250	100.787	100.703	100.620	
6.375	100.822	100.746	100.669	
6.500	101.111	101.035	100.958	
6.625	101.554	101.478	101.401	
6.750	101.217	101.141	101.064	
6.875	100.600	100.494	100.384	
6.990	100.942	100.836	100.726	
7.125	100.685	100.579	100.469	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.089	96.014	95.968	
5.125	96.486	96.441	96.395	
5.250	97.676	97.623	97.569	
5.375	98.174	98.121	98.067	
5.500	98.680	98.627	98.573	
5.625	99.038	98.985	98.931	
5.750	99.662	99.610	99.556	
5.875	99.992	99.909	99.826	
5.990	100.609	100.526	100.442	
6.125	100.936	100.853	100.769	
6.250	101.291	101.208	101.125	
6.375	101.455	101.380	101.303	
6.500	101.847	101.772	101.695	
6.625	102.116	102.040	101.963	
6.750	103.092	103.017	102.940	
6.875	102.986	102.880	102.770	
6.990	103.372	103.266	103.156	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	95.718	95.673	95.627	
5.250	97.337	97.284	97.230	
5.375	97.811	97.758	97.705	
5.500	98.153	98.100	98.046	
5.625	98.561	98.508	98.454	
5.750	99.442	99.389	99.336	
5.875	99.692	99.609	99.526	
5.990	100.051	99.967	99.884	
6.125	100.467	100.383	100.300	
6.250	100.737	100.653	100.570	
6.375	100.772	100.696	100.619	
6.500	101.061	100.985	100.908	
6.625	101.504	101.428	101.351	
6.750	101.167	101.091	101.014	
6.875	100.550	100.444	100.334	
6.990	100.892	100.786	100.676	
7.125	100.635	100.529	100.419	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.089	96.014	95.968	
5.125	96.486	96.441	96.395	
5.250	97.676	97.623	97.569	
5.375	98.174	98.121	98.067	
5.500	98.680	98.627	98.573	
5.625	99.038	98.985	98.931	
5.750	99.662	99.610	99.556	
5.875	99.992	99.909	99.826	
5.990	100.609	100.526	100.442	
6.125	100.936	100.853	100.769	
6.250	101.291	101.208	101.125	
6.375	101.455	101.380	101.303	
6.500	101.847	101.772	101.695	
6.625	102.116	102.040	101.963	
6.750	103.092	103.017	102.940	
6.875	102.986	102.880	102.770	
6.990	103.372	103.266	103.156	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	95.718	95.673	95.627	
5.250	97.337	97.284	97.230	
5.375	97.811	97.758	97.705	
5.500	98.153	98.100	98.046	
5.625	98.561	98.508	98.454	
5.750	99.442	99.389	99.336	
5.875	99.692	99.609	99.526	
5.990	100.051	99.967	99.884	
6.125	100.467	100.383	100.300	
6.250	100.737	100.653	100.570	
6.375	100.772	100.696	100.619	
6.500	101.061	100.985	100.908	
6.625	101.504	101.428	101.351	
6.750	101.167	101.091	101.014	
6.875	100.550	100.444	100.334	
6.990	100.892	100.786	100.676	
7.125	100.635	100.529	100.419	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	97.406	97.353	97.299	
5.375	97.904	97.851	97.797	
5.500	98.410	98.357	98.303	
5.625	98.768	98.715	98.661	
5.750	99.392	99.340	99.286	
5.875	99.722	99.639	99.556	
5.990	100.339	100.256	100.172	
6.125	100.666	100.583	100.499	
6.250	101.021	100.938	100.855	
6.375	101.185	101.110	101.033	
6.500	101.577	101.502	101.425	
6.625	101.846	101.770	101.693	
6.750	102.822	102.747	102.670	
6.875	102.716	102.610	102.500	
6.990	103.102	102.996	102.886	
7.125	103.609	103.503	103.393	
7.250	104.105	103.999	103.889	

LLPAs

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

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

FICO 600-619	-1.000
FICO 580-599	-1.750
FICO 550-579	-3.250
No FICO Score	-3.000
Loan Amount >=\$100,000 <=\$249,999	0.250

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

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: June 22, 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	96.388	96.343	96.297	
5.125	96.795	96.749	96.703	
5.250	98.157	98.104	98.050	
5.375	98.602	98.549	98.495	
5.500	99.040	98.987	98.933	
5.625	99.348	99.295	99.241	
5.750	100.201	100.148	100.094	
5.875	100.581	100.497	100.444	
5.990	101.040	100.956	100.873	
6.125	101.327	101.244	101.161	
6.250	101.942	101.859	101.775	
6.375	102.435	102.359	102.283	
6.500	102.869	102.793	102.716	
6.625	103.185	103.109	103.032	
6.750	103.755	103.680	103.603	
6.875	103.521	103.416	103.306	
6.990	104.029	103.924	103.814	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.332	97.279	97.225	
5.375	97.777	97.724	97.670	
5.500	98.215	98.162	98.108	
5.625	98.523	98.470	98.416	
5.750	99.376	99.323	99.269	
5.875	99.756	99.672	99.589	
5.990	100.215	100.131	100.048	
6.125	100.502	100.419	100.336	
6.250	101.117	101.034	100.950	
6.375	101.610	101.534	101.458	
6.500	102.044	101.968	101.891	
6.625	102.360	102.284	102.207	
6.750	102.930	102.855	102.778	
6.875	102.696	102.591	102.481	
6.990	103.204	103.099	102.989	
7.125	103.711	103.606	103.496	
7.250	104.207	104.102	103.992	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.629	97.579	97.527	
5.125	97.903	97.853	97.801	
5.250	99.087	99.037	98.985	
5.375	98.974	98.910	98.847	
5.500	99.281	99.217	99.154	
5.625	99.457	99.393	99.330	
5.750	100.159	100.095	100.031	
5.875	99.832	99.768	99.703	
5.990	100.150	100.086	100.021	
6.125	100.286	100.222	100.157	
6.250	100.730	100.666	100.600	
6.375	100.577	100.542	100.506	
6.500	100.850	100.815	100.779	
6.625	101.004	100.969	100.932	
6.750	102.012	101.977	101.941	
6.875	101.949	101.914	101.877	
6.990	102.286	102.251	102.214	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.119	97.066	97.012	
5.375	97.298	97.245	97.191	
5.500	97.802	97.749	97.696	
5.625	98.225	98.172	98.118	
5.750	99.323	99.270	99.216	
5.875	99.805	99.721	99.638	
5.990	100.218	100.135	100.051	
6.125	100.601	100.517	100.434	
6.250	100.816	100.733	100.650	
6.375	101.100	101.024	100.947	
6.500	101.460	101.385	101.308	
6.625	101.823	101.747	101.670	
6.750	101.289	101.213	101.137	
6.875	100.863	100.757	100.647	
6.990	101.078	100.972	100.862	
7.125	101.442	101.336	101.226	
7.250	101.938	101.832	101.722	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.926	97.873	97.819	
5.375	98.424	98.371	98.317	
5.500	98.930	98.877	98.823	
5.625	99.288	99.235	99.181	
5.750	99.912	99.860	99.806	
5.875	100.242	100.189	100.076	
5.990	100.859	100.776	100.692	
6.125	101.186	101.103	101.019	
6.250	101.541	101.458	101.375	
6.375	101.705	101.630	101.553	
6.500	102.097	102.022	101.945	
6.625	102.366	102.290	102.213	
6.750	103.342	103.267	103.190	
6.875	103.236	103.130	103.020	
6.990	103.622	103.516	103.406	
7.125	104.129	104.023	103.913	
7.250	104.625	104.519	104.409	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.250	96.876	96.823	96.769	
5.375	97.374	97.321	97.267	
5.500	97.880	97.827	97.773	
5.625	98.238	98.185	98.131	
5.750	98.862	98.810	98.756	
5.875	99.192	99.109	99.026	
5.990	99.809	99.726	99.642	
6.125	100.136	100.053	99.969	
6.250	100.491	100.408	100.325	
6.375	100.655	100.580	100.503	
6.500	101.047	100.972	100.895	
6.625	101.316	101.240	101.163	
6.750	102.292	102.217	102.140	
6.875	102.186	102.080	101.970	
6.990	102.572	102.466	102.356	
7.125	103.079	102.973	102.863	
7.250	103.575	103.469	103.359	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.325	97.275	97.223	
5.125	97.619	97.570	97.517	
5.250	98.631	98.581	98.529	
5.375	98.571	98.507	98.444	
5.500	98.946	98.882	98.819	
5.625	99.172	99.108	99.045	
5.750	99.646	99.582	99.518	
5.875	99.269	99.205	99.140	
5.990	99.744	99.680	99.615	
6.125	99.919	99.855	99.790	
6.250	100.104	100.040	99.975	
6.375	99.623	99.587	99.551	
6.500	99.854	99.818	99.782	
6.625	99.960	99.925	99.888	
6.750	101.374	101.339	101.303	
6.875	101.439	101.403	101.367	
6.990	101.653	101.618	101.582	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.312	97.259	97.205	
5.375	97.786	97.733	97.680	
5.500	98.128	98.075	98.021	
5.625	98.536	98.483	98.429	
5.750	99.417	99.364	99.311	
5.875	99.667	99.584	99.501	
5.990	100.026	99.942	99.859	
6.125	100.442	100.358	100.275	
6.250	100.712	100.628	100.545	
6.375	100.747	100.671	100.594	
6.500	101.036	100.960	100.883	
6.625	101.479	101.403	101.326	
6.750	101.142	101.066	100.989	
6.875	100.525	100.419	100.309	
6.990	100.867	100.761	100.651	
7.125	100.610	100.504	100.394	
7.250	101.106	101.000	100.890	

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:

Monday, June 22, 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	99.413	99.319	99.132	98.944
6.375	99.741	99.647	99.460	99.272
6.500	100.002	99.909	99.721	99.534
6.625	100.245	100.151	99.964	99.776
6.750	100.477	100.384	100.196	100.009
6.875	100.695	100.602	100.414	100.227
7.000	100.932	100.838	100.651	100.463
7.125	101.200	101.106	100.919	100.731
7.250	101.422	101.328	101.141	100.953
7.375	101.618	101.524	101.337	101.149
7.500	101.802	101.708	101.521	101.333
7.625	101.975	101.881	101.693	101.506
7.750	102.147	102.053	101.866	101.678
7.875	102.320	102.226	102.038	101.851
8.000	102.492	102.398	102.211	102.023
8.125	102.664	102.571	102.383	102.196
8.250	102.837	102.743	102.556	102.368
8.375	103.009	102.916	102.728	102.541

Jumbo Nitro XL 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.225	99.131	98.944	98.756
6.375	99.467	99.373	99.186	98.998
6.500	99.709	99.615	99.427	99.240
6.625	99.783	99.689	99.502	99.314
6.750	99.992	99.898	99.711	99.523
6.875	100.201	100.107	99.920	99.732
7.000	100.410	100.316	100.129	99.941
7.125	100.619	100.525	100.338	100.150
7.250	100.828	100.734	100.547	100.359
7.375	101.037	100.944	100.756	100.569
7.500	101.246	101.153	100.965	100.778
7.625	101.456	101.362	101.174	100.987
7.750	101.665	101.571	101.383	101.196
7.875	101.874	101.780	101.592	101.405
8.000	102.083	101.989	101.802	101.614

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

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

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Effective: Monday, June 22, 2026

Jumbo Nitro Pricing

Jumbo Nitro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.715	97.606	97.434	97.215
5.875	98.129	98.020	97.848	97.629
6.000	98.543	98.433	98.262	98.043
6.125	98.867	98.758	98.586	98.367
6.250	99.192	99.083	98.911	98.692
6.375	99.632	99.522	99.350	99.132
6.500	100.071	99.962	99.790	99.571
6.625	100.360	100.251	100.079	99.860
6.750	100.649	100.540	100.368	100.149
6.875	99.980	99.871	99.699	99.480
7.000	99.312	99.202	99.030	98.812
7.125	99.874	99.764	99.593	99.374
7.250	100.436	100.327	100.155	99.936
7.375	100.689	100.579	100.407	100.189
7.500	100.942	100.832	100.660	100.442

Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.715	97.606	97.434	97.215
5.875	98.129	98.020	97.848	97.629
6.000	98.543	98.433	98.262	98.043
6.125	98.867	98.758	98.586	98.367
6.250	99.192	99.083	98.911	98.692
6.375	99.632	99.522	99.350	99.132
6.500	100.071	99.962	99.790	99.571
6.625	100.360	100.251	100.079	99.860
6.750	100.649	100.540	100.368	100.149
6.875	99.980	99.871	99.699	99.480
7.000	99.312	99.202	99.030	98.812
7.125	99.874	99.764	99.593	99.374
7.250	100.436	100.327	100.155	99.936
7.375	100.689	100.579	100.407	100.189
7.500	100.942	100.832	100.660	100.442

Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.715	97.606	97.434	97.215
5.875	98.129	98.020	97.848	97.629
6.000	98.543	98.433	98.262	98.043
6.125	98.867	98.758	98.586	98.367
6.250	99.192	99.083	98.911	98.692
6.375	99.632	99.522	99.350	99.132
6.500	100.071	99.962	99.790	99.571
6.625	100.360	100.251	100.079	99.860
6.750	100.649	100.540	100.368	100.149
6.875	99.980	99.871	99.699	99.480
7.000	99.312	99.202	99.030	98.812
7.125	99.874	99.764	99.593	99.374
7.250	100.436	100.327	100.155	99.936
7.375	100.689	100.579	100.407	100.189
7.500	100.942	100.832	100.660	100.442

Jumbo Nitro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.701	95.591	95.419	95.201
5.625	96.040	95.931	95.759	95.540
5.750	96.380	96.270	96.098	95.880
5.875	96.748	96.638	96.467	96.248
6.000	97.116	97.007	96.835	96.616
6.125	97.461	97.351	97.179	96.961
6.250	97.805	97.696	97.524	97.305
6.375	98.199	98.090	97.918	97.699
6.500	98.593	98.484	98.312	98.093
6.625	99.041	98.932	98.760	98.541
6.750	99.490	99.380	99.208	98.990

Jumbo Nitro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.431	95.322	95.150	94.931
5.375	95.765	95.656	95.484	95.265
5.500	96.085	95.976	95.804	95.585
5.625	96.373	96.263	96.091	95.873
5.750	96.654	96.544	96.373	96.154
5.875	96.952	96.843	96.671	96.452
6.000	97.247	97.137	96.965	96.747
6.125	97.535	97.426	97.254	97.035
6.250	97.793	97.684	97.512	97.293
6.375	98.042	97.933	97.761	97.542
6.500	98.292	98.182	98.011	97.792
6.625	98.326	98.217	98.045	97.826
6.750	98.361	98.252	98.080	97.861
6.875	98.574	98.465	98.293	98.074
7.000	98.787	98.678	98.506	98.287

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

Forward Lending

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

Effective: Monday, June 22, 2026

Jumbo Hauler Pricing

Jumbo Hauler 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.287	97.225	97.350
6.125	97.912	97.850	97.975
6.250	98.450	98.388	98.513
6.375	98.950	98.888	99.013
6.500	99.387	99.325	99.450
6.625	99.785	99.723	99.848
6.750	100.176	100.114	100.239
6.875	100.559	100.497	100.622
7.000	100.934	100.872	100.997
7.125	101.301	101.239	101.364
7.250	101.660	101.598	101.723
7.375	102.012	101.950	102.075
7.500	102.356	102.294	102.419
7.625	102.692	102.630	102.755
7.750	103.020	102.958	103.083
7.875	103.340	103.278	103.403
8.000	103.621	103.559	103.684
8.125	103.871	103.809	103.934
8.250	104.121	104.059	104.184

Jumbo Hauler 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.287	97.225	97.350
6.125	97.912	97.850	97.975
6.250	98.450	98.388	98.513
6.375	98.950	98.888	99.013
6.500	99.387	99.325	99.450
6.625	99.785	99.723	99.848
6.750	100.176	100.114	100.239
6.875	100.559	100.497	100.622
7.000	100.934	100.872	100.997
7.125	101.301	101.239	101.364
7.250	101.660	101.598	101.723
7.375	102.012	101.950	102.075
7.500	102.356	102.294	102.419
7.625	102.692	102.630	102.755
7.750	103.020	102.958	103.083
7.875	103.340	103.278	103.403
8.000	103.621	103.559	103.684
8.125	103.871	103.809	103.934
8.250	104.121	104.059	104.184

Jumbo Hauler 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.287	97.225	97.350
6.125	97.912	97.850	97.975
6.250	98.450	98.388	98.513
6.375	98.950	98.888	99.013
6.500	99.387	99.325	99.450
6.625	99.785	99.723	99.848
6.750	100.176	100.114	100.239
6.875	100.559	100.497	100.622
7.000	100.934	100.872	100.997
7.125	101.301	101.239	101.364
7.250	101.660	101.598	101.723
7.375	102.012	101.950	102.075
7.500	102.356	102.294	102.419
7.625	102.692	102.630	102.755
7.750	103.020	102.958	103.083
7.875	103.340	103.278	103.403
8.000	103.621	103.559	103.684
8.125	103.871	103.809	103.934
8.250	104.121	104.059	104.184

Jumbo Hauler 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.537	97.475	97.600
6.125	98.162	98.100	98.225
6.250	98.700	98.638	98.763
6.375	99.200	99.138	99.263
6.500	99.637	99.575	99.700
6.625	100.035	99.973	100.098
6.750	100.426	100.364	100.489
6.875	100.809	100.747	100.872
7.000	101.184	101.122	101.247
7.125	101.551	101.489	101.614
7.250	101.910	101.848	101.973
7.375	102.262	102.200	102.325
7.500	102.606	102.544	102.669
7.625	102.942	102.880	103.005
7.750	103.270	103.208	103.333
7.875	103.590	103.528	103.653
8.000	103.871	103.809	103.934
8.125	104.121	104.059	104.184
8.250	104.371	104.309	104.434

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