



Ratesheet Code: RS-WS

Effective Date: 6/25/26 7:47 AM

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Lock Expiration Days	
15 Day	07/09/26
30 Day	07/24/26
45 Day	08/10/26
60 Day	08/23/26

Allowable Fees

Click Here
Re-lock Fee
(0.250)
Lock Extension Fees
0.02 Per Day
Max extension 30 days and / or 10 times, whichever comes first.
Lock Desk Hours
8:00 AM - 6:00 PM PST
Lock Request Hours
8:00 AM - 8:59 PM PST**

Contact List

Corporate Headquarters:	Phone: 800-760-1833 Email: inquiries@forwardlendingmtg.com
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Prime Loan Scenarios:	Phone: Email Only Email: scenarios@forwardlendingmtg.com
NonQm Scenarios:	Phone: Email Only Email: nonqmscenarios@forwardlendingmtg.com
Bank Statement Calc:	Phone: Email Only Email: bankstatementreview@forwardlendingmtg.com
Jumbo Scenarios:	Phone: Email Only Email: jumboscenarios@forwardlendingmtg.com
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Funding Department:	Phone: Email Only Email: funding@forwardlendingmtg.com
Submission Desk:	Phone: Email Only Email: submissions@forwardlendingmtg.com

Mortgage Clause

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

Lender ID Number

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

2025 FHA/VA Loan Limits

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

Maximum Loan Limits

[FHA Mortgage Limits for all Counties](#)

2026 Conforming Loan Limits

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

FHA Condo Search

[FHA Approved Condo Search](#)

Price Movement

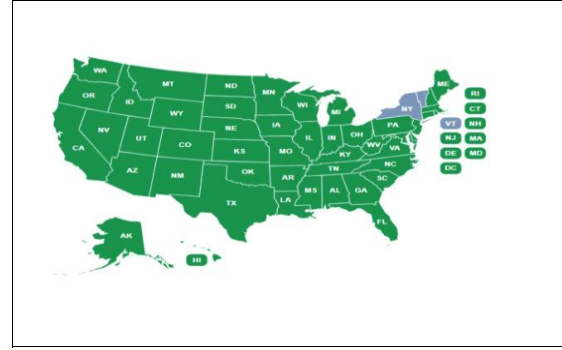
Conventional	Previous	Current	Change
6.125	100.200	100.411	0.211
Government			
5.625	99.770	100.026	0.257
Alt			
6.625	100.094	100.094	0.000
DSCR			
7.999	100.050	100.050	0.000

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

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

Approved States



Temporary Property Eligibility Restrictions

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

Annual Mortgage Insurance Premium (MIP)

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

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



Effective: June 25, 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	94.813	94.770	94.724	94.674	4.875	94.399	94.356	94.310	94.260	5.750	99.722	99.644	99.563	99.477
4.990	95.440	95.397	95.351	95.301	4.990	95.026	94.983	94.937	94.887	5.875	100.236	100.158	100.078	99.991
5.125	96.121	96.078	96.032	95.982	5.125	95.731	95.689	95.642	95.593	5.990	100.672	100.594	100.514	100.427
5.250	96.488	96.445	96.393	96.338	5.250	96.109	96.066	96.015	95.959	6.125	101.126	101.048	100.967	100.881
5.375	97.123	97.080	97.028	96.973	5.375	96.755	96.712	96.661	96.606	6.250	101.007	100.908	100.812	100.709
5.500	97.728	97.685	97.634	97.579	5.500	97.360	97.317	97.265	97.210	6.375	101.563	101.465	101.368	101.265
5.625	98.254	98.211	98.160	98.105	5.625	97.928	97.885	97.833	97.778	6.500	101.959	101.860	101.764	101.660
5.750	98.922	98.872	98.819	98.762	5.750	98.593	98.543	98.490	98.433	6.625	102.200	102.102	102.005	101.902
5.875	99.481	99.431	99.378	99.321	5.875	99.148	99.098	99.045	98.988	6.750	102.277	102.132	102.032	101.925
5.990	99.946	99.897	99.843	99.786	5.990	99.614	99.564	99.511	99.454	6.875	102.519	102.375	102.275	102.168
6.125	100.461	100.411	100.358	100.301	6.125	100.116	100.066	100.013	99.956	6.990	102.977	102.832	102.732	102.626
6.250	100.748	100.678	100.609	100.535	6.250	100.403	100.333	100.264	100.190	7.125	103.311	103.166	103.066	102.959
6.375	101.330	101.260	101.191	101.117	6.375	100.985	100.915	100.846	100.772	7.250	103.816	103.570	103.432	103.284
6.500	101.749	101.679	101.610	101.536	6.500	101.404	101.334	101.265	101.191	7.375	104.188	103.943	103.805	103.657
6.625	102.002	101.931	101.863	101.789	6.625	101.657	101.586	101.518	101.444	7.500	104.469	104.223	104.085	103.937
6.750	102.405	102.287	102.195	102.096	6.750	102.060	101.942	101.850	101.751	7.625	104.586	104.340	104.202	104.054
6.875	102.533	102.415	102.323	102.224	6.875	102.188	102.070	101.978	101.879	7.750	104.902	104.716	104.619	104.516
6.990	102.953	102.835	102.743	102.644	6.990	102.608	102.490	102.398	102.299	7.875	105.163	105.001	104.911	104.814
7.125	103.305	103.187	103.095	102.996	7.125	102.960	102.842	102.750	102.651	7.990	105.252	105.111	105.027	104.937
7.250	103.933	103.687	103.549	103.401	7.250	103.588	103.342	103.204	103.056	8.125	105.488	105.363	105.284	105.199
7.375	104.211	103.965	103.827	103.680	7.375	103.866	103.620	103.482	103.335					
7.500	104.545	104.299	104.161	104.014	7.500	104.200	103.954	103.816	103.669					
7.625	104.824	104.578	104.440	104.292	7.625	104.479	104.233	104.095	103.947					

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	97.825	97.785	97.739	97.689	5.990	100.681	100.608	100.532	100.451	5.750	98.572	98.522	98.469	98.412
4.990	98.210	98.170	98.123	98.072	6.125	100.874	100.801	100.729	100.651	5.875	99.131	99.081	99.028	98.971
5.125	98.643	98.602	98.555	98.505	6.250	101.145	101.092	101.040	100.984	5.990	99.596	99.547	99.493	99.436
5.250	99.057	98.998	98.938	98.875	6.375	101.489	101.436	101.384	101.328	6.125	100.111	100.061	100.008	99.951
5.375	99.462	99.402	99.340	99.273	6.500	101.697	101.644	101.592	101.536	6.250	100.398	100.328	100.259	100.185
5.500	99.844	99.784	99.722	99.655	6.625	101.771	101.718	101.666	101.610	6.375	100.980	100.910	100.841	100.767
5.625	100.203	100.143	100.081	100.015	6.750	102.077	102.024	101.971	101.915	6.500	101.420	101.350	101.281	101.207
5.750	100.529	100.469	100.407	100.341	6.875	102.113	102.060	102.008	101.952	6.625	101.719	101.649	101.580	101.506
5.875	100.826	100.766	100.704	100.638	6.990	102.392	102.339	102.287	102.231	6.750	102.055	101.937	101.845	101.746
5.990	101.088	101.028	100.966	100.899	7.125	102.539	102.486	102.434	102.378	6.875	102.183	102.065	101.973	101.874
6.125	101.347	101.287	101.225	101.159	7.250	102.571	102.518	102.460	102.398	6.990	102.630	102.512	102.420	102.321
6.250	101.544	101.491	101.433	101.371	7.375	102.705	102.652	102.594	102.531	7.125	103.037	102.919	102.827	102.728
6.375	101.934	101.881	101.822	101.760	7.500	102.765	102.712	102.654	102.592	7.250	103.583	103.337	103.199	103.051
6.500	102.179	102.126	102.068	102.006	7.625	102.578	102.524	102.466	102.404	7.375	103.861	103.615	103.477	103.330
6.625	102.268	102.214	102.156	102.094	7.750	102.689	102.635	102.577	102.515	7.500	104.195	103.949	103.811	103.664
6.750	102.573	102.520	102.468	102.412	7.875	102.802	102.748	102.690	102.628	7.625	104.474	104.228	104.090	103.942
6.875	102.663	102.610	102.557	102.501	7.990	102.780	102.726	102.668	102.607	7.750	104.651	104.497	104.410	104.316
6.990	102.986	102.933	102.881	102.825	8.125	102.903	102.849	102.792	102.730	7.875	104.901	104.773	104.692	104.606
										7.990	104.978	104.874	104.800	104.721
										8.125	105.007	104.920	104.851	104.777

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	96.348	96.305	96.253	96.198	4.875	93.824	93.781	93.735	93.685	5.750	99.647	99.569	99.488	99.402
5.500	96.953	96.910	96.859	96.804	4.990	94.451	94.408	94.362	94.312	5.875	100.161	100.083	100.003	99.916
5.625	97.479	97.436	97.385	97.330	5.125	95.156	95.114	95.067	95.018	5.990	100.597	100.519	100.439	100.352
5.750	98.147	98.097	98.044	97.987	5.250	95.534	95.491	95.440	95.384	6.125	101.051	100.973	100.892	100.806
5.875	98.706	98.656	98.603	98.546	5.375	96.180	96.137	96.086	96.031	6.250	100.932	100.833	100.737	100.634
5.990	99.171	99.122	99.068	99.011	5.500	96.785	96.742	96.690	96.635	6.375	101.488	101.390	101.293	101.190
6.125	99.686	99.636	99.583	99.526	5.625	97.353	97.310	97.258	97.203	6.500	101.884	101.785	101.689	101.585
6.250	99.973	99.903	99.834	99.760	5.750	98.018	97.968	97.915	97.858	6.625	102.125	102.027	101.930	101.827
6.375	100.555	100.485	100.416	100.342	5.875	98.573	98.523	98.470	98.413	6.750	102.202	102.057	101.957	101.850
6.500	100.974	100.904	100.835	100.761	5.990	99.039	98.989	98.936	98.879	6.875	102.444	102.300	102.200	102.093
6.625	101.227	101.156	101.088	101.014	6.125	99.541	99.491	99.438	99.381	6.990	102.902	102.757	102.657	102.551
6.750	101.630	101.512	101.420	101.321	6.250	99.828	99.758	99.689	99.615	7.125	103.236	103.091	102.991	102.884
6.875	101.758	101.640	101.548	101.449	6.375	100.410	100.340	100.271	100.197	7.250	103.741	103.495	103.357	103.209
6.990	102.178	102.060	101.968	101.869	6.500	100.829	100.759	100.690	100.616	7.375	104.113	103.868	103.730	103.582
7.125	102.530	102.412	102.320	102.221	6.625	101.082	101.011	100.943	100.869	7.500	104.394	104.148	104.010	103.862
7.250	103.158	102.912	102.774	102.626	6.750	101.485	101.367	101.275	101.176	7.625	104.511	104.265	104.127	103.979
7.375	103.436	103.190	103.052	102.905	6.875	101.613	101.495	101.403	101.304	7.750	104.827	104.641	104.544	104.441
7.500	103.770	103.524	103.386	103.239	6.990	102.033	101.915	101.823	101.724	7.875	105.088	104.926	104.836	104.739
7.625	104.049	103.803	103.665	103.517	7.125	102.385	102.267	102.175	102.076	7.990	105.177	105.036	104.952	104.862
7.750	104.226	104.072	103.985	103.891	7.250	103.013	102.767	102.629	102.481	8.125	105.413	105.288	105.209	105.124
7.875	104.476	104.348	104.267	104.181	7.375	103.291	103.045	102.907	102.760					
7.990	104.553	104.449	104.375	104.296	7.500	103.625	103.379	103.241	103.094					
8.125	104.582	104.495	104.426	104.352	7.625	103.904	103.658	103.520	103.372					

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						



Effective: June 25, 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	97.869	97.818	97.755	97.687	5.500	95.804	95.754	95.691	95.623	5.375	95.308	95.257	95.194	95.126
5.625	98.499	98.448	98.385	98.317	5.625	96.449	96.398	96.335	96.267	5.500	95.969	95.918	95.855	95.787
5.750	98.956	98.906	98.843	98.775	5.750	96.900	96.850	96.787	96.719	5.625	96.599	96.548	96.485	96.417
5.875	99.491	99.441	99.377	99.309	5.875	97.421	97.371	97.307	97.239	5.750	97.045	96.994	96.931	96.863
5.990	100.043	99.993	99.929	99.861	5.990	97.973	97.923	97.859	97.791	5.875	97.573	97.522	97.459	97.391
6.125	100.503	100.453	100.390	100.322	6.125	98.433	98.383	98.320	98.252	5.990	98.124	98.074	98.011	97.943
6.250	100.402	100.303	100.207	100.104	6.250	98.332	98.233	98.137	98.034	6.125	98.606	98.555	98.492	98.424
6.375	100.837	100.738	100.641	100.538	6.375	98.767	98.668	98.571	98.468	6.250	98.517	98.418	98.321	98.218
6.500	101.212	101.113	101.016	100.913	6.500	99.142	99.043	98.946	98.843	6.375	98.965	98.866	98.769	98.666
6.625	101.616	101.507	101.408	101.302	6.625	99.546	99.437	99.338	99.232	6.500	99.341	99.242	99.146	99.043
6.750	102.090	101.944	101.824	101.696	6.750	100.020	99.874	99.754	99.626	6.625	99.731	99.623	99.524	99.417
6.875	102.304	102.158	102.038	101.910	6.875	100.234	100.088	99.968	99.840	6.750	100.224	100.077	99.958	99.829
6.990	102.509	102.363	102.243	102.115	6.990	100.439	100.293	100.173	100.045	6.875	100.457	100.311	100.191	100.063
7.125	102.829	102.683	102.563	102.435	7.125	100.759	100.613	100.493	100.365	6.990	100.692	100.545	100.426	100.297
7.250	101.914	101.655	101.504	101.341	7.250	99.844	99.585	99.434	99.271	7.125	100.981	100.835	100.715	100.587
7.375	102.546	102.251	102.089	101.916	7.375	100.476	100.181	100.019	99.846	7.250	100.082	99.824	99.672	99.510
7.500	102.711	102.409	102.223	102.023	7.500	100.641	100.339	100.153	99.953	7.375	100.731	100.436	100.274	100.101
7.625	102.831	102.529	102.336	102.129	7.625	100.761	100.459	100.266	100.059	7.500	100.985	100.683	100.497	100.297
7.750	103.728	103.426	103.233	103.026	7.750	101.658	101.356	101.163	100.956	7.625	100.743	100.441	100.248	100.041
7.875	103.915	103.613	103.420	103.213	7.875	101.845	101.543	101.350	101.143	7.750	101.636	101.333	101.140	100.933
7.990	102.783	102.480	102.287	102.080	7.990	100.713	100.410	100.217	100.010	7.875	101.817	101.515	101.322	101.115
8.125	102.684	102.382	102.189	101.982	8.125	100.549	100.247	100.054	99.847	7.990	100.677	100.375	100.181	99.974

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	98.890	98.817	98.741	98.660	5.990	98.281	98.208	98.133	98.051
6.125	99.099	99.026	98.950	98.869	6.125	98.511	98.438	98.362	98.281
6.250	99.159	99.092	99.021	98.944	6.250	98.584	98.517	98.445	98.368
6.375	99.361	99.294	99.222	99.145	6.375	98.799	98.732	98.660	98.583
6.500	99.513	99.446	99.374	99.297	6.500	98.952	98.885	98.814	98.737
6.625	99.709	99.642	99.570	99.493	6.625	99.134	99.068	98.996	98.919
6.750	99.837	99.770	99.704	99.634	6.750	99.280	99.214	99.148	99.077
6.875	99.976	99.910	99.844	99.773	6.875	99.439	99.373	99.307	99.236
6.990	100.022	99.956	99.890	99.819	6.990	99.515	99.448	99.382	99.312
7.125	100.176	100.110	100.044	99.973	7.125	99.638	99.572	99.506	99.435
7.250	99.862	99.795	99.723	99.646	7.250	99.340	99.274	99.202	99.125
7.375	100.340	100.273	100.201	100.124	7.375	99.834	99.768	99.696	99.619
7.500	100.300	100.233	100.162	100.085	7.500	99.884	99.818	99.746	99.669
7.625	100.248	100.181	100.109	100.032	7.625	99.364	99.298	99.226	99.149
7.750	101.226	101.160	101.088	101.011	7.750	100.349	100.282	100.211	100.134
7.875	101.307	101.240	101.168	101.091	7.875	100.436	100.369	100.297	100.220
7.990	100.106	100.040	99.968	99.891	7.990	99.240	99.173	99.101	99.024

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	94.713	94.670	94.624	94.574	5.375	97.158	97.107	97.044	96.976	5.375	96.323	96.280	96.228	96.173
4.990	95.340	95.297	95.251	95.201	5.500	97.819	97.768	97.705	97.637	5.500	96.928	96.885	96.834	96.779
5.125	96.021	95.978	95.932	95.882	5.625	98.449	98.398	98.335	98.267	5.625	97.454	97.411	97.360	97.305
5.250	96.388	96.345	96.293	96.238	5.750	98.906	98.856	98.793	98.725	5.750	98.122	98.072	98.019	97.962
5.375	97.023	96.980	96.928	96.873	5.875	99.441	99.391	99.327	99.259	5.875	98.681	98.631	98.578	98.521
5.500	97.628	97.585	97.534	97.479	5.990	99.993	99.943	99.879	99.811	5.990	99.146	99.097	99.043	98.986
5.625	98.154	98.111	98.060	98.005	6.125	100.453	100.403	100.340	100.272	6.125	99.661	99.611	99.558	99.501
5.750	98.822	98.772	98.719	98.662	6.250	100.352	100.253	100.157	100.054	6.250	99.948	99.878	99.809	99.735
5.875	99.381	99.331	99.278	99.221	6.375	100.787	100.688	100.591	100.488	6.375	100.530	100.460	100.391	100.317
5.990	99.846	99.797	99.743	99.686	6.500	101.162	101.063	100.966	100.863	6.500	100.949	100.879	100.810	100.736
6.125	100.361	100.311	100.258	100.201	6.625	101.566	101.457	101.358	101.252	6.625	101.202	101.131	101.063	100.989
6.250	100.648	100.578	100.509	100.435	6.750	102.040	101.894	101.774	101.646	6.750	101.605	101.487	101.395	101.296
6.375	101.230	101.160	101.091	101.017	6.875	102.254	102.108	101.988	101.860	6.875	101.733	101.615	101.523	101.424
6.500	101.649	101.579	101.510	101.436	6.990	102.459	102.313	102.193	102.065	6.990	102.153	102.035	101.943	101.844
6.625	101.902	101.831	101.763	101.689	7.125	102.779	102.633	102.513	102.385	7.125	102.505	102.387	102.295	102.196
6.750	102.305	102.187	102.095	101.996	7.250	101.864	101.605	101.454	101.291	7.250	103.133	102.887	102.749	102.601
6.875	102.433	102.315	102.223	102.124	7.375	102.496	102.201	102.039	101.866	7.375	103.411	103.165	103.027	102.880
6.990	102.853	102.735	102.643	102.544	7.500	102.661	102.359	102.173	101.973	7.500	103.745	103.499	103.361	103.214
7.125	103.205	103.087	102.995	102.896	7.625	102.781	102.479	102.286	102.079	7.625	104.024	103.778	103.640	103.492
7.250	103.833	103.587	103.449	103.301	7.750	103.678	103.376	103.183	102.976	7.750	104.201	104.047	103.960	103.866
7.375	104.111	103.865	103.727	103.580	7.875	103.865	103.563	103.370	103.163	7.875	104.451	104.323	104.242	104.156
7.500	104.445	104.199	104.061	103.914	7.990	102.733	102.430	102.237	102.030	7.990	104.528	104.424	104.350	104.271
7.625	104.724	104.478	104.340	104.192	8.125	102.634	102.332	102.139	101.932	8.125	104.557	104.470	104.401	104.327

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEReady 30 YR FIXED 1:0 BUYDOWN (R101-BE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.713	94.670	94.624	94.574	5.500	97.819	97.768	97.705	97.637	5.375	96.323	96.280	96.228	96.173
4.990	95.340	95.297	95.251	95.201	5.625	98.449	98.398	98.335	98.267	5.500	96.928	96.885	96.834	96.779
5.125	96.021	95.978	95.932	95.882	5.750	98.906	98.856	98.793	98.725	5.625	97.454	97.411	97.360	97.305
5.250	96.388	96.345	96.293	96.238	5.875	99.441	99.391	99.327	99.259	5.750	98.122	98.072	98.019	97.962
5.375	97.023	96.980	96.928	96.873	5.990	99.993	99.943	99.879	99.811	5.875	98.681	98.631	98.578	98.521
5.500	97.628	97.585	97.534	97.479	6.125	100.453	100.403	100.340	100.272	5.990	99.146	99.097	99.043	98.986
5.625	98.154	98.111	98.060	98.005	6.250	100.352	100.253	100.157	100.054	6.125	99.661	99.611	99.558	99.501
5.750	98.822	98.772	98.719	98.662	6.375	100.787	100.688	100.591	100.488	6.250	99.948	99.878	9	



SELECT PRICING

Effective: June 25, 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	95.063	95.020	94.974	94.924	4.875	98.075	98.035	97.989	97.939
4.990	95.690	95.647	95.601	95.551	4.990	98.460	98.420	98.373	98.322
5.125	96.371	96.328	96.282	96.232	5.125	98.893	98.852	98.805	98.755
5.250	96.738	96.695	96.643	96.588	5.250	99.307	99.248	99.188	99.125
5.375	97.373	97.330	97.278	97.223	5.375	99.712	99.652	99.590	99.523
5.500	97.978	97.935	97.884	97.829	5.500	100.094	100.034	99.972	99.905
5.625	98.504	98.461	98.410	98.355	5.625	100.453	100.393	100.331	100.265
5.750	99.172	99.122	99.069	99.012	5.750	100.779	100.719	100.657	100.591
5.875	99.731	99.681	99.628	99.571	5.875	101.076	101.016	100.954	100.888
5.990	100.196	100.147	100.093	100.036	5.990	101.338	101.278	101.216	101.149
6.125	100.711	100.661	100.608	100.551	6.125	101.597	101.537	101.475	101.409
6.250	100.998	100.928	100.859	100.785	6.250	101.794	101.741	101.683	101.621
6.375	101.580	101.510	101.441	101.367	6.375	102.184	102.131	102.072	102.010
6.500	101.999	101.929	101.860	101.786	6.500	102.429	102.376	102.318	102.256
6.625	102.252	102.181	102.113	102.039	6.625	102.518	102.464	102.406	102.344
6.750	102.655	102.537	102.445	102.346	6.750	102.823	102.770	102.718	102.662
6.875	102.783	102.665	102.573	102.474	6.875	102.913	102.860	102.807	102.751
6.990	103.203	103.085	102.993	102.894					
7.125	103.555	103.437	103.345	103.246					
7.250	104.183	103.937	103.799	103.651					
7.375	104.461	104.215	104.077	103.930					
7.500	104.795	104.549	104.411	104.264					
7.625	105.074	104.828	104.690	104.542					
7.750	105.251	105.097	105.010	104.916					
7.875	105.501	105.373	105.292	105.206					

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	98.119	98.068	98.005	97.937	5.990	99.140	99.067	98.991	98.910
5.625	98.749	98.698	98.635	98.567	6.125	99.349	99.276	99.200	99.119
5.750	99.206	99.156	99.093	99.025	6.250	99.409	99.342	99.271	99.194
5.875	99.741	99.691	99.627	99.559	6.375	99.611	99.544	99.472	99.395
5.990	100.293	100.243	100.179	100.111	6.500	99.763	99.696	99.624	99.547
6.125	100.753	100.703	100.640	100.572	6.625	99.959	99.892	99.820	99.743
6.250	100.652	100.553	100.457	100.354	6.750	100.087	100.020	99.954	99.884
6.375	101.087	100.988	100.891	100.788	6.875	100.226	100.160	100.094	100.023
6.500	101.462	101.363	101.266	101.163	6.990	100.272	100.206	100.140	100.069
6.625	101.866	101.757	101.658	101.552	7.125	100.426	100.360	100.294	100.223
6.750	102.340	102.194	102.074	101.946	7.250	100.112	100.045	99.973	99.896
6.875	102.554	102.408	102.288	102.160	7.375	100.590	100.523	100.451	100.374
6.990	102.759	102.613	102.493	102.365	7.500	100.550	100.483	100.412	100.335
7.125	103.079	102.933	102.813	102.685	7.625	100.498	100.431	100.359	100.282
7.250	102.164	101.905	101.754	101.591	7.750	101.476	101.410	101.338	101.261
7.375	102.796	102.501	102.339	102.166	7.875	101.557	101.490	101.418	101.341
7.500	102.961	102.659	102.473	102.273					
7.625	103.081	102.779	102.586	102.379					
7.750	103.978	103.676	103.483	103.276					
7.875	104.165	103.863	103.670	103.463					
7.990	103.033	102.730	102.537	102.330					
8.125	102.934	102.632	102.439	102.232					

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	94.963	94.920	94.874	94.824	5.500	98.069	98.018	97.955	97.887
4.990	95.590	95.547	95.501	95.451	5.625	98.699	98.648	98.585	98.517
5.125	96.271	96.228	96.182	96.132	5.750	99.156	99.106	99.043	98.975
5.250	96.638	96.595	96.543	96.488	5.875	99.691	99.641	99.577	99.509
5.375	97.273	97.230	97.178	97.123	5.990	100.243	100.193	100.129	100.061
5.500	97.878	97.835	97.784	97.729	6.125	100.703	100.653	100.590	100.522
5.625	98.404	98.361	98.310	98.255	6.250	100.602	100.503	100.407	100.304
5.750	99.072	99.022	98.969	98.912	6.375	101.037	100.938	100.841	100.738
5.875	99.631	99.581	99.528	99.471	6.500	101.412	101.313	101.216	101.113
5.990	100.096	100.047	99.993	99.936	6.625	101.816	101.707	101.608	101.502
6.125	100.611	100.561	100.508	100.451	6.750	102.290	102.144	102.024	101.896
6.250	100.898	100.828	100.759	100.685	6.875	102.504	102.358	102.238	102.110
6.375	101.480	101.410	101.341	101.267	6.990	102.709	102.563	102.443	102.315
6.500	101.899	101.829	101.760	101.686	7.125	103.029	102.883	102.763	102.635
6.625	102.152	102.081	102.013	101.939	7.250	102.114	101.855	101.704	101.541
6.750	102.555	102.437	102.345	102.246	7.375	102.746	102.451	102.289	102.116
6.875	102.683	102.565	102.473	102.374	7.500	102.911	102.609	102.423	102.223
6.990	103.103	102.985	102.893	102.794	7.625	103.031	102.729	102.536	102.329
7.125	103.455	103.337	103.245	103.146	7.750	103.928	103.626	103.433	103.226
7.250	104.083	103.837	103.699	103.551	7.875	104.115	103.813	103.620	103.413
7.375	104.361	104.115	103.977	103.830	7.990	102.983	102.680	102.487	102.280
7.500	104.695	104.449	104.311	104.164	8.125	102.884	102.582	102.389	102.182
7.625	104.974	104.728	104.590	104.442					

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	94.963	94.920	94.874	94.824	5.500	98.069	98.018	97.955	97.887
4.990	95.590	95.547	95.501	95.451	5.625	98.699	98.648	98.585	98.517
5.125	96.271	96.228	96.182	96.132	5.750	99.156	99.106	99.043	98.975
5.250	96.638	96.595	96.543	96.488	5.875	99.691	99.641	99.577	99.509
5.375	97.273	97.230	97.178	97.123	5.990	100.243	100.193	100.129	100.061
5.500	97.878	97.835	97.784	97.729	6.125	100.703	100.653	100.590	100.522
5.625	98.404	98.361	98.310	98.255	6.250	100.602	100.503	100.407	100.304
5.750	99.072	99.022	98.969	98.912	6.375	101.037	100.938	100.841	100.738
5.875	99.631	99.581	99.528	99.471	6.500	101.412	101.313	101.216	101.113
5.990	100.096	100.047	99.993	99.936	6.625	101.816	101.707	101.608	101.502
6.125	100.611	100.561	100.508	100.451	6.750	102.290	102.144	102.024	101.896
6.250	100.898	100.828	100.759	100.685	6.875	102.504	102.358	102.238	102.110
6.375	101.480	101.410	101.341	101.267	6.990	102.709	102.563	102.443	102.315
6.500	101.899	101.829	101.760	101.686	7.125	103.029	102.883	102.763	102.635
6.625	102.152	102.081	102.013	101.939	7.250	102.114	101.855	101.704	101.541
6.750	102.555	102.437	102.345	102.246	7.375	102.746	102.451	102.289	102.116
6.875	102.683	102.565	102.473	102.374	7.500	102.911	102.609	102.423	102.223
6.990	103.103	102.985	102.893	102.794	7.625	103.031	102.729	102.536	102.329
7.125	103.455	103.337	103.245	103.146	7.750	103.928	103.626	103.433	103.226
7.250	104.083	103.837	103.699	103.551	7.875	104.115	103.813	103.620	103.413
7.375	104.361	104.115	103.977	103.830	7.990	102.983	102.680	102.487	102.280
7.500	104.695	104.449	104.311	104.164	8.125	102.884	102.582	102.389	102.182
7.625	104.974	104.728	104.590	104.442	8.250	102.530	102.403	102.274	102.135



Effective: June 25, 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	94.813	94.770	94.724	94.674	4.875	94.399	94.356	94.310	94.260	5.500	98.836	98.765	98.686	98.601
4.990	95.440	95.397	95.351	95.301	4.990	95.026	94.983	94.937	94.887	5.625	99.344	99.273	99.194	99.109
5.125	96.121	96.078	96.032	95.982	5.125	95.731	95.689	95.642	95.593	5.750	99.722	99.644	99.563	99.477
5.250	96.488	96.445	96.393	96.338	5.250	96.109	96.066	96.015	95.959	5.875	100.236	100.158	100.078	99.991
5.375	97.123	97.080	97.028	96.973	5.375	96.755	96.712	96.661	96.606	5.990	100.672	100.594	100.514	100.427
5.500	97.728	97.685	97.634	97.579	5.500	97.360	97.317	97.265	97.210	6.125	101.126	101.048	100.967	100.881
5.625	98.254	98.211	98.160	98.105	5.625	97.928	97.885	97.833	97.778	6.250	101.007	100.908	100.812	100.709
5.750	98.922	98.872	98.819	98.762	5.750	98.593	98.543	98.490	98.433	6.375	101.563	101.465	101.368	101.265
5.875	99.481	99.431	99.378	99.321	5.875	99.148	99.098	99.045	98.988	6.500	101.959	101.860	101.764	101.660
5.990	99.946	99.897	99.843	99.786	5.990	99.614	99.564	99.511	99.454	6.625	102.200	102.102	102.005	101.902
6.125	100.461	100.411	100.358	100.301	6.125	100.116	100.066	100.013	99.956	6.750	102.277	102.132	102.032	101.925
6.250	100.748	100.678	100.609	100.535	6.250	100.403	100.333	100.264	100.190	6.875	102.519	102.375	102.275	102.168
6.375	101.330	101.260	101.191	101.117	6.375	100.985	100.915	100.846	100.772	6.990	102.977	102.832	102.732	102.626
6.500	101.749	101.679	101.610	101.536	6.500	101.404	101.334	101.265	101.191	7.125	103.311	103.166	103.066	102.959
6.625	102.002	101.931	101.863	101.789	6.625	101.657	101.586	101.518	101.444	7.250	103.816	103.570	103.432	103.284
6.750	102.405	102.287	102.195	102.096	6.750	102.060	101.942	101.850	101.751	7.375	104.188	103.943	103.805	103.657
6.875	102.533	102.415	102.323	102.224	6.875	102.188	102.070	101.978	101.879	7.500	104.469	104.223	104.085	103.937
6.990	102.953	102.835	102.743	102.644	6.990	102.608	102.490	102.398	102.299	7.625	104.586	104.340	104.202	104.054
7.125	103.305	103.187	103.095	102.996	7.125	102.960	102.842	102.750	102.651	7.750	104.902	104.716	104.619	104.516
7.250	103.933	103.687	103.549	103.401	7.250	103.588	103.342	103.204	103.056	7.875	105.163	105.001	104.911	104.814
7.375	104.211	103.965	103.827	103.680	7.375	103.866	103.620	103.482	103.335	7.990	105.252	105.111	105.027	104.937
7.500	104.545	104.299	104.161	104.014	7.500	104.200	103.954	103.816	103.669	8.125	105.488	105.363	105.284	105.199
7.625	104.824	104.578	104.440	104.292	7.625	104.479	104.233	104.095	103.947					
7.750	105.001	104.847	104.760	104.666	7.750	104.656	104.502	104.415	104.321					
7.875	105.251	105.123	105.042	104.956	7.875	104.906	104.778	104.697	104.611					
7.990	105.328	105.224	105.150	105.071	7.990	104.983	104.879	104.805	104.726					
8.125	105.357	105.270	105.201	105.127	8.125	104.959	104.872	104.803	104.729					

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	98.210	98.170	98.123	98.072	5.500	99.744	99.678	99.609	99.535	5.875	99.131	99.081	99.028	98.971
5.125	98.643	98.602	98.555	98.505	5.625	100.007	99.934	99.858	99.777	5.990	99.596	99.547	99.493	99.436
5.250	99.057	98.998	98.938	98.875	5.750	100.255	100.181	100.106	100.024	6.125	100.111	100.061	100.008	99.951
5.375	99.462	99.402	99.340	99.273	5.875	100.480	100.407	100.331	100.250	6.250	100.398	100.328	100.259	100.185
5.500	99.844	99.784	99.722	99.655	5.990	100.681	100.608	100.532	100.451	6.375	100.980	100.910	100.841	100.767
5.625	100.203	100.143	100.081	100.015	6.125	100.874	100.801	100.729	100.651	6.500	101.399	101.329	101.260	101.186
5.750	100.529	100.469	100.407	100.341	6.250	101.145	101.092	101.040	100.984	6.625	101.652	101.581	101.513	101.439
5.875	100.826	100.766	100.704	100.638	6.375	101.489	101.436	101.384	101.328	6.750	102.055	101.937	101.845	101.746
5.990	101.088	101.028	100.966	100.899	6.500	101.697	101.644	101.592	101.536	6.875	102.183	102.065	101.973	101.874
6.125	101.347	101.287	101.225	101.159	6.625	101.771	101.718	101.666	101.610	6.990	102.603	102.485	102.393	102.294
6.250	101.544	101.491	101.433	101.371	6.750	102.077	102.024	101.971	101.915	7.125	102.955	102.837	102.745	102.646
6.375	101.934	101.881	101.822	101.760	6.875	102.113	102.060	102.008	101.952	7.250	103.583	103.337	103.199	103.051
6.500	102.179	102.126	102.068	102.006	6.990	102.392	102.339	102.287	102.231	7.375	103.861	103.615	103.477	103.330
6.625	102.268	102.214	102.156	102.094	7.125	102.539	102.486	102.434	102.378	7.500	104.195	103.949	103.811	103.664
6.750	102.573	102.520	102.468	102.412	7.250	102.571	102.518	102.460	102.398	7.625	104.474	104.228	104.090	103.942
6.875	102.663	102.610	102.557	102.501						7.750	104.651	104.497	104.410	104.316
6.990	102.986	102.933	102.881	102.825						7.875	104.901	104.773	104.692	104.606
										7.990	104.978	104.874	104.800	104.721
										8.125	105.007	104.920	104.851	104.777

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	99.481	99.431	99.378	99.321
5.990	99.946	99.897	99.843	99.786
6.125	100.461	100.411	100.358	100.301
6.250	100.748	100.678	100.609	100.535
6.375	101.330	101.260	101.191	101.117
6.500	101.749	101.679	101.610	101.536
6.625	102.002	101.931	101.863	101.789
6.750	102.405	102.287	102.195	102.096
6.875	102.533	102.415	102.323	102.224
6.990	102.953	102.835	102.743	102.644
7.125	103.305	103.187	103.095	102.996
7.250	103.933	103.687	103.549	103.401
7.375	104.211	103.965	103.827	103.680
7.500	104.545	104.299	104.161	104.014
7.625	104.824	104.578	104.440	104.292
7.750	105.001	104.847	104.760	104.666
7.875	105.251	105.123	105.042	104.956
7.990	105.328	105.224	105.150	105.071
8.125	105.357	105.270	105.201	105.127

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	97.519	97.468	97.405	97.337	5.500	95.219	95.168	95.105	95.037	5.500	97.260	97.187	97.111	97.030
5.625	98.149	98.098	98.035	97.967	5.625	95.849	95.798	95.735	95.667	5.625	97.585	97.511	97.436	97.354
5.750	98.606	98.556	98.493	98.425	5.750	96.295	96.244	96.181	96.113	5.750	97.634	97.561	97.485	97.404
5.875	99.141	99.091	99.027	98.959	5.875	96.823	96.772	96.709	96.641	5.875	97.903	97.830	97.754	97.673
5.990	99.693	99.643	99.579	99.511	5.990	97.374	97.324	97.261	97.193	5.990	98.241	98.168	98.093	98.011
6.125	100.153	100.103	100.040	99.972	6.125	97.856	97.805	97.742	97.674	6.125	98.471	98.398	98.322	98.241
6.250	100.052	99.953	99.857	99.754	6.250	97.767	97.668	97.571	97.468	6.250	98.544	98.477	98.405	98.328
6.375	100.487	100.388	100.291	100.188	6.375	98.215	98.116	98.019	97.916	6.375	98.759	98.692	98.620	98.543
6.500	100.862	100.763	100.666	100.563	6.500	98.591	98.492	98.396	98.293	6.500	98.912	98.845	98.774	98.697
6.625	101.266	101.157	101.058	100.952	6.625	98.981	98.873	98.774	98.667	6.625	99.094	99.028	98.956	98.879
6.750	101.740	101.594	101.474	101.346	6.750	99.474	99.327	99.208	99.079	6.750	99.240	99.174	99.108	99.037
6.875	101.954	101.808	101.688	101.560	6.875	99.707	99.561	99.441	99.313	6.875	99.399	99.333	99.267	99.196
6.990	102.159	102.013	101.893	101.765	6.990	99.942	99.795	99.676	99.547	6.990	99.475	99.408	99.342	99.272
7.125	102.479	102.333	102.213	102.085	7.125	100.231	100.085	99.965	99.837	7.125	99.598	99.532	99.466	99.395
7.250	101.56													



Effective: June 25, 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	94.713	94.670	94.624	94.574	5.990	99.643	99.593	99.529	99.461	5.375	96.323	96.280	96.228	96.173
4.990	95.340	95.297	95.251	95.201	6.125	100.103	100.053	99.990	99.922	5.500	96.928	96.885	96.834	96.779
5.125	96.021	95.978	95.932	95.882	6.250	100.002	99.903	99.807	99.704	5.625	97.454	97.411	97.360	97.305
5.250	96.388	96.345	96.293	96.238	6.375	100.437	100.338	100.241	100.138	5.750	98.122	98.072	98.019	97.962
5.375	97.023	96.980	96.928	96.873	6.500	100.812	100.713	100.616	100.513	5.875	98.681	98.631	98.578	98.521
5.500	97.628	97.585	97.534	97.479	6.625	101.216	101.107	101.008	100.902	5.990	99.146	99.097	99.043	98.986
5.625	98.154	98.111	98.060	98.005	6.750	101.690	101.544	101.424	101.296	6.125	99.661	99.611	99.558	99.501
5.750	98.822	98.772	98.719	98.662	6.875	101.904	101.758	101.638	101.510	6.250	99.948	99.878	99.809	99.735
5.875	99.381	99.331	99.278	99.221	6.990	102.109	101.963	101.843	101.715	6.375	100.530	100.460	100.391	100.317
5.990	99.846	99.797	99.743	99.686	7.125	102.429	102.283	102.163	102.035	6.500	100.949	100.879	100.810	100.736
6.125	100.361	100.311	100.258	100.201	7.250	101.514	101.255	101.104	100.941	6.625	101.202	101.131	101.063	100.989
6.250	100.648	100.578	100.509	100.435	7.375	102.146	101.851	101.689	101.516	6.750	101.605	101.487	101.395	101.296
6.375	101.230	101.160	101.091	101.017	7.500	102.311	102.009	101.823	101.623	6.875	101.733	101.615	101.523	101.424
6.500	101.649	101.579	101.510	101.436	7.625	102.431	102.129	101.936	101.729	6.990	102.153	102.035	101.943	101.844
6.625	101.902	101.831	101.763	101.689	7.750	103.328	103.026	102.833	102.626	7.125	102.505	102.387	102.295	102.196
6.750	102.305	102.187	102.095	101.996	7.875	103.515	103.213	103.020	102.813	7.250	103.133	102.887	102.749	102.601
6.875	102.433	102.315	102.223	102.124	7.990	102.383	102.080	101.887	101.680	7.375	103.411	103.165	103.027	102.880
6.990	102.853	102.735	102.643	102.544	8.125	102.284	101.982	101.789	101.582	7.500	103.745	103.499	103.361	103.214
7.125	103.205	103.087	102.995	102.896	8.250	101.930	101.803	101.674	101.535	7.625	104.024	103.778	103.640	103.492
7.250	103.833	103.587	103.449	103.301						7.750	104.201	104.047	103.960	103.866
7.375	104.111	103.865	103.727	103.580						7.875	104.451	104.323	104.242	104.156
7.500	104.445	104.199	104.061	103.914						7.990	104.528	104.424	104.350	104.271
7.625	104.724	104.478	104.340	104.192						8.125	104.557	104.470	104.401	104.327

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	94.713	94.670	94.624	94.574	5.990	99.643	99.593	99.529	99.461	5.375	96.323	96.280	96.228	96.173
4.990	95.340	95.297	95.251	95.201	6.125	100.103	100.053	99.990	99.922	5.500	96.928	96.885	96.834	96.779
5.125	96.021	95.978	95.932	95.882	6.250	100.002	99.903	99.807	99.704	5.625	97.454	97.411	97.360	97.305
5.250	96.388	96.345	96.293	96.238	6.375	100.437	100.338	100.241	100.138	5.750	98.122	98.072	98.019	97.962
5.375	97.023	96.980	96.928	96.873	6.500	100.812	100.713	100.616	100.513	5.875	98.681	98.631	98.578	98.521
5.500	97.628	97.585	97.534	97.479	6.625	101.216	101.107	101.008	100.902	5.990	99.146	99.097	99.043	98.986
5.625	98.154	98.111	98.060	98.005	6.750	101.690	101.544	101.424	101.296	6.125	99.661	99.611	99.558	99.501
5.750	98.822	98.772	98.719	98.662	6.875	101.904	101.758	101.638	101.510	6.250	99.948	99.878	99.809	99.735
5.875	99.381	99.331	99.278	99.221	6.990	102.109	101.963	101.843	101.715	6.375	100.530	100.460	100.391	100.317
5.990	99.846	99.797	99.743	99.686	7.125	102.429	102.283	102.163	102.035	6.500	100.949	100.879	100.810	100.736
6.125	100.361	100.311	100.258	100.201	7.250	101.514	101.255	101.104	100.941	6.625	101.202	101.131	101.063	100.989
6.250	100.648	100.578	100.509	100.435	7.375	102.146	101.851	101.689	101.516	6.750	101.605	101.487	101.395	101.296
6.375	101.230	101.160	101.091	101.017	7.500	102.311	102.009	101.823	101.623	6.875	101.733	101.615	101.523	101.424
6.500	101.649	101.579	101.510	101.436	7.625	102.431	102.129	101.936	101.729	6.990	102.153	102.035	101.943	101.844
6.625	101.902	101.831	101.763	101.689	7.750	103.328	103.026	102.833	102.626	7.125	102.505	102.387	102.295	102.196
6.750	102.305	102.187	102.095	101.996	7.875	103.515	103.213	103.020	102.813	7.250	103.133	102.887	102.749	102.601
6.875	102.433	102.315	102.223	102.124	7.990	102.383	102.080	101.887	101.680	7.375	103.411	103.165	103.027	102.880
6.990	102.853	102.735	102.643	102.544	8.125	102.284	101.982	101.789	101.582	7.500	103.745	103.499	103.361	103.214
7.125	103.205	103.087	102.995	102.896	8.250	101.930	101.803	101.674	101.535	7.625	104.024	103.778	103.640	103.492
7.250	103.833	103.587	103.449	103.301	8.375	101.970	101.843	101.714	101.576	7.750	104.201	104.047	103.960	103.866
7.375	104.111	103.865	103.727	103.580	8.500	102.093	101.966	101.836	101.698	7.875	104.451	104.323	104.242	104.156
7.500	104.445	104.199	104.061	103.914	8.625	102.152	102.025	101.896	101.758	7.990	104.528	104.424	104.350	104.271
7.625	104.724	104.478	104.340	104.192	8.750	102.769	102.641	102.512	102.374	8.125	104.557	104.470	104.401	104.327



SELECT PRICING

Effective: June 25, 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	95.063	95.020	94.974	94.924	4.875	98.075	98.035	97.989	97.939
4.990	95.690	95.647	95.601	95.551	4.990	98.460	98.420	98.373	98.322
5.125	96.371	96.328	96.282	96.232	5.125	98.893	98.852	98.805	98.755
5.250	96.738	96.695	96.643	96.588	5.250	99.307	99.248	99.188	99.125
5.375	97.373	97.330	97.278	97.223	5.375	99.712	99.652	99.590	99.523
5.500	97.978	97.935	97.884	97.829	5.500	100.094	100.034	99.972	99.905
5.625	98.504	98.461	98.410	98.355	5.625	100.453	100.393	100.331	100.265
5.750	99.172	99.122	99.069	99.012	5.750	100.779	100.719	100.657	100.591
5.875	99.731	99.681	99.628	99.571	5.875	101.076	101.016	100.954	100.888
5.990	100.196	100.147	100.093	100.036	5.990	101.338	101.278	101.216	101.149
6.125	100.711	100.661	100.608	100.551	6.125	101.597	101.537	101.475	101.409
6.250	100.998	100.928	100.859	100.785	6.250	101.794	101.741	101.683	101.621
6.375	101.580	101.510	101.441	101.367	6.375	102.184	102.131	102.072	102.010
6.500	101.999	101.929	101.860	101.786	6.500	102.429	102.376	102.318	102.256
6.625	102.252	102.181	102.113	102.039	6.625	102.518	102.464	102.406	102.344
6.750	102.655	102.537	102.445	102.346	6.750	102.823	102.770	102.718	102.662
6.875	102.783	102.665	102.573	102.474	6.875	102.913	102.860	102.807	102.751
6.990	103.203	103.085	102.993	102.894	6.990	103.236	103.183	103.131	103.075
7.125	103.555	103.437	103.345	103.246	7.125	103.431	103.378	103.326	103.270
7.250	104.183	103.937	103.799	103.651	7.250	103.307	103.254	103.196	103.134
7.375	104.461	104.215	104.077	103.930					
7.500	104.795	104.549	104.411	104.264					
7.625	105.074	104.828	104.690	104.542					
7.750	105.251	105.097	105.010	104.916					
7.875	105.501	105.373	105.292	105.206					
7.990	105.578	105.474	105.400	105.321					
8.125	105.607	105.520	105.451	105.377					

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	97.769	97.718	97.655	97.587	5.990	98.491	98.418	98.343	98.261
5.625	98.399	98.348	98.285	98.217	6.125	98.721	98.648	98.572	98.491
5.750	98.856	98.806	98.743	98.675	6.250	98.794	98.727	98.655	98.578
5.875	99.391	99.341	99.277	99.209	6.375	99.009	98.942	98.870	98.793
5.990	99.943	99.893	99.829	99.761	6.500	99.162	99.095	99.024	98.947
6.125	100.403	100.353	100.290	100.222	6.625	99.344	99.278	99.206	99.129
6.250	100.302	100.203	100.107	100.004	6.750	99.490	99.424	99.358	99.287
6.375	100.737	100.638	100.541	100.438	6.875	99.649	99.583	99.517	99.446
6.500	101.112	101.013	100.916	100.813	6.990	99.725	99.658	99.592	99.522
6.625	101.516	101.407	101.308	101.202	7.125	99.848	99.782	99.716	99.645
6.750	101.990	101.844	101.724	101.596	7.250	99.550	99.484	99.412	99.335
6.875	102.204	102.058	101.938	101.810	7.375	100.044	99.978	99.906	99.829
6.990	102.409	102.263	102.143	102.015	7.500	100.094	100.028	99.956	99.879
7.125	102.729	102.583	102.463	102.335	7.625	99.764	99.698	99.626	99.549
7.250	101.814	101.555	101.404	101.241	7.750	100.749	100.682	100.611	100.534
7.375	102.446	102.151	101.989	101.816	7.875	100.836	100.769	100.697	100.620
7.500	102.611	102.309	102.123	101.923	7.990	99.640	99.573	99.501	99.424
7.625	102.731	102.429	102.236	102.029					
7.750	103.628	103.326	103.133	102.926					
7.875	103.815	103.513	103.320	103.113					
7.990	102.683	102.380	102.187	101.980					
8.125	102.584	102.282	102.089	101.882					

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	94.963	94.920	94.874	94.824	5.990	99.893	99.843	99.779	99.711
4.990	95.590	95.547	95.501	95.451	6.125	100.353	100.303	100.240	100.172
5.125	96.271	96.228	96.182	96.132	6.250	100.252	100.153	100.057	99.954
5.250	96.638	96.595	96.543	96.488	6.375	100.687	100.588	100.491	100.388
5.375	97.273	97.230	97.178	97.123	6.500	101.062	100.963	100.866	100.763
5.500	97.878	97.835	97.784	97.729	6.625	101.466	101.357	101.258	101.152
5.625	98.404	98.361	98.310	98.255	6.750	101.940	101.794	101.674	101.546
5.750	99.072	99.022	98.969	98.912	6.875	102.154	102.008	101.888	101.760
5.875	99.631	99.581	99.528	99.471	6.990	102.359	102.213	102.093	101.965
5.990	100.096	100.047	99.993	99.936	7.125	102.679	102.533	102.413	102.285
6.125	100.611	100.561	100.508	100.451	7.250	101.764	101.505	101.354	101.191
6.250	100.898	100.828	100.759	100.685	7.375	102.396	102.101	101.939	101.766
6.375	101.480	101.410	101.341	101.267	7.500	102.561	102.259	102.073	101.873
6.500	101.899	101.829	101.760	101.686	7.625	102.681	102.379	102.186	101.979
6.625	102.152	102.081	102.013	101.939	7.750	103.578	103.276	103.083	102.876
6.750	102.555	102.437	102.345	102.246	7.875	103.765	103.463	103.270	103.063
6.875	102.683	102.565	102.473	102.374	7.990	102.633	102.330	102.137	101.930
6.990	103.103	102.985	102.893	102.794	8.125	102.534	102.232	102.039	101.832
7.125	103.455	103.337	103.245	103.146	8.250	102.180	102.053	101.924	101.785
7.250	104.083	103.837	103.699	103.551	8.375	102.220	102.093	101.964	101.826
7.375	104.361	104.115	103.977	103.830	8.500	102.343	102.216	102.086	101.948
7.500	104.695	104.449	104.311	104.164					
7.625	104.974	104.728	104.590	104.442					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC1)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.963	94.920	94.874	94.824	5.990	99.893	99.843	99.779	99.711
4.990	95.590	95.547	95.501	95.451	6.125	100.353	100.303	100.240	100.172
5.125	96.271	96.228	96.182	96.132	6.250	100.252	100.153	100.057	99.954
5.250	96.638	96.595	96.543	96.488	6.375	100.687	100.588	100.491	100.388
5.375	97.273	97.230	97.178	97.123	6.500	101.062	100.963	100.866	100.763
5.500	97.878	97.835	97.784	97.729	6.625	101.466	101.357	101.258	101.152
5.625	98.404	98.361	98.310	98.255	6.750	101.940	101.794	101.674	101.546
5.750	99.072	99.022	98.969	98.912	6.875	102.154	102.008	101.888	101.760
5.875	99.631	99.581	99.528	99.471	6.990	102.359	102.213	102.093	101.965
5.990	100.096	100.047	99.993	99.936	7.125	102.679	102.533	102.413	102.285
6.125	100.611	100.561	100.508	100.451	7.250	101.764	101.505	101.354	101.191
6.250	100.898	100.828	100.759	100.685	7.375	102.396	102.101	101.939	101.766
6.375	101.480	101.410	101.341	101.267	7.500	102.561	102.259	102.073	101.873
6.500	101.899	101.829	101.760	101.686	7.625	102.681	102.379	102.186	101.979
6.625	102.152	102.081	102.013	101.939	7.750	103.578	103.276	103.083	102.876
6.750	102.555	102.437	102.345	102.246	7.875	103.765	103.463	103.270	103.063
6.875	102.683	102.565	102.473	102.374	7.990	102.633	102.330	102.137	101.930
6.990	103.103	102.985	102.893	102.794	8.125	102.534	102.232	102.039	101.832
7.125	103.455	103.337	103.245	103.146	8.250	102.180	102.053	101.924	101.785
7.250	104.083	103.837	103.699	103.551	8.375	102.220	102.093	101.964	101.826
7.375	104.361	104.115	103.977	103.830	8.500	102.343	102.216	102.086	101.948
7.500	104.695	104.449	104.311	104.164					
7.625	104.974	104.728	104.590	104.442					



Effective: June 25, 2026

Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

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

LOAN AMOUNT **

HR/HP/FTHB + AMI ADJUSTMENT CAPS*

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

MISCELLANEOUS

FTHB + AMI LLPA Waiver

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

* Prices are indicative and subject to change without notice.
 * Please log into FL portal to obtain live lock pricing.
 * Not all price adjustments are effective for all products. Please refer to FL guide for complete eligibility rules.
 * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**

NC Floor Price 99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term <= 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEReady AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
HOMEReady AND HOME POSSIBLE Amortization Term <= 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210

LPMI (in addition to adjustments above)

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

FNMA/FHLMC State Tier Adjustment

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



Effective: June 25, 2026

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.144	98.093	98.030	97.962	5.500	95.904	95.854	95.791	95.723	5.375	95.408	95.357	95.294	95.226
5.625	98.774	98.723	98.660	98.592	5.625	96.549	96.498	96.435	96.367	5.500	96.069	96.018	95.955	95.887
5.750	99.481	99.431	99.368	99.300	5.750	97.000	96.950	96.887	96.819	5.625	96.699	96.648	96.585	96.517
5.875	100.016	99.966	99.902	99.834	5.875	97.521	97.471	97.407	97.339	5.750	97.145	97.094	97.031	96.963
5.990	100.468	100.418	100.354	100.286	5.990	98.073	98.023	97.959	97.891	5.875	97.673	97.622	97.559	97.491
6.125	100.928	100.878	100.815	100.747	6.125	98.533	98.483	98.420	98.352	5.990	98.224	98.174	98.111	98.043
6.250	100.477	100.378	100.282	100.179	6.250	98.432	98.333	98.237	98.134	6.125	98.706	98.655	98.592	98.524
6.375	100.912	100.813	100.716	100.613	6.375	98.867	98.768	98.671	98.568	6.250	98.617	98.518	98.421	98.318
6.500	101.312	101.213	101.116	101.013	6.500	99.242	99.143	99.046	98.943	6.375	99.065	98.966	98.869	98.766
6.625	101.691	101.582	101.483	101.377	6.625	99.646	99.537	99.438	99.332	6.500	99.441	99.342	99.246	99.143
6.750	102.040	101.894	101.774	101.646	6.750	100.120	99.974	99.854	99.726	6.625	99.831	99.723	99.624	99.517
6.875	102.254	102.108	101.988	101.860	6.875	100.334	100.188	100.068	99.940	6.750	100.324	100.177	100.058	99.929
6.990	102.509	102.363	102.243	102.115	6.990	100.539	100.393	100.273	100.145	6.875	100.557	100.411	100.291	100.163
7.125	102.829	102.683	102.563	102.435	7.125	100.859	100.713	100.593	100.465	6.990	100.792	100.645	100.526	100.397
7.250	102.114	101.855	101.704	101.541	7.250	99.944	99.685	99.534	99.371	7.125	101.081	100.935	100.815	100.687
7.375	102.371	102.076	101.914	101.741	7.375	100.576	100.281	100.119	99.946	7.250	100.182	99.924	99.772	99.610
7.500	102.661	102.359	102.173	101.973	7.500	100.741	100.439	100.253	100.053	7.375	100.831	100.536	100.374	100.201
7.625	102.906	102.604	102.411	102.204	7.625	100.861	100.559	100.366	100.159	7.500	101.085	100.783	100.597	100.397
7.750	102.903	102.601	102.408	102.201	7.750	101.758	101.456	101.263	101.056	7.625	100.843	100.541	100.348	100.141
7.875	103.090	102.788	102.595	102.388	7.875	101.945	101.643	101.450	101.243	7.750	101.736	101.433	101.240	101.033
7.990	103.233	102.930	102.737	102.530	7.990	100.813	100.510	100.317	100.110	7.875	101.917	101.615	101.422	101.215
8.125	103.134	102.832	102.639	102.432						7.990	100.777	100.475	100.281	100.074
8.250	102.780	102.653	102.524	102.385										
8.375	102.820	102.693	102.564	102.426										
8.500	102.943	102.816	102.686	102.548										
8.625	103.002	102.875	102.746	102.608										

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	98.716	98.643	98.568	98.486	5.990	98.381	98.308	98.233	98.151
6.125	98.946	98.873	98.797	98.716	6.125	98.611	98.538	98.462	98.381
6.250	99.019	98.952	98.880	98.803	6.250	98.684	98.617	98.545	98.468
6.375	99.234	99.167	99.095	99.018	6.375	98.899	98.832	98.760	98.683
6.500	99.387	99.320	99.249	99.172	6.500	99.052	98.985	98.914	98.837
6.625	99.569	99.503	99.431	99.354	6.625	99.234	99.168	99.096	99.019
6.750	99.715	99.649	99.583	99.512	6.750	99.380	99.314	99.248	99.177
6.875	99.874	99.808	99.742	99.671	6.875	99.539	99.473	99.407	99.336
6.990	99.950	99.883	99.817	99.747	6.990	99.615	99.548	99.482	99.412
7.125	100.073	100.007	99.941	99.870	7.125	99.738	99.672	99.606	99.535
7.250	99.775	99.709	99.637	99.560	7.250	99.440	99.374	99.302	99.225
7.375	100.269	100.203	100.131	100.054	7.375	99.934	99.868	99.796	99.719
7.500	100.319	100.253	100.181	100.104	7.500	99.984	99.918	99.846	99.769
7.625	99.989	99.923	99.851	99.774	7.625	99.464	99.398	99.326	99.249
7.750	100.974	100.907	100.836	100.759	7.750	100.449	100.382	100.311	100.234
7.875	101.061	100.994	100.922	100.845	7.875	100.536	100.469	100.397	100.320
7.990	99.865	99.798	99.726	99.649	7.990	99.340	99.273	99.201	99.124



SELECT PRICING

Effective: June 25, 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	95.338	95.295	95.249	95.199	5.990	101.613	101.553	101.491	101.424
4.990	95.965	95.922	95.876	95.826	6.125	101.872	101.812	101.750	101.684
5.125	96.646	96.603	96.557	96.507	6.250	102.069	102.016	101.958	101.896
5.250	97.013	96.970	96.918	96.863	6.375	102.334	102.281	102.222	102.160
5.375	97.648	97.605	97.553	97.498	6.500	102.579	102.526	102.468	102.406
5.500	98.253	98.210	98.159	98.104	6.625	102.793	102.739	102.681	102.619
5.625	98.779	98.736	98.685	98.630	6.750	102.973	102.920	102.868	102.812
5.750	99.447	99.397	99.344	99.287	6.875	103.188	103.135	103.082	103.026
5.875	100.006	99.956	99.903	99.846	6.990	103.386	103.333	103.281	103.225
5.990	100.471	100.422	100.368	100.311	7.125	103.581	103.528	103.476	103.420
6.125	100.986	100.936	100.883	100.826	7.250	103.457	103.404	103.346	103.284
6.250	101.273	101.203	101.134	101.060	7.375	103.634	103.581	103.523	103.461
6.375	101.730	101.660	101.591	101.517	7.500	103.733	103.680	103.622	103.559
6.500	102.149	102.079	102.010	101.936	7.625	103.774	103.721	103.663	103.601
6.625	102.527	102.456	102.388	102.314	7.750	103.924	103.871	103.813	103.751
6.750	102.805	102.687	102.595	102.496	7.875	104.076	104.022	103.965	103.903
6.875	103.058	102.940	102.848	102.749					
6.990	103.353	103.235	103.143	103.044					
7.125	103.705	103.587	103.495	103.396					
7.250	104.333	104.087	103.949	103.801					
7.375	104.611	104.365	104.227	104.080					
7.500	104.945	104.699	104.561	104.414					
7.625	105.224	104.978	104.840	104.692					

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	98.444	98.393	98.330	98.262	5.990	99.016	98.943	98.868	98.786
5.625	99.074	99.023	98.960	98.892	6.125	99.246	99.173	99.097	99.016
5.750	99.781	99.731	99.668	99.600	6.250	99.319	99.252	99.180	99.103
5.875	100.316	100.266	100.202	100.134	6.375	99.534	99.467	99.395	99.318
5.990	100.768	100.718	100.654	100.586	6.500	99.687	99.620	99.549	99.472
6.125	101.228	101.178	101.115	101.047	6.625	99.869	99.803	99.731	99.654
6.250	100.777	100.678	100.582	100.479	6.750	100.015	99.949	99.883	99.812
6.375	101.212	101.113	101.016	100.913	6.875	100.174	100.108	100.042	99.971
6.500	101.612	101.513	101.416	101.313	6.990	100.250	100.183	100.117	100.047
6.625	101.991	101.882	101.783	101.677	7.125	100.373	100.307	100.241	100.170
6.750	102.340	102.194	102.074	101.946	7.250	100.075	100.009	99.937	99.860
6.875	102.554	102.408	102.288	102.160	7.375	100.569	100.503	100.431	100.354
6.990	102.809	102.663	102.543	102.415	7.500	100.619	100.553	100.481	100.404
7.125	103.129	102.983	102.863	102.735	7.625	100.289	100.223	100.151	100.074
7.250	102.414	102.155	102.004	101.841					
7.375	102.671	102.376	102.214	102.041					
7.500	102.961	102.659	102.473	102.273					
7.625	103.206	102.904	102.711	102.504					
7.750	103.203	102.901	102.708	102.501					
7.875	103.390	103.088	102.895	102.688					
7.990	103.533	103.230	103.037	102.830					
8.125	103.434	103.132	102.939	102.732					



Effective: June 25, 2026

ALT Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

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

LOAN AMOUNT **

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

MISCELLANEOUS

Texas Cash out	-1.000
HB 20YR & 25YR Term	-1.500
> 6 Financed Properties	-0.500
Escrow Waiver (Non-CA)	-0.250

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

Minimum Loan Amount \$75,000

All loan level price adjustments are cumulative

Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs

* Prices are indicative and subject to change without notice.
 * Please log into FL portal to obtain live lock pricing.
 * Not all price adjustments are effective for all products. Please refer to FL guide for complete eligibility rules.
 * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**

NC Floor Price 99.750

LENDER PAID MI

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

LPMI (in addition to adjustments above)

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

FNMA/FHLMC State Tier Adjustment

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

Effective: June 25, 2026

CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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



SELECT PRICING

Effective: June 25, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.538	97.501	97.459	
5.125	97.945	97.907	97.866	
5.250	99.280	99.242	99.200	
5.375	99.626	99.580	99.524	
5.500	100.064	100.018	99.962	
5.625	100.372	100.326	100.270	
5.750	101.224	101.179	101.122	
5.875	101.304	101.236	101.168	
5.990	101.763	101.695	101.627	
6.125	102.051	101.983	101.915	
6.250	102.666	102.598	102.530	
6.375	103.121	103.038	102.963	
6.500	103.555	103.472	103.397	
6.625	103.871	103.788	103.713	
6.750	104.441	104.358	104.283	
6.875	103.975	103.884	103.778	
6.990	104.483	104.392	104.286	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.549	98.514	98.464	
5.125	98.823	98.788	98.738	
5.250	100.007	99.972	99.922	
5.375	99.700	99.643	99.593	
5.500	100.007	99.950	99.901	
5.625	100.183	100.126	100.076	
5.750	100.885	100.828	100.778	
5.875	100.488	100.446	100.389	
5.990	100.806	100.764	100.707	
6.125	100.942	100.899	100.843	
6.250	101.386	101.343	101.286	
6.375	101.077	101.028	100.976	
6.500	101.350	101.301	101.249	
6.625	101.504	101.454	101.403	
6.750	102.512	102.463	102.411	
6.875	102.449	102.399	102.348	
6.990	102.786	102.736	102.685	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.388	97.351	97.309	
5.125	97.795	97.757	97.716	
5.250	99.130	99.092	99.050	
5.375	99.476	99.430	99.374	
5.500	99.914	99.868	99.812	
5.625	100.222	100.176	100.120	
5.750	101.074	101.029	100.972	
5.875	101.154	101.086	101.018	
5.990	101.613	101.545	101.477	
6.125	101.901	101.833	101.765	
6.250	102.516	102.448	102.380	
6.375	102.971	102.888	102.813	
6.500	103.405	103.322	103.247	
6.625	103.721	103.638	103.563	
6.750	104.291	104.208	104.133	
6.875	103.825	103.734	103.628	
6.990	104.333	104.242	104.136	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.388	97.351	97.309	
5.125	97.795	97.757	97.716	
5.250	99.130	99.092	99.050	
5.375	99.476	99.430	99.374	
5.500	99.914	99.868	99.812	
5.625	100.222	100.176	100.120	
5.750	101.074	101.029	100.972	
5.875	101.154	101.086	101.018	
5.990	101.613	101.545	101.477	
6.125	101.901	101.833	101.765	
6.250	102.516	102.448	102.380	
6.375	102.971	102.888	102.813	
6.500	103.405	103.322	103.247	
6.625	103.721	103.638	103.563	
6.750	104.291	104.208	104.133	
6.875	103.825	103.734	103.628	
6.990	104.333	104.242	104.136	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.469	97.431	97.390	
5.250	98.570	98.525	98.468	
5.375	98.737	98.691	98.635	
5.500	99.233	99.188	99.131	
5.625	99.621	99.575	99.519	
5.750	100.667	100.622	100.565	
5.875	100.771	100.703	100.635	
5.990	101.127	101.059	100.992	
6.125	101.406	101.338	101.270	
6.250	101.829	101.761	101.694	
6.375	102.092	102.009	101.934	
6.500	102.188	102.105	102.030	
6.625	102.495	102.412	102.337	
6.750	101.999	101.916	101.841	
6.875	101.823	101.732	101.626	
6.990	102.008	101.917	101.811	
7.125	102.413	102.322	102.216	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	97.269	97.231	97.190	
5.250	98.370	98.325	98.268	
5.375	98.537	98.491	98.435	
5.500	99.033	98.988	98.931	
5.625	99.421	99.375	99.319	
5.750	100.467	100.422	100.365	
5.875	100.571	100.503	100.435	
5.990	100.927	100.859	100.792	
6.125	101.206	101.138	101.070	
6.250	101.629	101.561	101.494	
6.375	101.892	101.809	101.734	
6.500	101.988	101.905	101.830	
6.625	102.295	102.212	102.137	
6.750	101.799	101.716	101.641	
6.875	101.623	101.532	101.426	
6.990	101.808	101.717	101.611	
7.125	102.213	102.122	102.016	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.269	97.231	97.190	
5.250	98.370	98.325	98.268	
5.375	98.537	98.491	98.435	
5.500	99.033	98.988	98.931	
5.625	99.421	99.375	99.319	
5.750	100.467	100.422	100.365	
5.875	100.571	100.503	100.435	
5.990	100.927	100.859	100.792	
6.125	101.206	101.138	101.070	
6.250	101.629	101.561	101.494	
6.375	101.892	101.809	101.734	
6.500	101.988	101.905	101.830	
6.625	102.295	102.212	102.137	
6.750	101.799	101.716	101.641	
6.875	101.623	101.532	101.426	
6.990	101.808	101.717	101.611	
7.125	102.213	102.122	102.016	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.388	97.351	97.309	
5.125	97.795	97.757	97.716	
5.250	99.130	99.092	99.050	
5.375	99.476	99.430	99.374	
5.500	99.914	99.868	99.812	
5.625	100.222	100.176	100.120	
5.750	101.074	101.029	100.972	
5.875	101.154	101.086	101.018	
5.990	101.613	101.545	101.477	
6.125	101.901	101.833	101.765	
6.250	102.516	102.448	102.380	
6.375	102.971	102.888	102.813	
6.500	103.405	103.322	103.247	
6.625	103.721	103.638	103.563	
6.750	104.291	104.208	104.133	
6.875	103.825	103.734	103.628	
6.990	104.333	104.242	104.136	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.428	97.391	97.349	
5.125	97.835	97.797	97.756	
5.250	99.170	99.132	99.090	
5.375	99.516	99.470	99.414	
5.500	99.954	99.908	99.852	
5.625	100.262	100.216	100.160	
5.750	101.114	101.069	101.012	
5.875	101.194	101.126	101.058	
5.990	101.653	101.585	101.517	
6.125	101.941	101.873	101.805	
6.250	102.556	102.488	102.420	
6.375	103.011	102.928	102.853	
6.500	103.445	103.362	103.287	
6.625	103.761	103.678	103.603	
6.750	104.331	104.248	104.173	
6.875	103.865	103.774	103.668	
6.990	104.373	104.282	104.176	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.044	97.006	96.965	
5.250	98.145	98.100	98.043	
5.375	98.312	98.266	98.210	
5.500	98.808	98.763	98.706	
5.625	99.196	99.150	99.094	
5.750	100.242	100.197	100.140	
5.875	100.346	100.278	100.210	
5.990	100.702	100.634	100.567	
6.125	100.981	100.913	100.845	
6.250	101.404	101.336	101.269	
6.375	101.667	101.584	101.509	
6.500	101.763	101.680	101.605	
6.625	102.070	101.987	101.912	
6.750	102.574	101.491	101.416	
6.875	101.398	101.307	101.201	
6.990	101.583	101.492	101.386	
7.125	101.988	101.897	101.791	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.424	98.389	98.339	
5.125	98.698	98.663	98.613	
5.250	99.882	99.847	99.797	
5.375	99.575	99.518	99.468	
5.500	99.882	99.825	99.776	
5.625	100.058	100.001	99.951	
5.750	100.760	100.703	100.653	
5.875	100.363	100.321	100.264	
5.990	100.681	100.639	100.582	
6.125	100.817	100.774	100.718	
6.250	101.261	101.218	101.161	
6.375	100.952	100.903	100.851	
6.500	101.225	101.176	101.124	
6.625	101.379	101.329	101.278	
6.750	102.387	102.338	102.286	
6.875	102.324	102.274	102.223	
6.990	102.661	102.611	102.560	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.424	98.389	98.339	
5.125	98.698	98.663	98.613	
5.250	99.882	99.847	99.797	
5.375	99.575	99.518	99.468	
5.500	99.882	99.825	99.776	
5.625	100.058	100.001	99.951	
5.750	100.760	100.703	100.653	
5.875	100.363	100.321	100.264	
5.990	100.681	100.639	1	



Effective: June 25, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	96.950	96.912	96.871	
5.125	97.376	97.338	97.297	
5.250	98.538	98.501	98.459	
5.375	98.938	98.892	98.836	
5.500	99.444	99.398	99.342	
5.625	99.802	99.756	99.700	
5.750	100.426	100.381	100.324	
5.875	100.456	100.388	100.320	
5.990	101.072	101.004	100.937	
6.125	101.399	101.331	101.264	
6.250	101.755	101.687	101.619	
6.375	101.882	101.798	101.724	
6.500	102.273	102.190	102.115	
6.625	102.542	102.459	102.384	
6.750	103.518	103.435	103.360	
6.875	103.179	103.089	102.983	
6.990	103.565	103.474	103.369	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.990	96.150	96.112	96.071	
5.125	96.576	96.538	96.497	
5.250	97.738	97.701	97.659	
5.375	98.138	98.092	98.036	
5.500	98.644	98.598	98.542	
5.625	99.002	98.956	98.900	
5.750	99.626	99.581	99.524	
5.875	99.656	99.588	99.520	
5.990	100.272	100.204	100.137	
6.125	100.599	100.531	100.464	
6.250	100.955	100.887	100.819	
6.375	101.082	100.998	100.924	
6.500	101.473	101.390	101.315	
6.625	101.742	101.659	101.584	
6.750	102.718	102.635	102.560	
6.875	102.379	102.289	102.183	
6.990	102.765	102.674	102.569	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	97.970	97.935	97.885	
5.125	98.265	98.229	98.180	
5.250	99.276	99.240	99.191	
5.375	99.022	98.965	98.916	
5.500	99.397	99.340	99.291	
5.625	99.623	99.566	99.517	
5.750	100.097	100.040	99.990	
5.875	99.650	99.607	99.551	
5.990	100.125	100.083	100.026	
6.125	100.301	100.258	100.201	
6.250	100.485	100.442	100.386	
6.375	99.848	99.798	99.746	
6.500	100.079	100.029	99.977	
6.625	100.185	100.135	100.084	
6.750	101.599	101.550	101.498	
6.875	101.664	101.614	101.562	
6.990	101.878	101.829	101.777	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.977	96.939	96.898	
5.250	98.001	97.955	97.898	
5.375	98.475	98.430	98.373	
5.500	98.816	98.771	98.714	
5.625	99.224	99.179	99.122	
5.750	100.106	100.061	100.004	
5.875	100.056	99.988	99.920	
5.990	100.414	100.346	100.278	
6.125	100.830	100.762	100.695	
6.250	101.100	101.032	100.965	
6.375	101.098	101.015	100.940	
6.500	101.387	101.304	101.229	
6.625	101.830	101.747	101.672	
6.750	101.493	101.410	101.335	
6.875	100.644	100.553	100.447	
6.990	100.985	100.894	100.789	
7.125	100.729	100.638	100.532	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.800	96.762	96.721	
5.125	97.226	97.188	97.147	
5.250	98.388	98.351	98.309	
5.375	98.788	98.742	98.686	
5.500	99.294	99.248	99.192	
5.625	99.652	99.606	99.550	
5.750	100.276	100.231	100.174	
5.875	100.306	100.238	100.170	
5.990	100.922	100.854	100.787	
6.125	101.249	101.181	101.114	
6.250	101.605	101.537	101.469	
6.375	101.732	101.648	101.574	
6.500	102.123	102.040	101.965	
6.625	102.392	102.309	102.234	
6.750	103.368	103.285	103.210	
6.875	103.029	102.939	102.833	
6.990	103.415	103.324	103.219	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	96.927	96.889	96.848	
5.250	97.951	97.905	97.848	
5.375	98.425	98.380	98.323	
5.500	98.766	98.721	98.664	
5.625	99.174	99.129	99.072	
5.750	100.056	100.011	99.954	
5.875	100.006	99.938	99.870	
5.990	100.364	100.296	100.228	
6.125	100.780	100.712	100.645	
6.250	101.050	100.982	100.915	
6.375	101.048	100.965	100.890	
6.500	101.337	101.254	101.179	
6.625	101.780	101.697	101.622	
6.750	101.443	101.360	101.285	
6.875	100.594	100.503	100.397	
6.990	100.935	100.844	100.739	
7.125	100.679	100.588	100.482	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.800	96.762	96.721	
5.125	97.226	97.188	97.147	
5.250	98.388	98.351	98.309	
5.375	98.788	98.742	98.686	
5.500	99.294	99.248	99.192	
5.625	99.652	99.606	99.550	
5.750	100.276	100.231	100.174	
5.875	100.306	100.238	100.170	
5.990	100.922	100.854	100.787	
6.125	101.249	101.181	101.114	
6.250	101.605	101.537	101.469	
6.375	101.732	101.648	101.574	
6.500	102.123	102.040	101.965	
6.625	102.392	102.309	102.234	
6.750	103.368	103.285	103.210	
6.875	103.029	102.939	102.833	
6.990	103.415	103.324	103.219	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	96.927	96.889	96.848	
5.250	97.951	97.905	97.848	
5.375	98.425	98.380	98.323	
5.500	98.766	98.721	98.664	
5.625	99.174	99.129	99.072	
5.750	100.056	100.011	99.954	
5.875	100.006	99.938	99.870	
5.990	100.364	100.296	100.228	
6.125	100.780	100.712	100.645	
6.250	101.050	100.982	100.915	
6.375	101.048	100.965	100.890	
6.500	101.337	101.254	101.179	
6.625	101.780	101.697	101.622	
6.750	101.443	101.360	101.285	
6.875	100.594	100.503	100.397	
6.990	100.935	100.844	100.739	
7.125	100.679	100.588	100.482	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.118	98.081	98.039	
5.375	98.518	98.472	98.416	
5.500	99.024	98.978	98.922	
5.625	99.382	99.336	99.280	
5.750	100.006	99.961	99.904	
5.875	100.036	99.968	99.900	
5.990	100.652	100.584	100.517	
6.125	100.979	100.911	100.844	
6.250	101.335	101.267	101.199	
6.375	101.462	101.378	101.304	
6.500	101.853	101.770	101.695	
6.625	102.122	102.039	101.964	
6.750	103.098	103.015	102.940	
6.875	102.759	102.669	102.563	
6.990	103.145	103.054	102.949	
7.125	103.652	103.561	103.456	
7.250	104.148	104.057	103.952	

LLPAs

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



Effective: June 25, 2026

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

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.128	97.091	97.049	
5.125	97.535	97.497	97.456	
5.250	98.870	98.832	98.790	
5.375	99.216	99.170	99.114	
5.500	99.654	99.608	99.552	
5.625	99.962	99.916	99.860	
5.750	100.814	100.769	100.712	
5.875	100.894	100.826	100.758	
5.990	101.353	101.285	101.217	
6.125	101.641	101.573	101.505	
6.250	102.256	102.188	102.120	
6.375	102.711	102.628	102.553	
6.500	103.145	103.062	102.987	
6.625	103.461	103.378	103.303	
6.750	104.031	103.948	103.873	
6.875	103.565	103.474	103.368	
6.990	104.073	103.982	103.876	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.045	98.007	97.965	
5.375	98.391	98.345	98.289	
5.500	98.829	98.783	98.727	
5.625	99.137	99.091	99.035	
5.750	99.989	99.944	99.887	
5.875	100.069	100.001	99.933	
5.990	100.528	100.460	100.392	
6.125	100.816	100.748	100.680	
6.250	101.431	101.363	101.295	
6.375	101.886	101.803	101.728	
6.500	102.320	102.237	102.162	
6.625	102.636	102.553	102.478	
6.750	103.206	103.123	103.048	
6.875	102.740	102.649	102.543	
6.990	103.248	103.157	103.051	
7.125	103.755	103.664	103.558	
7.250	104.251	104.160	104.054	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.124	98.089	98.039	
5.125	98.398	98.363	98.313	
5.250	99.582	99.547	99.497	
5.375	99.275	99.218	99.168	
5.500	99.582	99.525	99.476	
5.625	99.758	99.701	99.651	
5.750	100.460	100.403	100.353	
5.875	100.063	100.021	99.964	
5.990	100.381	100.339	100.282	
6.125	100.517	100.474	100.418	
6.250	100.961	100.918	100.861	
6.375	100.652	100.603	100.551	
6.500	100.925	100.876	100.824	
6.625	101.079	101.029	100.978	
6.750	102.087	102.038	101.986	
6.875	102.024	101.974	101.923	
6.990	102.361	102.311	102.260	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.845	97.800	97.743	
5.375	98.012	97.966	97.910	
5.500	98.508	98.463	98.406	
5.625	98.896	98.850	98.794	
5.750	99.942	99.897	99.840	
5.875	100.046	99.978	99.910	
5.990	100.402	100.334	100.267	
6.125	100.681	100.613	100.545	
6.250	101.104	101.036	100.969	
6.375	101.367	101.284	101.209	
6.500	101.463	101.380	101.305	
6.625	101.770	101.687	101.612	
6.750	101.274	101.191	101.116	
6.875	101.098	101.007	100.901	
6.990	101.283	101.192	101.086	
7.125	101.688	101.597	101.491	
7.250	102.184	102.093	101.987	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.638	98.601	98.559	
5.375	99.038	98.992	98.936	
5.500	99.544	99.498	99.442	
5.625	99.902	99.856	99.800	
5.750	100.526	100.481	100.424	
5.875	100.566	100.488	100.420	
5.990	101.172	101.104	101.037	
6.125	101.499	101.431	101.364	
6.250	101.855	101.787	101.719	
6.375	101.982	101.898	101.824	
6.500	102.373	102.290	102.215	
6.625	102.642	102.559	102.484	
6.750	103.618	103.535	103.460	
6.875	103.279	103.189	103.083	
6.990	103.665	103.574	103.469	
7.125	104.172	104.081	103.976	
7.250	104.668	104.577	104.472	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.588	97.551	97.509	
5.375	97.988	97.942	97.886	
5.500	98.494	98.448	98.392	
5.625	98.852	98.806	98.750	
5.750	99.476	99.431	99.374	
5.875	99.506	99.438	99.370	
5.990	100.122	100.054	99.987	
6.125	100.449	100.381	100.314	
6.250	100.805	100.737	100.669	
6.375	100.932	100.848	100.774	
6.500	101.323	101.240	101.165	
6.625	101.592	101.509	101.434	
6.750	102.568	102.485	102.410	
6.875	102.229	102.139	102.033	
6.990	102.615	102.524	102.419	
7.125	103.122	103.031	102.926	
7.250	103.618	103.527	103.422	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.820	97.785	97.735	
5.125	98.115	98.079	98.030	
5.250	99.126	99.090	99.041	
5.375	98.872	98.815	98.766	
5.500	99.247	99.190	99.141	
5.625	99.473	99.416	99.367	
5.750	99.947	99.890	99.840	
5.875	99.500	99.457	99.401	
5.990	99.975	99.933	99.876	
6.125	100.151	100.108	100.051	
6.250	100.335	100.292	100.236	
6.375	99.698	99.648	99.596	
6.500	99.929	99.879	99.827	
6.625	100.035	99.985	99.934	
6.750	101.449	101.400	101.348	
6.875	101.514	101.464	101.412	
6.990	101.728	101.679	101.627	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.926	97.880	97.823	
5.375	98.400	98.355	98.298	
5.500	98.741	98.696	98.639	
5.625	99.149	99.104	99.047	
5.750	100.031	99.986	99.929	
5.875	99.981	99.913	99.845	
5.990	100.339	100.271	100.203	
6.125	100.755	100.687	100.620	
6.250	101.025	100.957	100.890	
6.375	101.023	100.940	100.865	
6.500	101.312	101.229	101.154	
6.625	101.755	101.672	101.597	
6.750	101.418	101.335	101.260	
6.875	100.569	100.478	100.372	
6.990	100.910	100.819	100.714	
7.125	100.654	100.563	100.457	
7.250	101.150	101.059	100.953	

LLPAs

FHA FICO ≥700
0.500
FHA FICO 680-699
0.375
FHA FICO 660-679
0.375
FHA FICO 640-659
0.125
FHA FICO 620-639
-0.250
VA FICO ≥700
0.375
VA FICO 680-699
0.250
VA FICO 660-679
0.250
VA FICO 640-659
0.000
VA FICO 620-639
-0.250

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

VA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
VA Loan Amount >=\$950K		
-0.375		
Loan Amount <=\$100,000		
-0.375		
VA Cashout >90% LTV		
-3.000		
Manufactured Home (Purchase/Rate-Term/Cashout)		
-1.250		
Manufactured Home (Streamline/IRRRL)		
-1.250		

FHA State Tier Adjustment		
Tier 1 States	CA, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375
60 Day Lock (From 45 Day Price)		
-0.500		
3-4 Units		
-0.500		
VA IRRRL >100% CLTV (Sub Fin)		
-1.000		
NC Floor Price		
99.750		



Effective:

Thursday, June 25, 2026

Jumbo Nitro XL Pricing

Jumbo Nitro XL 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.528	99.434	99.247	99.059
6.250	99.873	99.780	99.592	99.405
6.375	100.119	100.025	99.838	99.650
6.500	100.343	100.250	100.062	99.875
6.625	100.522	100.428	100.241	100.053
6.750	100.683	100.589	100.402	100.214
6.875	100.869	100.776	100.588	100.401
7.000	101.032	100.938	100.751	100.563
7.125	101.172	101.079	100.891	100.704
7.250	101.340	101.246	101.059	100.871
7.375	101.510	101.416	101.229	101.041
7.500	101.654	101.560	101.373	101.185
7.625	101.786	101.693	101.505	101.318
7.750	101.919	101.825	101.638	101.450
7.875	102.051	101.957	101.770	101.582
8.000	102.183	102.090	101.902	101.715
8.125	102.316	102.222	102.035	101.847
8.250	102.448	102.354	102.167	101.979
8.375	102.581	102.487	102.299	102.112

Jumbo Nitro XL 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.440	99.346	99.159	98.971
6.375	99.682	99.588	99.401	99.213
6.500	99.924	99.831	99.643	99.456
6.625	99.963	99.870	99.682	99.495
6.750	100.173	100.079	99.892	99.704
6.875	100.383	100.289	100.101	99.914
7.000	100.592	100.498	100.311	100.123
7.125	100.802	100.708	100.520	100.333
7.250	101.011	100.918	100.730	100.543
7.375	101.221	101.127	100.940	100.752
7.500	101.430	101.337	101.149	100.962
7.625	101.640	101.546	101.359	101.171
7.750	101.849	101.756	101.568	101.381
7.875	102.059	101.965	101.778	101.590
8.000	102.269	102.175	101.987	101.800

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

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

Effective: Thursday, June 25, 2026

Jumbo Nitro Pricing

Jumbo Nitro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.122	98.012	97.840	97.622
5.875	98.527	98.418	98.246	98.027
6.000	98.932	98.822	98.650	98.432
6.125	99.362	99.252	99.080	98.862
6.250	99.792	99.683	99.511	99.292
6.375	100.171	100.061	99.889	99.671
6.500	100.548	100.439	100.267	100.048
6.625	100.806	100.696	100.524	100.306
6.750	101.063	100.954	100.782	100.563
6.875	100.399	100.290	100.118	99.899
7.000	99.736	99.627	99.455	99.236
7.125	100.194	100.084	99.913	99.694
7.250	100.651	100.542	100.370	100.151
7.375	100.945	100.836	100.664	100.445
7.500	101.239	101.130	100.958	100.739

Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.122	98.012	97.840	97.622
5.875	98.527	98.418	98.246	98.027
6.000	98.932	98.822	98.650	98.432
6.125	99.362	99.252	99.080	98.862
6.250	99.792	99.683	99.511	99.292
6.375	100.171	100.061	99.889	99.671
6.500	100.548	100.439	100.267	100.048
6.625	100.806	100.696	100.524	100.306
6.750	101.063	100.954	100.782	100.563
6.875	100.399	100.290	100.118	99.899
7.000	99.736	99.627	99.455	99.236
7.125	100.194	100.084	99.913	99.694
7.250	100.651	100.542	100.370	100.151
7.375	100.945	100.836	100.664	100.445
7.500	101.239	101.130	100.958	100.739

Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.122	98.012	97.840	97.622
5.875	98.527	98.418	98.246	98.027
6.000	98.932	98.822	98.650	98.432
6.125	99.362	99.252	99.080	98.862
6.250	99.792	99.683	99.511	99.292
6.375	100.171	100.061	99.889	99.671
6.500	100.548	100.439	100.267	100.048
6.625	100.806	100.696	100.524	100.306
6.750	101.063	100.954	100.782	100.563
6.875	100.399	100.290	100.118	99.899
7.000	99.736	99.627	99.455	99.236
7.125	100.194	100.084	99.913	99.694
7.250	100.651	100.542	100.370	100.151
7.375	100.945	100.836	100.664	100.445
7.500	101.239	101.130	100.958	100.739

Jumbo Nitro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.976	96.866	96.694	95.476
5.625	96.280	96.171	95.999	95.780
5.750	96.585	96.476	96.304	96.085
5.875	96.917	96.808	96.636	96.417
6.000	97.250	97.140	96.968	96.750
6.125	97.558	97.449	97.277	97.058
6.250	97.867	97.757	97.585	97.367
6.375	98.129	98.020	97.848	97.629
6.500	98.392	98.283	98.111	97.892
6.625	98.709	98.599	98.428	98.209
6.750	99.026	98.916	98.744	98.526

Jumbo Nitro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.800	95.691	95.519	95.300
5.375	96.121	96.012	95.840	95.621
5.500	96.427	96.318	96.146	95.927
5.625	96.713	96.604	96.432	96.213
5.750	96.983	96.874	96.702	96.483
5.875	97.269	97.160	96.988	96.769
6.000	97.553	97.444	97.272	97.053
6.125	97.824	97.714	97.542	97.324
6.250	98.060	97.951	97.779	97.560
6.375	98.309	98.200	98.028	97.809
6.500	98.559	98.450	98.278	98.059
6.625	98.594	98.485	98.313	98.094
6.750	98.629	98.520	98.348	98.129
6.875	98.842	98.733	98.561	98.342
7.000	99.056	98.946	98.775	98.556

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: Thursday, June 25, 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