



Effective Date: 7/14/26 7:19 AM

Price Movement			
Conventional	Previous	Current	Change
6.375	100.193	100.663	0.470
Government			
5.875	100.215	100.472	0.257
Alt			
6.625	100.194	100.194	0.000
DSCR			
7.999	100.050	100.050	0.000

July Pricing Specials	
Non-Select FICO 620+ FHA,VA & USDA (STD Bal & High Bal) Excludes DPA & CalHFA	0.250
Select FHA, FHASL, VA, VAIRL & USDA (STD Bal & High Bal)	0.125

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

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

A map of the United States where states are color-coded: green for 'Approved' and purple for 'Disapproved'. The disapproved states are RI, CT, VT, NH, NJ, MA, DE, MD, and DC. All other states are green.

State	Status
WA	Approved
OR	Approved
CA	Approved
AK	Approved
MT	Approved
ND	Approved
SD	Approved
NE	Approved
KS	Approved
OK	Approved
TX	Approved
WY	Approved
UT	Approved
NV	Approved
AZ	Approved
NM	Approved
CO	Approved
MO	Approved
IA	Approved
AR	Approved
LA	Approved
WI	Approved
MI	Approved
IN	Approved
OH	Approved
PA	Approved
NY	Disapproved
RI	Disapproved
CT	Disapproved
VT	Disapproved
NH	Disapproved
NJ	Disapproved
MA	Disapproved
DE	Disapproved
MD	Disapproved
DC	Disapproved
IL	Approved
WV	Approved
VA	Approved
NC	Approved
SC	Approved
GA	Approved
FL	Approved
MS	Approved
AL	Approved
TN	Approved
KY	Approved

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

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

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

**** Lock Desk turn times are 2 hours.**



Effective: July 14, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.440	93.396	93.346	93.305	4.875	92.951	92.907	92.857	92.816	5.750	98.806	98.718	98.619	98.537
4.990	94.080	94.036	93.987	93.946	4.990	93.591	93.547	93.497	93.456	5.875	99.351	99.263	99.164	99.082
5.125	94.787	94.743	94.693	94.652	5.125	94.323	94.279	94.229	94.188	5.990	99.820	99.732	99.632	99.550
5.250	95.287	95.236	95.178	95.130	5.250	94.836	94.784	94.726	94.678	6.125	100.343	100.255	100.155	100.073
5.375	95.944	95.892	95.834	95.786	5.375	95.504	95.453	95.395	95.347	6.250	100.336	100.234	100.117	100.022
5.500	96.582	96.531	96.473	96.425	5.500	96.156	96.104	96.046	95.998	6.375	100.927	100.825	100.708	100.613
5.625	97.155	97.104	97.045	96.998	5.625	96.741	96.689	96.631	96.583	6.500	101.366	101.263	101.147	101.051
5.750	97.813	97.754	97.688	97.633	5.750	97.411	97.353	97.286	97.232	6.625	101.637	101.535	101.418	101.323
5.875	98.379	98.321	98.254	98.199	5.875	98.003	97.944	97.877	97.823	6.750	101.684	101.584	101.471	101.378
5.990	98.877	98.819	98.752	98.697	5.990	98.500	98.442	98.375	98.321	6.875	101.974	101.900	101.817	101.749
6.125	99.485	99.412	99.329	99.260	6.125	99.110	99.037	98.954	98.885	6.990	102.500	102.426	102.343	102.275
6.250	100.036	99.963	99.880	99.812	6.250	99.661	99.588	99.505	99.437	7.125	102.961	102.888	102.805	102.737
6.375	100.736	100.663	100.580	100.512	6.375	100.361	100.288	100.205	100.137	7.250	103.334	103.261	103.178	103.110
6.500	101.221	101.148	101.065	100.997	6.500	100.846	100.773	100.690	100.622	7.375	103.726	103.630	103.521	103.431
6.625	101.529	101.456	101.373	101.304	6.625	101.137	101.063	100.980	100.912	7.500	104.100	103.983	103.850	103.741
6.750	102.060	101.972	101.872	101.790	6.750	101.665	101.577	101.477	101.395	7.625	104.385	104.267	104.135	104.025
6.875	102.292	102.205	102.105	102.023	6.875	101.897	101.810	101.710	101.628	7.750	104.527	104.410	104.277	104.167
6.990	102.791	102.717	102.633	102.563	6.990	102.396	102.322	102.238	102.168	7.875	104.803	104.686	104.554	104.444
7.125	103.234	103.161	103.077	103.009	7.125	102.839	102.766	102.682	102.614	7.990	104.880	104.762	104.630	104.520
7.250	103.537	103.462	103.376	103.306	7.250	103.142	103.067	102.981	102.911	8.125	105.128	105.011	104.879	104.769
7.375	103.880	103.770	103.645	103.541	7.375	103.485	103.375	103.250	103.146					
7.500	104.251	104.134	104.001	103.892	7.500	103.856	103.739	103.606	103.497					
7.625	104.570	104.452	104.320	104.210	7.625	104.175	104.057	103.925	103.815					

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	97.147	97.098	97.036	96.985	5.990	100.316	100.254	100.177	100.114	5.750	97.413	97.354	97.288	97.233
4.990	97.544	97.496	97.434	97.383	6.125	100.547	100.489	100.418	100.360	5.875	97.979	97.921	97.854	97.799
5.125	97.983	97.935	97.873	97.822	6.250	100.877	100.834	100.781	100.737	5.990	98.477	98.419	98.352	98.297
5.250	98.565	98.507	98.436	98.378	6.375	101.244	101.200	101.147	101.103	6.125	99.085	99.012	98.929	98.880
5.375	98.984	98.925	98.854	98.796	6.500	101.472	101.428	101.375	101.332	6.250	99.636	99.563	99.480	99.412
5.500	99.384	99.326	99.255	99.197	6.625	101.562	101.519	101.465	101.422	6.375	100.336	100.263	100.180	100.112
5.625	99.768	99.709	99.639	99.580	6.750	101.886	101.843	101.790	101.746	6.500	100.821	100.748	100.665	100.597
5.750	100.127	100.069	99.998	99.940	6.875	101.944	101.901	101.847	101.804	6.625	101.145	101.072	100.989	100.920
5.875	100.464	100.406	100.335	100.277	6.990	102.220	102.177	102.124	102.080	6.750	101.660	101.572	101.472	101.390
5.990	100.750	100.692	100.621	100.563	7.125	102.408	102.365	102.312	102.268	6.875	101.892	101.805	101.705	101.623
6.125	101.050	100.992	100.921	100.863	7.250	102.283	102.222	102.143	102.077	6.990	102.391	102.317	102.233	102.163
6.250	101.289	101.231	101.160	101.102	7.375	102.436	102.375	102.295	102.229	7.125	102.834	102.761	102.677	102.609
6.375	101.702	101.644	101.573	101.515	7.500	102.575	102.514	102.435	102.369	7.250	103.137	103.062	102.976	102.906
6.500	101.975	101.917	101.846	101.788	7.625	102.646	102.585	102.505	102.439	7.375	103.495	103.421	103.338	103.270
6.625	102.090	102.032	101.961	101.903	7.750	102.472	102.411	102.331	102.265	7.500	103.851	103.771	103.688	103.620
6.750	102.389	102.346	102.292	102.249	7.875	102.601	102.540	102.460	102.394	7.625	104.170	104.092	104.009	103.941
6.875	102.506	102.463	102.410	102.366	7.990	102.590	102.529	102.450	102.384	7.750	104.273	104.156	104.023	103.914
6.990	102.833	102.790	102.737	102.693	8.125	102.730	102.669	102.589	102.523	7.875	104.520	104.402	104.270	104.160
										7.990	104.595	104.478	104.345	104.236
										8.125	104.822	104.705	104.572	104.463

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.119	95.067	95.009	94.961	4.875	92.376	92.332	92.282	92.241	5.750	98.731	98.643	98.544	98.462
5.500	95.757	95.706	95.648	95.600	4.990	93.016	92.972	92.922	92.881	5.875	99.276	99.188	99.089	99.007
5.625	96.330	96.279	96.220	96.173	5.125	93.748	93.704	93.654	93.613	5.990	99.745	99.657	99.557	99.475
5.750	96.988	96.929	96.863	96.808	5.250	94.261	94.209	94.151	94.103	6.125	100.268	100.180	100.080	99.998
5.875	97.554	97.496	97.429	97.374	5.375	94.929	94.878	94.820	94.772	6.250	100.261	100.159	100.042	99.947
5.990	98.052	97.994	97.927	97.872	5.500	95.581	95.529	95.471	95.423	6.375	100.852	100.750	100.633	100.538
6.125	98.660	98.587	98.504	98.435	5.625	96.166	96.114	96.056	96.008	6.500	101.291	101.188	101.072	100.976
6.250	99.211	99.138	99.055	98.987	5.750	96.836	96.778	96.711	96.657	6.625	101.562	101.460	101.343	101.248
6.375	99.911	99.838	99.755	99.687	5.875	97.428	97.369	97.302	97.248	6.750	101.609	101.509	101.396	101.303
6.500	100.396	100.323	100.240	100.172	5.990	97.925	97.867	97.800	97.746	6.875	101.899	101.825	101.742	101.674
6.625	100.704	100.631	100.548	100.479	6.125	98.535	98.462	98.379	98.310	6.990	102.425	102.351	102.268	102.200
6.750	101.235	101.147	101.047	100.965	6.250	99.086	99.013	98.930	98.862	7.125	102.886	102.813	102.730	102.662
6.875	101.467	101.380	101.280	101.198	6.375	99.786	99.713	99.630	99.562	7.250	103.259	103.186	103.103	103.035
6.990	101.966	101.892	101.808	101.738	6.500	100.271	100.198	100.115	100.047	7.375	103.651	103.555	103.446	103.356
7.125	102.409	102.336	102.252	102.184	6.625	100.562	100.488	100.405	100.337	7.500	104.025	103.908	103.775	103.666
7.250	102.712	102.637	102.551	102.481	6.750	101.090	101.002	100.902	100.820	7.625	104.310	104.192	104.060	103.950
7.375	103.055	102.945	102.820	102.716	6.875	101.322	101.235	101.135	101.053	7.750	104.452	104.335	104.202	104.092
7.500	103.426	103.309	103.176	103.067	6.990	101.821	101.747	101.663	101.593	7.875	104.728	104.611	104.479	104.369
7.625	103.745	103.627	103.495	103.385	7.125	102.264	102.191	102.107	102.039	7.990	104.805	104.687	104.555	104.445
7.750	103.848	103.731	103.598	103.489	7.250	102.567	102.492	102.406	102.336	8.125	105.053	104.936	104.804	104.694
7.875	104.095	103.977	103.845	103.735	7.375	102.910	102.800	102.675	102.571					
7.990	104.170	104.053	103.920	103.811	7.500	103.281	103.164	103.031	102.922					
8.125	104.397	104.280	104.147	104.038	7.625	103.600	103.482	103.350	103.240					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now	
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Effective: July 14, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.693	96.635	96.568	96.513	5.500	94.643	94.585	94.518	94.463	5.375	94.114	94.056	93.989	93.935
5.625	97.346	97.287	97.221	97.166	5.625	95.296	95.237	95.171	95.116	5.500	94.793	94.735	94.668	94.613
5.750	97.771	97.712	97.646	97.591	5.750	95.721	95.662	95.596	95.541	5.625	95.446	95.387	95.321	95.266
5.875	98.343	98.285	98.218	98.163	5.875	96.293	96.235	96.168	96.113	5.750	95.871	95.812	95.746	95.691
5.990	98.926	98.868	98.801	98.746	5.990	96.876	96.818	96.751	96.696	5.875	96.443	96.385	96.318	96.263
6.125	99.472	99.413	99.347	99.292	6.125	97.422	97.363	97.297	97.242	5.990	97.026	96.968	96.901	96.846
6.250	99.720	99.617	99.501	99.405	6.250	97.650	97.547	97.431	97.335	6.125	97.552	97.493	97.427	97.372
6.375	100.255	100.152	100.036	99.940	6.375	98.185	98.082	97.966	97.870	6.250	97.786	97.683	97.567	97.471
6.500	100.672	100.569	100.453	100.357	6.500	98.602	98.499	98.383	98.287	6.375	98.330	98.227	98.111	98.015
6.625	101.135	101.018	100.885	100.776	6.625	99.065	98.948	98.815	98.706	6.500	98.758	98.656	98.540	98.444
6.750	101.687	101.570	101.437	101.328	6.750	99.617	99.500	99.367	99.258	6.625	99.221	99.104	98.971	98.862
6.875	102.025	101.908	101.775	101.666	6.875	99.955	99.838	99.705	99.596	6.750	99.788	99.671	99.538	99.428
6.990	102.264	102.146	102.014	101.904	6.990	100.194	100.076	99.944	99.834	6.875	100.112	99.995	99.862	99.753
7.125	102.566	102.449	102.316	102.206	7.125	100.496	100.379	100.246	100.136	6.990	100.370	100.252	100.120	100.010
7.250	101.761	101.658	101.542	101.446	7.250	99.691	99.588	99.472	99.376	7.125	100.695	100.578	100.445	100.336
7.375	102.423	102.320	102.204	102.108	7.375	100.353	100.250	100.134	100.038	7.250	99.917	99.814	99.698	99.602
7.500	102.536	102.433	102.317	102.221	7.500	100.466	100.363	100.247	100.151	7.375	100.549	100.446	100.330	100.234
7.625	102.611	102.509	102.393	102.297	7.625	100.541	100.439	100.323	100.227	7.500	100.679	100.576	100.460	100.364
7.750	103.474	103.298	103.099	102.935	7.750	101.404	101.228	101.029	100.865	7.625	100.845	100.742	100.626	100.530
7.875	103.680	103.504	103.304	103.140	7.875	101.610	101.434	101.234	101.070	7.750	101.355	101.180	100.980	100.816
7.990	102.565	102.389	102.190	102.026	7.990	100.495	100.319	100.120	99.956	7.875	101.563	101.387	101.188	101.024
8.125	102.743	102.567	102.368	102.204	8.125	100.673	100.497	100.298	100.134	7.990	100.445	100.269	100.070	99.905

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	98.544	98.476	98.387	98.314	5.990	97.959	97.890	97.802	97.729
6.125	98.822	98.753	98.664	98.591	6.125	98.212	98.143	98.054	97.981
6.250	98.955	98.887	98.798	98.725	6.250	98.331	98.263	98.174	98.101
6.375	99.181	99.112	99.024	98.951	6.375	98.566	98.497	98.408	98.336
6.500	99.357	99.288	99.200	99.127	6.500	98.754	98.685	98.597	98.524
6.625	99.547	99.479	99.390	99.317	6.625	98.943	98.875	98.786	98.713
6.750	99.687	99.634	99.563	99.504	6.750	99.098	99.044	98.974	98.915
6.875	99.880	99.826	99.755	99.697	6.875	99.277	99.223	99.152	99.094
6.990	99.951	99.897	99.827	99.768	6.990	99.367	99.313	99.243	99.184
7.125	100.072	100.018	99.947	99.889	7.125	99.511	99.457	99.387	99.328
7.250	99.594	99.523	99.425	99.345	7.250	99.060	98.989	98.891	98.811
7.375	100.134	100.063	99.966	99.885	7.375	99.570	99.499	99.402	99.321
7.500	100.103	100.032	99.934	99.854	7.500	99.556	99.485	99.388	99.307
7.625	100.069	99.997	99.900	99.819	7.625	99.612	99.541	99.443	99.363
7.750	101.060	100.989	100.891	100.811	7.750	100.134	100.062	99.965	99.884
7.875	101.149	101.078	100.980	100.900	7.875	100.238	100.166	100.069	99.988
7.990	99.960	99.888	99.791	99.710	7.990	99.055	98.983	98.885	98.805

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.290	93.246	93.196	93.155	5.375	95.964	95.906	95.839	95.785	5.375	95.094	95.042	94.984	94.936
4.990	93.930	93.886	93.837	93.796	5.500	96.643	96.585	96.518	96.463	5.500	95.732	95.681	95.623	95.575
5.125	94.637	94.593	94.543	94.502	5.625	97.296	97.237	97.171	97.116	5.625	96.305	96.254	96.195	96.148
5.250	95.137	95.086	95.028	94.980	5.750	97.721	97.662	97.596	97.541	5.750	96.963	96.904	96.838	96.783
5.375	95.794	95.742	95.684	95.636	5.875	98.293	98.235	98.168	98.113	5.875	97.529	97.471	97.404	97.349
5.500	96.432	96.381	96.323	96.275	5.990	98.876	98.818	98.751	98.696	5.990	98.027	97.969	97.902	97.847
5.625	97.005	96.954	96.895	96.848	6.125	99.422	99.363	99.297	99.242	6.125	98.635	98.562	98.479	98.410
5.750	97.663	97.604	97.538	97.483	6.250	99.670	99.567	99.451	99.355	6.250	99.186	99.113	99.030	98.962
5.875	98.229	98.171	98.104	98.049	6.375	100.205	100.102	99.986	99.890	6.375	99.886	99.813	99.730	99.662
5.990	98.727	98.669	98.602	98.547	6.500	100.622	100.519	100.403	100.307	6.500	100.371	100.298	100.215	100.147
6.125	99.335	99.262	99.179	99.110	6.625	101.085	100.968	100.835	100.726	6.625	100.679	100.606	100.523	100.454
6.250	99.886	99.813	99.730	99.662	6.750	101.637	101.520	101.387	101.278	6.750	101.210	101.122	101.022	100.940
6.375	100.586	100.513	100.430	100.362	6.875	101.975	101.858	101.725	101.616	6.875	101.442	101.355	101.255	101.173
6.500	101.071	100.998	100.915	100.847	6.990	102.214	102.096	101.964	101.854	6.990	101.941	101.867	101.783	101.713
6.625	101.379	101.306	101.223	101.154	7.125	102.516	102.399	102.266	102.156	7.125	102.384	102.311	102.227	102.159
6.750	101.910	101.822	101.722	101.640	7.250	101.711	101.608	101.492	101.396	7.250	102.687	102.612	102.526	102.456
6.875	102.142	102.055	101.955	101.873	7.375	102.373	102.270	102.154	102.058	7.375	103.030	102.920	102.795	102.691
6.990	102.641	102.567	102.483	102.413	7.500	102.486	102.383	102.267	102.171	7.500	103.401	103.284	103.151	103.042
7.125	103.084	103.011	102.927	102.859	7.625	102.561	102.459	102.343	102.247	7.625	103.720	103.602	103.470	103.360
7.250	103.387	103.312	103.226	103.156	7.750	103.424	103.248	103.049	102.885	7.750	103.823	103.706	103.573	103.464
7.375	103.730	103.620	103.495	103.391	7.875	103.630	103.454	103.254	103.090	7.875	104.070	103.952	103.820	103.710
7.500	104.101	103.984	103.851	103.742	7.990	102.515	102.339	102.140	101.976	7.990	104.145	104.028	103.895	103.786
7.625	104.420	104.302	104.170	104.060	8.125	102.693	102.517	102.318	102.154	8.125	104.372	104.255	104.122	104.013

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.290	93.246	93.196	93.155	5.500	96.643	96.585	96.518	96.463	5.375	95.094	95.042	94.984	94.936
4.990	93.930	93.886	93.837	93.796	5.625	97.296	97.237	97.171	97.116	5.500	95.732	95.681	95.623	95.575
5.125	94.637	94.593	94.543	94.502	5.750	97.721	97.662	97.596	97.541	5.625	96.305	96.254	96.195	96.148
5.250	95.137	95.086	95.028	94.980	5.875	98.293	98.235	98.168	98.113	5.750	96.963	96.904	96.838	96.783
5.375	95.794	95.742	95.684	95.636	5.990	98.876	98.818	98.751	98.696	5.875	97.529	97.471	97.404	97.349
5.500	96.432	96.381	96.323	96.275	6.125	99.422	99.363	99.297	99.242	5.990	98.027	97.969	97.902	97.847
5.625	97.005	96.954	96.895	96.848	6.250	99.670	99.567	99.451	99.355	6.125	98.635	98.562	98.479	98.410
5.750	97.663	97.604	97.538	97.483	6.375	100.205	100.102	99.986	99.890	6.250	99.186	99.113	99.030	98.962
5.875	98.229	98.171	98.104	98.049	6.500	100.622	100.519	100.403	100.307	6.375	99.886	99.813	99.730	99.662
5.990	98.727	98.669	98.602	98.547	6.625	101.085	100.968	100.835	100.726	6.500	100.371	100.298	100.215	100.147
6.125	99.335	99.262	99.179	99.110	6.750	101.637	101.520	101.387	101.278	6.625	100.679	100.606	100.523	100.454
6.250	99.886	99.813	99.730	99.662	6.875	101.975	101.858	101.725	101.616	6.750	101.210	101.122	101.022	100.940
6.375	100.586	100.513	100.430	100.362	6.990	102.214	102.096	101.964	101.854	6.875	101.442	101.355	101.255	101.173
6.500	101.071	100.998	100.915	100.847	7.125	102.516	102.399	102.266	102.156	6.990	101.941	101.867	101.783	101.713
6.625	101.379	101.306	101.223	101.154	7.250	102.711	101.608	101.492	101.396	7.125	102.384	102.311	102.227	102.159
6.750	101.910	101.822	101.722	101.640	7.375	102.373	102.270	102.154	102.058	7.250	102.687	102.612	102.526	102.456
6.875	102.142	102.055	101.955	101.873	7.500	102.486	102.383	102.267	102.171	7.375	103.030	102.920	102.795	102.691
6.990	102.641	102.567	102.483	102.413	7.625	102.561	102.459	102.343	102.247	7.500	103.401	103.284	103.151	103.042
7.125	103.084	103.011	102.927	102.859	7.750	103.424	103.248	103.049	102.855	7.625	103.720	103.602	103.470	103.360
7.250	103.387	103.312	103.226	103.156	7.875	103.630	103.454	103.254	103.090	7.750	103.823	103.706	103.573	103.464
7.375	103.730	103.620	103.495	103.391	7.990	102.515	102.339	102.140	101.976	7.875	104.070	103.952	103.820	103.710
7.500	104.101	103.984	103.851	103.742	8.125	102.693	102.517	102.318	102.154	7.990	104.145	104.028	103.895	103.786
7.625	104.420	104.302	104.170	104.060						8.125	104.372	104.255	104.122	104.013



SELECT PRICING

Effective: July 14, 2026

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	93.690	93.646	93.596	93.555	4.875	97.397	97.348	97.286	97.235	
4.990	94.330	94.286	94.237	94.196	4.990	97.794	97.746	97.684	97.633	
5.125	95.037	94.993	94.943	94.902	5.125	98.233	98.185	98.123	98.072	
5.250	95.537	95.486	95.428	95.380	5.250	98.815	98.757	98.686	98.628	
5.375	96.194	96.142	96.084	96.036	5.375	99.234	99.175	99.104	99.046	
5.500	96.832	96.781	96.723	96.675	5.500	99.634	99.576	99.505	99.447	
5.625	97.405	97.354	97.295	97.248	5.625	100.018	99.959	99.889	99.830	
5.750	98.063	98.004	97.938	97.883	5.750	100.377	100.319	100.248	100.190	
5.875	98.629	98.571	98.504	98.449	5.875	100.714	100.656	100.585	100.527	
5.990	99.127	99.069	99.002	98.947	5.990	101.000	100.942	100.871	100.813	
6.125	99.735	99.662	99.579	99.510	6.125	101.300	101.242	101.171	101.113	
6.250	100.286	100.213	100.130	100.062	6.250	101.539	101.481	101.410	101.352	
6.375	100.986	100.913	100.830	100.762	6.375	101.952	101.894	101.823	101.765	
6.500	101.471	101.398	101.315	101.247	6.500	102.225	102.167	102.096	102.038	
6.625	101.779	101.706	101.623	101.554	6.625	102.340	102.282	102.211	102.153	
6.750	102.310	102.222	102.122	102.040	6.750	102.639	102.596	102.542	102.499	
6.875	102.542	102.455	102.355	102.273	6.875	102.756	102.713	102.660	102.616	
6.990	103.041	102.967	102.883	102.813						
7.125	103.484	103.411	103.327	103.259						
7.250	103.787	103.712	103.626	103.556						
7.375	104.130	104.020	103.895	103.791						
7.500	104.501	104.384	104.251	104.142						
7.625	104.820	104.702	104.570	104.460						
7.750	104.923	104.806	104.673	104.564						
7.875	105.170	105.052	104.920	104.810						

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.500	96.943	96.885	96.818	96.763	5.990	98.794	98.726	98.637	98.564	
5.625	97.596	97.537	97.471	97.416	6.125	99.072	99.003	98.914	98.841	
5.750	98.021	97.962	97.896	97.841	6.250	99.205	99.137	99.048	98.975	
5.875	98.593	98.535	98.468	98.413	6.375	99.431	99.362	99.274	99.201	
5.990	99.176	99.118	99.051	98.996	6.500	99.607	99.538	99.450	99.377	
6.125	99.722	99.663	99.597	99.542	6.625	99.797	99.729	99.640	99.567	
6.250	99.970	99.867	99.751	99.655	6.750	99.937	99.884	99.813	99.754	
6.375	100.505	100.402	100.286	100.190	6.875	100.130	100.076	100.005	99.947	
6.500	100.922	100.819	100.703	100.607	6.990	100.201	100.147	100.077	100.018	
6.625	101.385	101.268	101.135	101.026	7.125	100.322	100.268	100.197	100.139	
6.750	101.937	101.820	101.687	101.578	7.250	99.844	99.773	99.675	99.595	
6.875	102.275	102.158	102.025	101.916	7.375	100.384	100.313	100.216	100.135	
6.990	102.514	102.396	102.264	102.154	7.500	100.353	100.282	100.184	100.104	
7.125	102.816	102.699	102.566	102.456	7.625	100.319	100.247	100.150	100.069	
7.250	102.011	101.908	101.792	101.696	7.750	101.310	101.239	101.141	101.061	
7.375	102.673	102.570	102.454	102.358	7.875	101.399	101.328	101.230	101.150	
7.500	102.786	102.683	102.567	102.471						
7.625	102.861	102.759	102.643	102.547						
7.750	103.724	103.548	103.349	103.185						
7.875	103.930	103.754	103.554	103.390						
7.990	102.815	102.639	102.440	102.276						
8.125	102.993	102.817	102.618	102.454						

SELECT FANNIE MAE BUYDOWN

SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	93.540	93.496	93.446	93.405	5.500	96.893	96.835	96.768	96.713	
4.990	94.180	94.136	94.087	94.046	5.625	97.546	97.487	97.421	97.366	
5.125	94.887	94.843	94.793	94.752	5.750	97.971	97.912	97.846	97.791	
5.250	95.387	95.336	95.278	95.230	5.875	98.543	98.485	98.418	98.363	
5.375	96.044	95.992	95.934	95.886	5.990	99.126	99.068	99.001	98.946	
5.500	96.682	96.631	96.573	96.525	6.125	99.672	99.613	99.547	99.492	
5.625	97.255	97.204	97.145	97.098	6.250	99.920	99.817	99.701	99.605	
5.750	97.913	97.854	97.788	97.733	6.375	100.455	100.352	100.236	100.140	
5.875	98.479	98.421	98.354	98.299	6.500	100.872	100.769	100.653	100.557	
5.990	98.977	98.919	98.852	98.797	6.625	101.335	101.218	101.085	100.976	
6.125	99.585	99.512	99.429	99.360	6.750	101.887	101.770	101.637	101.528	
6.250	100.136	100.063	99.980	99.912	6.875	102.225	102.108	101.975	101.866	
6.375	100.836	100.763	100.680	100.612	6.990	102.464	102.346	102.214	102.104	
6.500	101.321	101.248	101.165	101.097	7.125	102.766	102.649	102.516	102.406	
6.625	101.629	101.556	101.473	101.404	7.250	101.961	101.858	101.742	101.646	
6.750	102.160	102.072	101.972	101.890	7.375	102.623	102.520	102.404	102.308	
6.875	102.392	102.305	102.205	102.123	7.500	102.736	102.633	102.517	102.421	
6.990	102.891	102.817	102.733	102.663	7.625	102.811	102.709	102.593	102.497	
7.125	103.334	103.261	103.177	103.109	7.750	103.674	103.498	103.299	103.135	
7.250	103.637	103.562	103.476	103.406	7.875	103.880	103.704	103.504	103.340	
7.375	103.980	103.870	103.745	103.641	7.990	102.765	102.589	102.390	102.226	
7.500	104.351	104.234	104.101	103.992	8.125	102.943	102.767	102.568	102.404	
7.625	104.670	104.552	104.420	104.310						

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	93.540	93.496	93.446	93.405	5.500	96.893	96.835	96.768	96.713	
4.990	94.180	94.136	94.087	94.046	5.625	97.546	97.487	97.421	97.366	
5.125	94.887	94.843	94.793	94.752	5.750	97.971	97.912	97.846	97.791	
5.250	95.387	95.336	95.278	95.230	5.875	98.543	98.485	98.418	98.363	
5.375	96.044	95.992	95.934	95.886	5.990	99.126	99.068	99.001	98.946	
5.500	96.682	96.631	96.573	96.525	6.125	99.672	99.613	99.547	99.492	
5.625	97.255	97.204	97.145	97.098	6.250	99.920	99.817	99.701	99.605	
5.750	97.913	97.854	97.788	97.733	6.375	100.455	100.352	100.236	100.140	
5.875	98.479	98.421	98.354	98.299	6.500	100.872	100.769	100.653	100.557	
5.990	98.977	98.919	98.852	98.797	6.625	101.335	101.218	101.085	100.976	
6.125	99.585	99.512	99.429	99.360	6.750	101.887	101.770	101.637	101.528	
6.250	100.136	100.063	99.980	99.912	6.875	102.225	102.108	101.975	101.866	
6.375	100.836	100.763	100.680	100.612	6.990	102.464	102.346	102.214	102.104	
6.500	101.321	101.248	101.165	101.097	7.125	102.766	102.649	102.516	102.406	
6.625	101.629	101.556	101.473	101.404	7.250	101.961	101.858	101.742	101.646	
6.750	102.160	102.072	101.972	101.890	7.375	102.623	102.520	102.404	102.308	
6.875	102.392	102.305	102.205	102.123	7.500	102.736	102.633	102.517	102.421	
6.990	102.891	102.817	102.733	102.663	7.625	102.811	102.709	102.593	102.497	
7.125	103.334	103.261	103.177	103.109	7.750	103.674	103.498	103.299	103.135	
7.250	103.637	103.562	103.476	103.406	7.875	103.880	103.704	103.504	103.340	
7.375	103.980	103.870	103.745	103.641	7.990	102.765	102.589	102.390	102.226	
7.500	104.351	104.234	104.101	103.992	8.125	102.943	102.767	102.568	102.404	
7.625	104.670	104.552	104.420	104.310	8.250	102.377	102.230	102.064	101.927	



Effective: July 14, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.440	93.396	93.346	93.305	4.875	92.951	92.907	92.857	92.816	5.500	97.788	97.707	97.616	97.541
4.990	94.080	94.036	93.987	93.946	4.990	93.591	93.547	93.497	93.456	5.625	98.324	98.243	98.152	98.076
5.125	94.787	94.743	94.693	94.652	5.125	94.323	94.279	94.229	94.188	5.750	98.806	98.718	98.619	98.537
5.250	95.287	95.236	95.178	95.130	5.250	94.836	94.784	94.726	94.678	5.875	99.351	99.263	99.164	99.082
5.375	95.944	95.892	95.834	95.786	5.375	95.504	95.453	95.395	95.347	5.990	99.820	99.732	99.632	99.550
5.500	96.582	96.531	96.473	96.425	5.500	96.156	96.104	96.046	95.998	6.125	100.343	100.255	100.155	100.073
5.625	97.155	97.104	97.045	96.998	5.625	96.741	96.689	96.631	96.583	6.250	100.336	100.234	100.117	100.022
5.750	97.813	97.754	97.688	97.633	5.750	97.411	97.353	97.286	97.232	6.375	100.927	100.825	100.708	100.613
5.875	98.379	98.321	98.254	98.199	5.875	98.003	97.944	97.877	97.823	6.500	101.366	101.263	101.147	101.051
5.990	98.877	98.819	98.752	98.697	5.990	98.500	98.442	98.375	98.321	6.625	101.637	101.535	101.418	101.323
6.125	99.485	99.412	99.329	99.260	6.125	99.110	99.037	98.954	98.885	6.750	101.684	101.584	101.471	101.378
6.250	100.036	99.963	99.880	99.812	6.250	99.661	99.588	99.505	99.437	6.875	101.974	101.900	101.817	101.749
6.375	100.736	100.663	100.580	100.512	6.375	100.361	100.288	100.205	100.137	6.990	102.500	102.426	102.343	102.275
6.500	101.221	101.148	101.065	100.997	6.500	100.846	100.773	100.690	100.622	7.125	102.961	102.888	102.805	102.737
6.625	101.529	101.456	101.373	101.304	6.625	101.137	101.063	100.980	100.912	7.250	103.334	103.261	103.178	103.110
6.750	102.060	101.972	101.872	101.790	6.750	101.665	101.577	101.477	101.395	7.375	103.726	103.630	103.521	103.431
6.875	102.292	102.205	102.105	102.023	6.875	101.897	101.810	101.710	101.628	7.500	104.100	103.983	103.850	103.741
6.990	102.791	102.717	102.633	102.563	6.990	102.396	102.322	102.238	102.168	7.625	104.385	104.267	104.135	104.025
7.125	103.234	103.161	103.077	103.009	7.125	102.839	102.766	102.682	102.614	7.750	104.527	104.410	104.277	104.167
7.250	103.537	103.462	103.376	103.306	7.250	103.142	103.067	102.981	102.911	7.875	104.803	104.686	104.554	104.444
7.375	103.880	103.770	103.645	103.541	7.375	103.485	103.375	103.250	103.146	7.990	104.880	104.762	104.630	104.520
7.500	104.251	104.134	104.001	103.892	7.500	103.856	103.739	103.606	103.497	8.125	105.128	105.011	104.879	104.769
7.625	104.570	104.452	104.320	104.210	7.625	104.175	104.057	103.925	103.815					
7.750	104.673	104.556	104.423	104.314	7.750	104.278	104.161	104.028	103.919					
7.875	104.920	104.802	104.670	104.560	7.875	104.525	104.407	104.275	104.165					
7.990	104.995	104.878	104.745	104.636	7.990	104.600	104.483	104.350	104.241					
8.125	105.222	105.105	104.972	104.863	8.125	104.827	104.710	104.577	104.468					

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.990	97.544	97.496	97.434	97.383	5.500	99.296	99.227	99.138	99.066	5.875	97.979	97.921	97.854	97.799
5.125	97.983	97.935	97.873	97.822	5.625	99.576	99.507	99.419	99.346	5.990	98.477	98.419	98.352	98.297
5.250	98.565	98.507	98.436	98.378	5.750	99.844	99.776	99.687	99.614	6.125	99.085	99.012	98.929	98.860
5.375	98.984	98.925	98.854	98.796	5.875	100.093	100.025	99.936	99.863	6.250	99.636	99.563	99.480	99.412
5.500	99.384	99.326	99.255	99.197	5.990	100.316	100.254	100.177	100.114	6.375	100.336	100.263	100.180	100.112
5.625	99.768	99.709	99.639	99.580	6.125	100.547	100.489	100.418	100.360	6.500	100.821	100.748	100.665	100.597
5.750	100.127	100.069	99.998	99.940	6.250	100.877	100.834	100.781	100.737	6.625	101.129	101.056	100.973	100.904
5.875	100.464	100.406	100.335	100.277	6.375	101.244	101.200	101.147	101.103	6.750	101.660	101.572	101.472	101.390
5.990	100.750	100.692	100.621	100.563	6.500	101.472	101.428	101.375	101.332	6.875	101.892	101.805	101.705	101.623
6.125	101.050	100.992	100.921	100.863	6.625	101.562	101.519	101.465	101.422	6.990	102.391	102.317	102.233	102.163
6.250	101.289	101.231	101.160	101.102	6.750	101.886	101.843	101.790	101.746	7.125	102.834	102.761	102.677	102.609
6.375	101.702	101.644	101.573	101.515	6.875	101.944	101.901	101.847	101.804	7.250	103.137	103.062	102.976	102.906
6.500	101.975	101.917	101.846	101.788	6.990	102.220	102.177	102.124	102.080	7.375	103.480	103.370	103.245	103.141
6.625	102.090	102.032	101.961	101.903	7.125	102.408	102.365	102.312	102.268	7.500	103.851	103.734	103.601	103.492
6.750	102.389	102.346	102.292	102.249	7.250	102.283	102.222	102.143	102.077	7.625	104.170	104.052	103.920	103.810
6.875	102.506	102.463	102.410	102.366						7.750	104.273	104.156	104.023	103.914
6.990	102.833	102.790	102.737	102.693						7.875	104.520	104.402	104.270	104.160
										7.990	104.595	104.478	104.345	104.236
										8.125	104.822	104.705	104.572	104.463

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)														
Rate	15-Day	30-Day	45-Day	60-Day										
5.875	98.379	98.321	98.254	98.199										
5.990	98.877	98.819	98.752	98.697										
6.125	99.485	99.412	99.329	99.260										
6.250	100.036	99.963	99.880	99.812										
6.375	100.736	100.663	100.580	100.512										
6.500	101.221	101.148	101.065	100.997										
6.625	101.529	101.456	101.373	101.304										
6.750	102.060	101.972	101.872	101.790										
6.875	102.292	102.205	102.105	102.023										
6.990	102.791	102.717	102.633	102.563										
7.125	103.234	103.161	103.077	103.009										
7.250	103.537	103.462	103.376	103.306										
7.375	103.880	103.770	103.645	103.541										
7.500	104.251	104.134	104.001	103.892										
7.625	104.570	104.452	104.320	104.210										
7.750	104.673	104.556	104.423	104.314										
7.875	104.920	104.802	104.670	104.560										
7.990	104.995	104.878	104.745	104.636										
8.125	105.222	105.105	104.972	104.863										

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.343	96.285	96.218	96.163	5.500	94.043	93.985	93.918	93.863	5.500	96.827	96.758	96.669	96.596
5.625	96.996	96.937	96.871	96.816	5.625	94.696	94.637	94.571	94.516	5.625	97.186	97.117	97.029	96.956
5.750	97.421	97.362	97.296	97.241	5.750	95.121	95.062	94.996	94.941	5.750	97.260	97.191	97.103	97.030
5.875	97.993	97.935	97.868	97.813	5.875	95.693	95.635	95.568	95.513	5.875	97.555	97.486	97.398	97.325
5.990	98.576	98.518	98.451	98.396	5.990	96.276	96.218	96.151	96.096	5.990	97.919	97.850	97.762	97.689
6.125	99.122	99.063	98.997	98.942	6.125	96.802	96.743	96.677	96.622	6.125	98.172	98.103	98.014	97.941
6.250	99.370	99.267	99.151	99.055	6.250	97.036	96.933	96.817	96.721	6.250	98.291	98.223	98.134	98.061
6.375	99.905	99.802	99.686	99.590	6.375	97.580	97.477	97.361	97.265	6.375	98.526	98.457	98.368	98.296
6.500	100.322	100.219	100.103	100.007	6.500	98.008	97.906	97.790	97.694	6.500	98.714	98.645	98.557	98.484
6.625	100.785	100.668	100.535	100.426	6.625	98.471	98.354	98.221	98.112	6.625	98.903	98.835	98.746	98.673
6.750	101.337	101.220	101.087	100.978	6.750	99.038	98.921	98.788	98.678	6.750	99.058	99.004	98.934	98.875
6.875	101.675	101.558	101.425	101.316	6.875	99.362	99.245	99.112	99.003	6.875	99.237	99.183	99.112	99.054
6.990	101.914	101.796	101.664	101.554	6.990	99.620	99.502	99.370	99.260	6.990	99.327	99.273	99.203	99.144
7.125	102.216	102.099	101.966	101.856	7.125	99.945	99.828	99.695	99.586	7.125	99.471	99.417	99.347	99.288
7.250	101.411	101.308	101.192	101.096	7.250	99.167	99.064	98.948	98.852	7.250	99.020	98.949	98.851	98.771
7.375	102.073	101.970	101.854	101.758	7.375	99.799	99.696	99.580	99.484	7.375	99.530	99.459	99.362	99.281
7.500	102.186	102.083	101.967	101.871	7.500	99.929	99.826	99.710	99.614	7.500	99.516	99.445	99.348	99.267
7.625	102.261	102.159	102.043	101.947	7.625	100.095	99.992	99.876	99.780	7.625	99.572	99.501	99.403	99.323
7.750	103.124	102.948	102.749	102.585	7.750	100.605	100.430	100.230	100.066	7.750	100.284	100.212	100.115	100.034
7.875	103.330	103.154	102.954	102.790	7.875	100.813	100.637	100.438	100.274	7.875	100.388	100.316	100.219	100.138
7.990	102.215	102.039	101.840	101.676	7.990	99.695	99.519	99.320	99.155	7.990	99.205	99.133	99.035	98.955



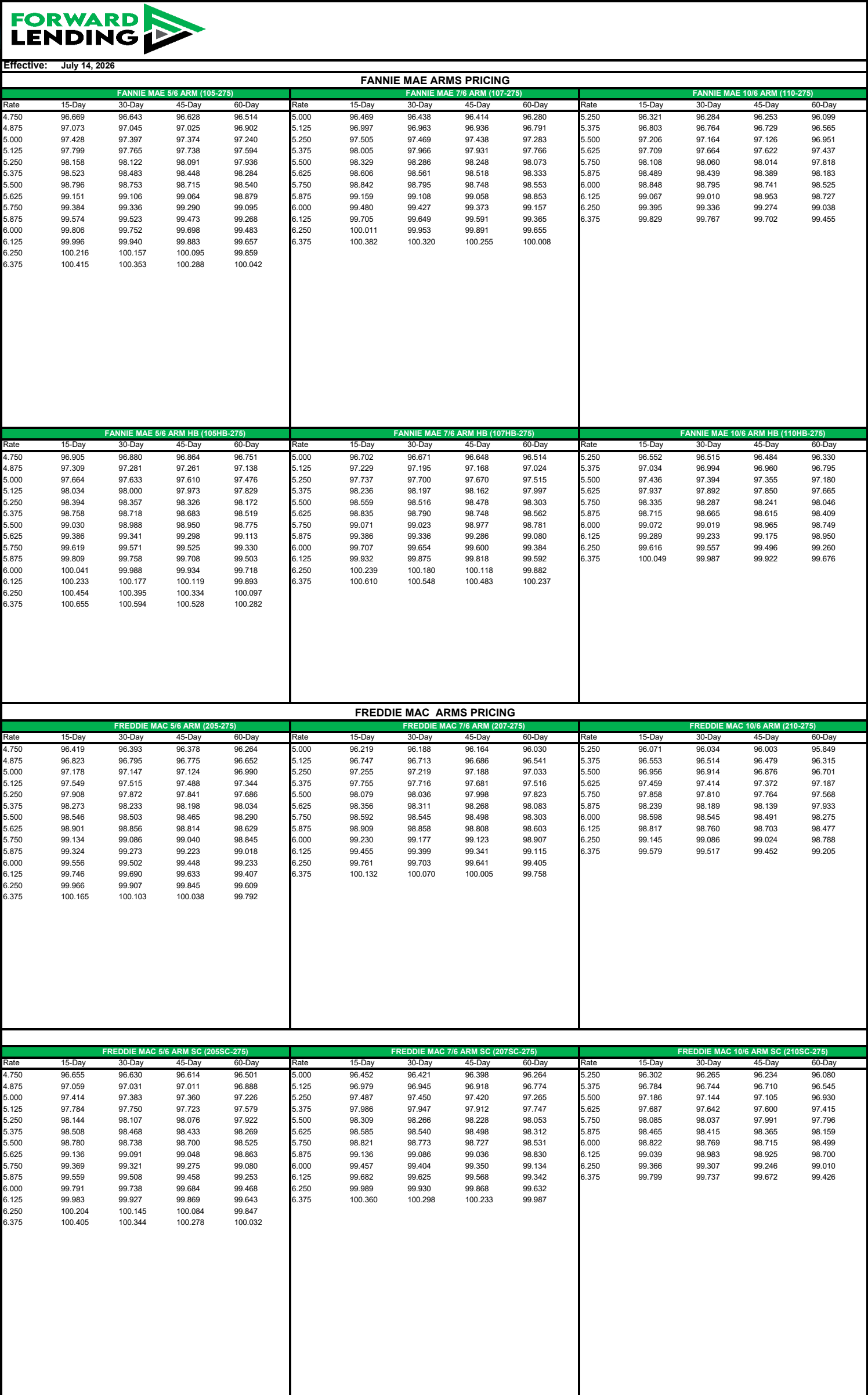
Effective: July 14, 2026

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 (R201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.290	93.246	93.196	93.155	5.990	98.526	98.468	98.401	98.346	5.375	95.094	95.042	94.984	94.936
4.990	93.930	93.886	93.837	93.796	6.125	99.072	99.013	98.947	98.892	5.500	95.732	95.681	95.623	95.575
5.125	94.637	94.593	94.543	94.502	6.250	99.320	99.217	99.101	99.005	5.625	96.305	96.254	96.195	96.148
5.250	95.137	95.086	95.028	94.980	6.375	99.855	99.752	99.636	99.540	5.750	96.963	96.904	96.838	96.783
5.375	95.794	95.742	95.684	95.636	6.500	100.272	100.169	100.053	99.957	5.875	97.529	97.471	97.404	97.349
5.500	96.432	96.381	96.323	96.275	6.625	100.735	100.618	100.485	100.376	5.990	98.027	97.969	97.902	97.847
5.625	97.005	96.954	96.895	96.848	6.750	101.287	101.170	101.037	100.928	6.125	98.635	98.562	98.479	98.410
5.750	97.663	97.604	97.538	97.483	6.875	101.625	101.508	101.375	101.266	6.250	99.186	99.113	99.030	98.962
5.875	98.229	98.171	98.104	98.049	6.990	101.864	101.746	101.614	101.504	6.375	99.886	99.813	99.730	99.662
5.990	98.727	98.669	98.602	98.547	7.125	102.166	102.049	101.916	101.806	6.500	100.371	100.298	100.215	100.147
6.125	99.335	99.262	99.179	99.110	7.250	101.361	101.258	101.142	101.046	6.625	100.679	100.606	100.523	100.454
6.250	99.886	99.813	99.730	99.662	7.375	102.023	101.920	101.804	101.708	6.750	101.210	101.122	101.022	100.940
6.375	100.586	100.513	100.430	100.362	7.500	102.136	102.033	101.917	101.821	6.875	101.442	101.355	101.255	101.173
6.500	101.071	100.998	100.915	100.847	7.625	102.211	102.109	101.993	101.897	6.990	101.941	101.867	101.783	101.713
6.625	101.379	101.306	101.223	101.154	7.750	103.074	102.898	102.699	102.535	7.125	102.384	102.311	102.227	102.159
6.750	101.910	101.822	101.722	101.640	7.875	103.280	103.104	102.904	102.740	7.250	102.687	102.612	102.526	102.456
6.875	102.142	102.055	101.955	101.873	7.990	102.165	101.989	101.790	101.626	7.375	103.030	102.920	102.795	102.691
6.990	102.641	102.567	102.483	102.413	8.125	102.343	102.167	101.968	101.804	7.500	103.401	103.284	103.151	103.042
7.125	103.084	103.011	102.927	102.859	8.250	101.777	101.630	101.464	101.327	7.625	103.720	103.602	103.470	103.360
7.250	103.387	103.312	103.226	103.156						7.750	103.823	103.706	103.573	103.464
7.375	103.730	103.620	103.495	103.391						7.875	104.070	103.952	103.820	103.710
7.500	104.101	103.984	103.851	103.742						7.990	104.145	104.028	103.895	103.786
7.625	104.420	104.302	104.170	104.060						8.125	104.372	104.255	104.122	104.013

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 (R201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.290	93.246	93.196	93.155	5.990	98.526	98.468	98.401	98.346	5.375	95.094	95.042	94.984	94.936
4.990	93.930	93.886	93.837	93.796	6.125	99.072	99.013	98.947	98.892	5.500	95.732	95.681	95.623	95.575
5.125	94.637	94.593	94.543	94.502	6.250	99.320	99.217	99.101	99.005	5.625	96.305	96.254	96.195	96.148
5.250	95.137	95.086	95.028	94.980	6.375	99.855	99.752	99.636	99.540	5.750	96.963	96.904	96.838	96.783
5.375	95.794	95.742	95.684	95.636	6.500	100.272	100.169	100.053	99.957	5.875	97.529	97.471	97.404	97.349
5.500	96.432	96.381	96.323	96.275	6.625	100.735	100.618	100.485	100.376	5.990	98.027	97.969	97.902	97.847
5.625	97.005	96.954	96.895	96.848	6.750	101.287	101.170	101.037	100.928	6.125	98.635	98.562	98.479	98.410
5.750	97.663	97.604	97.538	97.483	6.875	101.625	101.508	101.375	101.266	6.250	99.186	99.113	99.030	98.962
5.875	98.229	98.171	98.104	98.049	6.990	101.864	101.746	101.614	101.504	6.375	99.886	99.813	99.730	99.662
5.990	98.727	98.669	98.602	98.547	7.125	102.166	102.049	101.916	101.806	6.500	100.371	100.298	100.215	100.147
6.125	99.335	99.262	99.179	99.110	7.250	101.361	101.258	101.142	101.046	6.625	100.679	100.606	100.523	100.454
6.250	99.886	99.813	99.730	99.662	7.375	102.023	101.920	101.804	101.708	6.750	101.210	101.122	101.022	100.940
6.375	100.586	100.513	100.430	100.362	7.500	102.136	102.033	101.917	101.821	6.875	101.442	101.355	101.255	101.173
6.500	101.071	100.998	100.915	100.847	7.625	102.211	102.109	101.993	101.897	6.990	101.941	101.867	101.783	101.713
6.625	101.379	101.306	101.223	101.154	7.750	103.074	102.898	102.699	102.535	7.125	102.384	102.311	102.227	102.159
6.750	101.910	101.822	101.722	101.640	7.875	103.280	103.104	102.904	102.740	7.250	102.687	102.612	102.526	102.456
6.875	102.142	102.055	101.955	101.873	7.990	102.165	101.989	101.790	101.626	7.375	103.030	102.920	102.795	102.691
6.990	102.641	102.567	102.483	102.413	8.125	102.343	102.167	101.968	101.804	7.500	103.401	103.284	103.151	103.042
7.125	103.084	103.011	102.927	102.859	8.250	101.777	101.630	101.464	101.327	7.625	103.720	103.602	103.470	103.360
7.250	103.387	103.312	103.226	103.156	8.375	101.558	101.411	101.245	101.109	7.750	103.823	103.706	103.573	103.464
7.375	103.730	103.620	103.495	103.391	8.500	101.698	101.551	101.385	101.249	7.875	104.070	103.952	103.820	103.710
7.500	104.101	103.984	103.851	103.742	8.625	101.833	101.686	101.520	101.384	7.990	104.145	104.028	103.895	103.786
7.625	104.420	104.302	104.170	104.060	8.750	102.443	102.296	102.130	101.994	8.125	104.372	104.255	104.122	104.013

FORWARD LENDING					SELECT PRICING				
Effective: July 14, 2026									
SELECT FREDDIE MAC FIXED RATE PRICING									
SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.690	93.646	93.596	93.555	4.875	97.397	97.348	97.286	97.235
4.990	94.330	94.286	94.237	94.196	4.990	97.794	97.746	97.684	97.633
5.125	95.037	94.993	94.943	94.902	5.125	98.233	98.185	98.123	98.072
5.250	95.537	95.486	95.428	95.380	5.250	98.815	98.757	98.686	98.628
5.375	96.194	96.142	96.084	96.036	5.375	99.234	99.175	99.104	99.046
5.500	96.832	96.781	96.723	96.675	5.500	99.634	99.576	99.505	99.447
5.625	97.405	97.354	97.295	97.248	5.625	100.018	99.959	99.889	99.830
5.750	98.063	98.004	97.938	97.883	5.750	100.377	100.319	100.248	100.190
5.875	98.629	98.571	98.504	98.449	5.875	100.714	100.656	100.585	100.527
5.990	99.127	99.069	99.002	98.947	5.990	101.000	100.942	100.871	100.813
6.125	99.735	99.662	99.579	99.510	6.125	101.300	101.242	101.171	101.113
6.250	100.286	100.213	100.130	100.062	6.250	101.539	101.481	101.410	101.352
6.375	100.986	100.913	100.830	100.762	6.375	101.952	101.894	101.823	101.765
6.500	101.471	101.398	101.315	101.247	6.500	102.225	102.167	102.096	102.038
6.625	101.779	101.706	101.623	101.554	6.625	102.340	102.282	102.211	102.153
6.750	102.310	102.222	102.122	102.040	6.750	102.639	102.596	102.542	102.499
6.875	102.542	102.455	102.355	102.273	6.875	102.756	102.713	102.660	102.616
6.990	103.041	102.967	102.883	102.813	6.990	103.083	103.040	102.987	102.943
7.125	103.484	103.411	103.327	103.259	7.125	103.326	103.282	103.229	103.186
7.250	103.787	103.712	103.626	103.556	7.250	103.026	102.964	102.885	102.819
7.375	104.130	104.020	103.895	103.791					
7.500	104.501	104.384	104.251	104.142					
7.625	104.820	104.702	104.570	104.460					
7.750	104.923	104.806	104.673	104.564					
7.875	105.170	105.052	104.920	104.810					
7.990	105.245	105.128	104.995	104.886					
8.125	105.472	105.355	105.222	105.113					
SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)					SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.593	96.535	96.468	96.413	5.990	98.169	98.100	98.012	97.939
5.625	97.246	97.187	97.121	97.066	6.125	98.422	98.353	98.264	98.191
5.750	97.671	97.612	97.546	97.491	6.250	98.541	98.473	98.384	98.311
5.875	98.243	98.185	98.118	98.063	6.375	98.776	98.707	98.618	98.546
5.990	98.826	98.768	98.701	98.646	6.500	98.964	98.895	98.807	98.734
6.125	99.372	99.313	99.247	99.192	6.625	99.153	99.085	98.996	98.923
6.250	99.620	99.517	99.401	99.305	6.750	99.308	99.254	99.184	99.125
6.375	100.155	100.052	99.936	99.840	6.875	99.487	99.433	99.362	99.304
6.500	100.572	100.469	100.353	100.257	6.990	99.577	99.523	99.453	99.394
6.625	101.035	100.918	100.785	100.676	7.125	99.721	99.667	99.597	99.538
6.750	101.587	101.470	101.337	101.228	7.250	99.270	99.199	99.101	99.021
6.875	101.925	101.808	101.675	101.566	7.375	99.780	99.709	99.612	99.531
6.990	102.164	102.046	101.914	101.804	7.500	99.766	99.695	99.598	99.517
7.125	102.466	102.349	102.216	102.106	7.625	99.822	99.751	99.653	99.573
7.250	101.661	101.558	101.442	101.346	7.750	100.534	100.462	100.365	100.284
7.375	102.323	102.220	102.104	102.008	7.875	100.638	100.566	100.469	100.388
7.500	102.436	102.333	102.217	102.121	7.990	99.455	99.383	99.285	99.205
7.625	102.511	102.409	102.293	102.197					
7.750	103.374	103.198	102.999	102.835					
7.875	103.580	103.404	103.204	103.040					
7.990	102.465	102.289	102.090	101.926					
8.125	102.643	102.467	102.268	102.104					
FREDDIE MAC FIXED RATE BUYDOWN PRICING									
SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.540	93.496	93.446	93.405	5.990	98.776	98.718	98.651	98.596
4.990	94.180	94.136	94.087	94.046	6.125	99.322	99.263	99.197	99.142
5.125	94.887	94.843	94.793	94.752	6.250	99.570	99.467	99.351	99.255
5.250	95.387	95.336	95.278	95.230	6.375	100.105	100.002	99.886	99.790
5.375	96.044	95.992	95.934	95.886	6.500	100.522	100.419	100.303	100.207
5.500	96.682	96.631	96.573	96.525	6.625	100.985	100.868	100.735	100.626
5.625	97.255	97.204	97.145	97.098	6.750	101.537	101.420	101.287	101.178
5.750	97.913	97.854	97.788	97.733	6.875	101.875	101.758	101.625	101.516
5.875	98.479	98.421	98.354	98.299	6.990	102.114	101.996	101.864	101.754
5.990	98.977	98.919	98.852	98.797	7.125	102.416	102.299	102.166	102.056
6.125	99.585	99.512	99.429	99.360	7.250	101.611	101.508	101.392	101.296
6.250	100.136	100.063	99.980	99.912	7.375	102.273	102.170	102.054	101.958
6.375	100.836	100.763	100.680	100.612	7.500	102.386	102.283	102.167	102.071
6.500	101.321	101.248	101.165	101.097	7.625	102.461	102.359	102.243	102.147
6.625	101.629	101.556	101.473	101.404	7.750	103.324	103.148	102.949	102.785
6.750	102.160	102.072	101.972	101.890	7.875	103.530	103.354	103.154	102.990
6.875	102.392	102.305	102.205	102.123	7.990	102.415	102.239	102.040	101.876
6.990	102.891	102.817	102.733	102.663	8.125	102.593	102.417	102.218	102.054
7.125	103.334	103.261	103.177	103.109	8.250	102.027	101.880	101.714	101.577
7.250	103.637	103.562	103.476	103.406	8.375	101.808	101.661	101.495	101.359
7.375	103.980	103.870	103.745	103.641	8.500	101.948	101.801	101.635	101.499
7.500	104.351	104.234	104.101	103.992					
7.625	104.670	104.552	104.420	104.310					
SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.540	93.496	93.446	93.405	5.990	98.776	98.718	98.651	98.596
4.990	94.180	94.136	94.087	94.046	6.125	99.322	99.263	99.197	99.142
5.125	94.887	94.843	94.793	94.752	6.250	99.570	99.467	99.351	99.255
5.250	95.387	95.336	95.278	95.230	6.375	100.105	100.002	99.886	99.790
5.375	96.044	95.992	95.934	95.886	6.500	100.522	100.419	100.303	100.207
5.500	96.682	96.631	96.573	96.525	6.625	100.985	100.868	100.735	100.626
5.625	97.255	97.204	97.145	97.098	6.750	101.537	101.420	101.287	101.178
5.750	97.913	97.854	97.788	97.733	6.875	101.875	101.758	101.625	101.516
5.875	98.479	98.421	98.354	98.299	6.990	102.114	101.996	101.864	101.754
5.990	98.977	98.919	98.852	98.797	7.125	102.416	102.299	102.166	102.056
6.125	99.585	99.512	99.429	99.360	7.250	101.611	101.508	101.392	101.296
6.250	100.136	100.063	99.980	99.912	7.375	102.273	102.170	102.054	101.958
6.375	100.836	100.763	100.680	100.612	7.500	102.386	102.283	102.167	102.071
6.500	101.321	101.248	101.165	101.097	7.625	102.461	102.359	102.243	102.147
6.625	101.6								



FORWARD LENDING										
Effective: July 14, 2026										
Agency Loan Parameter Price Adjustments										
Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.										
FICO/LTV Purchase Adjustments (Loan terms > 15 years)										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%	
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125	
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250	
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500	
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750	
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875	
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125	
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250	
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500	
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750	
FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%	
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625	
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750	
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125	
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500	
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500	
FICO/LTV Cashout Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%					
780+	-0.375	-0.375	-0.625	-0.875	-1.375					
760-779	-0.375	-0.375	-0.875	-1.250	-1.875					
740-759	-0.375	-0.375	-1.000	-1.625	-2.375					
720-739	-0.375	-0.500	-1.375	-2.000	-2.750					
700-719	-0.375	-0.500	-1.625	-2.625	-3.250					
680-699	-0.375	-0.625	-2.000	-2.875	-3.750					
660-679	-0.375	-0.875	-2.750	-4.000	-4.750					
640-659	-0.375	-1.375	-3.125	-4.625	-5.125					
<=639	-0.375	-1.375	-3.375	-4.875	-5.125					
Additional Agency Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%	
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750	
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750					
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250					
LOAN AMOUNT **		HR/HP/FTHB + AMI ADJUSTMENT CAPS*								
Loan Amt \$75,000 <= \$100,000		LTV > 80% AND FICO >= 680				0.000				
Loan Amt >\$100,000 <= \$249,999		All other LTV & FICO combinations				0.000				
MISCELLANEOUS		FTHB + AMI LLPA Waiver				0.000				
Texas Cash out		-1.000				* 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**				
HB 20YR & 25YR Term		-1.500								
> 6 Financed Properties		-0.500								
Escrow Waiver (Non-CA)		-0.250								
						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: July 14, 2026

ALT AGENCY 2nd Home/Investment	
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Alt Agency 30 Yr Fixed (AltA101)					Alt Agency 25 Yr Fixed (AltA125)					Alt Agency 20 Yr Fixed (AltA120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.540	93.496	93.446	93.405	4.875	93.051	93.007	92.957	92.916	4.990	95.394	95.314	95.222	95.147
4.990	94.180	94.136	94.087	94.046	4.990	93.691	93.647	93.597	93.556	5.125	96.082	96.001	95.910	95.835
5.125	94.887	94.843	94.793	94.752	5.125	94.423	94.379	94.329	94.288	5.250	96.705	96.624	96.533	96.458
5.250	95.387	95.336	95.278	95.230	5.250	94.936	94.884	94.826	94.778	5.375	97.312	97.231	97.140	97.065
5.375	96.044	95.992	95.934	95.886	5.375	95.604	95.553	95.495	95.447	5.500	97.888	97.807	97.716	97.641
5.500	96.682	96.631	96.573	96.525	5.500	96.256	96.204	96.146	96.098	5.625	98.424	98.343	98.252	98.176
5.625	97.255	97.204	97.145	97.098	5.625	96.841	96.789	96.731	96.683	5.750	98.906	98.818	98.719	98.637
5.750	97.913	97.854	97.788	97.733	5.750	97.511	97.453	97.386	97.332	5.875	99.451	99.363	99.264	99.182
5.875	98.479	98.421	98.354	98.299	5.875	98.103	98.044	97.977	97.923	5.990	99.920	99.832	99.732	99.650
5.990	98.977	98.919	98.852	98.797	5.990	98.600	98.542	98.475	98.421	6.125	100.443	100.355	100.255	100.173
6.125	99.585	99.512	99.429	99.360	6.125	99.210	99.137	99.054	98.985	6.250	100.436	100.334	100.217	100.122
6.250	100.136	100.063	99.980	99.912	6.250	99.761	99.688	99.605	99.537	6.375	101.027	100.925	100.808	100.713
6.375	100.836	100.763	100.680	100.612	6.375	100.461	100.388	100.305	100.237	6.500	101.466	101.363	101.247	101.151
6.500	101.321	101.248	101.165	101.097	6.500	100.946	100.873	100.790	100.722	6.625	101.737	101.635	101.518	101.423
6.625	101.629	101.556	101.473	101.404	6.625	101.237	101.163	101.080	101.012	6.750	101.784	101.684	101.571	101.478
6.750	102.160	102.072	101.972	101.890	6.750	101.765	101.677	101.577	101.495	6.875	102.074	102.000	101.917	101.849
6.875	102.392	102.305	102.205	102.123	6.875	101.997	101.910	101.810	101.728	6.990	102.600	102.526	102.443	102.375
6.990	102.891	102.817	102.733	102.663	6.990	102.496	102.422	102.338	102.268	7.125	103.061	102.988	102.905	102.837
7.125	103.334	103.261	103.177	103.109	7.125	102.939	102.866	102.782	102.714	7.250	103.434	103.361	103.278	103.210
7.250	103.637	103.562	103.476	103.406	7.250	103.242	103.167	103.081	103.011	7.375	103.826	103.730	103.621	103.531
7.375	103.980	103.870	103.745	103.641	7.375	103.585	103.475	103.350	103.246	7.500	104.200	104.083	103.950	103.841
7.500	104.351	104.234	104.101	103.992	7.500	103.956	103.839	103.706	103.597	7.625	104.485	104.367	104.235	104.125
7.625	104.670	104.552	104.420	104.310	7.625	104.275	104.157	104.025	103.915					
7.750	104.773	104.656	104.523	104.414	7.750	104.378	104.261	104.128	104.019					
7.875	105.020	104.902	104.770	104.660	7.875	104.625	104.507	104.375	104.265					
7.990	105.095	104.978	104.845	104.736	7.990	104.700	104.583	104.450	104.341					
8.125	105.322	105.205	105.072	104.963	8.125	104.927	104.810	104.677	104.568					

Alt Agency 15 Yr Fixed (AltA115)					Alt Agency 10 Yr Fixed (AltA110)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.990	97.644	97.596	97.534	97.483	4.990	98.008	97.949	97.869	97.804	
5.125	98.083	98.035	97.973	97.922	5.125	98.351	98.292	98.212	98.147	
5.250	98.665	98.607	98.536	98.478	5.250	98.768	98.699	98.611	98.538	
5.375	99.084	99.025	98.954	98.896	5.375	99.090	99.021	98.933	98.860	
5.500	99.484	99.426	99.355	99.297	5.500	99.396	99.327	99.238	99.166	
5.625	99.868	99.809	99.739	99.680	5.625	99.676	99.607	99.519	99.446	
5.750	100.227	100.169	100.098	100.040	5.750	99.944	99.876	99.787	99.714	
5.875	100.564	100.506	100.435	100.377	5.875	100.193	100.125	100.036	99.963	
5.990	100.850	100.792	100.721	100.663	5.990	100.416	100.354	100.277	100.214	
6.125	101.150	101.092	101.021	100.963	6.125	100.647	100.589	100.518	100.460	
6.250	101.389	101.331	101.260	101.202	6.250	100.977	100.934	100.881	100.837	
6.375	101.802	101.744	101.673	101.615	6.375	101.344	101.300	101.247	101.203	
6.500	102.075	102.017	101.946	101.888	6.500	101.572	101.528	101.475	101.432	
6.625	102.190	102.132	102.061	102.003	6.625	101.662	101.619	101.565	101.522	
6.750	102.489	102.446	102.392	102.349	6.750	101.986	101.943	101.890	101.846	
6.875	102.606	102.563	102.510	102.466	6.875	102.044	102.001	101.947	101.904	
6.990	102.933	102.890	102.837	102.793	6.990	102.320	102.277	102.224	102.180	
7.125	103.176	103.132	103.079	103.036	7.125	102.508	102.465	102.412	102.368	
7.250	102.876	102.814	102.735	102.669	7.250	102.383	102.322	102.243	102.177	

Overall Summary		
Category	Sub-category	Value
Category 1	Sub-category 1.1	Value 1.1
	Sub-category 1.2	Value 1.2
	Sub-category 1.3	Value 1.3
	Sub-category 1.4	Value 1.4
Category 2	Sub-category 2.1	Value 2.1
	Sub-category 2.2	Value 2.2
	Sub-category 2.3	Value 2.3
	Sub-category 2.4	Value 2.4
Category 3	Sub-category 3.1	Value 3.1
	Sub-category 3.2	Value 3.2
	Sub-category 3.3	Value 3.3
	Sub-category 3.4	Value 3.4

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Effective: July 14, 2026

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.968	96.910	96.843	96.788	5.500	94.743	94.685	94.618	94.563	5.375	94.214	94.156	94.089	94.035
5.625	97.621	97.562	97.496	97.441	5.625	95.396	95.337	95.271	95.216	5.500	94.893	94.835	94.768	94.713
5.750	98.296	98.237	98.171	98.116	5.750	95.821	95.762	95.696	95.641	5.625	95.546	95.487	95.421	95.366
5.875	98.868	98.810	98.743	98.688	5.875	96.393	96.335	96.268	96.213	5.750	95.971	95.912	95.846	95.791
5.990	99.351	99.293	99.226	99.171	5.990	96.976	96.918	96.851	96.796	5.875	96.543	96.485	96.418	96.363
6.125	99.897	99.838	99.772	99.717	6.125	97.522	97.463	97.397	97.342	5.990	97.126	97.068	97.001	96.946
6.250	99.795	99.692	99.576	99.480	6.250	97.750	97.647	97.531	97.435	6.125	97.652	97.593	97.527	97.472
6.375	100.330	100.227	100.111	100.015	6.375	98.285	98.182	98.066	97.970	6.250	97.886	97.783	97.667	97.571
6.500	100.772	100.669	100.553	100.457	6.500	98.702	98.599	98.483	98.387	6.375	98.430	98.327	98.211	98.115
6.625	101.210	101.093	100.960	100.851	6.625	99.165	99.048	98.915	98.806	6.500	98.858	98.756	98.640	98.544
6.750	101.637	101.520	101.387	101.278	6.750	99.717	99.600	99.467	99.358	6.625	99.321	99.204	99.071	98.962
6.875	101.975	101.858	101.725	101.616	6.875	100.055	99.938	99.805	99.696	6.750	99.888	99.771	99.638	99.528
6.990	102.264	102.146	102.014	101.904	6.990	100.294	100.176	100.044	99.934	6.875	100.212	100.095	99.962	99.853
7.125	102.566	102.449	102.316	102.206	7.125	100.596	100.479	100.346	100.236	6.990	100.470	100.352	100.220	100.110
7.250	101.961	101.858	101.742	101.646	7.250	99.791	99.688	99.572	99.476	7.125	100.795	100.678	100.545	100.436
7.375	102.248	102.145	102.029	101.933	7.375	100.453	100.350	100.234	100.138	7.250	100.017	99.914	99.798	99.702
7.500	102.486	102.383	102.267	102.171	7.500	100.566	100.463	100.347	100.251	7.375	100.649	100.546	100.430	100.334
7.625	102.686	102.584	102.468	102.372	7.625	100.641	100.539	100.423	100.327	7.500	100.779	100.676	100.560	100.464
7.750	102.649	102.473	102.274	102.110	7.750	101.504	101.328	101.129	100.965	7.625	100.945	100.842	100.726	100.630
7.875	102.855	102.679	102.479	102.315	7.875	101.710	101.534	101.334	101.170	7.750	101.455	101.280	101.080	100.916
7.990	103.015	102.839	102.640	102.476	7.990	100.595	100.419	100.220	100.056	7.875	101.663	101.487	101.288	101.124
8.125	103.193	103.017	102.818	102.654						7.990	100.545	100.369	100.170	100.005
8.250	102.627	102.480	102.314	102.177										
8.375	102.408	102.261	102.095	101.959										
8.500	102.548	102.401	102.235	102.099										
8.625	102.683	102.536	102.370	102.234										
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	98.394	98.325	98.237	98.164	5.990	98.059	97.990	97.902	97.829					
6.125	98.647	98.578	98.489	98.416	6.125	98.312	98.243	98.154	98.081					
6.250	98.766	98.698	98.609	98.536	6.250	98.431	98.363	98.274	98.201					
6.375	99.001	98.932	98.843	98.771	6.375	98.666	98.597	98.508	98.436					
6.500	99.189	99.120	99.032	98.959	6.500	98.854	98.785	98.697	98.624					
6.625	99.378	99.310	99.221	99.148	6.625	99.043	98.975	98.886	98.813					
6.750	99.533	99.479	99.409	99.350	6.750	99.198	99.144	99.074	99.015					
6.875	99.712	99.658	99.587	99.529	6.875	99.377	99.323	99.252	99.194					
6.990	99.802	99.748	99.678	99.619	6.990	99.467	99.413	99.343	99.284					
7.125	99.946	99.892	99.822	99.763	7.125	99.611	99.557	99.487	99.428					
7.250	99.495	99.424	99.326	99.246	7.250	99.160	99.089	98.991	98.911					
7.375	100.005	99.934	99.837	99.756	7.375	99.670	99.599	99.502	99.421					
7.500	99.991	99.920	99.823	99.742	7.500	99.656	99.585	99.488	99.407					
7.625	100.047	99.976	99.878	99.798	7.625	99.712	99.641	99.543	99.463					
7.750	100.759	100.687	100.590	100.509	7.750	100.234	100.162	100.065	99.984					
7.875	100.863	100.791	100.694	100.613	7.875	100.338	100.266	100.169	100.088					
7.990	99.680	99.608	99.510	99.430	7.990	99.155	99.083	98.985	98.905					

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SELECT PRICING

Effective: July 14, 2026

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SELECT Alt Agency 30 Yr Fixed (SELECT AltA101)					SELECT Alt Agency 15 Yr Fixed (SELECT AltA115)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	93.840	93.796	93.746	93.705	5.990	101.150	101.092	101.021	100.963	
4.990	94.480	94.436	94.387	94.346	6.125	101.450	101.392	101.321	101.263	
5.125	95.187	95.143	95.093	95.052	6.250	101.689	101.631	101.560	101.502	
5.250	95.687	95.636	95.578	95.530	6.375	102.102	102.044	101.973	101.915	
5.375	96.344	96.292	96.234	96.186	6.500	102.375	102.317	102.246	102.188	
5.500	96.982	96.931	96.873	96.825	6.625	102.490	102.432	102.361	102.303	
5.625	97.555	97.504	97.445	97.398	6.750	102.789	102.746	102.692	102.649	
5.750	98.213	98.154	98.088	98.033	6.875	102.906	102.863	102.810	102.766	
5.875	98.779	98.721	98.654	98.599	6.990	103.233	103.190	103.137	103.093	
5.990	99.277	99.219	99.152	99.097	7.125	103.476	103.432	103.379	103.336	
6.125	99.885	99.812	99.729	99.660	7.250	103.176	103.114	103.035	102.969	
6.250	100.436	100.363	100.280	100.212	7.375	103.378	103.317	103.237	103.171	
6.375	101.136	101.063	100.980	100.912	7.500	103.559	103.497	103.418	103.352	
6.500	101.621	101.548	101.465	101.397	7.625	103.673	103.611	103.532	103.466	
6.625	101.929	101.856	101.773	101.704	7.750	103.732	103.671	103.592	103.526	
6.750	102.460	102.372	102.272	102.190	7.875	103.905	103.844	103.764	103.699	
6.875	102.692	102.605	102.505	102.423						
6.990	103.191	103.117	103.033	102.963						
7.125	103.634	103.561	103.477	103.409						
7.250	103.937	103.862	103.776	103.706						
7.375	104.280	104.170	104.045	103.941						
7.500	104.651	104.534	104.401	104.292						
7.625	104.970	104.852	104.720	104.610						
SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AltA101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AltA115HB)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.500	97.268	97.210	97.143	97.088	5.990	98.694	98.625	98.537	98.464	
5.625	97.921	97.862	97.796	97.741	6.125	98.947	98.878	98.789	98.716	
5.750	98.596	98.537	98.471	98.416	6.250	99.066	98.998	98.909	98.836	
5.875	99.168	99.110	99.043	98.988	6.375	99.301	99.232	99.143	99.071	
5.990	99.651	99.593	99.526	99.471	6.500	99.489	99.420	99.332	99.259	
6.125	100.197	100.138	100.072	100.017	6.625	99.678	99.610	99.521	99.448	
6.250	100.095	99.992	99.876	99.780	6.750	99.833	99.779	99.709	99.650	
6.375	100.630	100.527	100.411	100.315	6.875	100.012	99.958	99.887	99.829	
6.500	101.072	100.969	100.853	100.757	6.990	100.102	100.048	99.978	99.919	
6.625	101.510	101.393	101.280	101.151	7.125	100.246	100.192	100.122	100.063	
6.750	101.937	101.820	101.687	101.578	7.250	99.795	99.724	99.626	99.546	
6.875	102.275	102.158	102.025	101.916	7.375	100.305	100.234	100.137	100.056	
6.990	102.564	102.446	102.314	102.204	7.500	100.291	100.220	100.123	100.042	
7.125	102.866	102.749	102.616	102.506	7.625	100.347	100.276	100.178	100.098	
7.250	102.261	102.158	102.042	101.946						
7.375	102.548	102.445	102.329	102.233						
7.500	102.786	102.683	102.567	102.471						
7.625	102.986	102.884	102.768	102.672						
7.750	102.949	102.773	102.574	102.410						
7.875	103.155	102.979	102.779	102.615						
7.990	103.315	103.139	102.940	102.776						
8.125	103.493	103.317	103.118	102.954						

[illegible]

FORWARD LENDING 										
Effective: July 14, 2026										
ALT Agency Loan Parameter Price Adjustments										
Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.										
FICO/LTV Purchase Adjustments (Loan terms > 15 years)										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%			
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000			
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625			
FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%			
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500			
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750			
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125			
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500			
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750			
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125			
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375			
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875			
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625			
FICO/LTV Cashout Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%						
780+	-0.375	-0.375	-0.625	-0.875						
760-779	-0.375	-0.375	-0.875	-1.250						
740-759	-0.375	-0.375	-1.000	-1.625						
720-739	-0.375	-0.500	-1.375	-2.000						
700-719	-0.375	-0.500	-1.625	-2.625						
680-699	-0.375	-0.625	-2.000	-2.875						
660-679	-0.375	-0.875	-2.750	-4.000						
640-659	-0.375	-1.375	-3.125	-4.625						
<=639	-0.375	-1.375	-3.375	-4.875						
Additional Agency Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%			
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750			
Investment	0.000	0.000	-0.500	-1.000	-1.125	-2.500				
2nd Home	0.000	0.000	-0.500	-1.000	-1.125	-2.500	-3.000			
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					* 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**				
Loan Amt >\$100,000 < = \$249,999	0.250									
MISCELLANEOUS		*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments				* 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**				
Texas Cash out	-1.000									
HB 20YR & 25YR Term	-1.500	**Minimum Loan Amount \$75,000**				* 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**				
> 6 Financed Properties	-0.500									
Escrow Waiver (Non-CA)	-0.250	***All loan level price adjustments are cumulative***				NC Floor Price 99.750				
		Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs								
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: July 14, 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 it's entirety and submitted to lockdesk via e-mail. Once received, lockdesk will respond with today's rate and additional fees (for High Bal loans). AE/Broker must CONFIRM the rate by 2:00 PM PST in order to honor same day lock.

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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

Effective: July 14, 2026

Effective: July 14, 2026

FAST 100+ 5.0% (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	98.644	98.428	98.154
6.500	98.674	98.458	98.184
6.625	99.224	99.008	98.734
6.750	99.755	99.539	99.265
6.875	99.411	99.288	99.153
6.990	99.912	99.789	99.654
7.000	99.942	99.819	99.684
7.125	100.462	100.339	100.204
7.250	100.953	100.830	100.695
7.375	101.119	100.967	100.803
7.490	101.580	101.428	101.264
7.500	101.610	101.458	101.294
7.625	102.090	101.938	101.774
7.750	102.551	102.399	102.235
7.875	100.601	100.427	100.234
7.990	101.032	100.858	100.665
8.000	101.062	100.888	100.695

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

FAST 100+ 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.490	96.732	96.644	96.428
6.500	96.762	96.674	96.458
6.625	97.312	97.224	97.008
6.750	97.843	97.755	97.539
6.875	97.471	97.411	97.288
6.990	97.972	97.912	97.789
7.000	98.002	97.942	97.819
7.125	98.522	98.462	98.339
7.250	99.013	98.953	98.830
7.375	99.195	99.119	98.967
7.490	99.656	99.580	99.428
7.500	99.686	99.610	99.458
7.625	100.166	100.090	99.938
7.750	100.627	100.551	100.399
7.875	99.685	98.601	98.427
7.990	99.116	99.032	98.858
8.000	99.146	99.062	98.888

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

[illegible]

Fast 100 LLPAs

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

DPA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
Floor Price		
98.000		



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

Effective: July 14, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)					FHA 20 Year Fixed - (320)					FHA 15 Year Fixed - (315)					FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	95.984	95.950	95.914		4.990	95.174	95.140	95.104		4.990	97.532	97.489	97.442		5.125	95.415	95.381	95.344	
5.125	96.390	96.357	96.320		5.125	95.580	95.547	95.510		5.125	97.807	97.763	97.717		5.250	97.353	97.305	97.254	
5.250	97.933	97.884	97.833		5.250	97.123	97.074	97.023		5.250	98.990	98.947	98.900		5.375	97.520	97.472	97.420	
5.375	98.378	98.329	98.278		5.375	97.568	97.519	97.468		5.375	98.888	98.835	98.780		5.500	98.016	97.968	97.917	
5.500	98.816	98.767	98.716		5.500	98.006	97.957	97.906		5.500	99.195	99.142	99.088		5.625	98.404	98.355	98.304	
5.625	99.124	99.075	99.024		5.625	98.314	98.265	98.214		5.625	99.371	99.318	99.263		5.750	99.450	99.402	99.351	
5.750	99.976	99.928	99.877		5.750	99.166	99.118	99.067		5.750	100.073	100.020	99.965		5.875	100.010	99.939	99.866	
5.875	100.543	100.472	100.399		5.875	99.733	99.662	99.589		5.875	99.897	99.864	99.807		5.990	100.366	100.295	100.222	
5.990	101.002	100.931	100.858		5.990	100.192	100.121	100.048		5.990	100.215	100.172	100.125		6.125	100.645	100.574	100.501	
6.125	101.290	101.219	101.146		6.125	100.480	100.409	100.336		6.125	100.351	100.308	100.261		6.250	101.068	100.997	100.924	
6.250	101.904	101.834	101.760		6.250	101.094	101.024	100.950		6.250	100.795	100.752	100.705		6.375	101.641	101.531	101.370	
6.375	102.702	102.591	102.430		6.375	101.892	101.781	101.620		6.375	100.658	100.635	100.612		6.500	101.737	101.626	101.465	
6.500	103.136	103.025	102.864		6.500	102.326	102.215	102.054		6.500	100.931	100.908	100.885		6.625	102.044	101.934	101.773	
6.625	103.451	103.341	103.180		6.625	102.641	102.531	102.370		6.625	101.085	101.062	101.039		6.750	101.548	101.437	101.276	
6.750	104.022	103.911	103.750		6.750	103.212	103.101	102.940		6.750	102.093	102.070	102.047		6.875	101.084	101.033	100.938	
6.875	103.330	103.279	103.184		6.875	102.520	102.469	102.374		6.875	102.030	102.007	101.984		6.990	101.269	101.218	101.123	
6.990	103.838	103.787	103.692		6.990	103.028	102.977	102.882		6.990	102.367	102.344	102.321		7.125	101.674	101.623	101.528	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)					FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)					FHA 30 Year Fixed 1:0 Buydown - (301-BD10)					FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	95.834	95.800	95.764		5.125	95.215	95.181	95.144		4.990	95.834	95.800	95.764		5.125	95.215	95.181	95.144	
5.125	96.240	96.207	96.170		5.250	97.153	97.105	97.054		5.125	96.240	96.207	96.170		5.250	97.153	97.105	97.054	
5.250	97.783	97.734	97.683		5.375	97.320	97.272	97.220		5.250	97.783	97.734	97.683		5.375	97.320	97.272	97.220	
5.375	98.228	98.179	98.128		5.500	97.816	97.768	97.717		5.375	98.228	98.179	98.128		5.500	97.816	97.768	97.717	
5.500	98.666	98.617	98.566		5.625	98.204	98.155	98.104		5.500	98.666	98.617	98.566		5.625	98.204	98.155	98.104	
5.625	98.974	98.925	98.874		5.750	99.250	99.202	99.151		5.625	98.974	98.925	98.874		5.750	99.250	99.202	99.151	
5.750	99.826	99.778	99.727		5.875	99.810	99.739	99.666		5.750	99.826	99.778	99.727		5.875	99.810	99.739	99.666	
5.875	100.393	100.322	100.249		5.990	100.166	100.095	100.022		5.875	100.393	100.322	100.249		5.990	100.166	100.095	100.022	
5.990	100.852	100.781	100.708		6.125	100.445	100.374	100.301		5.990	100.852	100.781	100.708		6.125	100.445	100.374	100.301	
6.125	101.140	101.069	100.996		6.250	100.868	100.797	100.724		6.125	101.140	101.069	100.996		6.250	100.868	100.797	100.724	
6.250	101.754	101.684	101.610		6.375	101.441	101.331	101.170		6.250	101.754	101.684	101.610		6.375	101.441	101.331	101.170	
6.375	102.552	102.441	102.280		6.500	101.537	101.426	101.265		6.375	102.552	102.441	102.280		6.500	101.537	101.426	101.265	
6.500	102.986	102.875	102.714		6.625	101.844	101.734	101.573		6.500	102.986	102.875	102.714		6.625	101.844	101.734	101.573	
6.625	103.301	103.191	103.030		6.750	101.348	101.237	101.076		6.625	103.301	103.191	103.030		6.750	101.348	101.237	101.076	
6.750	103.872	103.761	103.600		6.875	100.884	100.833	100.738		6.750	103.872	103.761	103.600		6.875	100.884	100.833	100.738	
6.875	103.180	103.129	103.034		6.990	101.069	101.018	100.923		6.875	103.180	103.129	103.034		6.990	101.069	101.018	100.923	
6.990	103.688	103.637	103.542		7.125	101.474	101.423	101.328		6.990	103.688	103.637	103.542		7.125	101.474	101.423	101.328	

LLPAs

FHA State Tier Adjustment				
Tier 1 States	CA, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA		0.000	
Tier 2 States	DC, ID, IN, MI, MO, NC, OH, OK, RI, TN		0.150	
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY		0.250	
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA		0.375	

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K	60 Day Lock (From 45 Day Price)
0.500	-1.000	-0.375	-0.500
FICO 680-699	FICO 580-599	Loan Amount <\$100,000	3-4 Units
0.375	-1.750	-0.375	-0.500
FICO 660-679	FICO 550-579	VA Cashout >90% LTV	VA IRRRL >100% CLTV (Sub Fin)
0.375	-3.250	-3.000	-1.000
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	NC Floor Price
0.125	-3.000	-1.250	99.750
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)	
-0.250	0.250	-1.250	



SELECT PRICING

Effective: July 14, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				SELECT FHA 15 Year Fixed - (315)				SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	96.284	96.250	96.214	4.990	97.832	97.789	97.742	4.990	96.134	96.100	96.064	4.990	96.134	96.100	96.064
5.125	96.690	96.657	96.620	5.125	98.107	98.063	98.017	5.125	96.540	96.507	96.470	5.125	96.540	96.507	96.470
5.250	98.233	98.184	98.133	5.250	99.290	99.247	99.200	5.250	98.083	98.034	97.983	5.250	98.083	98.034	97.983
5.375	98.678	98.629	98.578	5.375	99.188	99.135	99.080	5.375	98.528	98.479	98.428	5.375	98.528	98.479	98.428
5.500	99.116	99.067	99.016	5.500	99.495	99.442	99.388	5.500	98.966	98.917	98.866	5.500	98.966	98.917	98.866
5.625	99.424	99.375	99.324	5.625	99.671	99.618	99.563	5.625	99.274	99.225	99.174	5.625	99.274	99.225	99.174
5.750	100.276	100.228	100.177	5.750	100.373	100.320	100.265	5.750	100.126	100.078	100.027	5.750	100.126	100.078	100.027
5.875	100.843	100.772	100.699	5.875	100.197	100.154	100.107	5.875	100.693	100.622	100.549	5.875	100.693	100.622	100.549
5.990	101.302	101.231	101.158	5.990	100.515	100.472	100.425	5.990	101.152	101.081	101.008	5.990	101.152	101.081	101.008
6.125	101.590	101.519	101.446	6.125	100.651	100.608	100.561	6.125	101.440	101.369	101.296	6.125	101.440	101.369	101.296
6.250	102.204	102.134	102.060	6.250	101.095	101.052	101.005	6.250	102.054	101.984	101.910	6.250	102.054	101.984	101.910
6.375	103.002	102.891	102.730	6.375	100.958	100.935	100.912	6.375	102.852	102.741	102.580	6.375	102.852	102.741	102.580
6.500	103.436	103.325	103.164	6.500	101.231	101.208	101.185	6.500	103.286	103.175	103.014	6.500	103.286	103.175	103.014
6.625	103.751	103.641	103.480	6.625	101.385	101.362	101.339	6.625	103.601	103.491	103.330	6.625	103.601	103.491	103.330
6.750	104.322	104.211	104.050	6.750	102.393	102.370	102.347	6.750	104.172	104.061	103.900	6.750	104.172	104.061	103.900
6.875	103.630	103.579	103.484	6.875	102.330	102.307	102.284	6.875	103.480	103.429	103.334	6.875	103.480	103.429	103.334
6.990	104.138	104.087	103.992	6.990	102.667	102.644	102.621	6.990	103.988	103.937	103.842	6.990	103.988	103.937	103.842

SELECT FHA 30 Year Fixed HB - (301HB)				SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-B)				SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB)							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
5.125	95.715	95.681	95.644	5.125	95.515	95.481	95.444	5.125	95.515	95.481	95.444				
5.250	97.653	97.605	97.554	5.250	97.453	97.405	97.354	5.250	97.453	97.405	97.354				
5.375	97.820	97.772	97.720	5.375	97.620	97.572	97.520	5.375	97.620	97.572	97.520				
5.500	98.316	98.268	98.217	5.500	98.116	98.068	98.017	5.500	98.116	98.068	98.017				
5.625	98.704	98.655	98.604	5.625	98.504	98.455	98.404	5.625	98.504	98.455	98.404				
5.750	99.750	99.702	99.651	5.750	99.550	99.502	99.451	5.750	99.550	99.502	99.451				
5.875	100.310	100.239	100.166	5.875	100.110	100.039	99.966	5.875	100.110	100.039	99.966				
5.990	100.666	100.595	100.522	5.990	100.466	100.395	100.322	5.990	100.466	100.395	100.322				
6.125	100.945	100.874	100.801	6.125	100.745	100.674	100.601	6.125	100.745	100.674	100.601				
6.250	101.368	101.297	101.224	6.250	101.168	101.097	101.024	6.250	101.168	101.097	101.024				
6.375	101.941	101.831	101.670	6.375	101.741	101.631	101.470	6.375	101.741	101.631	101.470				
6.500	102.037	101.926	101.765	6.500	101.837	101.726	101.565	6.500	101.837	101.726	101.565				
6.625	102.344	102.234	102.073	6.625	102.144	102.034	101.873	6.625	102.144	102.034	101.873				
6.750	101.848	101.737	101.576	6.750	101.648	101.537	101.376	6.750	101.648	101.537	101.376				
6.875	101.384	101.333	101.238	6.875	101.184	101.133	101.038	6.875	101.184	101.133	101.038				
6.990	101.569	101.518	101.423	6.990	101.369	101.318	101.223	6.990	101.369	101.318	101.223				
7.125	101.974	101.923	101.828	7.125	101.774	101.723	101.628	7.125	101.774	101.723	101.628				

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL &				SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				SELECT FHA Streamline 15 Year Fixed - (315SL)							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.990	96.174	96.140	96.104	5.125	95.290	95.256	95.219	4.990	97.707	97.664	97.617				
5.125	96.580	96.547	96.510	5.250	97.228	97.180	97.129	5.125	97.982	97.938	97.892				
5.250	98.123	98.074	98.023	5.375	97.395	97.347	97.295	5.250	99.165	99.122	99.075				
5.375	98.568	98.519	98.468	5.500	97.891	97.843	97.792	5.375	99.063	99.010	98.955				
5.500	99.006	98.957	98.906	5.625	98.279	98.230	98.179	5.500	99.370	99.317	99.263				
5.625	99.314	99.265	99.214	5.750	99.325	99.277	99.226	5.625	99.546	99.493	99.438				
5.750	100.166	100.118	100.067	5.875	99.885	99.814	99.741	5.750	100.248	100.195	100.140				
5.875	100.733	100.662	100.589	5.990	100.241	100.170	100.097	5.875	100.072	100.029	99.982				
5.990	101.192	101.121	101.048	6.125	100.520	100.449	100.376	5.990	100.390	100.347	100.300				
6.125	101.480	101.409	101.336	6.250	100.943	100.872	100.799	6.125	100.526	100.483	100.436				
6.250	102.094	102.024	101.950	6.375	101.516	101.406	101.245	6.250	100.970	100.927	100.880				
6.375	102.892	102.781	102.620	6.500	101.612	101.501	101.340	6.375	100.833	100.810	100.787				
6.500	103.326	103.215	103.054	6.625	101.919	101.809	101.648	6.500	101.106	101.083	101.060				
6.625	103.641	103.531	103.370	6.750	101.423	101.312	101.151	6.625	101.260	101.237	101.214				
6.750	104.212	104.101	103.940	6.875	100.959	100.908	100.813	6.750	102.268	102.245	102.222				
6.875	103.520	103.469	103.374	6.990	101.144	101.093	100.998	6.875	102.205	102.182	102.159				
6.990	104.028	103.977	103.882	7.125	101.549	101.498	101.403	6.990	102.542	102.519	102.496				

LLPAS

			FHA State Tier Adjustment		
Tier 1 States	CA, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA	0.000			
Tier 2 States	DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150			
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250			
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375			
FICO ≥700			60 Day Lock (From 45 Day Price)		
0.500			-0.500		
FICO 680-699			3-4 Units		
0.375			-0.500		
FICO 660-679			VA IRRRL >100% CLTV (Sub Fin)		
N/A			-1.000		
FICO 640-659			NC Floor Price		
N/A			99.750		
FICO 620-639					
N/A					



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

Effective: July 14, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	95.695	95.662	95.625	
5.125	96.122	96.088	96.051	
5.250	97.492	97.443	97.392	
5.375	97.990	97.941	97.890	
5.500	98.496	98.447	98.396	
5.625	98.854	98.805	98.754	
5.750	99.478	99.430	99.378	
5.875	99.995	99.924	99.850	
5.990	100.611	100.540	100.467	
6.125	100.938	100.867	100.794	
6.250	101.294	101.223	101.149	
6.375	101.762	101.651	101.490	
6.500	102.154	102.043	101.882	
6.625	102.422	102.312	102.151	
6.750	103.399	103.288	103.127	
6.875	102.835	102.784	102.689	
6.990	103.220	103.170	103.074	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.990	94.895	94.862	94.825	
5.125	95.322	95.288	95.251	
5.250	96.692	96.643	96.592	
5.375	97.190	97.141	97.090	
5.500	97.696	97.647	97.596	
5.625	98.054	98.005	97.954	
5.750	98.678	98.630	98.578	
5.875	99.195	99.124	99.050	
5.990	99.811	99.740	99.667	
6.125	100.138	100.067	99.994	
6.250	100.494	100.423	100.349	
6.375	100.962	100.851	100.690	
6.500	101.354	101.243	101.082	
6.625	101.622	101.512	101.351	
6.750	102.599	102.488	102.327	
6.875	102.035	101.984	101.889	
6.990	102.420	102.370	102.274	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	97.253	97.210	97.163	
5.125	97.548	97.505	97.458	
5.250	98.559	98.516	98.469	
5.375	98.510	98.457	98.402	
5.500	98.885	98.832	98.778	
5.625	99.111	99.058	99.003	
5.750	99.585	99.532	99.477	
5.875	99.359	99.316	99.269	
5.990	99.835	99.792	99.745	
6.125	100.010	99.967	99.920	
6.250	100.194	100.151	100.104	
6.375	99.728	99.706	99.682	
6.500	99.959	99.937	99.913	
6.625	100.066	100.043	100.020	
6.750	101.480	101.457	101.434	
6.875	101.545	101.522	101.498	
6.990	101.759	101.736	101.713	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.223	95.189	95.152	
5.250	97.084	97.035	96.984	
5.375	97.558	97.510	97.459	
5.500	97.900	97.851	97.800	
5.625	98.308	98.259	98.208	
5.750	99.189	99.141	99.089	
5.875	99.594	99.524	99.450	
5.990	99.953	99.882	99.809	
6.125	100.369	100.298	100.225	
6.250	100.639	100.568	100.495	
6.375	100.947	100.837	100.676	
6.500	101.236	101.126	100.965	
6.625	101.679	101.568	101.407	
6.750	101.342	101.232	101.071	
6.875	100.205	100.154	100.059	
6.990	100.546	100.496	100.400	
7.125	100.290	100.239	100.144	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	95.545	95.512	95.475	
5.125	95.972	95.938	95.901	
5.250	97.342	97.293	97.242	
5.375	97.840	97.791	97.740	
5.500	98.346	98.297	98.246	
5.625	98.704	98.655	98.604	
5.750	99.328	99.280	99.228	
5.875	99.845	99.774	99.700	
5.990	100.461	100.390	100.317	
6.125	100.788	100.717	100.644	
6.250	101.144	101.073	100.999	
6.375	101.612	101.501	101.340	
6.500	102.004	101.893	101.732	
6.625	102.272	102.162	102.001	
6.750	103.249	103.138	102.977	
6.875	102.685	102.634	102.539	
6.990	103.070	103.020	102.924	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	95.173	95.139	95.102	
5.250	97.034	96.985	96.934	
5.375	97.508	97.460	97.409	
5.500	97.850	97.801	97.750	
5.625	98.258	98.209	98.158	
5.750	99.139	99.091	99.039	
5.875	99.544	99.474	99.400	
5.990	99.903	99.832	99.759	
6.125	100.319	100.248	100.175	
6.250	100.589	100.518	100.445	
6.375	100.897	100.787	100.626	
6.500	101.186	101.076	100.915	
6.625	101.629	101.518	101.357	
6.750	101.292	101.182	101.021	
6.875	100.155	100.104	100.009	
6.990	100.496	100.446	100.350	
7.125	100.240	100.189	100.094	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	95.545	95.512	95.475	
5.125	95.972	95.938	95.901	
5.250	97.342	97.293	97.242	
5.375	97.840	97.791	97.740	
5.500	98.346	98.297	98.246	
5.625	98.704	98.655	98.604	
5.750	99.328	99.280	99.228	
5.875	99.845	99.774	99.700	
5.990	100.461	100.390	100.317	
6.125	100.788	100.717	100.644	
6.250	101.144	101.073	100.999	
6.375	101.612	101.501	101.340	
6.500	102.004	101.893	101.732	
6.625	102.272	102.162	102.001	
6.750	103.249	103.138	102.977	
6.875	102.685	102.634	102.539	
6.990	103.070	103.020	102.924	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	95.173	95.139	95.102	
5.250	97.034	96.985	96.934	
5.375	97.508	97.460	97.409	
5.500	97.850	97.801	97.750	
5.625	98.258	98.209	98.158	
5.750	99.139	99.091	99.039	
5.875	99.544	99.474	99.400	
5.990	99.903	99.832	99.759	
6.125	100.319	100.248	100.175	
6.250	100.589	100.518	100.445	
6.375	100.897	100.787	100.626	
6.500	101.186	101.076	100.915	
6.625	101.629	101.518	101.357	
6.750	101.292	101.182	101.021	
6.875	100.155	100.104	100.009	
6.990	100.496	100.446	100.350	
7.125	100.240	100.189	100.094	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	97.072	97.023	96.972	
5.375	97.570	97.521	97.470	
5.500	98.076	98.027	97.976	
5.625	98.434	98.385	98.334	
5.750	99.058	99.010	98.958	
5.875	99.575	99.504	99.430	
5.990	100.191	100.120	100.047	
6.125	100.518	100.447	100.374	
6.250	100.874	100.803	100.729	
6.375	101.342	101.231	101.070	
6.500	101.734	101.623	101.462	
6.625	102.002	101.892	101.731	
6.750	102.979	102.868	102.707	
6.875	102.415	102.364	102.269	
6.990	102.800	102.750	102.654	
7.125	103.307	103.257	103.161	
7.250	103.803	103.753	103.657	

LLPAs

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

FICO 600-619				
FICO ≥700	-0.375			
FICO 680-699	-0.250			
FICO 660-679	-0.250			
FICO 640-659	-0.000			
FICO 620-639	-0.250			

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

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

Effective: July 14, 2026

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)					SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)					SELECT VA IRRRL 15 Year Fixed - (415RL)					SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	96.095	96.062	96.025		5.125	95.448	95.414	95.377		4.990	97.403	97.360	97.313		4.990	95.575	95.542	95.505	
5.125	96.522	96.488	96.451		5.250	97.309	97.260	97.209		5.125	97.698	97.655	97.608		5.125	96.002	95.968	95.931	
5.250	97.892	97.843	97.792		5.375	97.783	97.735	97.684		5.250	98.709	98.666	98.619		5.250	97.372	97.323	97.272	
5.375	98.390	98.341	98.290		5.500	98.125	98.076	98.025		5.375	98.660	98.607	98.552		5.375	97.870	97.821	97.770	
5.500	98.896	98.847	98.796		5.625	98.533	98.484	98.433		5.500	99.035	98.982	98.928		5.500	98.376	98.327	98.276	
5.625	99.254	99.205	99.154		5.750	99.414	99.366	99.314		5.625	99.261	99.208	99.153		5.625	98.734	98.685	98.634	
5.750	99.878	99.830	99.778		5.875	99.819	99.749	99.675		5.750	99.735	99.682	99.627		5.750	99.358	99.310	99.258	
5.875	100.395	100.324	100.250		5.990	100.178	100.107	100.034		5.875	99.509	99.466	99.419		5.875	99.875	99.804	99.730	
5.990	101.011	100.940	100.867		6.125	100.594	100.523	100.450		5.990	99.985	99.942	99.895		5.990	100.491	100.420	100.347	
6.125	101.338	101.267	101.194		6.250	100.864	100.793	100.720		6.125	100.160	100.117	100.070		6.125	100.818	100.747	100.674	
6.250	101.694	101.623	101.549		6.375	101.172	101.062	100.901		6.250	100.344	100.301	100.254		6.250	101.174	101.103	101.029	
6.375	102.162	102.091	101.890		6.500	101.461	101.351	101.190		6.375	99.878	99.856	99.832		6.375	101.642	101.531	101.370	
6.500	102.554	102.443	102.282		6.625	101.904	101.793	101.632		6.500	100.109	100.087	100.063		6.500	102.034	101.923	101.762	
6.625	102.822	102.712	102.551		6.750	101.567	101.457	101.296		6.625	100.216	100.193	100.170		6.625	102.302	102.192	102.031	
6.750	103.799	103.688	103.527		6.875	100.430	100.379	100.284		6.750	101.630	101.607	101.584		6.750	103.279	103.168	103.007	
6.875	103.235	103.184	103.089		6.990	100.771	100.721	100.625		6.875	101.695	101.672	101.648		6.875	102.715	102.664	102.569	
6.990	103.620	103.570	103.474		7.125	100.515	100.464	100.369		6.990	101.909	101.886	101.863		6.990	103.100	103.050	102.954	

	VA State Tier Adjustment
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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
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		

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, NH, 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
3+ Units		
-0.500		
VA IRRRL >100% CLTV (Sub Fin)		
-1.000		
NC Floor Price		
99,750		

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.828	96.880	96.829	
5.375	97.095	97.047	96.995	
5.500	97.591	97.543	97.492	
5.625	97.979	97.930	97.879	
5.750	99.025	98.977	98.926	
5.875	99.585	99.514	99.441	
5.990	99.941	99.870	99.797	
6.125	100.220	100.149	100.076	
6.250	100.643	100.572	100.499	
6.375	101.216	101.106	100.945	
6.500	101.312	101.201	101.040	
6.625	101.619	101.509	101.348	
6.750	101.123	101.012	100.851	
6.875	100.659	100.608	100.513	
6.990	100.844	100.793	100.698	
7.125	101.249	101.198	101.103	
7.250	101.745	101.694	101.599	

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	97.009	96.960	96.909
5.375	97.483	97.435	97.384
5.500	97.825	97.776	97.725
5.625	98.233	98.184	98.133
5.750	99.114	99.066	99.014
5.875	99.519	99.449	99.375
5.990	99.878	99.807	99.734
6.125	100.294	100.223	100.150
6.250	100.564	100.493	100.420
6.375	100.872	100.762	100.601
6.500	101.161	101.051	100.890
6.625	101.604	101.493	101.332
6.750	101.267	101.157	100.996
6.875	100.130	100.079	99.984
6.990	100.471	100.421	100.325
7.125	100.215	100.164	100.069
7.250	100.711	100.660	100.565

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:

Tuesday, July 14, 2026

Jumbo Nitro XL Pricing

Jumbo Nitro XL 30 Year Fixed - (901DI)						
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY		
6.125	98.851	98.787	98.570	98.382		
6.250	99.225	99.131	98.944	98.756		
6.375	99.528	99.434	99.247	99.059		
6.500	99.767	99.673	99.486	99.298		
6.625	99.987	99.893	99.705	99.518		
6.750	100.198	100.105	99.917	99.730		
6.875	100.421	100.327	100.139	99.952		
7.000	100.652	100.558	100.370	100.183		
7.125	100.886	100.792	100.604	100.417		
7.250	101.124	101.030	100.843	100.655		
7.375	101.337	101.244	101.056	100.869		
7.500	101.527	101.434	101.246	101.059		
7.625	101.705	101.612	101.424	101.237		
7.750	101.884	101.790	101.602	101.415		
7.875	102.062	101.968	101.780	101.593		
8.000	102.240	102.146	101.959	101.771		
8.125	102.418	102.324	102.137	101.949		
8.250	102.596	102.502	102.315	102.127		
8.375	102.774	102.681	102.493	102.306		

Jumbo Nitro XL 10/6 ARM - (9106DI)						
Rate	15 DAY	30 DAY	45 DAY	60 DAY		
6.250	99.257	99.163	98.975	98.788		
6.375	99.498	99.405	99.217	99.030		
6.500	99.738	99.644	99.457	99.269		
6.625	99.819	99.725	99.538	99.350		
6.750	100.028	99.934	99.747	99.559		
6.875	100.237	100.143	99.956	99.768		
7.000	100.446	100.353	100.165	99.978		
7.125	100.656	100.562	100.374	100.187		
7.250	100.865	100.771	100.584	100.396		
7.375	101.074	100.980	100.793	100.605		
7.500	101.283	101.189	101.002	100.814		
7.625	101.492	101.399	101.211	101.024		
7.750	101.701	101.608	101.420	101.233		
7.875	101.911	101.817	101.629	101.442		
8.000	102.120	102.026	101.839	101.651		

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

Effective: Tuesday, July 14, 2026

Jumbo Nitro Pricing

Jumbo Nitro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.547	97.438	97.266	97.047
5.875	98.006	97.896	97.725	97.506
6.000	98.464	98.355	98.183	97.964
6.125	98.846	98.737	98.565	98.346
6.250	99.229	99.119	98.947	98.729
6.375	99.618	99.508	99.337	99.118
6.500	100.007	99.897	99.725	99.507
6.625	100.324	100.214	100.042	99.824
6.750	100.641	100.531	100.359	100.141
6.875	100.040	99.931	99.759	99.540
7.000	99.440	99.331	99.159	98.940
7.125	99.857	99.747	99.575	99.357
7.250	100.273	100.164	99.992	99.773
7.375	100.677	100.568	100.396	100.177
7.500	101.082	100.972	100.800	100.582

Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.547	97.438	97.266	97.047
5.875	98.006	97.896	97.725	97.506
6.000	98.464	98.355	98.183	97.964
6.125	98.846	98.737	98.565	98.346
6.250	99.229	99.119	98.947	98.729
6.375	99.618	99.508	99.337	99.118
6.500	100.007	99.897	99.725	99.507
6.625	100.324	100.214	100.042	99.824
6.750	100.641	100.531	100.359	100.141
6.875	100.040	99.931	99.759	99.540
7.000	99.440	99.331	99.159	98.940
7.125	99.857	99.747	99.575	99.357
7.250	100.273	100.164	99.992	99.773
7.375	100.677	100.568	100.396	100.177
7.500	101.082	100.972	100.800	100.582

Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.547	97.438	97.266	97.047
5.875	98.006	97.896	97.725	97.506
6.000	98.464	98.355	98.183	97.964
6.125	98.846	98.737	98.565	98.346
6.250	99.229	99.119	98.947	98.729
6.375	99.618	99.508	99.337	99.118
6.500	100.007	99.897	99.725	99.507
6.625	100.324	100.214	100.042	99.824
6.750	100.641	100.531	100.359	100.141
6.875	100.040	99.931	99.759	99.540
7.000	99.440	99.331	99.159	98.940
7.125	99.857	99.747	99.575	99.357
7.250	100.273	100.164	99.992	99.773
7.375	100.677	100.568	100.396	100.177
7.500	101.082	100.972	100.800	100.582

Jumbo Nitro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.636	95.526	95.354	95.136
5.625	95.967	95.858	95.686	95.467
5.750	96.298	96.189	96.017	95.798
5.875	96.653	96.544	96.372	96.153
6.000	97.009	96.899	96.728	96.509
6.125	97.340	97.231	97.059	96.840
6.250	97.672	97.563	97.391	97.172
6.375	97.960	97.850	97.679	97.460
6.500	98.248	98.138	97.966	97.748
6.625	98.590	98.480	98.308	98.090
6.750	98.932	98.822	98.650	98.432

Jumbo Nitro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.299	95.190	95.018	94.799
5.375	95.640	95.531	95.359	95.140
5.500	95.978	95.868	95.696	95.478
5.625	96.277	96.168	95.996	95.777
5.750	96.554	96.444	96.273	96.054
5.875	96.853	96.744	96.572	96.353
6.000	97.156	97.047	96.875	96.656
6.125	97.448	97.339	97.167	96.948
6.250	97.714	97.605	97.433	97.214
6.375	97.965	97.856	97.684	97.465
6.500	98.218	98.108	97.937	97.718
6.625	98.252	98.143	97.971	97.752
6.750	98.287	98.178	98.006	97.787
6.875	98.502	98.392	98.220	98.002
7.000	98.717	98.608	98.436	98.217

Loan Level Price Adjustments (LLPAs)

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

NC Floor Price

99.750

Maximum Net Price

102.000

Must be Conditionally Approved to lock

Jumbo Nitro Plus 30 Year Fixed - (901EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.443	96.318	96.193	96.006
6.125	96.811	96.686	96.561	96.374
6.250	97.156	97.031	96.906	96.719
6.375	97.470	97.345	97.220	97.033
6.500	97.753	97.628	97.503	97.316
6.625	97.990	97.865	97.740	97.552
6.750	98.211	98.086	97.961	97.773
6.875	98.401	98.276	98.151	97.963
7.000	98.537	98.412	98.287	98.099
7.125	98.679	98.554	98.429	98.241
7.250	98.821	98.696	98.571	98.384
7.375	98.964	98.839	98.714	98.526
7.500	99.089	98.964	98.839	98.651
7.625	99.231	99.106	98.981	98.793
7.750	99.373	99.248	99.123	98.936
7.875	99.516	99.391	99.266	99.078
8.000	99.645	99.520	99.395	99.208
8.125	99.788	99.663	99.538	99.350
8.250	99.930	99.805	99.680	99.492
8.375	100.073	99.948	99.823	99.635
8.500	100.204	100.079	99.954	99.767
8.625	100.347	100.222	100.097	99.909

Jumbo Nitro Plus 30 Year Fixed Interest Only - (901EM)-EO				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.443	96.318	96.193	96.006
6.125	96.811	96.686	96.561	96.374
6.250	97.156	97.031	96.906	96.719
6.375	97.470	97.345	97.220	97.033
6.500	97.753	97.628	97.503	97.316
6.625	97.990	97.865	97.740	97.552
6.750	98.211	98.086	97.961	97.773
6.875	98.401	98.276	98.151	97.963
7.000	98.537	98.412	98.287	98.099
7.125	98.679	98.554	98.429	98.241
7.250	98.821	98.696	98.571	98.384
7.375	98.964	98.839	98.714	98.526
7.500	99.089	98.964	98.839	98.651
7.625	99.231	99.106	98.981	98.793
7.750	99.373	99.248	99.123	98.936
7.875	99.516	99.391	99.266	99.078
8.000	99.645	99.520	99.395	99.208
8.125	99.788	99.663	99.538	99.350
8.250	99.930	99.805	99.680	99.492
8.375	100.073	99.948	99.823	99.635
8.500	100.204	100.079	99.954	99.767
8.625	100.347	100.222	100.097	99.909

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

Effective: Tuesday, July 14, 2026

Jumbo Hauler Pricing

Jumbo Hauler 30 YR Fixed - (901)			
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

Jumbo Hauler 30 YR Fixed 2:1 Buydown - (901-BD)			
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

Jumbo Hauler 30 YR Fixed 1:0 Buydown - (901-BD10)			
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

Jumbo Hauler 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.787	97.725	97.850
6.125	98.412	98.350	98.475
6.250	98.950	98.888	99.013
6.375	99.450	99.388	99.513
6.500	99.887	99.825	99.950
6.625	100.285	100.223	100.348
6.750	100.676	100.614	100.739
6.875	101.059	100.997	101.122
7.000	101.434	101.372	101.497
7.125	101.801	101.739	101.864
7.250	102.160	102.098	102.223
7.375	102.512	102.450	102.575
7.500	102.856	102.794	102.919
7.625	103.192	103.130	103.255
7.750	103.520	103.458	103.583
7.875	103.840	103.778	103.903
8.000	104.121	104.059	104.184
8.125	104.371	104.309	104.434
8.250	104.621	104.559	104.684

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