



Effective Date: 7/15/26 7:38 AM

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

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

Mortgage Clause				
OCMCB, INC. ISAAQ / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612				
2025 FHA/VA Loan Limits				
# of Units	Loan Limits			
1	\$86,500			
2	\$1,032,650			
3	\$1,248,150			
4	\$1,551,250			
2026 Conforming Loan Limits				
# of Units	Loan Limits			
1	\$832,750			
2	\$1,066,250			
3	\$1,288,800			
4	\$1,601,750			
Price Movement				
Conventional	Previous	Current	Change	
6.250	99.963	100.079	0.116	
Government				
5.750	99.928	100.197	0.269	
Alt				
6.625	100.194	100.194	0.000	
DSCR				
7.999	100.050	100.050	0.000	

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

Maximum Loan Limits
FHA Mortgage Limits for all Counties

FHA Condo Search
FHA Approved Condo Search

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

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
MT	Approved
ID	Approved
WY	Approved
UT	Approved
AZ	Approved
NV	Approved
CO	Approved
NM	Approved
ND	Approved
SD	Approved
NE	Approved
KS	Approved
OK	Approved
TX	Approved
LA	Approved
MS	Approved
AL	Approved
GA	Approved
FL	Approved
SC	Approved
NC	Approved
VA	Approved
MD	Disapproved
DE	Disapproved
PA	Approved
NY	Disapproved
CT	Disapproved
RI	Disapproved
MA	Disapproved
NH	Disapproved
VT	Disapproved
NJ	Disapproved
DC	Disapproved
AK	Approved
HI	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
≤ 726200	≤ 90.00%	15	11 years
	> 90.00%	40	Life of Loan
> 726,200	≤ 78.00%	15	11 years
	78.01% - 90.00%	40	11 years
	90.01% and above	65	Life of Loan

Forward Lending Mortgage, 19000 MacArthur Blvd, Ste 300, Irvine, CA 92612 | Phone: (844) 941-5626 | Forward Lending Mortgage is a registered DBA of OCMBC, Inc. NMLS ID #1215. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#090401), CA (#20571), MA Lender (#ML2125), Rhode Island Licensed Lender. Licensed by the N.J. Department of Banking and Insurance. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#130724). Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2023.

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



Effective: July 15, 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	93.689	93.639	93.598	93.557	4.875	93.150	93.100	93.059	93.018	5.750	98.972	98.872	98.790	98.708
4.990	94.328	94.278	94.237	94.196	4.990	93.789	93.739	93.698	93.657	5.875	99.512	99.413	99.331	99.249
5.125	95.030	94.980	94.939	94.898	5.125	94.516	94.466	94.425	94.384	5.990	99.978	99.878	99.796	99.714
5.250	95.521	95.463	95.415	95.368	5.250	95.020	94.962	94.914	94.866	6.125	100.487	100.387	100.305	100.223
5.375	96.175	96.117	96.069	96.021	5.375	95.686	95.628	95.580	95.532	6.250	100.458	100.342	100.246	100.151
5.500	96.809	96.751	96.703	96.655	5.500	96.332	96.274	96.226	96.178	6.375	101.044	100.928	100.832	100.736
5.625	97.378	97.320	97.272	97.224	5.625	96.914	96.855	96.807	96.760	6.500	101.475	101.358	101.263	101.167
5.750	97.971	97.904	97.850	97.795	5.750	97.519	97.453	97.398	97.343	6.625	101.743	101.627	101.532	101.436
5.875	98.533	98.467	98.412	98.358	5.875	98.107	98.040	97.986	97.931	6.750	101.820	101.687	101.578	101.468
5.990	99.028	98.961	98.907	98.852	5.990	98.601	98.535	98.480	98.425	6.875	102.091	101.970	101.870	101.771
6.125	99.616	99.533	99.464	99.396	6.125	99.191	99.108	99.039	98.971	6.990	102.551	102.462	102.389	102.316
6.250	100.162	100.079	100.011	99.942	6.250	99.737	99.654	99.586	99.517	7.125	102.998	102.915	102.846	102.778
6.375	100.916	100.833	100.764	100.696	6.375	100.491	100.408	100.339	100.271	7.250	103.486	103.353	103.243	103.134
6.500	101.395	101.311	101.243	101.175	6.500	100.963	100.879	100.811	100.743	7.375	103.882	103.750	103.640	103.531
6.625	101.687	101.604	101.535	101.467	6.625	101.242	101.159	101.090	101.022	7.500	104.253	104.120	104.010	103.901
6.750	102.245	102.145	102.063	101.981	6.750	101.800	101.700	101.618	101.536	7.625	104.355	104.222	104.113	104.003
6.875	102.530	102.430	102.348	102.266	6.875	102.085	101.985	101.903	101.821	7.750	104.654	104.521	104.412	104.302
6.990	102.982	102.883	102.801	102.719	6.990	102.537	102.438	102.356	102.274	7.875	104.900	104.767	104.658	104.549
7.125	103.373	103.290	103.221	103.153	7.125	102.928	102.845	102.776	102.708	7.990	104.990	104.857	104.747	104.638
7.250	103.801	103.689	103.559	103.450	7.250	103.356	103.224	103.114	103.005	8.125	105.232	105.099	104.989	104.880
7.375	104.139	104.006	103.897	103.787	7.375	103.694	103.561	103.452	103.342					
7.500	104.504	104.371	104.261	104.152	7.500	104.059	103.926	103.816	103.707					
7.625	104.815	104.682	104.573	104.464	7.625	104.370	104.237	104.128	104.019					

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	97.465	97.408	97.357	97.306	5.990	100.483	100.417	100.359	100.301	5.750	97.521	97.454	97.400	97.345
4.990	97.860	97.803	97.752	97.701	6.125	100.720	100.654	100.596	100.538	5.875	98.083	98.017	97.962	97.908
5.125	98.296	98.240	98.189	98.137	6.250	101.031	100.981	100.937	100.894	5.990	98.578	98.511	98.457	98.402
5.250	98.774	98.708	98.650	98.591	6.375	101.392	101.341	101.298	101.254	6.125	99.166	99.083	99.014	98.946
5.375	99.190	99.124	99.066	99.007	6.500	101.618	101.568	101.524	101.480	6.250	99.712	99.629	99.561	99.492
5.500	99.588	99.522	99.464	99.406	6.625	101.704	101.654	101.610	101.567	6.375	100.466	100.383	100.314	100.246
5.625	99.969	99.903	99.845	99.786	6.750	102.025	101.975	101.931	101.887	6.500	100.945	100.861	100.793	100.725
5.750	100.324	100.259	100.201	100.142	6.875	102.079	102.029	101.985	101.941	6.625	101.253	101.170	101.102	101.033
5.875	100.658	100.592	100.534	100.476	6.990	102.352	102.302	102.258	102.215	6.750	101.795	101.695	101.613	101.531
5.990	100.940	100.875	100.816	100.758	7.125	102.537	102.487	102.443	102.399	6.875	102.080	101.980	101.898	101.816
6.125	101.227	101.161	101.103	101.044	7.250	102.423	102.351	102.285	102.219	6.990	102.532	102.433	102.351	102.269
6.250	101.507	101.442	101.383	101.325	7.375	102.574	102.502	102.437	102.371	7.125	102.923	102.840	102.771	102.703
6.375	101.916	101.851	101.792	101.734	7.500	102.708	102.636	102.570	102.505	7.250	103.351	103.219	103.109	103.000
6.500	102.185	102.120	102.061	102.003	7.625	102.479	102.407	102.341	102.275	7.375	103.689	103.556	103.447	103.337
6.625	102.291	102.226	102.167	102.109	7.750	102.606	102.534	102.468	102.403	7.500	104.054	103.921	103.811	103.702
6.750	102.576	102.526	102.482	102.438	7.875	102.731	102.659	102.594	102.528	7.625	104.365	104.232	104.123	104.014
6.875	102.689	102.639	102.595	102.551	7.990	102.718	102.646	102.580	102.514	7.750	104.403	104.271	104.161	104.052
6.990	103.008	102.958	102.914	102.871	8.125	102.853	102.781	102.715	102.650	7.875	104.645	104.512	104.403	104.293
										7.990	104.716	104.583	104.474	104.365
										8.125	104.939	104.806	104.696	104.587

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	95.300	95.242	95.194	95.146	4.875	92.575	92.525	92.484	92.443	5.750	98.897	98.797	98.715	98.633
5.500	95.934	95.876	95.828	95.780	4.990	93.214	93.164	93.123	93.082	5.875	99.437	99.338	99.256	99.174
5.625	96.503	96.445	96.397	96.349	5.125	93.941	93.891	93.850	93.809	5.990	99.903	99.803	99.721	99.639
5.750	97.096	97.029	96.975	96.920	5.250	94.445	94.387	94.339	94.291	6.125	100.412	100.312	100.230	100.148
5.875	97.658	97.592	97.537	97.483	5.375	95.111	95.053	95.005	94.957	6.250	100.383	100.267	100.171	100.076
5.990	98.153	98.086	98.032	97.977	5.500	95.757	95.699	95.651	95.603	6.375	100.969	100.853	100.757	100.661
6.125	98.741	98.658	98.589	98.521	5.625	96.339	96.280	96.232	96.185	6.500	101.400	101.283	101.188	101.092
6.250	99.287	99.204	99.136	99.067	5.750	96.944	96.878	96.823	96.768	6.625	101.668	101.552	101.457	101.361
6.375	100.041	99.958	99.889	99.821	5.875	97.532	97.465	97.411	97.356	6.750	101.745	101.612	101.503	101.393
6.500	100.520	100.436	100.368	100.300	5.990	98.026	97.960	97.905	97.850	6.875	102.016	101.895	101.795	101.696
6.625	100.812	100.729	100.660	100.592	6.125	98.616	98.533	98.464	98.396	6.990	102.476	102.387	102.314	102.241
6.750	101.370	101.270	101.188	101.106	6.250	99.162	99.079	99.011	98.942	7.125	102.923	102.840	102.771	102.703
6.875	101.655	101.555	101.473	101.391	6.375	99.916	99.833	99.764	99.696	7.250	103.411	103.278	103.168	103.059
6.990	102.107	102.008	101.926	101.844	6.500	100.388	100.304	100.236	100.168	7.375	103.807	103.675	103.565	103.456
7.125	102.498	102.415	102.346	102.278	6.625	100.667	100.584	100.515	100.447	7.500	104.178	104.045	103.935	103.826
7.250	102.926	102.794	102.684	102.575	6.750	101.225	101.125	101.043	100.961	7.625	104.280	104.147	104.038	103.928
7.375	103.264	103.131	103.022	102.912	6.875	101.510	101.410	101.328	101.246	7.750	104.579	104.446	104.337	104.227
7.500	103.629	103.496	103.386	103.277	6.990	101.962	101.863	101.781	101.699	7.875	104.825	104.692	104.583	104.474
7.625	103.940	103.807	103.698	103.589	7.125	102.353	102.270	102.201	102.133	7.990	104.915	104.782	104.672	104.563
7.750	103.978	103.846	103.736	103.627	7.250	102.781	102.649	102.539	102.430	8.125	105.157	105.024	104.914	104.805
7.875	104.220	104.087	103.978	103.868	7.375	103.119	102.986	102.877	102.767					
7.990	104.291	104.158	104.049	103.940	7.500	103.484	103.351	103.241	103.132					
8.125	104.514	104.381	104.271	104.162	7.625	103.795	103.662	103.553	103.444					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now



Effective: July 15, 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	96.869	96.802	96.747	96.693	5.500	94.819	94.752	94.697	94.643	5.375	94.290	94.223	94.169	94.114
5.625	97.517	97.451	97.396	97.342	5.625	95.467	95.401	95.346	95.292	5.500	94.969	94.902	94.847	94.793
5.750	97.879	97.812	97.757	97.703	5.750	95.829	95.762	95.707	95.653	5.625	95.617	95.551	95.496	95.442
5.875	98.447	98.381	98.326	98.272	5.875	96.397	96.331	96.276	96.222	5.750	95.979	95.912	95.857	95.803
5.990	99.027	98.960	98.906	98.851	5.990	96.977	96.910	96.856	96.801	5.875	96.544	96.477	96.423	96.368
6.125	99.565	99.498	99.444	99.389	6.125	97.506	97.439	97.385	97.330	5.990	97.123	97.057	97.002	96.948
6.250	99.781	99.664	99.569	99.473	6.250	97.711	97.594	97.499	97.403	6.125	97.636	97.569	97.515	97.460
6.375	100.369	100.253	100.157	100.062	6.375	98.299	98.183	98.087	97.992	6.250	97.850	97.734	97.638	97.543
6.500	100.778	100.661	100.566	100.470	6.500	98.708	98.591	98.496	98.400	6.375	98.449	98.332	98.237	98.141
6.625	101.273	101.140	101.031	100.921	6.625	99.203	99.070	98.961	98.851	6.500	98.870	98.754	98.658	98.562
6.750	101.813	101.680	101.571	101.461	6.750	99.743	99.610	99.501	99.391	6.625	99.365	99.232	99.123	99.013
6.875	102.206	102.074	101.964	101.855	6.875	100.136	100.004	99.894	99.785	6.750	99.926	99.793	99.684	99.574
6.990	102.440	102.307	102.198	102.088	6.990	100.370	100.237	100.128	100.018	6.875	100.306	100.173	100.064	99.954
7.125	102.733	102.600	102.490	102.381	7.125	100.663	100.530	100.420	100.311	6.990	100.558	100.426	100.316	100.207
7.250	101.838	101.721	101.626	101.530	7.250	99.768	99.651	99.556	99.460	7.125	100.875	100.742	100.633	100.524
7.375	102.495	102.379	102.283	102.188	7.375	100.425	100.309	100.213	100.118	7.250	100.007	99.891	99.795	99.700
7.500	102.607	102.488	102.390	102.292	7.500	100.537	100.418	100.320	100.222	7.375	100.633	100.517	100.422	100.326
7.625	102.753	102.595	102.464	102.333	7.625	100.683	100.525	100.394	100.263	7.500	100.763	100.644	100.546	100.448
7.750	103.599	103.400	103.235	103.071	7.750	101.529	101.330	101.165	101.001	7.625	100.631	100.472	100.342	100.211
7.875	103.801	103.602	103.438	103.273	7.875	101.731	101.532	101.368	101.203	7.750	101.475	101.276	101.112	100.947
7.990	102.684	102.485	102.320	102.156	7.990	100.614	100.415	100.250	100.086	7.875	101.679	101.479	101.315	101.151
8.125	102.858	102.659	102.495	102.331	8.125	100.788	100.589	100.425	100.261	7.990	100.557	100.358	100.194	100.030

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	98.684	98.605	98.532	98.459	5.990	98.091	98.011	97.939	97.866
6.125	98.957	98.878	98.805	98.733	6.125	98.338	98.259	98.186	98.114
6.250	99.121	99.042	98.969	98.896	6.250	98.500	98.421	98.348	98.275
6.375	99.344	99.265	99.192	99.119	6.375	98.733	98.654	98.581	98.508
6.500	99.517	99.438	99.365	99.292	6.500	98.919	98.840	98.767	98.694
6.625	99.698	99.619	99.546	99.473	6.625	99.100	99.021	98.948	98.875
6.750	99.815	99.751	99.693	99.634	6.750	99.238	99.174	99.116	99.057
6.875	100.004	99.940	99.882	99.823	6.875	99.413	99.349	99.291	99.233
6.990	100.071	100.008	99.949	99.891	6.990	99.500	99.436	99.378	99.319
7.125	100.188	100.124	100.066	100.007	7.125	99.640	99.577	99.518	99.460
7.250	99.721	99.635	99.555	99.474	7.250	99.200	99.115	99.034	98.954
7.375	100.259	100.173	100.093	100.013	7.375	99.707	99.621	99.541	99.461
7.500	100.228	100.142	100.062	99.982	7.500	99.694	99.608	99.528	99.448
7.625	100.191	100.106	100.025	99.945	7.625	99.271	99.185	99.105	99.025
7.750	101.181	101.096	101.015	100.935	7.750	100.275	100.189	100.108	100.028
7.875	101.268	101.182	101.102	101.021	7.875	100.376	100.290	100.210	100.129
7.990	100.077	99.991	99.911	99.830	7.990	99.191	99.105	99.024	98.944

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	93.489	93.439	93.398	93.357	5.375	96.140	96.073	96.019	95.964	5.375	95.275	95.217	95.169	95.121
4.990	94.128	94.078	94.037	93.996	5.500	96.819	96.752	96.697	96.643	5.500	95.909	95.851	95.803	95.755
5.125	94.830	94.780	94.739	94.698	5.625	97.467	97.401	97.346	97.292	5.625	96.478	96.420	96.372	96.324
5.250	95.321	95.263	95.215	95.168	5.750	97.829	97.762	97.707	97.653	5.750	97.071	97.004	96.950	96.895
5.375	95.975	95.917	95.869	95.821	5.875	98.397	98.331	98.276	98.222	5.875	97.633	97.567	97.512	97.458
5.500	96.609	96.551	96.503	96.455	5.990	98.977	98.910	98.856	98.801	5.990	98.128	98.061	98.007	97.952
5.625	97.178	97.120	97.072	97.024	6.125	99.515	99.448	99.394	99.339	6.125	98.716	98.633	98.564	98.496
5.750	97.771	97.704	97.650	97.595	6.250	99.731	99.614	99.519	99.423	6.250	99.262	99.179	99.111	99.042
5.875	98.333	98.267	98.212	98.158	6.375	100.319	100.203	100.107	100.012	6.375	100.016	99.933	99.864	99.796
5.990	98.828	98.761	98.707	98.652	6.500	100.728	100.611	100.516	100.420	6.500	100.495	100.411	100.343	100.275
6.125	99.416	99.333	99.264	99.196	6.625	101.223	101.090	100.981	100.871	6.625	100.787	100.704	100.635	100.567
6.250	99.962	99.879	99.811	99.742	6.750	101.763	101.630	101.521	101.411	6.750	101.345	101.245	101.163	101.081
6.375	100.716	100.633	100.564	100.496	6.875	102.156	102.024	101.914	101.805	6.875	101.630	101.530	101.448	101.366
6.500	101.195	101.111	101.043	100.975	6.990	102.390	102.257	102.148	102.038	6.990	102.082	101.983	101.901	101.819
6.625	101.487	101.404	101.335	101.267	7.125	102.683	102.550	102.440	102.331	7.125	102.473	102.390	102.321	102.253
6.750	102.045	101.945	101.863	101.781	7.250	101.788	101.671	101.576	101.480	7.250	102.901	102.769	102.659	102.550
6.875	102.330	102.230	102.148	102.066	7.375	102.445	102.329	102.233	102.138	7.375	103.239	103.106	102.997	102.887
6.990	102.782	102.683	102.601	102.519	7.500	102.557	102.438	102.340	102.242	7.500	103.604	103.471	103.361	103.252
7.125	103.173	103.090	103.021	102.953	7.625	102.703	102.545	102.414	102.283	7.625	103.915	103.782	103.673	103.564
7.250	103.601	103.469	103.359	103.250	7.750	103.549	103.350	103.185	103.021	7.750	103.953	103.821	103.711	103.602
7.375	103.939	103.806	103.697	103.587	7.875	103.751	103.552	103.388	103.223	7.875	104.195	104.062	103.953	103.843
7.500	104.304	104.171	104.061	103.952	7.990	102.634	102.435	102.270	102.106	7.990	104.266	104.133	104.024	103.915
7.625	104.615	104.482	104.373	104.264	8.125	102.808	102.609	102.445	102.281	8.125	104.489	104.356	104.246	104.137

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	93.489	93.439	93.398	93.357	5.500	96.819	96.752	96.697	96.643	5.375	95.275	95.217	95.169	95.121
4.990	94.128	94.078	94.037	93.996	5.625	97.467	97.401	97.346	97.292	5.500	95.909	95.851	95.803	95.755
5.125	94.830	94.780	94.739	94.698	5.750	97.829	97.762	97.707	97.653	5.625	96.478	96.420	96.372	96.324
5.250	95.321	95.263	95.215	95.168	5.875	98.397	98.331	98.276	98.222	5.750	97.071	97.004	96.950	96.895
5.375	95.975	95.917	95.869	95.821	5.990	98.977	98.910	98.856	98.801	5.875	97.633	97.567	97.512	97.458
5.500	96.609	96.551	96.503	96.455	6.125	99.515	99.448	99.394	99.339	5.990	98.128	98.061	98.007	97.952
5.625	97.178	97.120	97.072	97.024	6.250	99.731	99.614	99.519	99.423	6.125	98.716	98.633	98.564	98.496
5.750	97.771	97.704	97.650	97.595	6.375	100.319	100.203	100.107	100.012	6.250	99.262	99.179	99.111	99.042
5.875	98.333	98.267	98.212	98.158	6.500	100.728	100.611	100.516	100.420	6.375	100.016	99.933	99.864	99.796
5.990	98.828	98.761	98.707	98.652	6.625	101.223	101.090	100.981	100.871	6.500	100.495	100.411	100.343	100.275
6.125	99.416	99.333	99.264	99.196	6.750	101.763	101.630	101.521	101.411	6.625	100.787	100.704	100.635	100.567
6.250	99.962	99.879	99.811	99.742	6.875	102.156	102.024	101.914	101.805	6.750	101.345	101.245	101.163	101.081
6.375	100.716	100.633	100.564	100.496	6.990	102.390	102.257	102.148	102.038	6.875	101.630	101.530	101.448	101.366
6.500	101.195	101.111	101.043	100.975	7.125	102.683	102.550	102.440	102.331	6.990	102.082	101.983	101.901	101.819
6.625	101.487	101.404	101.335	101.267	7.250	101.788	101.671	101.576	101.480	7.125	102.473	102.390	102.321	102.253
6.750	102.045	101.945	101.863	101.781	7.375	102.445	102.329	102.233	102.138	7.250	102.901	102.769	102.659	102.550
6.875	102.330	102.230	102.148	102.066	7.500	102.557	102.438	102.340	102.242	7.375	103.239	103.106	102.997	102.887
6.990	102.782	102.683	102.601	102.519	7.625	102.703	102.545	102.414	102.283	7.500	103.604	103.471	103.361	103.252
7.125	103.173	103.090	103.021	102.953	7.750	103.549	103.350	103.185	103.021	7.625	103.915	103.782	103.673	103.564
7.250	103.601	103.469	103.359	103.250	7.875	103.751	103.552	103.388	103.223	7.750	103.953	103.821	103.711	103.602
7.375	103.939	103.806	103.697	103.587	7.990	102.634	102.435	102.270	102.106	7.875	104.195	104.062	103.953	103.843
7.500	104.304	104.171	104.061	103.952	8.125	102.808	102.609	102.445	102.281	7.990	104.266	104.133	104.024	103.915
7.625	104.615	104.482	104.373	104.264						8.125	104.489	104.356	104.246	104.137

FORWARD LENDING 					SELECT PRICING									
Effective: July 15, 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	93.939	93.889	93.848	93.807	4.875	97.715	97.658	97.607	97.556					
4.990	94.578	94.528	94.487	94.446	4.990	98.110	98.053	98.002	97.951					
5.125	95.280	95.230	95.189	95.148	5.125	98.546	98.490	98.439	98.387					
5.250	95.771	95.713	95.665	95.618	5.250	99.024	98.958	98.900	98.841					
5.375	96.425	96.367	96.319	96.271	5.375	99.440	99.374	99.316	99.257					
5.500	97.059	97.001	96.953	96.905	5.500	99.838	99.772	99.714	99.656					
5.625	97.628	97.570	97.522	97.474	5.625	100.219	100.153	100.095	100.036					
5.750	98.221	98.154	98.100	98.045	5.750	100.574	100.509	100.451	100.392					
5.875	98.783	98.717	98.662	98.608	5.875	100.908	100.842	100.784	100.726					
5.990	99.278	99.211	99.157	99.102	5.990	101.190	101.125	101.066	101.008					
6.125	99.866	99.783	99.714	99.646	6.125	101.477	101.411	101.353	101.294					
6.250	100.412	100.329	100.261	100.192	6.250	101.757	101.692	101.633	101.575					
6.375	101.166	101.083	101.014	100.946	6.375	102.166	102.101	102.042	101.984					
6.500	101.645	101.561	101.493	101.425	6.500	102.435	102.370	102.311	102.253					
6.625	101.937	101.854	101.785	101.717	6.625	102.541	102.476	102.417	102.359					
6.750	102.495	102.395	102.313	102.231	6.750	102.826	102.776	102.732	102.688					
6.875	102.780	102.680	102.598	102.516	6.875	102.939	102.889	102.845	102.801					
6.990	103.232	103.133	103.051	102.969										
7.125	103.623	103.540	103.471	103.403										
7.250	104.051	103.919	103.809	103.700										
7.375	104.389	104.256	104.147	104.037										
7.500	104.754	104.621	104.511	104.402										
7.625	105.065	104.932	104.823	104.714										
7.750	105.103	104.971	104.861	104.752										
7.875	105.345	105.212	105.103	104.993										
SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.500	97.119	97.052	96.997	96.943	5.990	98.934	98.855	98.782	98.709					
5.625	97.767	97.701	97.646	97.592	6.125	99.207	99.128	99.055	98.983					
5.750	98.129	98.062	98.007	97.953	6.250	99.371	99.292	99.219	99.146					
5.875	98.697	98.631	98.576	98.522	6.375	99.594	99.515	99.442	99.369					
5.990	99.277	99.210	99.156	99.101	6.500	99.767	99.688	99.615	99.542					
6.125	99.815	99.748	99.694	99.639	6.625	99.948	99.869	99.796	99.723					
6.250	100.031	99.914	99.819	99.723	6.750	100.065	100.001	99.943	99.884					
6.375	100.619	100.503	100.407	100.312	6.875	100.254	100.190	100.132	100.073					
6.500	101.028	100.911	100.816	100.720	6.990	100.321	100.258	100.199	100.141					
6.625	101.523	101.390	101.281	101.171	7.125	100.438	100.374	100.316	100.257					
6.750	102.063	101.930	101.821	101.711	7.250	99.971	99.885	99.805	99.724					
6.875	102.456	102.324	102.214	102.105	7.375	100.509	100.423	100.343	100.263					
6.990	102.690	102.557	102.448	102.338	7.500	100.478	100.392	100.312	100.232					
7.125	102.983	102.850	102.740	102.631	7.625	100.441	100.356	100.275	100.195					
7.250	102.088	101.971	101.876	101.780	7.750	101.431	101.346	101.265	101.185					
7.375	102.745	102.629	102.533	102.438	7.875	101.518	101.432	101.352	101.271					
7.500	102.857	102.738	102.640	102.542										
7.625	103.003	102.845	102.714	102.583										
7.750	103.849	103.650	103.485	103.321										
7.875	104.051	103.852	103.688	103.523										
7.990	102.934	102.735	102.570	102.406										
8.125	103.108	102.909	102.745	102.581										
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	93.739	93.689	93.648	93.607	5.500	97.069	97.002	96.947	96.893					
4.990	94.378	94.328	94.287	94.246	5.625	97.717	97.651	97.596	97.542					
5.125	95.080	95.030	94.989	94.948	5.750	98.079	98.012	97.957	97.903					
5.250	95.571	95.513	95.465	95.418	5.875	98.647	98.581	98.526	98.472					
5.375	96.225	96.167	96.119	96.071	5.990	99.227	99.160	99.106	99.051					
5.500	96.859	96.801	96.753	96.705	6.125	99.765	99.698	99.644	99.589					
5.625	97.428	97.370	97.322	97.274	6.250	99.981	99.864	99.769	99.673					
5.750	98.021	97.954	97.900	97.845	6.375	100.569	100.453	100.357	100.262					
5.875	98.583	98.517	98.462	98.408	6.500	100.978	100.861	100.766	100.670					
5.990	99.078	99.011	98.957	98.902	6.625	101.473	101.340	101.231	101.121					
6.125	99.666	99.583	99.514	99.446	6.750	102.013	101.880	101.771	101.661					
6.250	100.212	100.129	100.061	99.992	6.875	102.406	102.274	102.164	102.055					
6.375	100.966	100.883	100.814	100.746	6.990	102.640	102.507	102.398	102.288					
6.500	101.445	101.361	101.293	101.225	7.125	102.933	102.800	102.690	102.581					
6.625	101.737	101.654	101.585	101.517	7.250	102.038	101.921	101.826	101.730					
6.750	102.295	102.195	102.113	102.031	7.375	102.695	102.579	102.483	102.388					
6.875	102.580	102.480	102.398	102.316	7.500	102.807	102.688	102.590	102.492					
6.990	103.032	102.933	102.851	102.769	7.625	102.953	102.795	102.664	102.533					
7.125	103.423	103.340	103.271	103.203	7.750	103.799	103.600	103.435	103.271					
7.250	103.851	103.719	103.609	103.500	7.875	104.001	103.802	103.638	103.473					
7.375	104.189	104.056	103.947	103.837	7.990	102.884	102.685	102.520	102.356					
7.500	104.554	104.421	104.311	104.202	8.125	103.058	102.859	102.695	102.531					
7.625	104.865	104.732	104.623	104.514										
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	93.739	93.689	93.648	93.607	5.500	97.069	97.002	96.947	96.893					
4.990	94.378	94.328	94.287	94.246	5.625	97.717	97.651	97.596	97.542					
5.125	95.080	95.030	94.989	94.948	5.750	98.079	98.012	97.957	97.903					
5.250	95.571	95.513	95.465	95.418	5.875	98.647	98.581	98.526	98.472					
5.375	96.225	96.167	96.119	96.071	5.990	99.227	99.160	99.106	99.051					
5.500	96.859	96.801	96.753	96.705	6.125	99.765	99.698	99.644	99.589					
5.625	97.428	97.370	97.322	97.274	6.250	99.981	99.864	99.769	99.673					
5.750	98.021	97.954	97.900	97.845	6.375	100.569	100.453	100.357	100.262					
5.875	98.583	98.517	98.462	98.408	6.500	100.978	100.861	100.766	100.670					
5.990	99.078	99.011	98.957	98.902	6.625	101.473	101.340	101.231	101.121					
6.125	99.666	99.583	99.514	99.446	6.750	102.013	101.880	101.771	101.661					
6.250	100.212	100.129	100.061	99.992	6.875	102.406	102.274	102.164	102.055					
6.375	100.966	100.883	100.814	100.746	6.990	102.640	102.507	102.398	102.288					
6.500	101.445	101.361	101.293	101.225	7.125	102.933	102.800	102.690	102.581					
6.625	101.737	101.654	101.585	101.517	7.250	102.038	101.921	101.826	101.730					
6.750	102.295	102.195	102.113	102.031	7.375	102.695	102.579	102.483	102.388					
6.875	102.580	102.480	102.398	102.316	7.500	102.807	102.688	102.590	102.492					
6.990	103.032	102.933	102.851	102.769	7.625	102.953	102.795	102.664	102.533					
7.125	103.423	103.340	103.271	103.203	7.750	103.799	103.600	103.435	103.271					
7.250	103.851	103.719	103.609	103.500	7.875	104.001	103.802	103.638	103.473					
7.375	104.189	104.056	103.947	103.837	7.990	102.884	102.685	102.520	102.356					
7.500	104.554	104.421	104.311	104.202	8.125	103.058	102.859	102.695	102.531					
7.625	104.865	104.732	104.623	104.514	8.250	102.219	102.053	101.917	101.780					



Effective: July 15, 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	93.689	93.639	93.598	93.557	4.875	93.150	93.100	93.059	93.018	5.500	97.962	97.870	97.795	97.720
4.990	94.328	94.278	94.237	94.196	4.990	93.789	93.739	93.698	93.657	5.625	98.493	98.402	98.327	98.252
5.125	95.030	94.980	94.939	94.898	5.125	94.516	94.466	94.425	94.384	5.750	98.972	98.872	98.790	98.708
5.250	95.521	95.463	95.415	95.368	5.250	95.020	94.962	94.914	94.866	5.875	99.512	99.413	99.331	99.249
5.375	96.175	96.117	96.069	96.021	5.375	95.686	95.628	95.580	95.532	5.990	99.978	99.878	99.796	99.714
5.500	96.809	96.751	96.703	96.655	5.500	96.332	96.274	96.226	96.178	6.125	100.487	100.387	100.305	100.223
5.625	97.378	97.320	97.272	97.224	5.625	96.914	96.855	96.807	96.760	6.250	100.458	100.342	100.246	100.151
5.750	97.971	97.904	97.850	97.795	5.750	97.519	97.453	97.398	97.343	6.375	101.044	100.928	100.832	100.736
5.875	98.533	98.467	98.412	98.358	5.875	98.107	98.040	97.986	97.931	6.500	101.475	101.358	101.263	101.167
5.990	99.028	98.961	98.907	98.852	5.990	98.601	98.535	98.480	98.425	6.625	101.743	101.627	101.532	101.436
6.125	99.616	99.533	99.464	99.396	6.125	99.191	99.108	99.039	98.971	6.750	101.820	101.687	101.578	101.468
6.250	100.162	100.079	100.011	99.942	6.250	99.737	99.654	99.586	99.517	6.875	102.091	101.970	101.870	101.771
6.375	100.916	100.833	100.764	100.696	6.375	100.491	100.408	100.339	100.271	6.990	102.551	102.462	102.389	102.316
6.500	101.395	101.311	101.243	101.175	6.500	100.963	100.879	100.811	100.743	7.125	102.998	102.915	102.846	102.778
6.625	101.687	101.604	101.535	101.467	6.625	101.242	101.159	101.090	101.022	7.250	103.486	103.353	103.243	103.134
6.750	102.245	102.145	102.063	101.981	6.750	101.800	101.700	101.618	101.536	7.375	103.882	103.750	103.640	103.531
6.875	102.530	102.430	102.348	102.266	6.875	102.085	101.985	101.903	101.821	7.500	104.253	104.122	104.010	103.901
6.990	102.982	102.883	102.801	102.719	6.990	102.537	102.438	102.356	102.274	7.625	104.355	104.220	104.113	104.003
7.125	103.373	103.290	103.221	103.153	7.125	102.928	102.845	102.776	102.708	7.750	104.654	104.521	104.412	104.302
7.250	103.801	103.669	103.559	103.450	7.250	103.356	103.224	103.114	103.005	7.875	104.900	104.767	104.658	104.549
7.375	104.139	104.006	103.897	103.787	7.375	103.694	103.561	103.452	103.342	7.990	104.990	104.857	104.747	104.638
7.500	104.504	104.371	104.261	104.152	7.500	104.059	103.926	103.816	103.707	8.125	105.232	105.099	104.989	104.880
7.625	104.815	104.682	104.573	104.464	7.625	104.370	104.237	104.128	104.019					
7.750	104.853	104.721	104.611	104.502	7.750	104.408	104.276	104.166	104.057					
7.875	105.095	104.962	104.853	104.743	7.875	104.650	104.517	104.408	104.298					
7.990	105.166	105.033	104.924	104.815	7.990	104.721	104.588	104.479	104.370					
8.125	105.389	105.256	105.146	105.037	8.125	104.944	104.811	104.701	104.592					

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	97.860	97.803	97.752	97.701	5.500	99.443	99.364	99.291	99.218	5.875	98.083	98.017	97.962	97.908
5.125	98.296	98.240	98.189	98.137	5.625	99.721	99.642	99.569	99.496	5.990	98.578	98.511	98.457	98.402
5.250	98.774	98.708	98.650	98.591	5.750	99.986	99.907	99.834	99.761	6.125	99.166	99.083	99.014	98.946
5.375	99.190	99.124	99.066	99.007	5.875	100.231	100.166	100.108	100.049	6.250	99.712	99.629	99.561	99.492
5.500	99.588	99.522	99.464	99.406	5.990	100.483	100.417	100.359	100.301	6.375	100.466	100.383	100.314	100.246
5.625	99.969	99.903	99.845	99.786	6.125	100.720	100.654	100.596	100.538	6.500	100.945	100.861	100.793	100.725
5.750	100.324	100.259	100.201	100.142	6.250	101.031	100.981	100.937	100.894	6.625	101.237	101.154	101.085	101.017
5.875	100.658	100.592	100.534	100.476	6.375	101.392	101.341	101.298	101.254	6.750	101.795	101.695	101.613	101.531
5.990	100.940	100.875	100.816	100.758	6.500	101.618	101.568	101.524	101.480	6.875	102.080	101.980	101.898	101.816
6.125	101.227	101.161	101.103	101.044	6.625	101.704	101.654	101.610	101.567	6.990	102.532	102.433	102.351	102.269
6.250	101.507	101.442	101.383	101.325	6.750	102.025	101.975	101.931	101.887	7.125	102.923	102.840	102.771	102.703
6.375	101.916	101.851	101.792	101.734	6.875	102.079	102.029	101.985	101.941	7.250	103.351	103.219	103.109	103.000
6.500	102.185	102.120	102.061	102.003	6.990	102.352	102.302	102.258	102.215	7.375	103.689	103.556	103.447	103.337
6.625	102.291	102.226	102.167	102.109	7.125	102.537	102.487	102.443	102.399	7.500	104.054	103.921	103.811	103.702
6.750	102.576	102.526	102.482	102.438	7.250	102.423	102.351	102.285	102.219	7.625	104.365	104.232	104.123	104.014
6.875	102.689	102.639	102.595	102.551						7.750	104.403	104.271	104.161	104.052
6.990	103.008	102.958	102.914	102.871						7.875	104.645	104.512	104.403	104.293
										7.990	104.716	104.583	104.474	104.365
										8.125	104.939	104.806	104.696	104.587

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)														
Rate	15-Day	30-Day	45-Day	60-Day										
5.875	98.533	98.467	98.412	98.358										
5.990	99.028	98.961	98.907	98.852										
6.125	99.616	99.533	99.464	99.396										
6.250	100.162	100.079	100.011	99.942										
6.375	100.916	100.833	100.764	100.696										
6.500	101.395	101.311	101.243	101.175										
6.625	101.687	101.604	101.535	101.467										
6.750	102.245	102.145	102.063	101.981										
6.875	102.530	102.430	102.348	102.266										
6.990	102.982	102.883	102.801	102.719										
7.125	103.373	103.290	103.221	103.153										
7.250	103.801	103.669	103.559	103.450										
7.375	104.139	104.006	103.897	103.787										
7.500	104.504	104.371	104.261	104.152										
7.625	104.815	104.682	104.573	104.464										
7.750	104.853	104.721	104.611	104.502										
7.875	105.095	104.962	104.853	104.743										
7.990	105.166	105.033	104.924	104.815										
8.125	105.389	105.256	105.146	105.037										

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	96.519	96.452	96.397	96.343	5.500	94.219	94.152	94.097	94.043	5.500	96.974	96.895	96.822	96.749
5.625	97.167	97.101	97.046	96.992	5.625	94.867	94.801	94.746	94.692	5.625	97.330	97.251	97.178	97.105
5.750	97.529	97.462	97.407	97.353	5.750	95.229	95.162	95.107	95.053	5.750	97.400	97.321	97.248	97.175
5.875	98.097	98.031	97.976	97.922	5.875	95.794	95.727	95.673	95.618	5.875	97.690	97.611	97.538	97.465
5.990	98.677	98.610	98.556	98.501	5.990	96.373	96.307	96.252	96.198	5.990	98.051	97.971	97.899	97.826
6.125	99.215	99.148	99.094	99.039	6.125	96.886	96.819	96.765	96.710	6.125	98.298	98.219	98.146	98.074
6.250	99.431	99.314	99.219	99.123	6.250	97.100	96.984	96.888	96.793	6.250	98.460	98.381	98.308	98.235
6.375	100.019	99.903	99.807	99.712	6.375	97.699	97.582	97.487	97.391	6.375	98.693	98.614	98.541	98.468
6.500	100.428	100.311	100.216	100.120	6.500	98.120	98.004	97.908	97.812	6.500	98.879	98.800	98.727	98.654
6.625	100.923	100.790	100.681	100.571	6.625	98.615	98.482	98.373	98.263	6.625	99.060	98.981	98.908	98.835
6.750	101.463	101.330	101.221	101.111	6.750	99.176	99.043	98.934	98.824	6.750	99.198	99.134	99.076	99.017
6.875	101.856	101.724	101.614	101.505	6.875	99.556	99.423	99.314	99.204	6.875	99.373	99.309	99.251	99.193
6.990	102.090	101.957	101.848	101.738	6.990	99.808	99.676	99.566	99.457	6.990	99.600	99.536	99.478	99.279
7.125	102.383	102.250	102.140	102.031	7.125	100.125	99.992	99.883	99.774	7.125	99.460	99.397	99.338	99.420
7.250	101.488	101.371	101.276	101.180	7.250	99.257	99.141	99.045	98.950	7.250	99.160	99.075	98.994	98.914
7.375	102.145	102.029	101.933	101.838	7.375	99.883	99.767	99.672	99.576	7.375	99.667	99.581	99.501	99.421
7.500	102.257	102.138	102.040	101.942	7.500	100.013	99.894	99.796	99.698	7.500	99.654	99.568	99.488	99.408
7.625	102.403	102.245	102.114	101.983	7.625	99.881	99.722	99.592	99.461	7.625	99.421	99.335	99.255	99.175
7.750	103.249	103.050	102.885	102.721	7.750	100.725	100.526	100.362	100.197	7.750	100.425	100.339	100.258	100.178
7.875	103.451	103.252	103.088	102.923	7.875	100.929	100.729	100.565	100.401	7.875	100.526	100.440	100.360	100.279
7.990	102.334	102.135	101.970	101.806	7.990	99.807	99.608	99.444	99.280	7.990	99.341	99.255	99.174	99.094



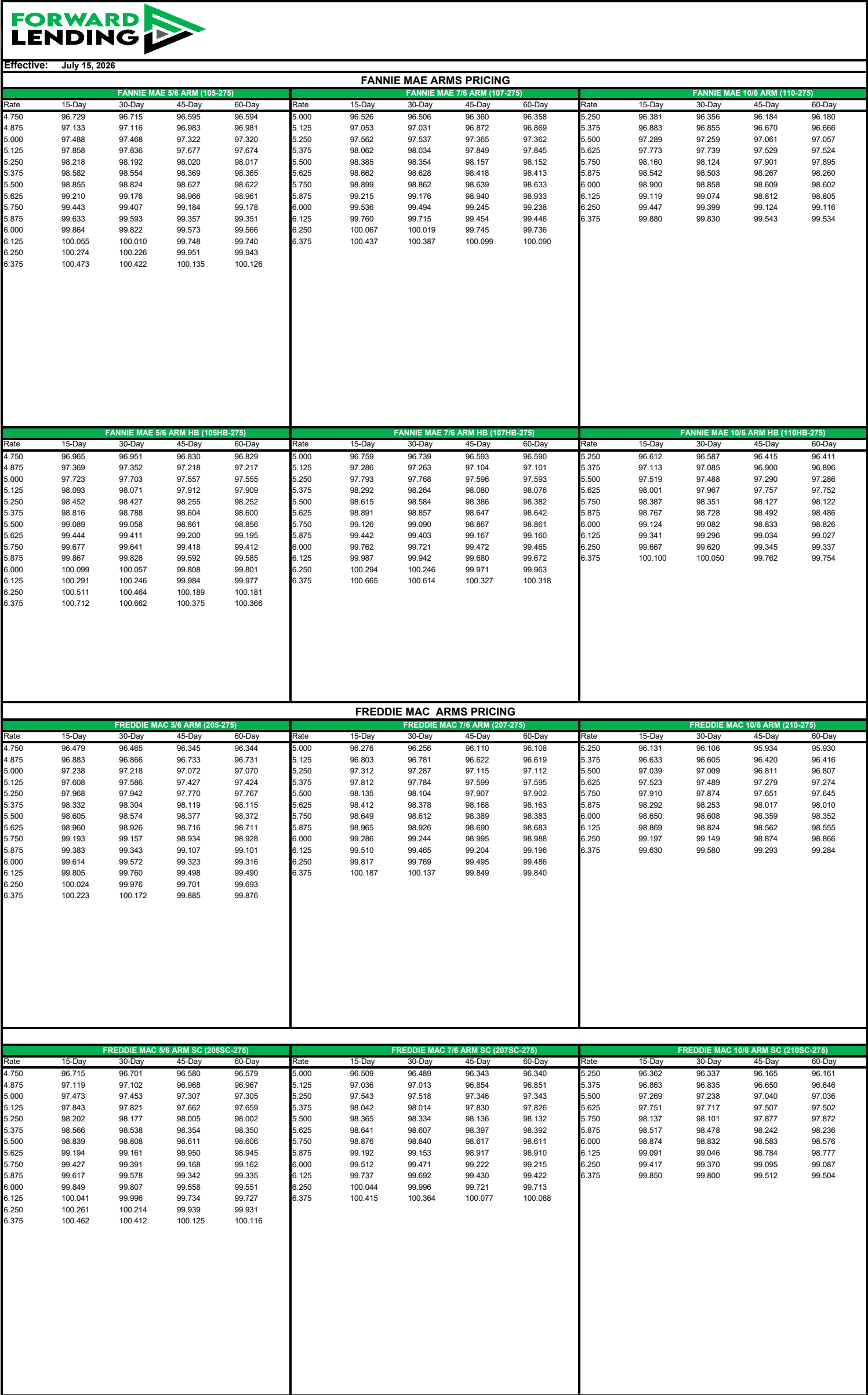
Effective: July 15, 2026

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	93.489	93.439	93.398	93.357	5.990	98.627	98.560	98.506	98.451	5.375	95.275	95.217	95.169	95.121
4.990	94.128	94.078	94.037	93.996	6.125	99.165	99.098	99.044	98.989	5.500	95.909	95.851	95.803	95.755
5.125	94.830	94.780	94.739	94.698	6.250	99.381	99.264	99.169	99.073	5.625	96.478	96.420	96.372	96.324
5.250	95.321	95.263	95.215	95.168	6.375	99.969	99.853	99.757	99.662	5.750	97.071	97.004	96.950	96.895
5.375	95.975	95.917	95.869	95.821	6.500	100.378	100.261	100.166	100.070	5.875	97.633	97.567	97.512	97.458
5.500	96.609	96.551	96.503	96.455	6.625	100.873	100.740	100.631	100.521	5.990	98.128	98.061	98.007	97.952
5.625	97.178	97.120	97.072	97.024	6.750	101.413	101.280	101.171	101.061	6.125	98.716	98.633	98.564	98.496
5.750	97.771	97.704	97.650	97.595	6.875	101.806	101.674	101.564	101.455	6.250	99.262	99.179	99.111	99.042
5.875	98.333	98.267	98.212	98.158	6.990	102.040	101.907	101.798	101.688	6.375	100.016	99.933	99.864	99.796
5.990	98.828	98.761	98.707	98.652	7.125	102.333	102.200	102.090	101.981	6.500	100.495	100.411	100.343	100.275
6.125	99.416	99.333	99.264	99.196	7.250	101.438	101.321	101.226	101.130	6.625	100.787	100.704	100.635	100.567
6.250	99.962	99.879	99.811	99.742	7.375	102.095	101.979	101.883	101.788	6.750	101.345	101.245	101.163	101.081
6.375	100.716	100.633	100.564	100.496	7.500	102.207	102.088	101.990	101.892	6.875	101.630	101.530	101.448	101.366
6.500	101.195	101.111	101.043	100.975	7.625	102.353	102.195	102.064	101.933	6.990	102.082	101.983	101.901	101.819
6.625	101.487	101.404	101.335	101.267	7.750	103.199	103.000	102.835	102.671	7.125	102.473	102.390	102.321	102.253
6.750	102.045	101.945	101.863	101.781	7.875	103.401	103.202	103.038	102.873	7.250	102.901	102.769	102.659	102.550
6.875	102.330	102.230	102.148	102.066	7.990	102.284	102.085	101.920	101.756	7.375	103.239	103.106	102.997	102.887
6.990	102.782	102.683	102.601	102.519	8.125	102.458	102.259	102.095	101.931	7.500	103.604	103.471	103.361	103.252
7.125	103.173	103.090	103.021	102.953	8.250	101.619	101.453	101.317	101.180	7.625	103.915	103.782	103.673	103.564
7.250	103.601	103.469	103.359	103.250						7.750	103.953	103.821	103.711	103.602
7.375	103.939	103.806	103.697	103.587						7.875	104.195	104.062	103.953	103.843
7.500	104.304	104.171	104.061	103.952						7.990	104.266	104.133	104.024	103.915
7.625	104.615	104.482	104.373	104.264						8.125	104.489	104.356	104.246	104.137

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	93.489	93.439	93.398	93.357	5.990	98.627	98.560	98.506	98.451	5.375	95.275	95.217	95.169	95.121
4.990	94.128	94.078	94.037	93.996	6.125	99.165	99.098	99.044	98.989	5.500	95.909	95.851	95.803	95.755
5.125	94.830	94.780	94.739	94.698	6.250	99.381	99.264	99.169	99.073	5.625	96.478	96.420	96.372	96.324
5.250	95.321	95.263	95.215	95.168	6.375	99.969	99.853	99.757	99.662	5.750	97.071	97.004	96.950	96.895
5.375	95.975	95.917	95.869	95.821	6.500	100.378	100.261	100.166	100.070	5.875	97.633	97.567	97.512	97.458
5.500	96.609	96.551	96.503	96.455	6.625	100.873	100.740	100.631	100.521	5.990	98.128	98.061	98.007	97.952
5.625	97.178	97.120	97.072	97.024	6.750	101.413	101.280	101.171	101.061	6.125	98.716	98.633	98.564	98.496
5.750	97.771	97.704	97.650	97.595	6.875	101.806	101.674	101.564	101.455	6.250	99.262	99.179	99.111	99.042
5.875	98.333	98.267	98.212	98.158	6.990	102.040	101.907	101.798	101.688	6.375	100.016	99.933	99.864	99.796
5.990	98.828	98.761	98.707	98.652	7.125	102.333	102.200	102.090	101.981	6.500	100.495	100.411	100.343	100.275
6.125	99.416	99.333	99.264	99.196	7.250	101.438	101.321	101.226	101.130	6.625	100.787	100.704	100.635	100.567
6.250	99.962	99.879	99.811	99.742	7.375	102.095	101.979	101.883	101.788	6.750	101.345	101.245	101.163	101.081
6.375	100.716	100.633	100.564	100.496	7.500	102.207	102.088	101.990	101.892	6.875	101.630	101.530	101.448	101.366
6.500	101.195	101.111	101.043	100.975	7.625	102.353	102.195	102.064	101.933	6.990	102.082	101.983	101.901	101.819
6.625	101.487	101.404	101.335	101.267	7.750	103.199	103.000	102.835	102.671	7.125	102.473	102.390	102.321	102.253
6.750	102.045	101.945	101.863	101.781	7.875	103.401	103.202	103.038	102.873	7.250	102.901	102.769	102.659	102.550
6.875	102.330	102.230	102.148	102.066	7.990	102.284	102.085	101.920	101.756	7.375	103.239	103.106	102.997	102.887
6.990	102.782	102.683	102.601	102.519	8.125	102.458	102.259	102.095	101.931	7.500	103.604	103.471	103.361	103.252
7.125	103.173	103.090	103.021	102.953	8.250	101.619	101.453	101.317	101.180	7.625	103.915	103.782	103.673	103.564
7.250	103.601	103.469	103.359	103.250	8.375	101.677	101.511	101.374	101.237	7.750	103.953	103.821	103.711	103.602
7.375	103.939	103.806	103.697	103.587	8.500	101.814	101.648	101.512	101.375	7.875	104.195	104.062	103.953	103.843
7.500	104.304	104.171	104.061	103.952	8.625	101.947	101.781	101.644	101.507	7.990	104.266	104.133	104.024	103.915
7.625	104.615	104.482	104.373	104.264	8.750	102.498	102.332	102.195	102.058	8.125	104.489	104.356	104.246	104.137

FORWARD LENDING					SELECT PRICING									
Effective: July 15, 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	93.939	93.889	93.848	93.807	4.875	97.715	97.658	97.607	97.556					
4.990	94.578	94.528	94.487	94.446	4.990	98.110	98.053	98.002	97.951					
5.125	95.280	95.230	95.189	95.148	5.125	98.546	98.490	98.439	98.387					
5.250	95.771	95.713	95.665	95.618	5.250	99.024	98.958	98.900	98.841					
5.375	96.425	96.367	96.319	96.271	5.375	99.440	99.374	99.316	99.257					
5.500	97.059	97.001	96.953	96.905	5.500	99.838	99.772	99.714	99.656					
5.625	97.628	97.570	97.522	97.474	5.625	100.219	100.153	100.095	100.036					
5.750	98.221	98.154	98.100	98.045	5.750	100.574	100.509	100.451	100.392					
5.875	98.783	98.717	98.662	98.608	5.875	100.908	100.842	100.784	100.726					
5.990	99.278	99.211	99.157	99.102	5.990	101.190	101.125	101.066	101.008					
6.125	99.866	99.783	99.714	99.646	6.125	101.477	101.411	101.353	101.294					
6.250	100.412	100.329	100.261	100.192	6.250	101.757	101.692	101.633	101.575					
6.375	101.166	101.083	101.014	100.946	6.375	102.166	102.101	102.042	101.984					
6.500	101.645	101.561	101.493	101.425	6.500	102.435	102.370	102.311	102.253					
6.625	101.937	101.854	101.785	101.717	6.625	102.541	102.476	102.417	102.359					
6.750	102.495	102.395	102.313	102.231	6.750	102.826	102.776	102.732	102.688					
6.875	102.780	102.680	102.598	102.516	6.875	102.939	102.889	102.845	102.801					
6.990	103.232	103.133	103.051	102.969	6.990	103.258	103.208	103.164	103.121					
7.125	103.623	103.540	103.471	103.403	7.125	103.499	103.449	103.405	103.361					
7.250	104.051	103.919	103.809	103.700	7.250	103.214	103.142	103.076	103.010					
7.375	104.389	104.256	104.147	104.037										
7.500	104.754	104.621	104.511	104.402										
7.625	105.065	104.932	104.823	104.714										
7.750	105.103	104.971	104.861	104.752										
7.875	105.345	105.212	105.103	104.993										
7.990	105.416	105.283	105.174	105.065										
8.125	105.639	105.506	105.396	105.287										
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	96.769	96.702	96.647	96.593	5.990	98.301	98.221	98.149	98.076					
5.625	97.417	97.351	97.296	97.242	6.125	98.548	98.469	98.396	98.324					
5.750	97.779	97.712	97.657	97.603	6.250	98.710	98.631	98.558	98.485					
5.875	98.347	98.281	98.226	98.172	6.375	98.943	98.864	98.791	98.718					
5.990	98.927	98.860	98.806	98.751	6.500	99.129	99.050	98.977	98.904					
6.125	99.465	99.398	99.344	99.289	6.625	99.310	99.231	99.158	99.085					
6.250	99.681	99.564	99.469	99.373	6.750	99.448	99.384	99.326	99.267					
6.375	100.269	100.153	100.057	99.962	6.875	99.623	99.559	99.501	99.443					
6.500	100.678	100.561	100.466	100.370	6.990	99.710	99.646	99.588	99.529					
6.625	101.173	101.040	100.931	100.821	7.125	99.850	99.787	99.728	99.670					
6.750	101.713	101.580	101.471	101.361	7.250	99.410	99.325	99.244	99.164					
6.875	102.106	101.974	101.864	101.755	7.375	99.917	99.831	99.751	99.671					
6.990	102.340	102.207	102.098	101.988	7.500	99.904	99.818	99.738	99.658					
7.125	102.633	102.500	102.390	102.281	7.625	99.671	99.585	99.505	99.425					
7.250	101.738	101.621	101.526	101.430	7.750	100.675	100.589	100.508	100.428					
7.375	102.395	102.279	102.183	102.088	7.875	100.776	100.690	100.610	100.529					
7.500	102.507	102.388	102.290	102.192	7.990	99.591	99.505	99.424	99.344					
7.625	102.653	102.495	102.364	102.233										
7.750	103.499	103.300	103.135	102.971										
7.875	103.701	103.502	103.338	103.173										
7.990	102.584	102.385	102.220	102.056										
8.125	102.758	102.559	102.395	102.231										
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	93.739	93.689	93.648	93.607	5.990	98.877	98.810	98.756	98.701					
4.990	94.378	94.328	94.287	94.246	6.125	99.415	99.348	99.294	99.239					
5.125	95.080	95.030	94.989	94.948	6.250	99.631	99.514	99.419	99.323					
5.250	95.571	95.513	95.465	95.418	6.375	100.219	100.103	100.007	99.912					
5.375	96.225	96.167	96.119	96.071	6.500	100.628	100.511	100.416	100.320					
5.500	96.859	96.801	96.753	96.705	6.625	101.123	100.990	100.881	100.771					
5.625	97.428	97.370	97.322	97.274	6.750	101.663	101.530	101.421	101.311					
5.750	98.021	97.954	97.900	97.845	6.875	102.056	101.924	101.814	101.705					
5.875	98.583	98.517	98.462	98.408	6.990	102.290	102.157	102.048	101.938					
5.990	99.078	99.011	98.957	98.902	7.125	102.583	102.450	102.340	102.231					
6.125	99.666	99.583	99.514	99.446	7.250	101.688	101.571	101.476	101.380					
6.250	100.212	100.129	100.061	99.992	7.375	102.345	102.229	102.133	102.038					
6.375	100.966	100.883	100.814	100.746	7.500	102.457	102.338	102.240	102.142					
6.500	101.445	101.361	101.293	101.225	7.625	102.603	102.445	102.314	102.183					
6.625	101.737	101.654	101.585	101.517	7.750	103.449	103.250	103.085	102.921					
6.750	102.295	102.195	102.113	102.031	7.875	103.651	103.452	103.288	103.123					
6.875	102.580	102.480	102.398	102.316	7.990	102.534	102.335	102.170	102.006					
6.990	103.032	102.933	102.851	102.769	8.125	102.708	102.509	102.345	102.181					
7.125	103.423	103.340	103.271	103.203	8.250	101.869	101.703	101.567	101.430					
7.250	103.851	103.719	103.609	103.500	8.375	101.927	101.761	101.624	101.487					
7.375	104.189	104.056	103.947	103.837	8.500	102.064	101.898	101.762	101.625					
7.500	104.554	104.421	104.311	104.202										
7.625	104.865	104.732	104.623	104.514										
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	93.739	93.689	93.648	93.607	5.990	98.877	98.810	98.756	98.701					
4.990	94.378	94.328	94.287	94.246	6.125	99.415	99.348	99.294	99.239					
5.125	95.080	95.030	94.989	94.948	6.250	99.631	99.514	99.419	99.323					
5.250	95.571	95.513	95.465	95.418	6.375	100.219	100.103	100.007	99.912					
5.375	96.225	96.167	96.119	96.071	6.500	100.628	100.511	100.416	100.320					
5.500	96.859	96.801	96.753	96.705	6.625	101.123	100.990	100.881	100.771					
5.625	97.428	97.370	97.322	97.274	6.750	101.663	101.530	101.421	101.311					
5.750	98.021	97.954	97.900	97.845	6.875	102.056	101.924	101.814	101.705					
5.875	98.583	98.517	98.462	98.408	6.990	102.290	102.157	102.048	101.938					
5.990	99.078	99.011	98.957	98.902	7.125	102.583	102.450	102.340	102.231					
6.125	99.666	99.583	99.514	99.446	7.250	101.688	101.571	101.476	101.380					
6.250	100.212	100.129	100.061	99.992	7.375	102.345	102.229	102.133	102.038					
6.375	100.966	100.883	100.814	100.746	7.500	102.457	102.338	102.240	102.142					
6.500	101.445	101.361	101.293	101.225	7.625	102.603	102.445	102.314	102.183					
6.625	101.737	101.654	101.585	101.517	7.750	103.449	103.250	103.085	102.921					
6.750	102.295	102.195	102.113	102.031	7.875	103.651	103.452	103.288	103.123					
6.875	102.580	102.480	102.398	102.316	7.990	102.534	102.335	102.170	102.006					
6.990	103.032	102.933	102.851	102.769	8.125	102.708	102.509	102.345	102.181					
7.125	103.423	103.340	103.271	103.203	8.250	101.869	101.703	101.567	101.430					
7.250	103.851	103.719	103.609	103.500	8.375	101.927	101.761	101.624	101.487					
7.375	104.189	104.056	103.947	103.837	8.500	102.064	101.898	101.762	101.625					
7.500	104.554	104.421	104.311	104.202										
7.625	104.865	104.732	104.623	104.514										



FORWARD LENDING 										
Effective: July 15, 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								
All loan level price adjustments are cumulative										
Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs										
						NC Floor Price			99.750	
LENDER PAID MI										
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
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 15, 2026

ALT AGENCY 2nd Home/Investment

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	93.789	93.739	93.698	93.657	4.875	93.250	93.200	93.159	93.118	4.990	95.580	95.488	95.412	95.336
4.990	94.428	94.378	94.337	94.296	4.990	93.889	93.839	93.798	93.757	5.125	96.266	96.174	96.099	96.024
5.125	95.130	95.080	95.039	94.998	5.125	94.616	94.566	94.525	94.484	5.250	96.886	96.795	96.720	96.644
5.250	95.621	95.563	95.515	95.468	5.250	95.120	95.062	95.014	94.966	5.375	97.489	97.398	97.323	97.247
5.375	96.275	96.217	96.169	96.121	5.375	95.786	95.728	95.680	95.632	5.500	98.062	97.970	97.895	97.820
5.500	96.909	96.851	96.803	96.755	5.500	96.432	96.374	96.326	96.278	5.625	98.593	98.502	98.427	98.352
5.625	97.478	97.420	97.372	97.324	5.625	97.014	96.955	96.907	96.860	5.750	99.072	98.972	98.890	98.808
5.750	98.071	98.004	97.950	97.895	5.750	97.619	97.553	97.498	97.443	5.875	99.612	99.513	99.431	99.349
5.875	98.633	98.567	98.512	98.458	5.875	98.207	98.140	98.086	98.031	5.990	100.078	99.978	99.896	99.814
5.990	99.128	99.061	99.007	98.952	5.990	98.701	98.635	98.580	98.525	6.125	100.587	100.487	100.405	100.323
6.125	99.716	99.633	99.564	99.496	6.125	99.291	99.208	99.139	99.071	6.250	100.558	100.442	100.346	100.251
6.250	100.262	100.179	100.111	100.042	6.250	99.837	99.754	99.686	99.617	6.375	101.144	101.028	100.932	100.836
6.375	101.016	100.933	100.864	100.796	6.375	100.591	100.508	100.439	100.371	6.500	101.575	101.458	101.363	101.267
6.500	101.495	101.411	101.343	101.275	6.500	101.063	100.979	100.911	100.843	6.625	101.843	101.727	101.632	101.536
6.625	101.787	101.704	101.635	101.567	6.625	101.342	101.259	101.190	101.122	6.750	101.920	101.787	101.678	101.568
6.750	102.345	102.245	102.163	102.081	6.750	101.900	101.800	101.718	101.636	6.875	102.191	102.070	101.970	101.871
6.875	102.630	102.530	102.448	102.366	6.875	102.185	102.085	102.003	101.921	6.990	102.651	102.562	102.489	102.416
6.990	103.082	102.983	102.901	102.819	6.990	102.637	102.538	102.456	102.374	7.125	103.098	103.015	102.946	102.878
7.125	103.473	103.390	103.321	103.253	7.125	103.028	102.945	102.876	102.808	7.250	103.586	103.453	103.343	103.234
7.250	103.901	103.769	103.659	103.550	7.250	103.456	103.324	103.214	103.105	7.375	103.982	103.850	103.740	103.631
7.375	104.239	104.106	103.997	103.887	7.375	103.794	103.661	103.552	103.442	7.500	104.353	104.220	104.110	104.001
7.500	104.604	104.471	104.361	104.252	7.500	104.159	104.026	103.916	103.807	7.625	104.455	104.322	104.213	104.103
7.625	104.915	104.782	104.673	104.564	7.625	104.470	104.337	104.228	104.119					
7.750	104.953	104.821	104.711	104.602	7.750	104.508	104.376	104.266	104.157					
7.875	105.195	105.062	104.953	104.843	7.875	104.750	104.617	104.508	104.398					
7.990	105.266	105.133	105.024	104.915	7.990	104.821	104.688	104.579	104.470					
8.125	105.489	105.356	105.246	105.137	8.125	105.044	104.911	104.801	104.692					

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	97.960	97.903	97.852	97.801	4.990	98.271	98.200	98.135	98.069					
5.125	98.396	98.340	98.289	98.237	5.125	98.611	98.540	98.475	98.409					
5.250	98.874	98.808	98.750	98.691	5.250	98.922	98.848	98.781	98.713					
5.375	99.290	99.224	99.166	99.107	5.375	99.242	99.163	99.090	99.017					
5.500	99.688	99.622	99.564	99.506	5.500	99.543	99.464	99.391	99.318					
5.625	100.069	100.003	99.945	99.886	5.625	99.821	99.742	99.669	99.596					
5.750	100.424	100.359	100.301	100.242	5.750	100.086	100.007	99.934	99.861					
5.875	100.758	100.692	100.634	100.576	5.875	100.331	100.266	100.208	100.149					
5.990	101.040	100.975	100.916	100.858	5.990	100.583	100.517	100.459	100.401					
6.125	101.327	101.261	101.203	101.144	6.125	100.820	100.754	100.696	100.638					
6.250	101.607	101.542	101.483	101.425	6.250	101.131	101.081	101.037	100.994					
6.375	102.016	101.951	101.892	101.834	6.375	101.492	101.441	101.398	101.354					
6.500	102.285	102.220	102.161	102.103	6.500	101.718	101.668	101.624	101.580					
6.625	102.391	102.326	102.267	102.209	6.625	101.804	101.754	101.710	101.667					
6.750	102.676	102.626	102.582	102.538	6.750	102.125	102.075	102.031	101.987					
6.875	102.789	102.739	102.695	102.651	6.875	102.179	102.129	102.085	102.041					
6.990	103.108	103.058	103.014	102.971	6.990	102.452	102.402	102.358	102.315					
7.125	103.349	103.299	103.255	103.211	7.125	102.637	102.587	102.543	102.499					
7.250	103.064	102.992	102.926	102.860	7.250	102.523	102.451	102.385	102.319					

--	--	--

--	--	--

--	--	--

--	--	--



Effective: July 15, 2026

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.144	97.077	97.022	96.968	5.500	94.919	94.852	94.797	94.743	5.375	94.390	94.323	94.269	94.214
5.625	97.792	97.726	97.671	97.617	5.625	95.567	95.501	95.446	95.392	5.500	95.069	95.002	94.947	94.893
5.750	98.404	98.337	98.282	98.228	5.750	95.929	95.862	95.807	95.753	5.625	95.717	95.651	95.596	95.542
5.875	98.972	98.906	98.851	98.797	5.875	96.497	96.431	96.376	96.322	5.750	96.079	96.012	95.957	95.903
5.990	99.452	99.385	99.331	99.276	5.990	97.077	97.010	96.956	96.901	5.875	96.644	96.577	96.523	96.468
6.125	99.990	99.923	99.869	99.814	6.125	97.606	97.539	97.485	97.430	5.990	97.223	97.157	97.102	97.048
6.250	99.856	99.739	99.644	99.548	6.250	97.811	97.694	97.599	97.503	6.125	97.736	97.669	97.615	97.560
6.375	100.444	100.328	100.232	100.137	6.375	98.399	98.283	98.187	98.092	6.250	97.950	97.834	97.738	97.643
6.500	100.878	100.761	100.666	100.570	6.500	98.808	98.691	98.596	98.500	6.375	98.549	98.432	98.337	98.241
6.625	101.348	101.215	101.106	100.996	6.625	99.303	99.170	99.061	98.951	6.500	98.970	98.854	98.758	98.662
6.750	101.763	101.630	101.521	101.411	6.750	99.843	99.710	99.601	99.491	6.625	99.465	99.332	99.223	99.113
6.875	102.156	102.024	101.914	101.805	6.875	100.236	100.104	99.994	99.885	6.750	100.026	99.893	99.784	99.674
6.990	102.440	102.307	102.198	102.088	6.990	100.470	100.337	100.228	100.118	6.875	100.406	100.273	100.164	100.054
7.125	102.733	102.600	102.490	102.381	7.125	100.763	100.630	100.520	100.411	6.990	100.658	100.526	100.416	100.307
7.250	102.038	101.921	101.826	101.730	7.250	99.868	99.751	99.656	99.560	7.125	100.975	100.842	100.733	100.624
7.375	102.320	102.204	102.108	102.013	7.375	100.525	100.409	100.313	100.218	7.250	100.107	99.991	99.895	99.800
7.500	102.557	102.438	102.340	102.242	7.500	100.637	100.518	100.420	100.322	7.375	100.733	100.617	100.522	100.426
7.625	102.828	102.670	102.539	102.408	7.625	100.783	100.625	100.494	100.363	7.500	100.863	100.744	100.646	100.548
7.750	102.774	102.575	102.410	102.246	7.750	101.629	101.430	101.265	101.101	7.625	100.731	100.572	100.442	100.311
7.875	102.976	102.777	102.613	102.448	7.875	101.831	101.632	101.468	101.303	7.750	101.575	101.376	101.212	101.047
7.990	103.134	102.935	102.770	102.606	7.990	100.714	100.515	100.350	100.186	7.875	101.779	101.579	101.415	101.251
8.125	103.308	103.109	102.945	102.781						7.990	100.657	100.458	100.294	100.130
8.250	102.469	102.303	102.167	102.030										
8.375	102.527	102.361	102.224	102.087										
8.500	102.664	102.498	102.362	102.225										
8.625	102.797	102.631	102.494	102.357										
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	98.526	98.446	98.374	98.301	5.990	98.191	98.111	98.039	97.966					
6.125	98.773	98.694	98.621	98.549	6.125	98.438	98.359	98.286	98.214					
6.250	98.935	98.856	98.783	98.710	6.250	98.600	98.521	98.448	98.375					
6.375	99.168	99.089	99.016	98.943	6.375	98.833	98.754	98.681	98.608					
6.500	99.354	99.275	99.202	99.129	6.500	99.019	98.940	98.867	98.794					
6.625	99.535	99.456	99.383	99.310	6.625	99.200	99.121	99.048	98.975					
6.750	99.673	99.609	99.551	99.492	6.750	99.338	99.274	99.216	99.157					
6.875	99.848	99.784	99.726	99.668	6.875	99.513	99.449	99.391	99.333					
6.990	99.935	99.871	99.813	99.754	6.990	99.600	99.536	99.478	99.419					
7.125	100.075	100.012	99.953	99.895	7.125	99.740	99.677	99.618	99.560					
7.250	99.635	99.550	99.469	99.389	7.250	99.300	99.215	99.134	99.054					
7.375	100.142	100.056	99.976	99.896	7.375	99.807	99.721	99.641	99.561					
7.500	100.129	100.043	99.963	99.883	7.500	99.794	99.708	99.628	99.548					
7.625	99.896	99.810	99.730	99.650	7.625	99.371	99.285	99.205	99.125					
7.750	100.900	100.814	100.733	100.653	7.750	100.375	100.289	100.208	100.128					
7.875	101.001	100.915	100.835	100.754	7.875	100.476	100.390	100.310	100.229					
7.990	99.816	99.730	99.649	99.569	7.990	99.291	99.205	99.124	99.044					

--	--	--

--	--	--

--	--	--

--	--	--



SELECT PRICING

Effective: July 15, 2026

SELECT ALT AGENCY 2nd Home/Investment	
---------------------------------------	--

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	94.089	94.039	93.998	93.957	5.990	101.340	101.275	101.216	101.158	
4.990	94.728	94.678	94.637	94.596	6.125	101.627	101.561	101.503	101.444	
5.125	95.430	95.380	95.339	95.298	6.250	101.907	101.842	101.783	101.725	
5.250	95.921	95.863	95.815	95.768	6.375	102.316	102.251	102.192	102.134	
5.375	96.575	96.517	96.469	96.421	6.500	102.585	102.520	102.461	102.403	
5.500	97.209	97.151	97.103	97.055	6.625	102.691	102.626	102.567	102.509	
5.625	97.778	97.720	97.672	97.624	6.750	102.976	102.926	102.882	102.838	
5.750	98.371	98.304	98.250	98.195	6.875	103.089	103.039	102.995	102.951	
5.875	98.933	98.867	98.812	98.758	6.990	103.408	103.358	103.314	103.271	
5.990	99.428	99.361	99.307	99.252	7.125	103.649	103.599	103.555	103.511	
6.125	100.016	99.933	99.864	99.796	7.250	103.364	103.292	103.226	103.160	
6.250	100.562	100.479	100.411	100.342	7.375	103.561	103.489	103.424	103.358	
6.375	101.316	101.233	101.164	101.096	7.500	103.741	103.669	103.603	103.538	
6.500	101.795	101.711	101.643	101.575	7.625	103.746	103.674	103.608	103.542	
6.625	102.087	102.004	101.935	101.867	7.750	103.917	103.845	103.779	103.713	
6.750	102.645	102.545	102.463	102.381	7.875	104.086	104.014	103.948	103.882	
6.875	102.930	102.830	102.748	102.666						
6.990	103.382	103.283	103.201	103.119						
7.125	103.773	103.690	103.621	103.553						
7.250	104.201	104.069	103.959	103.850						
7.375	104.539	104.406	104.297	104.187						
7.500	104.904	104.771	104.661	104.552						
7.625	105.215	105.082	104.973	104.864						
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	97.444	97.377	97.322	97.268	5.990	98.826	98.746	98.674	98.601	
5.625	98.092	98.026	97.971	97.917	6.125	99.073	98.994	98.921	98.849	
5.750	98.704	98.637	98.582	98.528	6.250	99.235	99.156	99.083	99.010	
5.875	99.272	99.206	99.151	99.097	6.375	99.468	99.389	99.316	99.243	
5.990	99.752	99.685	99.631	99.576	6.500	99.654	99.575	99.502	99.429	
6.125	100.290	100.223	100.169	100.114	6.625	99.835	99.756	99.683	99.610	
6.250	100.156	100.039	99.944	99.848	6.750	99.973	99.909	99.851	99.792	
6.375	100.744	100.628	100.532	100.437	6.875	100.148	100.084	100.026	99.968	
6.500	101.178	101.061	100.966	100.870	6.990	100.235	100.171	100.113	100.054	
6.625	101.648	101.515	101.406	101.296	7.125	100.375	100.312	100.253	100.195	
6.750	102.063	101.930	101.821	101.711	7.250	99.935	99.850	99.769	99.689	
6.875	102.456	102.324	102.214	102.105	7.375	100.442	100.356	100.276	100.196	
6.990	102.740	102.607	102.498	102.388	7.500	100.429	100.343	100.263	100.183	
7.125	103.033	102.900	102.790	102.681	7.625	100.196	100.110	100.030	99.950	
7.250	102.338	102.221	102.126	102.030						
7.375	102.620	102.504	102.408	102.313						
7.500	102.857	102.738	102.640	102.542						
7.625	103.128	102.970	102.839	102.708						
7.750	103.074	102.875	102.710	102.546						
7.875	103.276	103.077	102.913	102.748						
7.990	103.434	103.235	103.070	102.906						
8.125	103.608	103.409	103.245	103.081						

[illegible]

FORWARD LENDING										
Effective: July 15, 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								
Texas Cash out	-1.000	**Minimum Loan Amount \$75,000**								
HB 20YR & 25YR Term	-1.500									
> 6 Financed Properties	-0.500	***All loan level price adjustments are cumulative***								
Escrow Waiver (Non-CA)	-0.250									
		Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs				NC Floor Price			99.750	
LENDER PAID MI										
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	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 15, 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 15, 2026

FAST 100 Pricing

FAST 100+ - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	99.645	99.430	99.160
6.500	99.675	99.460	99.190
6.625	100.215	100.000	99.730
6.750	100.746	100.531	100.261
6.875	100.131	99.946	99.726
6.990	100.622	100.437	100.217
7.000	100.652	100.467	100.247
7.125	101.162	100.977	100.757
7.250	101.653	101.468	101.248
7.375	101.837	101.623	101.369
7.490	102.289	102.075	101.821
7.500	102.328	102.114	101.860
7.625	102.798	102.584	102.330
7.750	103.249	103.035	102.781
7.875	101.328	101.091	100.804
7.990	101.749	101.512	101.225
8.000	101.779	101.542	101.255

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

FAST 100+ 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	98.895	98.680	98.410
6.500	98.925	98.710	98.440
6.625	99.465	99.250	98.980
6.750	99.996	99.781	99.511
6.875	99.381	99.196	98.976
6.990	99.872	99.687	99.467
7.000	99.902	99.717	99.497
7.125	100.412	100.227	100.007
7.250	100.903	100.718	100.498
7.375	101.087	100.873	100.619
7.490	101.548	101.334	101.080
7.500	101.578	101.364	101.110
7.625	102.048	101.834	101.580
7.750	102.499	102.285	102.031
7.875	100.578	100.341	100.054
7.990	100.999	100.762	100.475
8.000	101.029	100.792	100.505

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

FAST 100+ HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.490	97.645	97.430	97.160
6.500	97.675	97.460	97.190
6.625	98.215	98.000	97.730
6.750	98.746	98.531	98.261
6.875	98.131	97.946	97.726
6.990	98.622	98.437	98.217
7.000	98.652	98.467	98.247
7.125	99.162	98.977	98.757
7.250	99.653	99.468	99.248
7.375	99.837	99.623	99.369
7.490	100.298	100.084	99.830
7.500	100.328	100.114	99.860
7.625	100.798	100.584	100.330
7.750	101.249	101.035	100.781
7.875	99.328	99.091	98.804
7.990	99.749	99.512	99.225
8.000	99.779	99.542	99.255

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

FAST 100+ 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.490	96.987	96.895	96.680
6.500	97.017	96.925	96.710
6.625	97.557	97.465	97.250
6.750	98.088	97.996	97.781
6.875	97.465	97.381	97.196
6.990	97.956	97.872	97.687
7.000	97.986	97.902	97.717
7.125	98.496	98.412	98.227
7.250	98.987	98.903	98.718
7.375	99.187	99.087	98.873
7.490	99.648	99.548	99.334
7.500	99.678	99.578	99.364
7.625	100.148	100.048	99.834
7.750	100.599	100.499	100.285
7.875	98.686	98.578	98.341
7.990	99.107	98.999	98.762
8.000	99.137	99.029	98.792

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

FAST 100 3Yr - (301_1st_DPA_3YR)			
Rate	15 Day	30 Day	45 Day
6.490	97.145	96.930	96.660
6.500	97.175	96.960	96.690
6.625	97.715	97.500	97.230
6.750	98.246	98.031	97.761
6.875	97.631	97.446	97.226
6.990	98.122	97.937	97.717
7.000	98.152	97.967	97.747
7.125	98.662	98.477	98.257
7.250	99.153	98.968	98.748
7.375	99.337	99.123	98.869
7.490	99.798	99.584	99.330
7.500	99.828	99.614	99.360
7.625	100.298	100.084	99.830
7.750	100.749	100.535	100.281
7.875	98.828	98.591	98.304
7.990	99.249	99.012	98.725
8.000	99.279	99.042	98.755

Rate	15 Day	30 Day	45 Day
6.490	96.987	96.895	96.680
6.500	97.017	96.925	96.710
6.625	97.557	97.465	97.250
6.750	98.088	97.996	97.781
6.875	97.465	97.381	97.196
6.990	97.956	97.872	97.687
7.000	97.986	97.902	97.717
7.125	98.496	98.412	98.227
7.250	98.987	98.903	98.718
7.375	99.187	99.087	98.873
7.490	99.648	99.548	99.334
7.500	99.678	99.578	99.364
7.625	100.148	100.048	99.834
7.750	100.599	100.499	100.285
7.875	98.686	98.578	98.341
7.990	99.107	98.999	98.762
8.000	99.137	99.029	98.792

Rate	15 Day	30 Day	45 Day
6.490	96.987	96.895	96.680
6.500	97.017	96.925	96.710
6.625	97.557	97.465	97.250
6.750	98.088	97.996	97.781
6.875	97.465	97.381	97.196
6.990	97.956	97.872	97.687
7.000	97.986	97.902	97.717
7.125	98.496	98.412	98.227
7.250	98.987	98.903	98.718
7.375	99.187	99.087	98.873
7.490	99.648	99.548	99.334
7.500	99.678	99.578	99.364
7.625	100.148	100.048	99.834
7.750	100.599	100.499	100.285
7.875	98.686	98.578	98.341
7.990	99.107	98.999	98.762
8.000	99.137	99.029	98.792

Fast 100 LLPAs

FICO ≥680
0.500
FICO 660 - 679
0.000
FICO 640 - 659
-0.500
FICO 620 - 639
-1.000
FICO 600 - 619
-1.500

Manufactured Home
-0.250
2-Units
-0.250
2-1 Buydown
-0.250
Kentucky
-0.500
DIT1 >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 15, 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	96.150	96.111	96.067	4.990	95.340	95.301	95.257	4.990	97.701	97.654	97.619	5.125	95.533	95.495	95.451
5.125	96.520	96.482	96.438	5.125	95.710	95.672	95.628	5.125	97.939	97.892	97.858	5.250	97.386	97.344	97.300
5.250	98.031	97.989	97.945	5.250	97.221	97.179	97.135	5.250	99.126	99.080	99.045	5.375	97.550	97.509	97.465
5.375	98.460	98.418	98.374	5.375	97.650	97.608	97.564	5.375	99.086	99.023	98.973	5.500	98.045	98.004	97.960
5.500	98.900	98.859	98.815	5.500	98.090	98.049	98.005	5.500	99.396	99.333	99.283	5.625	98.361	98.320	98.276
5.625	99.201	99.160	99.116	5.625	98.391	98.350	98.306	5.625	99.564	99.502	99.452	5.750	99.714	99.672	99.628
5.750	100.239	100.197	100.153	5.750	99.429	99.387	99.343	5.750	100.451	100.388	100.338	5.875	100.125	100.063	100.004
5.875	100.778	100.716	100.657	5.875	99.968	99.906	99.847	5.875	100.140	100.086	100.050	5.990	100.472	100.410	100.351
5.990	101.152	101.089	101.031	5.990	100.342	100.279	100.221	5.990	100.373	100.318	100.282	6.125	100.733	100.671	100.612
6.125	101.442	101.380	101.321	6.125	100.632	100.570	100.511	6.125	100.511	100.457	100.421	6.250	101.440	101.378	101.319
6.250	102.292	102.230	102.171	6.250	101.482	101.420	101.361	6.250	101.190	101.135	101.099	6.375	101.657	101.536	101.375
6.375	102.827	102.706	102.545	6.375	102.017	101.896	101.735	6.375	100.622	100.559	100.504	6.500	102.020	101.900	101.738
6.500	103.212	103.091	102.930	6.500	102.402	102.281	102.120	6.500	100.846	100.783	100.729	6.625	102.318	102.198	102.036
6.625	103.508	103.387	103.226	6.625	102.698	102.577	102.416	6.625	100.980	100.917	100.863	6.750	101.443	101.322	101.161
6.750	103.942	103.821	103.660	6.750	103.132	103.011	102.850	6.750	101.851	101.789	101.734	6.875	100.988	100.913	100.803
6.875	103.241	103.166	103.056	6.875	102.431	102.356	102.246	6.875	102.082	102.020	101.965	6.990	101.168	101.093	100.983
6.990	103.792	103.717	103.607	6.990	102.982	102.907	102.797	6.990	102.462	102.399	102.345	7.125	101.580	101.505	101.395

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	96.000	95.961	95.917	5.125	95.333	95.295	95.251	4.990	96.000	95.961	95.917	5.125	95.333	95.295	95.251
5.125	96.370	96.332	96.288	5.250	97.186	97.144	97.100	5.125	96.370	96.332	96.288	5.250	97.186	97.144	97.100
5.250	97.881	97.839	97.795	5.375	97.350	97.309	97.265	5.250	97.881	97.839	97.795	5.375	97.350	97.309	97.265
5.375	98.310	98.268	98.224	5.500	97.845	97.804	97.760	5.375	98.310	98.268	98.224	5.500	97.845	97.804	97.760
5.500	98.750	98.709	98.665	5.625	98.161	98.120	98.076	5.500	98.750	98.709	98.665	5.625	98.161	98.120	98.076
5.625	99.051	99.010	98.966	5.750	99.514	99.472	99.428	5.625	99.051	99.010	98.966	5.750	99.514	99.472	99.428
5.750	100.089	100.047	100.003	5.875	99.925	99.883	99.804	5.750	100.089	100.047	100.003	5.875	99.925	99.883	99.804
5.875	100.628	100.566	100.507	5.990	100.272	100.210	100.151	5.875	100.628	100.566	100.507	5.990	100.272	100.210	100.151
5.990	101.002	100.939	100.881	6.125	100.533	100.471	100.412	5.990	101.002	100.939	100.881	6.125	100.533	100.471	100.412
6.125	101.292	101.230	101.171	6.250	101.240	101.178	101.119	6.125	101.292	101.230	101.171	6.250	101.240	101.178	101.119
6.250	102.142	102.080	102.021	6.375	101.457	101.336	101.175	6.250	102.142	102.080	102.021	6.375	101.457	101.336	101.175
6.375	102.677	102.556	102.395	6.500	101.820	101.700	101.538	6.375	102.677	102.556	102.395	6.500	101.820	101.700	101.538
6.500	103.062	102.941	102.780	6.625	102.118	101.998	101.836	6.500	103.062	102.941	102.780	6.625	102.118	101.998	101.836
6.625	103.358	103.237	103.076	6.750	101.243	101.122	100.961	6.625	103.358	103.237	103.076	6.750	101.243	101.122	100.961
6.750	103.792	103.671	103.510	6.875	100.788	100.713	100.603	6.750	103.792	103.671	103.510	6.875	100.788	100.713	100.603
6.875	103.091	103.016	102.906	6.990	100.968	100.893	100.783	6.875	103.091	103.016	102.906	6.990	100.968	100.893	100.783
6.990	103.642	103.567	103.457	7.125	101.380	101.305	101.195	6.990	103.642	103.567	103.457	7.125	101.380	101.305	101.195

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 15, 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	96.450	96.411	96.367	4.990	98.001	97.954	97.919	4.990	96.300	96.261	96.217	4.990	96.300	96.261	96.217
5.125	96.820	96.782	96.738	5.125	98.239	98.192	98.158	5.125	96.670	96.632	96.588	5.125	96.670	96.632	96.588
5.250	98.331	98.289	98.245	5.250	99.426	99.380	99.345	5.250	98.181	98.139	98.095	5.250	98.181	98.139	98.095
5.375	98.760	98.718	98.674	5.375	99.386	99.323	99.273	5.375	98.610	98.568	98.524	5.375	98.610	98.568	98.524
5.500	99.200	99.159	99.115	5.500	99.696	99.633	99.583	5.500	99.050	99.009	98.965	5.500	99.050	99.009	98.965
5.625	99.501	99.460	99.416	5.625	99.864	99.802	99.752	5.625	99.351	99.310	99.266	5.625	99.351	99.310	99.266
5.750	100.539	100.497	100.453	5.750	100.751	100.688	100.638	5.750	100.389	100.347	100.303	5.750	100.389	100.347	100.303
5.875	101.078	101.016	100.957	5.875	100.440	100.386	100.350	5.875	100.928	100.866	100.807	5.875	100.928	100.866	100.807
5.990	101.452	101.389	101.331	5.990	100.673	100.618	100.582	5.990	101.302	101.239	101.181	5.990	101.302	101.239	101.181
6.125	101.742	101.680	101.621	6.125	100.811	100.757	100.721	6.125	101.592	101.530	101.471	6.125	101.592	101.530	101.471
6.250	102.592	102.530	102.471	6.250	101.490	101.435	101.399	6.250	102.442	102.380	102.321	6.250	102.442	102.380	102.321
6.375	103.127	103.006	102.845	6.375	100.922	100.859	100.804	6.375	102.977	102.856	102.695	6.375	102.977	102.856	102.695
6.500	103.512	103.391	103.230	6.500	101.146	101.083	101.029	6.500	103.362	103.241	103.080	6.500	103.362	103.241	103.080
6.625	103.808	103.687	103.526	6.625	101.280	101.217	101.163	6.625	103.658	103.537	103.376	6.625	103.658	103.537	103.376
6.750	104.242	104.121	103.960	6.750	102.151	102.089	102.034	6.750	104.092	103.971	103.810	6.750	104.092	103.971	103.810
6.875	103.541	103.466	103.356	6.875	102.382	102.320	102.265	6.875	103.391	103.316	103.206	6.875	103.391	103.316	103.206
6.990	104.092	104.017	103.907	6.990	102.762	102.699	102.645	6.990	103.942	103.867	103.757	6.990	103.942	103.867	103.757

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	95.833	95.795	95.751	5.125	95.633	95.595	95.551	5.125	95.633	95.595	95.551				
5.250	97.686	97.644	97.600	5.250	97.486	97.444	97.400	5.250	97.486	97.444	97.400				
5.375	97.850	97.809	97.765	5.375	97.650	97.609	97.565	5.375	97.650	97.609	97.565				
5.500	98.345	98.304	98.260	5.500	98.145	98.104	98.060	5.500	98.145	98.104	98.060				
5.625	98.661	98.620	98.576	5.625	98.461	98.420	98.376	5.625	98.461	98.420	98.376				
5.750	100.014	99.972	99.928	5.750	99.814	99.772	99.728	5.750	99.814	99.772	99.728				
5.875	100.425	100.363	100.304	5.875	100.225	100.163	100.104	5.875	100.225	100.163	100.104				
5.990	100.772	100.710	100.651	5.990	100.572	100.510	100.451	5.990	100.572	100.510	100.451				
6.125	101.033	100.971	100.912	6.125	100.833	100.771	100.712	6.125	100.833	100.771	100.712				
6.250	101.740	101.678	101.619	6.250	101.540	101.478	101.419	6.250	101.540	101.478	101.419				
6.375	101.957	101.836	101.675	6.375	101.757	101.636	101.475	6.375	101.757	101.636	101.475				
6.500	102.320	102.200	102.038	6.500	102.120	102.000	101.838	6.500	102.120	102.000	101.838				
6.625	102.618	102.498	102.336	6.625	102.418	102.298	102.136	6.625	102.418	102.298	102.136				
6.750	101.743	101.622	101.461	6.750	101.543	101.422	101.261	6.750	101.543	101.422	101.261				
6.875	101.288	101.213	101.103	6.875	101.088	101.013	100.903	6.875	101.088	101.013	100.903				
6.990	101.468	101.393	101.283	6.990	101.268	101.193	101.083	6.990	101.268	101.193	101.083				
7.125	101.880	101.805	101.695	7.125	101.680	101.605	101.495	7.125	101.680	101.605	101.495				

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	96.340	96.301	96.257	5.125	95.408	95.370	95.326	4.990	97.876	97.829	97.794				
5.125	96.710	96.672	96.628	5.250	97.261	97.219	97.175	5.125	98.114	98.067	98.033				
5.250	98.221	98.179	98.135	5.375	97.425	97.384	97.340	5.250	99.301	99.255	99.220				
5.375	98.650	98.608	98.564	5.500	97.920	97.879	97.835	5.375	99.261	99.198	99.148				
5.500	99.090	99.049	99.005	5.625	98.236	98.195	98.151	5.500	99.571	99.508	99.458				
5.625	99.391	99.350	99.306	5.750	99.589	99.547	99.503	5.625	99.739	99.677	99.627				
5.750	100.429	100.387	100.343	5.875	100.000	99.938	99.879	5.750	100.626	100.563	100.513				
5.875	100.968	100.906	100.847	5.990	100.347	100.285	100.226	5.875	100.315	100.261	100.225				
5.990	101.342	101.279	101.221	6.125	100.608	100.546	100.487	5.990	100.548	100.493	100.457				
6.125	101.632	101.570	101.511	6.250	101.315	101.253	101.194	6.125	100.686	100.632	100.596				
6.250	102.482	102.420	102.361	6.375	101.532	101.411	101.250	6.250	101.365	101.310	101.274				
6.375	103.017	102.896	102.735	6.500	101.895	101.775	101.613	6.375	100.797	100.734	100.679				
6.500	103.402	103.281	103.120	6.625	102.193	102.073	101.911	6.500	101.021	100.958	100.904				
6.625	103.698	103.577	103.416	6.750	101.318	101.197	101.036	6.625	101.155	101.092	101.038				
6.750	104.132	104.011	103.850	6.875	100.863	100.788	100.678	6.750	102.026	101.964	101.909				
6.875	103.431	103.356	103.246	6.990	101.043	100.968	100.858	6.875	102.257	102.195	102.140				
6.990	103.982	103.907	103.797	7.125	101.455	101.380	101.270	6.990	102.637	102.574	102.520				

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 2700			60 Day Lock (From 45 Day Price)	
0.500			-0.500	
FICO 680-699			3-4 Units	
0.375			-0.500	
FICO 680-679			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				

FICO 600-619	N/A
FICO 580-599	N/A
FICO 550-579	N/A
No FICO Score	N/A
Loan Amount >=\$100,000 <=\$249,999	0.250

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



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

Effective: July 15, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	95.818	95.780	95.736	
5.125	96.245	96.206	96.162	
5.250	97.579	97.538	97.494	
5.375	98.077	98.036	97.992	
5.500	98.583	98.542	98.498	
5.625	98.941	98.900	98.856	
5.750	99.566	99.524	99.480	
5.875	100.162	100.100	100.041	
5.990	100.778	100.716	100.657	
6.125	101.105	101.043	100.984	
6.250	101.461	101.398	101.340	
6.375	101.949	101.828	101.667	
6.500	102.341	102.220	102.059	
6.625	102.609	102.488	102.327	
6.750	103.586	103.465	103.304	
6.875	102.719	102.644	102.534	
6.990	103.104	103.029	102.920	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.990	95.018	94.980	94.936	
5.125	95.445	95.406	95.362	
5.250	96.779	96.738	96.694	
5.375	97.277	97.236	97.192	
5.500	97.783	97.742	97.698	
5.625	98.141	98.100	98.056	
5.750	98.766	98.724	98.680	
5.875	99.362	99.300	99.241	
5.990	99.978	99.916	99.857	
6.125	100.305	100.243	100.184	
6.250	100.661	100.598	100.540	
6.375	101.149	101.028	100.867	
6.500	101.541	101.420	101.259	
6.625	101.809	101.688	101.527	
6.750	102.786	102.665	102.504	
6.875	101.919	101.844	101.734	
6.990	102.304	102.229	102.120	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	97.379	97.332	97.297	
5.125	97.674	97.627	97.592	
5.250	98.685	98.638	98.603	
5.375	98.713	98.651	98.601	
5.500	99.088	99.026	98.976	
5.625	99.314	99.252	99.202	
5.750	99.788	99.726	99.675	
5.875	99.534	99.479	99.443	
5.990	100.009	99.955	99.919	
6.125	100.184	100.130	100.094	
6.250	100.369	100.314	100.278	
6.375	99.754	99.691	99.637	
6.500	99.984	99.922	99.867	
6.625	100.091	100.028	99.974	
6.750	101.505	101.443	101.388	
6.875	101.570	101.507	101.453	
6.990	101.784	101.722	101.667	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.346	95.307	95.263	
5.250	97.171	97.130	97.086	
5.375	97.646	97.605	97.561	
5.500	97.987	97.946	97.902	
5.625	98.395	98.354	98.310	
5.750	99.277	99.235	99.191	
5.875	99.762	99.699	99.641	
5.990	100.120	100.058	99.999	
6.125	100.536	100.474	100.415	
6.250	100.806	100.744	100.685	
6.375	101.134	101.014	100.852	
6.500	101.423	101.303	101.141	
6.625	101.866	101.745	101.584	
6.750	101.529	101.408	101.247	
6.875	100.089	100.014	99.904	
6.990	100.430	100.355	100.246	
7.125	100.174	100.099	99.989	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	95.668	95.630	95.586	
5.125	96.095	96.056	96.012	
5.250	97.429	97.388	97.344	
5.375	97.927	97.886	97.842	
5.500	98.433	98.392	98.348	
5.625	98.791	98.750	98.706	
5.750	99.416	99.374	99.330	
5.875	100.012	99.950	99.891	
5.990	100.628	100.566	100.507	
6.125	100.955	100.893	100.834	
6.250	101.311	101.248	101.190	
6.375	101.799	101.678	101.517	
6.500	102.191	102.070	101.909	
6.625	102.459	102.338	102.177	
6.750	103.436	103.315	103.154	
6.875	102.569	102.494	102.384	
6.990	102.954	102.879	102.770	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	95.296	95.257	95.213	
5.250	97.121	97.080	97.036	
5.375	97.596	97.555	97.511	
5.500	97.937	97.896	97.852	
5.625	98.345	98.304	98.260	
5.750	99.227	99.185	99.141	
5.875	99.712	99.649	99.591	
5.990	100.070	100.008	99.949	
6.125	100.486	100.424	100.365	
6.250	100.756	100.694	100.635	
6.375	101.084	100.964	100.802	
6.500	101.373	101.253	101.091	
6.625	101.816	101.695	101.534	
6.750	101.479	101.358	101.197	
6.875	100.039	99.964	99.854	
6.990	100.380	100.305	100.196	
7.125	100.124	100.049	99.939	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	95.668	95.630	95.586	
5.125	96.095	96.056	96.012	
5.250	97.429	97.388	97.344	
5.375	97.927	97.886	97.842	
5.500	98.433	98.392	98.348	
5.625	98.791	98.750	98.706	
5.750	99.416	99.374	99.330	
5.875	100.012	99.950	99.891	
5.990	100.628	100.566	100.507	
6.125	100.955	100.893	100.834	
6.250	101.311	101.248	101.190	
6.375	101.799	101.678	101.517	
6.500	102.191	102.070	101.909	
6.625	102.459	102.338	102.177	
6.750	103.436	103.315	103.154	
6.875	102.569	102.494	102.384	
6.990	102.954	102.879	102.770	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	95.296	95.257	95.213	
5.250	97.121	97.080	97.036	
5.375	97.596	97.555	97.511	
5.500	97.937	97.896	97.852	
5.625	98.345	98.304	98.260	
5.750	99.227	99.185	99.141	
5.875	99.712	99.649	99.591	
5.990	100.070	100.008	99.949	
6.125	100.486	100.424	100.365	
6.250	100.756	100.694	100.635	
6.375	101.084	100.964	100.802	
6.500	101.373	101.253	101.091	
6.625	101.816	101.695	101.534	
6.750	101.479	101.358	101.197	
6.875	100.039	99.964	99.854	
6.990	100.380	100.305	100.196	
7.125	100.124	100.049	99.939	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	97.159	97.118	97.074	
5.375	97.657	97.616	97.572	
5.500	98.163	98.122	98.078	
5.625	98.521	98.480	98.436	
5.750	99.146	99.104	99.060	
5.875	99.742	99.680	99.621	
5.990	100.358	100.296	100.237	
6.125	100.685	100.623	100.564	
6.250	101.041	100.978	100.920	
6.375	101.529	101.408	101.247	
6.500	101.921	101.800	101.639	
6.625	102.189	102.068	101.907	
6.750	103.166	103.045	102.884	
6.875	102.299	102.224	102.114	
6.990	102.684	102.609	102.500	
7.125	103.191	103.116	103.007	
7.250	103.687	103.612	103.503	

LLPAs

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

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

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

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



SELECT PRICING

Effective: July 15, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	96.118	96.080	96.036	
5.125	96.545	96.506	96.462	
5.250	97.879	97.838	97.794	
5.375	98.377	98.336	98.292	
5.500	98.883	98.842	98.798	
5.625	99.241	99.200	99.156	
5.750	99.866	99.824	99.780	
5.875	100.462	100.400	100.341	
5.990	101.078	101.016	100.957	
6.125	101.405	101.343	101.284	
6.250	101.761	101.698	101.640	
6.375	102.249	102.128	101.967	
6.500	102.641	102.520	102.359	
6.625	102.909	102.788	102.627	
6.750	103.886	103.765	103.604	
6.875	103.019	102.944	102.834	
6.990	103.404	103.329	103.220	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	97.679	97.632	97.597	
5.125	97.674	97.927	97.892	
5.250	98.385	98.938	98.903	
5.375	99.013	98.951	98.901	
5.500	99.388	99.326	99.276	
5.625	99.614	99.552	99.502	
5.750	100.088	100.026	99.975	
5.875	99.834	99.779	99.743	
5.990	100.309	100.255	100.219	
6.125	100.484	100.430	100.394	
6.250	100.669	100.614	100.578	
6.375	100.054	99.991	99.937	
6.500	100.284	100.222	100.167	
6.625	100.391	100.328	100.274	
6.750	101.805	101.743	101.688	
6.875	101.870	101.807	101.753	
6.990	102.084	102.022	101.967	

SELECT VA 30 Day Fixed 2:1 Buydown - (.401-BD)				
Rate	15 Day	Fixed 30 Day	Buydown -	(.401-BD)
4.990	95.968	95.930	95.886	
5.125	96.395	96.356	96.312	
5.250	97.729	97.688	97.644	
5.375	98.227	98.186	98.142	
5.500	98.733	98.692	98.648	
5.625	99.091	99.050	99.006	
5.750	99.716	99.674	99.630	
5.875	100.312	100.250	100.191	
5.990	100.928	100.866	100.807	
6.125	101.255	101.193	101.134	
6.250	101.611	101.548	101.490	
6.375	102.099	101.978	101.817	
6.500	102.491	102.370	102.209	
6.625	102.759	102.638	102.477	
6.750	103.736	103.615	103.454	
6.875	102.869	102.794	102.684	
6.990	103.254	103.179	103.070	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	95.968	95.930	95.886	
5.125	96.356	96.356	96.312	
5.250	97.729	97.688	97.644	
5.375	98.227	98.186	98.142	
5.500	98.733	98.692	98.648	
5.625	99.091	99.050	99.006	
5.750	99.716	99.674	99.630	
5.875	100.312	100.250	100.191	
5.990	100.928	100.866	100.807	
6.125	101.255	101.193	101.134	
6.250	101.611	101.548	101.489	
6.375	102.099	101.978	101.817	
6.500	102.491	102.370	102.209	
6.625	102.759	102.638	102.477	
6.750	103.736	103.615	103.454	
6.875	102.869	102.794	102.684	
6.990	103.254	103.179	103.070	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.646	95.607	95.563	
5.250	97.471	97.430	97.386	
5.375	97.946	97.905	97.861	
5.500	98.287	98.246	98.202	
5.625	98.695	98.654	98.610	
5.750	99.577	99.535	99.491	
5.875	100.062	99.999	99.941	
5.990	100.420	100.358	100.299	
6.125	100.836	100.774	100.715	
6.250	101.106	101.044	100.985	
6.375	101.434	101.314	101.152	
6.500	101.723	101.603	101.441	
6.625	102.166	102.045	101.884	
6.750	101.829	101.708	101.547	
6.875	100.389	100.314	100.204	
6.990	100.730	100.655	100.546	
7.125	100.474	100.399	100.289	

SELECT VA	HB 30 Year	Fixed 21	Buydown	401HB-BI
Rate	15 Year	30 Day	45 Day	
5.125	95.96	95.57	95.53	
5.250	97.421	97.380	97.336	
5.375	97.896	97.855	97.811	
5.500	98.237	98.196	98.152	
5.625	98.645	98.604	98.560	
5.750	99.527	99.485	99.441	
5.875	100.012	99.949	99.891	
5.990	100.370	100.308	100.249	
6.125	100.786	100.724	100.665	
6.250	101.056	100.994	100.935	
6.375	101.384	101.264	101.102	
6.500	101.673	101.553	101.391	
6.625	102.116	101.995	101.834	
6.750	101.779	101.658	101.497	
6.875	100.339	100.264	100.154	
6.990	100.680	100.605	100.496	
7.125	100.424	100.349	100.238	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.996	95.557	95.513	
5.250	97.421	97.380	97.336	
5.375	97.896	97.855	97.811	
5.500	98.237	98.196	98.152	
5.625	98.645	98.604	98.560	
5.750	99.527	99.485	99.441	
5.875	100.012	99.949	99.891	
5.990	100.370	100.308	100.249	
6.125	100.786	100.724	100.665	
6.250	101.056	100.994	100.935	
6.375	101.384	101.264	101.102	
6.500	101.673	101.553	101.391	
6.625	102.116	101.995	101.834	
6.750	101.779	101.658	101.497	
6.875	100.339	100.264	100.154	
6.990	100.680	100.605	100.496	
7.125	100.424	100.349	100.239	

[illegible]

SELECT VA IRRRL 30 - 25 Year Fixed (401R/L & 425R/L)				
Rate	15 Day	30 Day	45 Day	
4.990	96.218	96.180	96.136	
5.125	96.645	96.606	96.562	
5.250	97.979	97.938	97.894	
5.375	98.477	98.436	98.392	
5.500	98.983	98.942	98.898	
5.625	99.341	99.300	99.256	
5.750	99.966	99.924	99.880	
5.875	100.562	100.500	100.441	
5.990	101.178	101.116	101.057	
6.125	101.505	101.443	101.384	
6.250	101.881	101.798	101.740	
6.375	102.349	102.228	102.067	
6.500	102.741	102.620	102.459	
6.625	103.009	102.888	102.727	
6.750	103.986	103.865	103.704	
6.875	103.119	103.044	102.934	
6.990	103.504	103.429	103.320	

SELECT VA IRRRL 30 Year Fixed HB - (401RL)HB				
Rate	15 Day	30 Day	45 Day	
5.125	95.571	95.632	95.488	
5.250	97.396	97.355	97.311	
5.375	97.871	97.830	97.786	
5.500	98.212	98.171	98.127	
5.625	98.620	98.579	98.535	
5.750	99.502	99.460	99.416	
5.875	99.987	99.924	99.866	
5.990	100.345	100.283	100.224	
6.125	100.761	100.699	100.640	
6.250	101.031	100.969	100.910	
6.375	101.359	101.239	101.077	
6.500	101.648	101.528	101.366	
6.625	102.091	101.970	101.809	
6.750	101.754	101.633	101.472	
6.875	100.314	100.239	100.129	
6.990	100.655	100.580	100.471	
7.125	100.399	100.324	100.214	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.529	97.482	97.447	
5.125	97.824	97.777	97.742	
5.250	98.835	98.788	98.753	
5.375	98.863	98.801	98.751	
5.500	99.238	99.176	99.126	
5.625	99.464	99.402	99.352	
5.750	99.938	99.876	99.825	
5.875	99.684	99.629	99.593	
5.990	100.159	100.105	100.069	
6.125	100.334	100.280	100.244	
6.250	100.519	100.464	100.428	
6.375	99.904	99.841	99.787	
6.500	100.134	100.072	100.017	
6.625	100.241	100.178	100.124	
6.750	101.655	101.593	101.538	
6.875	101.720	101.657	101.603	
6.990	101.934	101.872	101.817	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	95.698	95.660	95.616	
5.125	96.125	96.086	96.042	
5.250	97.459	97.418	97.374	
5.375	97.957	97.916	97.872	
5.500	98.463	98.422	98.378	
5.625	98.821	98.780	98.736	
5.750	99.446	99.404	99.360	
5.875	100.042	99.980	99.921	
5.990	100.658	100.596	100.537	
6.125	100.985	100.923	100.864	
6.250	101.341	101.278	101.220	
6.375	101.829	101.708	101.547	
6.500	102.221	102.100	101.939	
6.625	102.489	102.368	102.207	
6.750	103.466	103.345	103.184	
6.875	102.599	102.524	102.414	
6.990	102.984	102.909	102.800	

LLPAs

FICO ≥ 700
0.375
FICO 680-699
0.250
FICO 660-679
N/A
FICO 640-659
N/A
FICO 620-639
N/A

FICO 600-619
N/A
FICO 580-599
N/A
FICO 550-579
N/A
No FICO Score
N/A
Loan Amount >=\$100,000 <=\$249,999
0.250

VA Loan Amount >\$950K	-0.375
Loan Amount <\$100,000	-0.375
VA Cashout >90% LTV	-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)	-1.250
Manufactured Home (Streamline/1RRRL)	-1.250

VA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, IL, IA, 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 & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	96.040	96.001	95.957	
5.125	96.410	96.372	96.328	
5.250	97.921	97.879	97.835	
5.375	98.350	98.308	98.264	
5.500	98.790	98.749	98.705	
5.625	99.091	99.050	99.006	
5.750	100.129	100.087	100.043	
5.875	100.668	100.606	100.547	
5.990	101.042	100.979	100.921	
6.125	101.332	101.270	101.211	
6.250	102.182	102.120	102.061	
6.375	102.717	102.596	102.435	
6.500	103.102	102.981	102.820	
6.625	103.398	103.277	103.116	
6.750	103.832	103.711	103.550	
6.875	103.131	103.056	102.946	
6.990	103.682	103.607	103.497	

FHA Streamline 20 Year Fixed - (30/5L)				
Rate	15 Day	30 Day	45 Day	
5.250	97.096	97.054	97.010	
5.375	97.525	97.483	97.439	
5.500	97.965	97.924	97.880	
5.625	98.266	98.225	98.181	
5.750	99.304	99.262	99.218	
5.875	99.843	99.781	99.722	
5.990	100.217	100.154	100.096	
6.125	100.507	100.445	100.386	
6.250	101.357	101.295	101.236	
6.375	101.892	101.771	101.610	
6.500	102.277	102.156	101.995	
6.625	102.573	102.452	102.291	
6.750	103.007	102.886	102.725	
6.875	102.306	102.231	102.121	
6.990	102.857	102.782	102.672	
7.125	103.364	103.289	103.179	
7.250	103.860	103.785	103.675	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.576	97.529	97.494	
5.125	97.814	97.767	97.733	
5.250	99.001	98.955	98.920	
5.375	98.961	98.898	98.848	
5.500	99.271	99.208	99.158	
5.625	99.439	99.377	99.327	
5.750	100.326	100.263	100.213	
5.875	100.015	99.961	99.925	
5.990	100.248	100.193	100.157	
6.125	100.386	100.332	100.296	
6.250	101.065	101.010	100.974	
6.375	100.497	100.434	100.379	
6.500	100.721	100.658	100.604	
6.625	100.855	100.792	100.738	
6.750	101.726	101.664	101.609	
6.875	101.957	101.895	101.840	
6.990	102.337	102.274	102.220	

FHA Streamline 30 Year Fixed HB - (30tSLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.961	96.919	96.875	
5.375	97.125	97.084	97.040	
5.500	97.620	97.579	97.535	
5.625	97.936	97.895	97.851	
5.750	99.289	99.247	99.203	
5.875	99.700	99.638	99.579	
5.990	100.047	99.985	99.926	
6.125	100.308	100.246	100.187	
6.250	101.015	100.953	100.894	
6.375	101.232	101.111	100.950	
6.500	101.595	101.475	101.313	
6.625	101.893	101.773	101.611	
6.750	101.018	100.897	100.736	
6.875	100.563	100.488	100.378	
6.990	100.743	100.668	100.558	
7.125	101.155	101.080	100.970	
7.250	101.651	101.576	101.466	

VA IRRRL 30 + 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.679	97.638	97.594	
5.375	98.177	98.136	98.092	
5.500	98.683	98.642	98.598	
5.625	99.041	99.000	98.956	
5.750	99.666	99.624	99.580	
5.875	100.262	100.200	100.141	
5.990	100.878	100.816	100.757	
6.125	101.205	101.143	101.084	
6.250	101.561	101.498	101.440	
6.375	102.049	101.928	101.767	
6.500	102.441	102.320	102.159	
6.625	102.709	102.588	102.427	
6.750	103.686	103.565	103.044	
6.875	102.819	102.744	102.634	
6.990	103.204	103.129	103.020	
7.125	103.711	103.636	103.527	
7.250	104.207	104.132	104.023	

VAIRRRUL 20 Year Fixed - (420RL)			
Rate	15 Day	30 Day	45 Day
5.250	96.629	96.588	96.544
5.375	97.127	97.086	97.042
5.500	97.633	97.592	97.548
5.625	97.991	97.950	97.906
5.750	98.616	98.574	98.530
5.875	99.212	99.150	99.091
5.990	99.828	99.766	99.707
6.125	100.155	100.093	100.034
6.250	100.511	100.448	100.390
6.375	100.999	100.878	100.717
6.500	101.391	101.270	101.109
6.625	101.659	101.538	101.377
6.750	102.636	102.515	102.354
6.875	101.769	101.694	101.584
6.990	102.154	102.079	101.970
7.125	102.661	102.586	102.477
7.250	103.157	103.082	102.973

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
4.990	97.229	97.182	97.147
5.125	97.524	97.477	97.442
5.250	98.535	98.488	98.453
5.375	98.563	98.501	98.451
5.500	98.938	98.876	98.826
5.625	99.164	99.102	99.052
5.750	99.638	99.576	99.525
5.875	99.384	99.329	99.293
5.990	99.859	99.805	99.769
6.125	100.034	99.980	99.944
6.250	100.219	100.164	100.128
6.375	99.604	99.541	99.487
6.500	99.834	99.772	99.717
6.625	99.941	99.878	99.824
6.750	101.355	101.293	101.238
6.875	101.420	101.357	101.303
6.990	101.634	101.572	101.517

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	97.096	97.055	97.011
5.375	97.571	97.530	97.486
5.500	97.912	97.871	97.827
5.625	98.320	98.279	98.235
5.750	99.202	99.160	99.116
5.875	99.687	99.624	99.566
5.990	100.045	99.983	99.924
6.125	100.461	100.399	100.340
6.250	100.731	100.669	100.610
6.375	101.059	100.939	100.777
6.500	101.348	101.228	101.066
6.625	101.791	101.670	101.509
6.750	101.454	101.333	101.172
6.875	100.014	99.939	99.829
6.990	100.355	100.280	100.171
7.125	100.099	100.024	99.914
7.250	100.595	100.520	100.410

LLPAs

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

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

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

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

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

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

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



Effective:

Wednesday, July 15, 2026

Jumbo Nitro XL Pricing

Jumbo Nitro XL 30 Year Fixed - (901DI)						
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY		
6.125	99.017	98.923	98.736	98.548		
6.250	99.402	99.309	99.121	98.934		
6.375	99.717	99.623	99.436	99.248		
6.500	99.967	99.873	99.686	99.498		
6.625	100.199	100.105	99.918	99.730		
6.750	100.422	100.328	100.140	99.953		
6.875	100.667	100.574	100.386	100.199		
7.000	100.910	100.816	100.629	100.441		
7.125	101.155	101.061	100.874	100.686		
7.250	101.405	101.311	101.124	100.936		
7.375	101.630	101.536	101.349	101.161		
7.500	101.831	101.738	101.550	101.363		
7.625	102.021	101.927	101.740	101.552		
7.750	102.211	102.117	101.929	101.742		
7.875	102.400	102.306	102.119	101.931		
8.000	102.590	102.496	102.309	102.121		
8.125	102.779	102.686	102.498	102.311		
8.250	102.969	102.875	102.688	102.500		
8.375	103.159	103.065	102.877	102.690		

Jumbo Nitro XL 10/6 ARM - (9106DI)						
Rate	15 DAY	30 DAY	45 DAY	60 DAY		
6.250	99.375	99.282	99.094	98.907		
6.375	99.617	99.524	99.336	99.149		
6.500	99.859	99.766	99.578	99.391		
6.625	99.932	99.839	99.651	99.464		
6.750	100.142	100.048	99.861	99.673		
6.875	100.351	100.257	100.070	99.882		
7.000	100.561	100.467	100.279	100.092		
7.125	100.770	100.676	100.489	100.301		
7.250	100.979	100.885	100.698	100.510		
7.375	101.189	101.095	100.907	100.720		
7.500	101.398	101.304	101.117	100.929		
7.625	101.607	101.514	101.326	101.139		
7.750	101.817	101.723	101.535	101.348		
7.875	102.026	101.932	101.745	101.557		
8.000	102.235	102.142	101.954	101.767		

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

Effective: Wednesday, July 15, 2026

Jumbo Nitro Pricing

Jumbo Nitro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.635	97.525	97.353	97.135
5.875	98.060	97.951	97.779	97.560
6.000	98.486	98.376	98.204	97.986
6.125	98.894	98.784	98.613	98.394
6.250	99.303	99.193	99.022	98.803
6.375	99.697	99.587	99.416	99.197
6.500	100.090	99.981	99.809	99.590
6.625	100.415	100.305	100.133	99.915
6.750	100.738	100.629	100.457	100.238
6.875	100.164	100.054	99.883	99.664
7.000	99.590	99.481	99.309	99.090
7.125	99.949	99.840	99.668	99.449
7.250	100.309	100.200	100.028	99.809
7.375	100.713	100.603	100.431	100.213
7.500	101.117	101.007	100.835	100.617

Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.635	97.525	97.353	97.135
5.875	98.060	97.951	97.779	97.560
6.000	98.486	98.376	98.204	97.986
6.125	98.894	98.784	98.613	98.394
6.250	99.303	99.193	99.022	98.803
6.375	99.697	99.587	99.416	99.197
6.500	100.090	99.981	99.809	99.590
6.625	100.415	100.305	100.133	99.915
6.750	100.738	100.629	100.457	100.238
6.875	100.164	100.054	99.883	99.664
7.000	99.590	99.481	99.309	99.090
7.125	99.949	99.840	99.668	99.449
7.250	100.309	100.200	100.028	99.809
7.375	100.713	100.603	100.431	100.213
7.500	101.117	101.007	100.835	100.617

Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.635	97.525	97.353	97.135
5.875	98.060	97.951	97.779	97.560
6.000	98.486	98.376	98.204	97.986
6.125	98.894	98.784	98.613	98.394
6.250	99.303	99.193	99.022	98.803
6.375	99.697	99.587	99.416	99.197
6.500	100.090	99.981	99.809	99.590
6.625	100.415	100.305	100.133	99.915
6.750	100.738	100.629	100.457	100.238
6.875	100.164	100.054	99.883	99.664
7.000	99.590	99.481	99.309	99.090
7.125	99.949	99.840	99.668	99.449
7.250	100.309	100.200	100.028	99.809
7.375	100.713	100.603	100.431	100.213
7.500	101.117	101.007	100.835	100.617

Jumbo Nitro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.770	95.661	95.489	95.270
5.625	96.115	96.006	95.834	95.615
5.750	96.460	96.351	96.179	95.960
5.875	96.799	96.689	96.517	96.299
6.000	97.137	97.028	96.856	96.637
6.125	97.452	97.343	97.171	96.952
6.250	97.767	97.658	97.486	97.267
6.375	98.041	97.932	97.760	97.541
6.500	98.315	98.206	98.034	97.815
6.625	98.643	98.534	98.362	98.143
6.750	98.971	98.862	98.690	98.471

Jumbo Nitro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.379	95.270	95.098	94.879
5.375	95.720	95.611	95.439	95.220
5.500	96.056	95.947	95.775	95.556
5.625	96.357	96.247	96.075	95.857
5.750	96.631	96.522	96.350	96.131
5.875	96.932	96.822	96.650	96.432
6.000	97.233	97.124	96.952	96.733
6.125	97.524	97.415	97.243	97.024
6.250	97.790	97.680	97.509	97.290
6.375	98.041	97.932	97.760	97.541
6.500	98.294	98.184	98.012	97.794
6.625	98.328	98.219	98.047	97.828
6.750	98.363	98.254	98.082	97.863
6.875	98.578	98.468	98.296	98.078
7.000	98.793	98.684	98.512	98.293

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 30 30 Year Fixed - (901EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.509	96.384	96.259	96.072
6.125	96.884	96.759	96.634	96.446
6.250	97.228	97.103	96.978	96.791
6.375	97.542	97.417	97.292	97.105
6.500	97.825	97.700	97.575	97.388
6.625	98.074	97.949	97.824	97.636
6.750	98.295	98.170	98.045	97.857
6.875	98.484	98.359	98.234	98.047
7.000	98.619	98.494	98.369	98.182
7.125	98.761	98.636	98.511	98.324
7.250	98.904	98.779	98.654	98.466
7.375	99.046	98.921	98.796	98.608
7.500	99.163	99.038	98.913	98.726
7.625	99.306	99.181	99.056	98.868
7.750	99.448	99.323	99.198	99.010
7.875	99.590	99.465	99.340	99.153
8.000	99.715	99.590	99.465	99.277
8.125	99.857	99.732	99.607	99.420
8.250	100.000	99.875	99.750	99.562
8.375	100.142	100.017	99.892	99.705
8.500	100.272	100.147	100.022	99.835
8.625	100.415	100.290	100.165	99.977

[illegible][illegible]

Jumbo Nitro Plus 30 Year Fixed Interest Only - (901EM-EO)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	96.509	96.384	96.259	96.072	
6.125	96.684	96.759	96.634	96.446	
6.250	97.228	97.103	96.978	96.791	
6.375	97.542	97.417	97.292	97.105	
6.500	97.825	97.700	97.575	97.388	
6.625	98.074	97.949	97.824	97.636	
6.750	98.295	98.170	98.045	97.857	
6.875	98.484	98.359	98.234	98.047	
7.000	98.619	98.494	98.369	98.182	
7.125	98.761	98.636	98.511	98.324	
7.250	98.904	98.779	98.654	98.466	
7.375	99.046	98.921	98.796	98.608	
7.500	99.163	99.038	98.913	98.726	
7.625	99.306	99.181	99.056	98.868	
7.750	99.448	99.323	99.198	99.010	
7.875	99.590	99.465	99.340	99.153	
8.000	99.715	99.590	99.465	99.277	
8.125	99.857	99.732	99.607	99.420	
8.250	100.000	99.875	99.750	99.562	
8.375	100.142	100.017	99.892	99.705	
8.500	100.272	100.147	100.022	99.835	
8.625	100.415	100.290	100.165	99.977	

[illegible][illegible][illegible]

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

Effective: Wednesday, July 15, 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