



Effective Date: 8/4/26 1:49 PM

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

Mortgagee Clause				
OCMBC, INC. ISA0A / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612				
2025 FHA/VA Loan Limits				
# of Units	Loan Limits			
1	\$806,500			
2	\$1,032,650			
3	\$1,248,150			
4	\$1,551,250			
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	
6.375	100.341	100.466	0.125	
Government				
5.875	99.972	100.097	0.125	
Alt				
6.625	100.144	100.144	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

August 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 with states colored green or purple. The green states are: WA, OR, ID, MT, ND, SD, MN, WY, UT, CO, NE, KS, OK, NM, AZ, CA, NV, IA, MO, WI, IL, IN, OH, KY, WV, PA, NY, NJ, DE, MD, VA, NC, SC, GA, FL, MS, AL, TN, AR, LA, TX, AK, HI. The purple states are: ME, VT, NH, MA, CT, RI.

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

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

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



Effective: August 4, 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	92.994	92.954	92.899	92.854	4.875	92.485	92.445	92.390	92.345	5.750	98.820	98.730	98.620	98.529
4.990	93.641	93.601	93.546	93.501	4.990	93.127	93.087	93.033	92.987	5.875	99.378	99.288	99.178	99.087
5.125	94.359	94.319	94.264	94.219	5.125	93.865	93.825	93.770	93.725	5.990	99.873	99.782	99.673	99.582
5.250	94.943	94.883	94.810	94.749	5.250	94.444	94.383	94.310	94.250	6.125	100.426	100.336	100.226	100.135
5.375	95.622	95.562	95.488	95.428	5.375	95.117	95.057	94.984	94.923	6.250	100.263	100.158	100.030	99.924
5.500	96.273	96.213	96.140	96.079	5.500	95.763	95.703	95.630	95.569	6.375	100.887	100.782	100.654	100.548
5.625	96.919	96.859	96.786	96.726	5.625	96.405	96.345	96.271	96.211	6.500	101.356	101.251	101.122	101.017
5.750	97.568	97.508	97.435	97.374	5.750	97.054	96.993	96.920	96.860	6.625	101.646	101.541	101.413	101.307
5.875	98.163	98.103	98.030	97.969	5.875	97.666	97.606	97.533	97.472	6.750	101.790	101.684	101.574	101.484
5.990	98.674	98.614	98.541	98.480	5.990	98.190	98.130	98.057	97.997	6.875	102.087	101.981	101.871	101.781
6.125	99.287	99.226	99.153	99.093	6.125	98.816	98.756	98.683	98.622	6.990	102.563	102.457	102.347	102.256
6.250	99.800	99.725	99.633	99.558	6.250	99.344	99.269	99.178	99.102	7.125	102.946	102.840	102.730	102.640
6.375	100.541	100.466	100.374	100.299	6.375	100.103	100.028	99.936	99.861	7.250	103.300	103.218	103.117	103.034
6.500	101.044	100.969	100.878	100.802	6.500	100.619	100.544	100.453	100.377	7.375	103.656	103.573	103.473	103.390
6.625	101.389	101.314	101.223	101.147	6.625	100.964	100.889	100.798	100.722	7.500	103.978	103.895	103.794	103.711
6.750	101.958	101.873	101.764	101.673	6.750	101.533	101.448	101.339	101.248	7.625	104.326	104.247	104.137	104.046
6.875	102.302	102.219	102.119	102.036	6.875	101.876	101.793	101.692	101.609	7.750	104.407	104.328	104.218	104.127
6.990	102.887	102.804	102.703	102.621	6.990	102.442	102.359	102.258	102.176	7.875	104.687	104.608	104.498	104.407
7.125	103.370	103.287	103.187	103.104	7.125	102.925	102.842	102.742	102.659	7.990	104.788	104.708	104.598	104.508
7.250	103.701	103.618	103.517	103.434	7.250	103.256	103.173	103.072	102.989	8.125	105.041	104.961	104.851	104.761
7.375	103.991	103.908	103.808	103.725	7.375	103.546	103.463	103.363	103.280					
7.500	104.297	104.214	104.113	104.030	7.500	103.852	103.769	103.668	103.585					
7.625	104.635	104.556	104.446	104.356	7.625	104.190	104.111	104.001	103.911					

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	97.123	97.075	97.009	96.954	5.990	100.352	100.289	100.213	100.151	5.750	97.118	97.058	96.985	96.924
4.990	97.518	97.471	97.404	97.350	6.125	100.621	100.558	100.483	100.420	5.875	97.713	97.653	97.580	97.519
5.125	97.971	97.924	97.857	97.802	6.250	100.872	100.810	100.744	100.689	5.990	98.224	98.164	98.091	98.030
5.250	98.553	98.497	98.422	98.359	6.375	101.248	101.186	101.119	101.065	6.125	98.837	98.776	98.703	98.643
5.375	98.973	98.917	98.841	98.779	6.500	101.482	101.419	101.353	101.298	6.250	99.350	99.275	99.183	99.108
5.500	99.380	99.325	99.249	99.186	6.625	101.566	101.504	101.438	101.383	6.375	100.091	100.016	99.924	99.849
5.625	99.774	99.719	99.643	99.581	6.750	101.893	101.830	101.764	101.709	6.500	100.594	100.519	100.428	100.352
5.750	100.147	100.091	100.015	99.953	6.875	101.956	101.894	101.828	101.773	6.625	100.939	100.864	100.773	100.697
5.875	100.499	100.443	100.367	100.305	6.990	102.243	102.181	102.114	102.059	6.750	101.508	101.423	101.314	101.223
5.990	100.801	100.745	100.669	100.607	7.125	102.409	102.346	102.280	102.225	6.875	101.852	101.769	101.669	101.586
6.125	101.128	101.072	100.996	100.934	7.250	102.276	102.204	102.109	102.031	6.990	102.437	102.354	102.253	102.171
6.250	101.410	101.348	101.272	101.209	7.375	102.433	102.361	102.267	102.188	7.125	102.920	102.837	102.737	102.654
6.375	101.820	101.757	101.681	101.618	7.500	102.569	102.498	102.403	102.325	7.250	103.251	103.168	103.067	102.984
6.500	102.078	102.015	101.939	101.877	7.625	102.703	102.631	102.536	102.458	7.375	103.541	103.458	103.358	103.275
6.625	102.198	102.135	102.059	101.997	7.750	102.484	102.413	102.318	102.240	7.500	103.847	103.764	103.663	103.580
6.750	102.447	102.384	102.318	102.263	7.875	102.619	102.548	102.453	102.375	7.625	104.185	104.106	103.996	103.906
6.875	102.571	102.509	102.443	102.388	7.990	102.615	102.544	102.449	102.371	7.750	104.253	104.174	104.064	103.973
6.990	102.909	102.847	102.781	102.726	8.125	102.756	102.685	102.590	102.512	7.875	104.519	104.440	104.330	104.239
										7.990	104.608	104.528	104.419	104.328
										8.125	104.850	104.771	104.661	104.571

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	94.747	94.687	94.613	94.553	4.875	91.910	91.870	91.815	91.770	5.750	98.745	98.655	98.545	98.454
5.500	95.398	95.338	95.265	95.204	4.990	92.552	92.512	92.458	92.412	5.875	99.303	99.213	99.103	99.012
5.625	96.044	95.984	95.911	95.851	5.125	93.290	93.250	93.195	93.150	5.990	99.798	99.707	99.598	99.507
5.750	96.693	96.633	96.560	96.499	5.250	93.869	93.808	93.735	93.675	6.125	100.351	100.261	100.151	100.060
5.875	97.288	97.228	97.155	97.094	5.375	94.542	94.482	94.409	94.348	6.250	100.188	100.083	99.955	99.849
5.990	97.799	97.739	97.666	97.605	5.500	95.188	95.128	95.055	94.994	6.375	100.812	100.707	100.579	100.473
6.125	98.412	98.351	98.278	98.218	5.625	95.830	95.770	95.696	95.636	6.500	101.281	101.176	101.047	100.942
6.250	98.925	98.850	98.758	98.683	5.750	96.479	96.418	96.345	96.285	6.625	101.571	101.466	101.338	101.232
6.375	99.666	99.591	99.499	99.424	5.875	97.091	97.031	96.958	96.897	6.750	101.715	101.609	101.499	101.409
6.500	100.169	100.094	100.003	99.927	5.990	97.615	97.555	97.482	97.422	6.875	102.012	101.906	101.796	101.706
6.625	100.514	100.439	100.348	100.272	6.125	98.241	98.181	98.108	98.047	6.990	102.488	102.382	102.272	102.181
6.750	101.083	100.998	100.889	100.798	6.250	98.769	98.694	98.603	98.527	7.125	102.871	102.765	102.655	102.565
6.875	101.427	101.344	101.244	101.161	6.375	99.528	99.453	99.361	99.286	7.250	103.225	103.143	103.042	102.959
6.990	102.012	101.929	101.828	101.746	6.500	100.044	99.969	99.878	99.802	7.375	103.581	103.498	103.398	103.315
7.125	102.495	102.412	102.312	102.229	6.625	100.389	100.314	100.223	100.147	7.500	103.903	103.820	103.719	103.636
7.250	102.826	102.743	102.642	102.559	6.750	100.958	100.873	100.764	100.673	7.625	104.251	104.172	104.062	103.971
7.375	103.116	103.033	102.933	102.850	6.875	101.301	101.218	101.117	101.034	7.750	104.332	104.253	104.143	104.052
7.500	103.422	103.339	103.238	103.155	6.990	101.867	101.784	101.683	101.601	7.875	104.612	104.533	104.423	104.332
7.625	103.760	103.681	103.571	103.481	7.125	102.350	102.267	102.167	102.084	7.990	104.713	104.633	104.523	104.433
7.750	103.828	103.749	103.639	103.548	7.250	102.681	102.598	102.497	102.414	8.125	104.966	104.886	104.776	104.686
7.875	104.094	104.015	103.905	103.814	7.375	102.971	102.888	102.788	102.705					
7.990	104.183	104.103	103.994	103.903	7.500	103.277	103.194	103.093	103.010					
8.125	104.425	104.346	104.236	104.146	7.625	103.615	103.536	103.426	103.336					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now		
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Effective: August 4, 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	96.303	96.238	96.146	96.071	5.500	94.233	94.168	94.077	94.001	5.375	93.677	93.612	93.521	93.445	
5.625	96.983	96.919	96.827	96.752	5.625	94.920	94.856	94.764	94.689	5.500	94.383	94.318	94.227	94.151	
5.750	97.363	97.298	97.207	97.131	5.750	95.313	95.248	95.157	95.081	5.625	95.070	95.006	94.914	94.839	
5.875	97.957	97.892	97.801	97.725	5.875	95.907	95.842	95.751	95.675	5.750	95.463	95.398	95.307	95.231	
5.990	98.555	98.490	98.399	98.323	5.990	96.505	96.440	96.349	96.273	5.875	96.057	95.992	95.901	95.825	
6.125	99.124	99.060	98.968	98.893	6.125	97.074	97.010	96.918	96.843	5.990	96.655	96.590	96.499	96.423	
6.250	99.283	99.177	99.049	98.943	6.250	97.233	97.127	96.999	96.893	6.125	97.220	97.155	97.064	96.988	
6.375	99.930	99.825	99.697	99.591	6.375	97.880	97.775	97.647	97.541	6.250	97.367	97.262	97.134	97.028	
6.500	100.405	100.300	100.172	100.066	6.500	98.345	98.240	98.112	98.006	6.375	97.999	97.894	97.766	97.660	
6.625	100.901	100.786	100.640	100.519	6.625	98.831	98.716	98.570	98.449	6.500	98.458	98.353	98.225	98.119	
6.750	101.485	101.370	101.223	101.103	6.750	99.415	99.300	99.153	99.033	6.625	98.953	98.838	98.692	98.571	
6.875	101.925	101.810	101.664	101.543	6.875	99.855	99.740	99.594	99.473	6.750	99.541	99.425	99.279	99.158	
6.990	102.204	102.089	101.943	101.822	6.990	100.134	100.019	99.873	99.752	6.875	99.970	99.855	99.708	99.588	
7.125	102.543	102.428	102.281	102.161	7.125	100.473	100.358	100.211	100.091	6.990	100.268	100.153	100.007	99.886	
7.250	101.780	101.667	101.530	101.416	7.250	99.710	99.597	99.460	99.346	7.125	100.627	100.512	100.365	100.245	
7.375	102.469	102.356	102.219	102.105	7.375	100.399	100.286	100.149	100.035	7.250	99.895	99.782	99.645	99.532	
7.500	102.607	102.494	102.356	102.243	7.500	100.537	100.424	100.286	100.173	7.375	100.558	100.445	100.308	100.195	
7.625	102.706	102.593	102.456	102.342	7.625	100.636	100.523	100.386	100.272	7.500	100.715	100.602	100.465	100.352	
7.750	103.311	103.171	102.988	102.837	7.750	101.241	101.101	100.918	100.767	7.625	100.833	100.720	100.582	100.469	
7.875	103.538	103.399	103.215	103.065	7.875	101.468	101.329	101.145	100.995	7.750	101.165	101.025	100.842	100.691	
7.990	102.440	102.300	102.117	101.966	7.990	100.370	100.230	100.047	99.896	7.875	101.398	101.258	101.075	100.924	
8.125	102.635	102.496	102.312	102.162	8.125	100.565	100.426	100.242	100.092	7.990	100.298	100.158	99.975	99.824	
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	98.524	98.453	98.358	98.280	5.990	97.957	97.886	97.791	97.713						
6.125	98.812	98.740	98.646	98.567	6.125	98.218	98.146	98.051	97.973						
6.250	98.997	98.918	98.823	98.745	6.250	98.391	98.313	98.218	98.140						
6.375	99.266	99.188	99.093	99.015	6.375	98.645	98.567	98.472	98.394						
6.500	99.479	99.401	99.306	99.228	6.500	98.842	98.764	98.669	98.591						
6.625	99.705	99.626	99.531	99.453	6.625	99.067	98.988	98.893	98.815						
6.750	99.735	99.657	99.572	99.501	6.750	99.101	99.023	98.937	98.867						
6.875	99.942	99.864	99.779	99.709	6.875	99.297	99.219	99.134	99.063						
6.990	100.033	99.955	99.869	99.799	6.990	99.406	99.328	99.243	99.173						
7.125	100.168	100.090	100.004	99.934	7.125	99.562	99.484	99.398	99.328						
7.250	99.619	99.533	99.419	99.325	7.250	99.045	98.958	98.844	98.751						
7.375	100.169	100.082	99.968	99.875	7.375	99.569	99.482	99.368	99.274						
7.500	100.148	100.061	99.947	99.853	7.500	99.566	99.479	99.365	99.272						
7.625	100.120	100.033	99.920	99.826	7.625	99.557	99.470	99.356	99.263						
7.750	101.119	101.032	100.918	100.825	7.750	100.176	100.089	99.975	99.881						
7.875	101.215	101.128	101.015	100.921	7.875	100.292	100.205	100.091	99.997						
7.990	100.033	99.946	99.832	99.738	7.990	99.121	99.034	98.920	98.826						
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	92.794	92.754	92.699	92.654	5.375	95.551	95.487	95.395	95.320	5.375	94.722	94.662	94.588	94.528	
4.990	93.441	93.401	93.346	93.301	5.500	96.253	96.188	96.096	96.021	5.500	95.373	95.313	95.240	95.179	
5.125	94.159	94.119	94.064	94.019	5.625	96.933	96.869	96.777	96.702	5.625	96.019	95.959	95.886	95.826	
5.250	94.743	94.683	94.610	94.549	5.750	97.313	97.248	97.157	97.081	5.750	96.668	96.608	96.535	96.474	
5.375	95.422	95.362	95.288	95.228	5.875	97.907	97.842	97.751	97.675	5.875	97.263	97.203	97.130	97.069	
5.500	96.073	96.013	95.940	95.879	5.990	98.505	98.440	98.349	98.273	5.990	97.774	97.714	97.641	97.580	
5.625	96.719	96.659	96.586	96.526	6.125	99.074	99.010	98.918	98.843	6.125	98.387	98.326	98.253	98.193	
5.750	97.368	97.308	97.235	97.174	6.250	99.233	99.127	98.999	98.893	6.250	98.900	98.825	98.733	98.658	
5.875	97.963	97.903	97.830	97.769	6.375	99.880	99.775	99.647	99.541	6.375	99.641	99.566	99.474	99.399	
5.990	98.474	98.414	98.341	98.280	6.500	100.355	100.250	100.122	100.016	6.500	100.144	100.069	99.978	99.902	
6.125	99.087	99.026	98.953	98.893	6.625	100.851	100.736	100.590	100.469	6.625	100.489	100.414	100.323	100.247	
6.250	99.600	99.525	99.433	99.358	6.750	101.435	101.320	101.173	101.053	6.750	101.058	100.973	100.864	100.773	
6.375	100.341	100.266	100.174	100.099	6.875	101.875	101.760	101.614	101.493	6.875	101.402	101.319	101.219	101.136	
6.500	100.844	100.769	100.678	100.602	6.990	102.154	102.039	101.893	101.772	6.990	101.987	101.904	101.803	101.721	
6.625	101.189	101.114	101.023	100.947	7.125	102.493	102.378	102.231	102.111	7.125	102.470	102.387	102.287	102.204	
6.750	101.758	101.673	101.564	101.473	7.250	101.730	101.617	101.480	101.366	7.250	102.801	102.718	102.617	102.534	
6.875	102.102	102.019	101.919	101.836	7.375	102.419	102.306	102.169	102.055	7.375	103.091	103.008	102.908	102.825	
6.990	102.687	102.604	102.503	102.421	7.500	102.557	102.444	102.306	102.193	7.500	103.397	103.314	103.213	103.130	
7.125	103.170	103.087	102.987	102.904	7.625	102.656	102.543	102.406	102.292	7.625	103.735	103.656	103.546	103.456	
7.250	103.501	103.418	103.317	103.234	7.750	103.261	103.121	102.938	102.787	7.750	103.803	103.724	103.614	103.523	
7.375	103.791	103.708	103.608	103.525	7.875	103.488	103.349	103.165	103.015	7.875	104.069	103.990	103.880	103.789	
7.500	104.097	104.014	103.913	103.830	7.990	102.390	102.250	102.067	101.916	7.990	104.158	104.078	103.969	103.878	
7.625	104.435	104.356	104.246	104.156	8.125	102.585	102.446	102.262	102.112	8.125	104.400				



Effective: August 4, 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	93.244	93.204	93.149	93.104	4.875	97.373	97.325	97.259	97.204	
4.990	93.891	93.851	93.796	93.751	4.990	97.768	97.721	97.654	97.600	
5.125	94.609	94.569	94.514	94.469	5.125	98.221	98.174	98.107	98.052	
5.250	95.193	95.133	95.060	94.999	5.250	98.803	98.747	98.672	98.609	
5.375	95.872	95.812	95.738	95.678	5.375	99.223	99.167	99.091	99.029	
5.500	96.523	96.463	96.390	96.329	5.500	99.630	99.575	99.499	99.436	
5.625	97.169	97.109	97.036	96.976	5.625	100.024	99.969	99.893	99.831	
5.750	97.818	97.758	97.685	97.624	5.750	100.397	100.341	100.265	100.203	
5.875	98.413	98.353	98.280	98.219	5.875	100.749	100.693	100.617	100.555	
5.990	98.924	98.864	98.791	98.730	5.990	101.051	100.995	100.919	100.857	
6.125	99.537	99.476	99.403	99.343	6.125	101.378	101.322	101.246	101.184	
6.250	100.050	99.975	99.883	99.808	6.250	101.660	101.598	101.522	101.459	
6.375	100.791	100.716	100.624	100.549	6.375	102.070	102.007	101.931	101.868	
6.500	101.294	101.219	101.128	101.052	6.500	102.328	102.265	102.189	102.127	
6.625	101.639	101.564	101.473	101.397	6.625	102.448	102.385	102.309	102.247	
6.750	102.208	102.123	102.014	101.923	6.750	102.697	102.634	102.568	102.513	
6.875	102.552	102.469	102.369	102.286	6.875	102.821	102.759	102.693	102.638	
6.990	103.137	103.054	102.953	102.871						
7.125	103.620	103.537	103.437	103.354						
7.250	103.951	103.868	103.767	103.684						
7.375	104.241	104.158	104.058	103.975						
7.500	104.547	104.464	104.363	104.280						
7.625	104.885	104.806	104.696	104.606						
7.750	104.953	104.874	104.764	104.673						
7.875	105.219	105.140	105.030	104.939						

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.553	96.488	96.396	96.321	5.990	98.774	98.703	98.608	98.530
5.625	97.233	97.169	97.077	97.002	6.125	99.062	98.990	98.896	98.817
5.750	97.613	97.548	97.457	97.381	6.250	99.247	99.168	99.073	98.995
5.875	98.207	98.142	98.051	97.975	6.375	99.516	99.438	99.343	99.265
5.990	98.805	98.740	98.649	98.573	6.500	99.729	99.651	99.556	99.478
6.125	99.374	99.310	99.218	99.143	6.625	99.955	99.876	99.781	99.703
6.250	99.533	99.427	99.299	99.193	6.750	99.985	99.907	99.822	99.751
6.375	100.180	100.075	99.947	99.841	6.875	100.192	100.114	100.029	99.959
6.500	100.655	100.550	100.422	100.316	6.990	100.283	100.205	100.119	100.049
6.625	101.151	101.036	100.890	100.769	7.125	100.418	100.340	100.254	100.184
6.750	101.735	101.620	101.473	101.353	7.250	99.869	99.783	99.669	99.575
6.875	102.175	102.060	101.914	101.793	7.375	100.419	100.332	100.218	100.125
6.990	102.454	102.339	102.193	102.072	7.500	100.398	100.311	100.197	100.103
7.125	102.793	102.678	102.531	102.411	7.625	100.370	100.283	100.170	100.076
7.250	102.030	101.917	101.780	101.666	7.750	101.369	101.282	101.168	101.075
7.375	102.719	102.606	102.469	102.355	7.875	101.465	101.378	101.265	101.171
7.500	102.857	102.744	102.606	102.493					
7.625	102.956	102.843	102.706	102.592					
7.750	103.561	103.421	103.238	103.087					
7.875	103.788	103.649	103.465	103.315					
7.990	102.690	102.550	102.367	102.216					
8.125	102.885	102.746	102.562	102.412					

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	93.044	93.004	92.949	92.904	5.500	96.503	96.438	96.346	96.271
4.990	93.691	93.651	93.596	93.551	5.625	97.183	97.119	97.027	96.952
5.125	94.409	94.369	94.314	94.269	5.750	97.563	97.498	97.407	97.331
5.250	94.993	94.933	94.860	94.799	5.875	98.157	98.092	98.001	97.925
5.375	95.672	95.612	95.538	95.478	5.990	98.755	98.690	98.599	98.523
5.500	96.323	96.263	96.190	96.129	6.125	99.324	99.260	99.168	99.093
5.625	96.969	96.909	96.836	96.776	6.250	99.483	99.377	99.249	99.143
5.750	97.618	97.558	97.485	97.424	6.375	100.130	100.025	99.897	99.791
5.875	98.213	98.153	98.080	98.019	6.500	100.605	100.500	100.372	100.266
5.990	98.724	98.664	98.591	98.530	6.625	101.101	100.986	100.840	100.719
6.125	99.337	99.276	99.203	99.143	6.750	101.685	101.570	101.423	101.303
6.250	99.850	99.775	99.683	99.608	6.875	102.125	102.010	101.864	101.743
6.375	100.591	100.516	100.424	100.349	6.990	102.404	102.289	102.143	102.022
6.500	101.094	101.019	100.928	100.852	7.125	102.743	102.628	102.481	102.361
6.625	101.439	101.364	101.273	101.197	7.250	101.980	101.867	101.730	101.616
6.750	102.008	101.923	101.814	101.723	7.375	102.669	102.556	102.419	102.305
6.875	102.352	102.269	102.169	102.086	7.500	102.807	102.694	102.556	102.443
6.990	102.937	102.854	102.753	102.671	7.625	102.906	102.793	102.656	102.542
7.125	103.420	103.337	103.237	103.154	7.750	103.511	103.371	103.188	103.037
7.250	103.751	103.668	103.567	103.484	7.875	103.738	103.599	103.415	103.265
7.375	104.041	103.958	103.858	103.775	7.990	102.640	102.500	102.317	102.166
7.500	104.347	104.264	104.163	104.080	8.125	102.835	102.696	102.512	102.362
7.625	104.685	104.606	104.496	104.406					

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101-HB10)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.044	93.004	92.949	92.904	5.500	96.503	96.438	96.346	96.271
4.990	93.691	93.651	93.596	93.551	5.625	97.183	97.119	97.027	96.952
5.125	94.409	94.369	94.314	94.269	5.750	97.563	97.498	97.407	97.331
5.250	94.993	94.933	94.860	94.799	5.875	98.157	98.092	98.001	97.925
5.375	95.672	95.612	95.538	95.478	5.990	98.755	98.690	98.599	98.523
5.500	96.323	96.263	96.190	96.129	6.125	99.324	99.260	99.168	99.093
5.625	96.969	96.909	96.836	96.776	6.250	99.483	99.377	99.249	99.143
5.750	97.618	97.558	97.485	97.424	6.375	100.130	100.025	99.897	99.791
5.875	98.213	98.153	98.080	98.019	6.500	100.605	100.500	100.372	100.266
5.990	98.724	98.664	98.591	98.530	6.625	101.101	100.986	100.840	100.719
6.125	99.337	99.276	99.203	99.143	6.750	101.685	101.570	101.423	101.303
6.250	99.850	99.775	99.683	99.608	6.875	102.125	102.010	101.864	101.743
6.375	100.591	100.516	100.424	100.349	6.990	102.404	102.289	102.143	102.022
6.500	101.094	101.019	100.928	100.852	7.125	102.743	102.628	102.481	102.361
6.625	101.439	101.364	101.273	101.197	7.250	101.980	101.867	101.730	101.616
6.750	102.008	101.923	101.814	101.723	7.375	102.669	102.556	102.419	102.305
6.875	102.352	102.269	102.169	102.086	7.500	102.807	102.694	102.556	102.443
6.990	102.937	102.854	102.753	102.671	7.625	102.906	102.793	102.656	102.542
7.125	103.420	103.337	103.237	103.154	7.750	103.511	103.371	103.188	103.037
7.250	103.751	103.668	103.567	103.484	7.875	103.738	103.599	103.415	103.265
7.375	104.041	103.958	103.858	103.775	7.990	102.640	102.500	102.317	102.166
7.500	104.347	104.264	104.163	104.080	8.125	102.835	102.696	102.512	102.362
7.625	104.685	104.606	104.496	104.406	8.250	102.183	102.032	101.849	101.698



Effective: August 4, 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	92.994	92.954	92.899	92.854	4.875	92.485	92.445	92.390	92.345	5.500	97.620	97.529	97.419	97.329
4.990	93.641	93.601	93.546	93.501	4.990	93.127	93.087	93.033	92.987	5.625	98.240	98.150	98.040	97.949
5.125	94.359	94.319	94.264	94.219	5.125	93.865	93.825	93.770	93.725	5.750	98.820	98.730	98.620	98.529
5.250	94.943	94.883	94.810	94.749	5.250	94.444	94.383	94.310	94.250	5.875	99.378	99.288	99.178	99.087
5.375	95.622	95.562	95.488	95.428	5.375	95.117	95.057	94.984	94.923	5.990	99.873	99.782	99.673	99.582
5.500	96.273	96.213	96.140	96.079	5.500	95.763	95.703	95.630	95.569	6.125	100.426	100.336	100.226	100.135
5.625	96.919	96.859	96.786	96.726	5.625	96.405	96.345	96.271	96.211	6.250	100.263	100.158	100.030	99.924
5.750	97.568	97.508	97.435	97.374	5.750	97.054	96.993	96.920	96.860	6.375	100.887	100.782	100.654	100.548
5.875	98.163	98.103	98.030	97.969	5.875	97.666	97.606	97.533	97.472	6.500	101.356	101.251	101.122	101.017
5.990	98.674	98.614	98.541	98.480	5.990	98.190	98.130	98.057	97.997	6.625	101.646	101.541	101.413	101.307
6.125	99.287	99.226	99.153	99.093	6.125	98.816	98.756	98.683	98.622	6.750	101.790	101.684	101.574	101.484
6.250	99.800	99.725	99.633	99.558	6.250	99.344	99.269	99.178	99.102	6.875	102.087	101.981	101.871	101.781
6.375	100.541	100.466	100.374	100.299	6.375	100.103	100.028	99.936	99.861	6.990	102.563	102.457	102.347	102.256
6.500	101.044	100.969	100.878	100.802	6.500	100.619	100.544	100.453	100.377	7.125	102.946	102.840	102.730	102.640
6.625	101.389	101.314	101.223	101.147	6.625	100.964	100.889	100.798	100.722	7.250	103.300	103.218	103.117	103.034
6.750	101.958	101.873	101.764	101.673	6.750	101.533	101.448	101.339	101.248	7.375	103.656	103.573	103.473	103.390
6.875	102.302	102.219	102.119	102.036	6.875	101.876	101.793	101.692	101.609	7.500	103.978	103.895	103.794	103.711
6.990	102.887	102.804	102.703	102.621	6.990	102.442	102.359	102.258	102.176	7.625	104.326	104.247	104.137	104.046
7.125	103.370	103.287	103.187	103.104	7.125	102.925	102.842	102.742	102.659	7.750	104.407	104.328	104.218	104.127
7.250	103.701	103.618	103.517	103.434	7.250	103.256	103.173	103.072	102.989	7.875	104.687	104.608	104.498	104.407
7.375	103.991	103.908	103.808	103.725	7.375	103.546	103.463	103.363	103.280	7.990	104.788	104.708	104.598	104.508
7.500	104.297	104.214	104.113	104.030	7.500	103.852	103.769	103.668	103.585	8.125	105.041	104.961	104.851	104.761
7.625	104.635	104.556	104.446	104.356	7.625	104.190	104.111	104.001	103.911					
7.750	104.703	104.624	104.514	104.423	7.750	104.258	104.179	104.069	103.978					
7.875	104.969	104.890	104.780	104.689	7.875	104.524	104.445	104.335	104.244					
7.990	105.058	104.978	104.869	104.778	7.990	104.613	104.533	104.424	104.333					
8.125	105.300	105.221	105.111	105.021	8.125	104.855	104.776	104.666	104.576					

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	97.518	97.471	97.404	97.350	5.500	99.237	99.166	99.071	98.993	5.875	97.713	97.653	97.580	97.519
5.125	97.971	97.924	97.857	97.802	5.625	99.537	99.466	99.371	99.293	5.990	98.224	98.164	98.091	98.030
5.250	98.553	98.497	98.422	98.359	5.750	99.809	99.739	99.657	99.590	6.125	98.837	98.776	98.703	98.643
5.375	98.973	98.917	98.841	98.779	5.875	100.089	100.026	99.950	99.888	6.250	99.350	99.275	99.183	99.108
5.500	99.380	99.325	99.249	99.186	5.990	100.352	100.289	100.213	100.151	6.375	100.091	100.016	99.924	99.849
5.625	99.774	99.719	99.643	99.581	6.125	100.621	100.558	100.483	100.420	6.500	100.594	100.519	100.428	100.352
5.750	100.147	100.091	100.015	99.953	6.250	100.872	100.810	100.744	100.689	6.625	100.939	100.864	100.773	100.697
5.875	100.499	100.443	100.367	100.305	6.375	101.248	101.186	101.119	101.065	6.750	101.508	101.423	101.314	101.223
5.990	100.801	100.745	100.669	100.607	6.500	101.482	101.419	101.353	101.298	6.875	101.852	101.769	101.669	101.586
6.125	101.128	101.072	100.996	100.934	6.625	101.566	101.504	101.438	101.383	6.990	102.437	102.354	102.253	102.171
6.250	101.410	101.348	101.272	101.209	6.750	101.893	101.830	101.764	101.709	7.125	102.920	102.837	102.737	102.654
6.375	101.820	101.757	101.681	101.618	6.875	101.956	101.894	101.828	101.773	7.250	103.251	103.168	103.067	102.984
6.500	102.078	102.015	101.939	101.877	6.990	102.243	102.181	102.114	102.059	7.375	103.541	103.458	103.358	103.275
6.625	102.198	102.135	102.059	101.997	7.125	102.409	102.346	102.280	102.225	7.500	103.847	103.764	103.663	103.580
6.750	102.447	102.384	102.318	102.263	7.250	102.276	102.204	102.109	102.031	7.625	104.185	104.106	103.996	103.906
6.875	102.571	102.509	102.443	102.388						7.750	104.253	104.174	104.064	103.973
6.990	102.909	102.847	102.781	102.726						7.875	104.519	104.440	104.330	104.239
										7.990	104.608	104.528	104.419	104.328
										8.125	104.850	104.771	104.661	104.571

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)														
Rate	15-Day	30-Day	45-Day	60-Day										
5.875	98.163	98.103	98.030	97.969										
5.990	98.674	98.614	98.541	98.480										
6.125	99.287	99.226	99.153	99.093										
6.250	99.800	99.725	99.633	99.558										
6.375	100.541	100.466	100.374	100.299										
6.500	101.044	100.969	100.878	100.802										
6.625	101.389	101.314	101.223	101.147										
6.750	101.958	101.873	101.764	101.673										
6.875	102.302	102.219	102.119	102.036										
6.990	102.887	102.804	102.703	102.621										
7.125	103.370	103.287	103.187	103.104										
7.250	103.701	103.618	103.517	103.434										
7.375	103.991	103.908	103.808	103.725										
7.500	104.297	104.214	104.113	104.030										
7.625	104.635	104.556	104.446	104.356										
7.750	104.703	104.624	104.514	104.423										
7.875	104.969	104.890	104.780	104.689										
7.990	105.058	104.978	104.869	104.778										
8.125	105.300	105.221	105.111	105.021										

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	95.953	95.888	95.796	95.721	5.500	93.633	93.568	93.477	93.401	5.500	96.766	96.695	96.600	96.522
5.625	96.633	96.569	96.477	96.402	5.625	94.320	94.256	94.164	94.089	5.625	97.128	97.057	96.962	96.884
5.750	97.013	96.948	96.857	96.781	5.750	94.713	94.648	94.557	94.481	5.750	97.222	97.151	97.056	96.978
5.875	97.607	97.542	97.451	97.375	5.875	95.307	95.242	95.151	95.075	5.875	97.538	97.467	97.372	97.294
5.990	98.205	98.140	98.049	97.973	5.990	95.905	95.840	95.749	95.673	5.990	97.917	97.846	97.751	97.673
6.125	98.774	98.710	98.618	98.543	6.125	96.470	96.405	96.314	96.238	6.125	98.178	98.106	98.011	97.933
6.250	98.933	98.827	98.699	98.593	6.250	96.617	96.512	96.384	96.278	6.250	98.351	98.273	98.178	98.100
6.375	99.580	99.475	99.347	99.241	6.375	97.249	97.144	97.016	96.910	6.375	98.605	98.527	98.432	98.354
6.500	100.055	99.950	99.822	99.716	6.500	97.708	97.603	97.475	97.369	6.500	98.802	98.724	98.629	98.551
6.625	100.551	100.436	100.290	100.169	6.625	98.203	98.088	97.942	97.821	6.625	99.027	98.948	98.853	98.775
6.750	101.135	101.020	100.873	100.753	6.750	98.791	98.675	98.529	98.408	6.750	99.061	98.983	98.897	98.827
6.875	101.575	101.460	101.314	101.193	6.875	99.220	99.105	98.958	98.838	6.875	99.257	99.179	99.094	99.023
6.990	101.854	101.739	101.593	101.472	6.990	99.518	99.403	99.257	99.136	6.990	99.366	99.288	99.203	99.133
7.125	102.193	102.078	101.931	101.811	7.125	99.877	99.762	99.615	99.495	7.125	99.522	99.444	99.358	99.288
7.250	101.430	101.317	101.180	101.066	7.250	99.145	99.032	98.895	98.782	7.250	99.005	98.918	98.804	98.711
7.375	102.119	102.006	101.869	101.755	7.375	99.808	99.695	99.558	99.445	7.375	99.529	99.442	99.328	99.234
7.500	102.257	102.144	102.006	101.893	7.500	99.965	99.852	99.715	99.602	7.500	99.526	99.439	99.325	99.232
7.625	102.356	102.243	102.106	101.992	7.625	100.083	99.970	99.832	99.719	7.625	99.517	99.430	99.316	99.223
7.750	102.961	102.821	102.638	102.487	7.750	100.415	100.275	100.092	99.941	7.750	100.326	100.239	100.125	100.031
7.875	103.188	103.049	102.865	102.715	7.875	100.648	100.508	100.325	100.174	7.875	100.442	100.355	100.241	100.147
7.990	102.090	101.950	101.767	101.616	7.990	99.548	99.408	99.225	99.074	7.990	99.271	99.184	99.075	98.976



Effective: August 4, 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	92.794	92.754	92.699	92.654	5.990	98.155	98.090	97.999	97.923	5.375	94.722	94.662	94.588	94.528
4.990	93.441	93.401	93.346	93.301	6.125	98.724	98.660	98.568	98.493	5.500	95.373	95.313	95.240	95.179
5.125	94.159	94.119	94.064	94.019	6.250	98.883	98.777	98.649	98.543	5.625	96.019	95.959	95.886	95.826
5.250	94.743	94.683	94.610	94.549	6.375	99.530	99.425	99.297	99.191	5.750	96.668	96.608	96.535	96.474
5.375	95.422	95.362	95.288	95.228	6.500	100.005	99.900	99.772	99.666	5.875	97.263	97.203	97.130	97.069
5.500	96.073	96.013	95.940	95.879	6.625	100.501	100.386	100.240	100.119	5.990	97.774	97.714	97.641	97.580
5.625	96.719	96.659	96.586	96.526	6.750	101.085	100.970	100.823	100.703	6.125	98.387	98.326	98.253	98.193
5.750	97.368	97.308	97.235	97.174	6.875	101.525	101.410	101.264	101.143	6.250	98.900	98.825	98.733	98.658
5.875	97.963	97.903	97.830	97.769	6.990	101.804	101.689	101.543	101.422	6.375	99.641	99.566	99.474	99.399
5.990	98.474	98.414	98.341	98.280	7.125	102.143	102.028	101.881	101.761	6.500	100.144	100.069	99.978	99.902
6.125	99.087	99.026	98.953	98.893	7.250	101.380	101.267	101.130	101.016	6.625	100.489	100.414	100.323	100.247
6.250	99.600	99.525	99.433	99.358	7.375	102.069	101.956	101.819	101.705	6.750	101.058	100.973	100.864	100.773
6.375	100.341	100.266	100.174	100.099	7.500	102.207	102.094	101.956	101.843	6.875	101.402	101.319	101.219	101.136
6.500	100.844	100.769	100.678	100.602	7.625	102.306	102.193	102.056	101.942	6.990	101.987	101.904	101.803	101.721
6.625	101.189	101.114	101.023	100.947	7.750	102.911	102.771	102.588	102.437	7.125	102.470	102.387	102.287	102.204
6.750	101.758	101.673	101.564	101.473	7.875	103.138	102.999	102.815	102.665	7.250	102.801	102.718	102.617	102.534
6.875	102.102	102.019	101.919	101.836	7.990	102.040	101.900	101.717	101.566	7.375	103.091	103.008	102.908	102.825
6.990	102.687	102.604	102.503	102.421	8.125	102.235	102.096	101.912	101.762	7.500	103.397	103.314	103.213	103.130
7.125	103.170	103.087	102.987	102.904	8.250	101.583	101.432	101.249	101.098	7.625	103.735	103.656	103.546	103.456
7.250	103.501	103.418	103.317	103.234						7.750	103.803	103.724	103.614	103.523
7.375	103.791	103.708	103.608	103.525						7.875	104.069	103.990	103.880	103.789
7.500	104.097	104.014	103.913	103.830						7.990	104.158	104.078	103.969	103.878
7.625	104.435	104.356	104.246	104.156						8.125	104.400	104.321	104.211	104.121

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	92.794	92.754	92.699	92.654	5.990	98.155	98.090	97.999	97.923	5.375	94.722	94.662	94.588	94.528
4.990	93.441	93.401	93.346	93.301	6.125	98.724	98.660	98.568	98.493	5.500	95.373	95.313	95.240	95.179
5.125	94.159	94.119	94.064	94.019	6.250	98.883	98.777	98.649	98.543	5.625	96.019	95.959	95.886	95.826
5.250	94.743	94.683	94.610	94.549	6.375	99.530	99.425	99.297	99.191	5.750	96.668	96.608	96.535	96.474
5.375	95.422	95.362	95.288	95.228	6.500	100.005	99.900	99.772	99.666	5.875	97.263	97.203	97.130	97.069
5.500	96.073	96.013	95.940	95.879	6.625	100.501	100.386	100.240	100.119	5.990	97.774	97.714	97.641	97.580
5.625	96.719	96.659	96.586	96.526	6.750	101.085	100.970	100.823	100.703	6.125	98.387	98.326	98.253	98.193
5.750	97.368	97.308	97.235	97.174	6.875	101.525	101.410	101.264	101.143	6.250	98.900	98.825	98.733	98.658
5.875	97.963	97.903	97.830	97.769	6.990	101.804	101.689	101.543	101.422	6.375	99.641	99.566	99.474	99.399
5.990	98.474	98.414	98.341	98.280	7.125	102.143	102.028	101.881	101.761	6.500	100.144	100.069	99.978	99.902
6.125	99.087	99.026	98.953	98.893	7.250	101.380	101.267	101.130	101.016	6.625	100.489	100.414	100.323	100.247
6.250	99.600	99.525	99.433	99.358	7.375	102.069	101.956	101.819	101.705	6.750	101.058	100.973	100.864	100.773
6.375	100.341	100.266	100.174	100.099	7.500	102.207	102.094	101.956	101.843	6.875	101.402	101.319	101.219	101.136
6.500	100.844	100.769	100.678	100.602	7.625	102.306	102.193	102.056	101.942	6.990	101.987	101.904	101.803	101.721
6.625	101.189	101.114	101.023	100.947	7.750	102.911	102.771	102.588	102.437	7.125	102.470	102.387	102.287	102.204
6.750	101.758	101.673	101.564	101.473	7.875	103.138	102.999	102.815	102.665	7.250	102.801	102.718	102.617	102.534
6.875	102.102	102.019	101.919	101.836	7.990	102.040	101.900	101.717	101.566	7.375	103.091	103.008	102.908	102.825
6.990	102.687	102.604	102.503	102.421	8.125	102.235	102.096	101.912	101.762	7.500	103.397	103.314	103.213	103.130
7.125	103.170	103.087	102.987	102.904	8.250	101.583	101.432	101.249	101.098	7.625	103.735	103.656	103.546	103.456
7.250	103.501	103.418	103.317	103.234	8.375	101.362	101.212	101.028	100.878	7.750	103.803	103.724	103.614	103.523
7.375	103.791	103.708	103.608	103.525	8.500	101.515	101.364	101.181	101.030	7.875	104.069	103.990	103.880	103.789
7.500	104.097	104.014	103.913	103.830	8.625	101.660	101.509	101.326	101.175	7.990	104.158	104.078	103.969	103.878
7.625	104.435	104.356	104.246	104.156	8.750	102.280	102.129	101.946	101.795	8.125	104.400	104.321	104.211	104.121

FORWARD LENDING					SELECT PRICING				
Effective: August 4, 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	93.244	93.204	93.149	93.104	4.875	97.373	97.325	97.259	97.204
4.990	93.891	93.851	93.796	93.751	4.990	97.768	97.721	97.654	97.600
5.125	94.609	94.569	94.514	94.469	5.125	98.221	98.174	98.107	98.052
5.250	95.193	95.133	95.060	94.999	5.250	98.803	98.747	98.672	98.609
5.375	95.872	95.812	95.738	95.678	5.375	99.223	99.167	99.091	99.029
5.500	96.523	96.463	96.390	96.329	5.500	99.630	99.575	99.499	99.436
5.625	97.169	97.109	97.036	96.976	5.625	100.024	99.969	99.893	99.831
5.750	97.818	97.758	97.685	97.624	5.750	100.397	100.341	100.265	100.203
5.875	98.413	98.353	98.280	98.219	5.875	100.749	100.693	100.617	100.555
5.990	98.924	98.864	98.791	98.730	5.990	101.051	100.995	100.919	100.857
6.125	99.537	99.476	99.403	99.343	6.125	101.378	101.322	101.246	101.184
6.250	100.050	99.975	99.883	99.808	6.250	101.660	101.598	101.522	101.459
6.375	100.791	100.716	100.624	100.549	6.375	102.070	102.007	101.931	101.868
6.500	101.294	101.219	101.128	101.052	6.500	102.328	102.265	102.189	102.127
6.625	101.639	101.564	101.473	101.397	6.625	102.448	102.385	102.309	102.247
6.750	102.208	102.123	102.014	101.923	6.750	102.697	102.634	102.568	102.513
6.875	102.552	102.469	102.369	102.286	6.875	102.821	102.759	102.693	102.638
6.990	103.137	103.054	102.953	102.871	6.990	103.159	103.097	103.031	102.976
7.125	103.620	103.537	103.437	103.354	7.125	103.386	103.324	103.257	103.203
7.250	103.951	103.868	103.767	103.684	7.250	103.069	102.998	102.903	102.825
7.375	104.241	104.158	104.058	103.975					
7.500	104.547	104.464	104.363	104.280					
7.625	104.885	104.806	104.696	104.606					
7.750	104.953	104.874	104.764	104.673					
7.875	105.219	105.140	105.030	104.939					
7.990	105.308	105.228	105.119	105.028					
8.125	105.550	105.471	105.361	105.271					
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	96.203	96.138	96.046	95.971	5.990	98.167	98.096	98.001	97.923
5.625	96.883	96.819	96.727	96.652	6.125	98.428	98.356	98.261	98.183
5.750	97.263	97.198	97.107	97.031	6.250	98.601	98.523	98.428	98.350
5.875	97.857	97.792	97.701	97.625	6.375	98.855	98.777	98.682	98.604
5.990	98.455	98.390	98.299	98.223	6.500	99.052	98.974	98.879	98.801
6.125	99.024	98.960	98.868	98.793	6.625	99.277	99.198	99.103	99.025
6.250	99.183	99.077	98.949	98.843	6.750	99.311	99.233	99.147	99.077
6.375	99.830	99.725	99.597	99.491	6.875	99.507	99.429	99.344	99.273
6.500	100.305	100.200	100.072	99.966	6.990	99.616	99.538	99.453	99.383
6.625	100.801	100.686	100.540	100.419	7.125	99.772	99.694	99.608	99.538
6.750	101.385	101.270	101.123	101.003	7.250	99.255	99.168	99.054	98.961
6.875	101.825	101.710	101.564	101.443	7.375	99.779	99.692	99.578	99.484
6.990	102.104	101.989	101.843	101.722	7.500	99.776	99.689	99.575	99.482
7.125	102.443	102.328	102.181	102.061	7.625	99.767	99.680	99.566	99.473
7.250	101.680	101.567	101.430	101.316	7.750	100.576	100.489	100.375	100.281
7.375	102.369	102.256	102.119	102.005	7.875	100.692	100.605	100.491	100.397
7.500	102.507	102.394	102.256	102.143	7.990	99.521	99.434	99.320	99.226
7.625	102.606	102.493	102.356	102.242					
7.750	103.211	103.071	102.888	102.737					
7.875	103.438	103.299	103.115	102.965					
7.990	102.340	102.200	102.017	101.866					
8.125	102.535	102.396	102.212	102.062					
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	93.044	93.004	92.949	92.904	5.990	98.405	98.340	98.249	98.173
4.990	93.691	93.651	93.596	93.551	6.125	98.974	98.910	98.818	98.743
5.125	94.409	94.369	94.314	94.269	6.250	99.133	99.027	98.899	98.793
5.250	94.993	94.933	94.860	94.799	6.375	99.780	99.675	99.547	99.441
5.375	95.672	95.612	95.538	95.478	6.500	100.255	100.150	100.022	99.916
5.500	96.323	96.263	96.190	96.129	6.625	100.751	100.636	100.490	100.369
5.625	96.969	96.909	96.836	96.776	6.750	101.335	101.220	101.073	100.953
5.750	97.618	97.558	97.485	97.424	6.875	101.775	101.660	101.514	101.393
5.875	98.213	98.153	98.080	98.019	6.990	102.054	101.939	101.793	101.672
5.990	98.724	98.664	98.591	98.530	7.125	102.393	102.278	102.131	102.011
6.125	99.337	99.276	99.203	99.143	7.250	101.630	101.517	101.380	101.266
6.250	99.850	99.775	99.683	99.608	7.375	102.319	102.206	102.069	101.955
6.375	100.591	100.516	100.424	100.349	7.500	102.457	102.344	102.206	102.093
6.500	101.094	101.019	100.928	100.852	7.625	102.556	102.443	102.306	102.192
6.625	101.439	101.364	101.273	101.197	7.750	103.161	103.021	102.838	102.687
6.750	102.008	101.923	101.814	101.723	7.875	103.388	103.249	103.065	102.915
6.875	102.352	102.269	102.169	102.086	7.990	102.290	102.150	101.967	101.816
6.990	102.937	102.854	102.753	102.671	8.125	102.485	102.346	102.162	102.012
7.125	103.420	103.337	103.237	103.154	8.250	101.833	101.682	101.499	101.348
7.250	103.751	103.668	103.567	103.484	8.375	101.612	101.462	101.278	101.128
7.375	104.041	103.958	103.858	103.775	8.500	101.765	101.614	101.431	101.280
7.500	104.347	104.264	104.163	104.080					
7.625	104.685	104.606	104.496	104.406					
SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD1)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.044	93.004	92.949	92.904	5.990	98.405	98.340	98.249	98.173
4.990	93.691	93.651	93.596	93.551	6.125	98.974	98.910	98.818	98.743
5.125	94.409	94.369	94.314	94.269	6.250	99.133	99.027	98.899	98.793
5.250	94.993	94.933	94.860	94.799	6.375	99.780	99.675	99.547	99.441
5.375	95.672	95.612	95.538	95.478	6.500	100.255	100.150	100.022	99.916
5.500	96.323	96.263	96.190	96.129	6.625	100.751	100.636	100.490	100.369
5.625	96.969	96.909	96.836	96.776	6.750	101.335	101.220	101.073	100.953
5.750	97.618	97.558	97.485	97.424	6.875	101.775	101.660	101.514	101.393
5.875	98.213	98.153	98.080	98.019	6.990	102.054	101.939	101.793	101.672
5.990	98.724	98.664	98.591	98.530	7.125	102.393	102.278	102.131	102.011
6.125	99.337	99.276	99.203	99.143	7.250	101.630	101.517	101.380	101.266
6.250	99.850	99.775	99.683	99.608	7.375	102.319	102.206	102.069	101.955
6.375	100.591	100.516	100.424	100.349	7.500	102.457	102.344	102.206	102.093
6.500	101.094	101.019	100.928	100.852	7.625	102.556	102.443	102.306	102.192
6.625	101.439	101.364	101.273						



Effective: August 4, 2026

FANNIE MAE ARMS PRICING

[illegible][illegible]

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)					
Rate	15-Day	30-Day	45-Day	60-Day	
4.750	96.249	96.174	96.155	95.966	
4.875	96.627	96.548	96.526	96.326	
5.000	96.992	96.910	96.884	96.674	
5.125	97.381	97.296	97.266	97.046	
5.250	97.754	97.665	97.632	97.401	
5.375	98.143	98.050	98.013	97.772	
5.500	98.460	98.364	98.323	98.072	
5.625	98.770	98.671	98.626	98.364	
5.750	99.003	98.900	98.851	98.579	
5.875	99.243	99.137	99.084	98.802	
6.000	99.442	99.332	99.275	98.983	
6.125	99.733	99.620	99.560	99.258	
6.250	99.985	99.869	99.805	99.492	
6.375	100.219	100.099	100.031	99.708	

[illegible]

FORWARD LENDING 										
Effective: August 4, 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: August 4, 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	93.194	93.154	93.099	93.054	4.875	92.585	92.545	92.490	92.445	4.990	94.974	94.884	94.774	94.683
4.990	93.841	93.801	93.746	93.701	4.990	93.227	93.187	93.133	93.087	5.125	95.675	95.585	95.475	95.385
5.125	94.559	94.519	94.464	94.419	5.125	93.965	93.925	93.870	93.825	5.250	96.461	96.370	96.260	96.170
5.250	95.143	95.083	95.010	94.949	5.250	94.544	94.483	94.410	94.350	5.375	97.089	96.999	96.889	96.798
5.375	95.822	95.762	95.688	95.628	5.375	95.217	95.157	95.084	95.023	5.500	97.720	97.629	97.519	97.429
5.500	96.473	96.413	96.340	96.279	5.500	95.863	95.803	95.730	95.669	5.625	98.340	98.250	98.140	98.049
5.625	97.119	97.059	96.986	96.926	5.625	96.505	96.445	96.371	96.311	5.750	98.920	98.830	98.720	98.629
5.750	97.768	97.708	97.635	97.574	5.750	97.154	97.093	97.020	96.960	5.875	99.478	99.388	99.278	99.187
5.875	98.363	98.303	98.230	98.169	5.875	97.766	97.706	97.633	97.572	5.990	99.973	99.882	99.773	99.682
5.990	98.874	98.814	98.741	98.680	5.990	98.290	98.230	98.157	98.097	6.125	100.526	100.436	100.326	100.235
6.125	99.487	99.426	99.353	99.293	6.125	98.916	98.856	98.783	98.722	6.250	100.363	100.258	100.130	100.024
6.250	100.000	99.925	99.833	99.758	6.250	99.444	99.369	99.278	99.202	6.375	100.987	100.882	100.754	100.648
6.375	100.741	100.666	100.574	100.499	6.375	100.203	100.128	100.036	99.961	6.500	101.456	101.351	101.222	101.117
6.500	101.244	101.169	101.078	101.002	6.500	100.719	100.644	100.553	100.477	6.625	101.746	101.641	101.513	101.407
6.625	101.589	101.514	101.423	101.347	6.625	101.064	100.989	100.898	100.822	6.750	101.890	101.784	101.674	101.584
6.750	102.158	102.073	101.964	101.873	6.750	101.633	101.548	101.439	101.348	6.875	102.187	102.081	101.971	101.881
6.875	102.502	102.419	102.319	102.236	6.875	101.976	101.893	101.792	101.709	6.990	102.663	102.557	102.447	102.356
6.990	103.087	103.004	102.903	102.821	6.990	102.542	102.459	102.358	102.276	7.125	103.046	102.940	102.830	102.740
7.125	103.570	103.487	103.387	103.304	7.125	103.025	102.942	102.842	102.759	7.250	103.400	103.318	103.217	103.134
7.250	103.901	103.818	103.717	103.634	7.250	103.356	103.273	103.172	103.089	7.375	103.756	103.673	103.573	103.490
7.375	104.191	104.108	104.008	103.925	7.375	103.646	103.563	103.463	103.380	7.500	104.078	103.995	103.894	103.811
7.500	104.497	104.414	104.313	104.230	7.500	103.952	103.869	103.768	103.685	7.625	104.426	104.347	104.237	104.146
7.625	104.835	104.756	104.646	104.556	7.625	104.290	104.211	104.101	104.011					
7.750	104.903	104.824	104.714	104.623	7.750	104.358	104.279	104.169	104.078					
7.875	105.169	105.090	104.980	104.889	7.875	104.624	104.545	104.435	104.344					
7.990	105.258	105.178	105.069	104.978	7.990	104.713	104.633	104.524	104.433					
8.125	105.500	105.421	105.311	105.221	8.125	104.955	104.876	104.766	104.676					

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	97.618	97.571	97.504	97.450	4.990	97.917	97.853	97.768	97.698					
5.125	98.071	98.024	97.957	97.902	5.125	98.267	98.203	98.118	98.048					
5.250	98.653	98.597	98.522	98.459	5.250	98.704	98.633	98.538	98.460					
5.375	99.073	99.017	98.941	98.879	5.375	99.026	98.955	98.860	98.782					
5.500	99.480	99.425	99.349	99.286	5.500	99.337	99.266	99.171	99.093					
5.625	99.874	99.819	99.743	99.681	5.625	99.637	99.566	99.471	99.393					
5.750	100.247	100.191	100.115	100.053	5.750	99.909	99.839	99.757	99.690					
5.875	100.599	100.543	100.467	100.405	5.875	100.189	100.126	100.050	99.988					
5.990	100.901	100.845	100.769	100.707	5.990	100.452	100.389	100.313	100.251					
6.125	101.228	101.172	101.096	101.034	6.125	100.721	100.658	100.583	100.520					
6.250	101.510	101.448	101.372	101.309	6.250	100.972	100.910	100.844	100.789					
6.375	101.920	101.857	101.781	101.718	6.375	101.348	101.286	101.219	101.165					
6.500	102.178	102.115	102.039	101.977	6.500	101.582	101.519	101.453	101.398					
6.625	102.298	102.235	102.159	102.097	6.625	101.666	101.604	101.538	101.483					
6.750	102.547	102.484	102.418	102.363	6.750	101.993	101.930	101.864	101.809					
6.875	102.671	102.609	102.543	102.488	6.875	102.056	101.994	101.928	101.873					
6.990	103.009	102.947	102.881	102.826	6.990	102.343	102.281	102.214	102.159					
7.125	103.236	103.174	103.107	103.053	7.125	102.509	102.446	102.380	102.325					
7.250	102.919	102.848	102.753	102.675	7.250	102.376	102.304	102.209	102.131					

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Effective: August 4, 2026

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.578	96.513	96.421	96.346	5.500	94.333	94.268	94.177	94.101	5.375	93.777	93.712	93.621	93.545
5.625	97.258	97.194	97.102	97.027	5.625	95.020	94.956	94.864	94.789	5.500	94.483	94.418	94.327	94.251
5.750	97.888	97.823	97.732	97.656	5.750	95.413	95.348	95.257	95.181	5.625	95.170	95.106	95.014	94.939
5.875	98.482	98.417	98.326	98.250	5.875	96.007	95.942	95.851	95.775	5.750	95.563	95.498	95.407	95.331
5.990	98.980	98.915	98.824	98.748	5.990	96.605	96.540	96.449	96.373	5.875	96.157	96.092	96.001	95.925
6.125	99.549	99.485	99.393	99.318	6.125	97.174	97.110	97.018	96.943	5.990	96.755	96.690	96.599	96.523
6.250	99.358	99.252	99.124	99.018	6.250	97.333	97.227	97.099	96.993	6.125	97.320	97.255	97.164	97.088
6.375	100.005	99.900	99.772	99.666	6.375	97.980	97.875	97.747	97.641	6.250	97.467	97.362	97.234	97.128
6.500	100.505	100.400	100.272	100.166	6.500	98.445	98.340	98.212	98.106	6.375	98.099	97.994	97.866	97.760
6.625	100.976	100.861	100.715	100.594	6.625	98.931	98.816	98.670	98.549	6.500	98.558	98.453	98.325	98.219
6.750	101.435	101.320	101.173	101.053	6.750	99.515	99.400	99.253	99.133	6.625	99.053	98.938	98.792	98.671
6.875	101.875	101.760	101.614	101.493	6.875	99.955	99.840	99.694	99.573	6.750	99.641	99.525	99.379	99.258
6.990	102.204	102.089	101.943	101.822	6.990	100.234	100.119	99.973	99.852	6.875	100.070	99.955	99.808	99.688
7.125	102.543	102.428	102.281	102.161	7.125	100.573	100.458	100.311	100.191	6.990	100.368	100.253	100.107	99.986
7.250	101.980	101.867	101.730	101.616	7.250	99.810	99.697	99.560	99.446	7.125	100.727	100.612	100.465	100.345
7.375	102.294	102.181	102.044	101.930	7.375	100.499	100.386	100.249	100.135	7.250	99.995	99.882	99.745	99.632
7.500	102.557	102.444	102.306	102.193	7.500	100.637	100.524	100.386	100.273	7.375	100.658	100.545	100.408	100.295
7.625	102.781	102.668	102.531	102.417	7.625	100.736	100.623	100.486	100.372	7.500	100.815	100.702	100.565	100.452
7.750	102.486	102.346	102.163	102.012	7.750	101.341	101.201	101.018	100.867	7.625	100.933	100.820	100.682	100.569
7.875	102.713	102.574	102.390	102.240	7.875	101.568	101.429	101.245	101.095	7.750	101.265	101.125	100.942	100.791
7.990	102.890	102.750	102.567	102.416	7.990	100.470	100.330	100.147	99.996	7.875	101.498	101.358	101.175	101.024
8.125	103.085	102.946	102.762	102.612						7.990	100.398	100.258	100.075	99.924
8.250	102.433	102.282	102.099	101.948										
8.375	102.212	102.062	101.878	101.728										
8.500	102.365	102.214	102.031	101.880										
8.625	102.510	102.359	102.176	102.025										
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	98.392	98.321	98.226	98.148	5.990	98.057	97.986	97.891	97.813					
6.125	98.653	98.581	98.486	98.408	6.125	98.318	98.246	98.151	98.073					
6.250	98.826	98.748	98.653	98.575	6.250	98.491	98.413	98.318	98.240					
6.375	99.080	99.002	98.907	98.829	6.375	98.745	98.667	98.572	98.494					
6.500	99.277	99.199	99.104	99.026	6.500	98.942	98.864	98.769	98.691					
6.625	99.502	99.423	99.328	99.250	6.625	99.167	99.088	98.993	98.915					
6.750	99.536	99.458	99.372	99.302	6.750	99.201	99.123	99.037	98.967					
6.875	99.732	99.654	99.569	99.498	6.875	99.397	99.319	99.234	99.163					
6.990	99.841	99.763	99.678	99.608	6.990	99.506	99.428	99.343	99.273					
7.125	99.997	99.919	99.833	99.763	7.125	99.662	99.584	99.498	99.428					
7.250	99.480	99.393	99.279	99.186	7.250	99.145	99.058	98.944	98.851					
7.375	100.004	99.917	99.803	99.709	7.375	99.669	99.582	99.468	99.374					
7.500	100.001	99.914	99.800	99.707	7.500	99.666	99.579	99.465	99.372					
7.625	99.992	99.905	99.791	99.698	7.625	99.657	99.570	99.456	99.363					
7.750	100.801	100.714	100.600	100.506	7.750	100.276	100.189	100.075	99.981					
7.875	100.917	100.830	100.716	100.622	7.875	100.392	100.305	100.191	100.097					
7.990	99.746	99.659	99.545	99.451	7.990	99.221	99.134	99.020	98.926					

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SELECT PRICING

Effective: August 4, 2026

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FORWARD LENDING 										
Effective: August 4, 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	-0.375	-0.875	-1.125	-2.500				
2nd Home	0.000	0.000	-0.375	-0.875	-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									
HB 20YR & 25YR Term	-1.500									
> 6 Financed Properties	-0.500	**Minimum Loan Amount \$75,000**								
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
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: August 4, 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: August 4, 2026

FAST 100 Pricing

FAST 100+ - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	99.132	98.895	98.655
6.500	99.162	98.925	98.685
6.625	99.712	99.475	99.235
6.750	100.243	100.006	99.766
6.875	100.038	99.837	99.642
6.990	100.539	100.338	100.143
7.000	100.569	100.368	100.173
7.125	101.089	100.888	100.693
7.250	101.580	101.379	101.184
7.375	101.642	101.413	101.186
7.490	102.094	101.865	101.638
7.500	102.133	101.904	101.677
7.625	102.613	102.384	102.157
7.750	103.074	102.845	102.618
7.875	101.259	101.015	100.761
7.990	101.690	101.446	101.192
8.000	101.720	101.476	101.222

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	98.382	98.145	97.905
6.500	98.412	98.175	97.935
6.625	98.962	98.725	98.485
6.750	99.493	99.256	99.016
6.875	99.288	99.087	98.892
6.990	99.789	99.588	99.393
7.000	99.819	99.618	99.423
7.125	100.339	100.138	99.943
7.250	100.830	100.629	100.434
7.375	100.892	100.663	100.436
7.490	101.353	101.124	100.897
7.500	101.383	101.154	100.927
7.625	101.863	101.634	101.407
7.750	102.324	102.095	101.868
7.875	100.509	100.265	100.011
7.990	100.940	100.696	100.442
8.000	100.970	100.726	100.472

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	97.132	96.895	96.655
6.500	97.162	96.925	96.685
6.625	97.712	97.475	97.235
6.750	98.243	98.006	97.766
6.875	98.038	97.837	97.642
6.990	98.539	98.338	98.143
7.000	98.569	98.368	98.173
7.125	99.089	98.888	98.693
7.250	99.580	99.379	99.184
7.375	99.642	99.413	99.186
7.490	100.103	99.874	99.647
7.500	100.133	99.904	99.677
7.625	100.613	100.384	100.157
7.750	101.074	100.845	100.618
7.875	99.259	99.015	98.761
7.990	99.690	99.446	99.192
8.000	99.720	99.476	99.222

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	96.509	96.382	96.145
6.500	96.539	96.412	96.175
6.625	97.089	96.962	96.725
6.750	97.620	97.493	97.256
6.875	97.394	97.288	97.087
6.990	97.895	97.789	97.588
7.000	97.925	97.819	97.618
7.125	98.445	98.339	98.138
7.250	98.936	98.830	98.629
7.375	99.015	98.892	98.663
7.490	99.476	99.353	99.124
7.500	99.506	99.383	99.154
7.625	99.986	99.863	99.634
7.750	100.447	100.324	100.095
7.875	98.640	98.509	98.265
7.990	99.071	98.940	98.696
8.000	99.101	98.970	98.726

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	96.632	96.395	96.155
6.500	96.662	96.425	96.185
6.625	97.212	96.975	96.735
6.750	97.743	97.506	97.266
6.875	97.538	97.337	97.142
6.990	98.039	97.838	97.643
7.000	98.069	97.868	97.673
7.125	98.589	98.388	98.193
7.250	99.080	98.879	98.684
7.375	99.142	98.913	98.686
7.490	99.603	99.374	99.147
7.500	99.633	99.404	99.177
7.625	100.113	99.884	99.657
7.750	100.574	100.345	100.118
7.875	98.759	98.515	98.261
7.990	99.190	98.946	98.692
8.000	99.220	98.976	98.722

Rate	15 Day	30 Day	45 Day
6.490	96.632	96.395	96.155
6.500	96.662	96.425	96.185
6.625	97.212	96.975	96.735
6.750	97.743	97.506	97.266
6.875	97.538	97.337	97.142
6.990	98.039	97.838	97.643
7.000	98.069	97.868	97.673
7.125	98.589	98.388	98.193
7.250	99.080	98.879	98.684
7.375	99.142	98.913	98.686
7.490	99.603	99.374	99.147
7.500	99.633	99.404	99.177
7.625	100.113	99.884	99.657
7.750	100.574	100.345	100.118
7.875	98.759	98.515	98.261
7.990	99.190	98.946	98.692
8.000	99.220	98.976	98.722

Rate	15 Day	30 Day	45 Day
6.490	96.632	96.395	96.155
6.500	96.662	96.425	96.185
6.625	97.212	96.975	96.735
6.750	97.743	97.506	97.266
6.875	97.538	97.337	97.142
6.990	98.039	97.838	97.643
7.000	98.069	97.868	97.673
7.125	98.589	98.388	98.193
7.250	99.080	98.879	98.684
7.375	99.142	98.913	98.686
7.490	99.603	99.374	99.147
7.500	99.633	99.404	99.177
7.625	100.113	99.884	99.657
7.750	100.574	100.345	100.118
7.875	98.759	98.515	98.261
7.990	99.190	98.946	98.692
8.000	99.220	98.976	98.722

Fast 100 LLPAs

FICO ≥680
0.500
FICO 660 - 679
0.000
FICO 640 - 659
0.000
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
DIT >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: August 4, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)					FHA 20 Year Fixed - (320)					FHA 15 Year Fixed - (315)					FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	95.371	95.364	95.308		4.990	94.561	94.554	94.498		4.990	97.541	97.494	97.453		5.125	94.686	94.680	94.623	
5.125	95.713	95.706	95.650		5.125	94.903	94.896	94.840		5.125	97.751	97.705	97.663		5.250	96.673	96.636	96.556	
5.250	97.337	97.300	97.219		5.250	96.527	96.490	96.409		5.250	98.769	98.723	98.681		5.375	96.877	96.841	96.760	
5.375	97.768	97.731	97.650		5.375	96.958	96.921	96.840		5.375	98.735	98.680	98.621		5.500	97.379	97.343	97.262	
5.500	98.230	98.193	98.112		5.500	97.420	97.383	97.302		5.500	99.065	99.011	98.952		5.625	97.759	97.723	97.642	
5.625	98.581	98.545	98.464		5.625	97.771	97.735	97.654		5.625	99.285	99.230	99.171		5.750	99.151	99.114	99.034	
5.750	99.851	99.814	99.733		5.750	99.041	99.004	98.923		5.750	100.403	100.348	100.290		5.875	99.631	99.584	99.511	
5.875	100.144	100.097	100.025		5.875	99.334	99.287	99.215		5.875	99.875	99.810	99.701		5.990	100.014	99.967	99.894	
5.990	100.524	100.477	100.404		5.990	99.714	99.667	99.594		5.990	100.114	100.048	99.940		6.125	100.276	100.229	100.156	
6.125	100.894	100.847	100.775		6.125	100.084	100.037	99.965		6.125	100.332	100.267	100.158		6.250	100.836	100.789	100.716	
6.250	101.691	101.644	101.571		6.250	100.881	100.834	100.761		6.250	100.958	100.892	100.784		6.375	100.984	100.842	100.720	
6.375	102.038	101.895	101.774		6.375	101.228	101.085	100.964		6.375	100.115	100.058	99.966		6.500	101.228	101.085	100.964	
6.500	102.456	102.314	102.192		6.500	101.646	101.504	101.382		6.500	100.372	100.315	100.223		6.625	101.487	101.344	101.223	
6.625	102.768	102.625	102.504		6.625	101.958	101.815	101.694		6.625	100.521	100.464	100.372		6.750	100.949	100.807	100.686	
6.750	103.247	103.104	102.983		6.750	102.437	102.294	102.173		6.750	101.407	101.350	101.258		6.875	101.484	101.373	101.268	
6.875	103.199	103.088	102.983		6.875	102.389	102.278	102.173		6.875	101.842	101.785	101.693		6.990	101.639	101.528	101.423	
6.990	103.734	103.623	103.518		6.990	102.924	102.813	102.708		6.990	102.206	102.149	102.057		7.125	102.077	101.966	101.861	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)					FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)					FHA 30 Year Fixed 1:0 Buydown - (301-BD10)					FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	95.221	95.214	95.158		5.125	94.486	94.480	94.423		4.990	95.221	95.214	95.158		5.125	94.486	94.480	94.423	
5.125	95.563	95.556	95.500		5.250	96.473	96.436	96.356		5.125	95.563	95.556	95.500		5.250	96.473	96.436	96.356	
5.250	97.187	97.150	97.069		5.375	96.677	96.641	96.560		5.250	97.187	97.150	97.069		5.375	96.677	96.641	96.560	
5.375	97.618	97.581	97.500		5.500	97.179	97.143	97.062		5.375	97.618	97.581	97.500		5.500	97.179	97.143	97.062	
5.500	98.080	98.043	97.962		5.625	97.559	97.523	97.442		5.500	98.080	98.043	97.962		5.625	97.559	97.523	97.442	
5.625	98.431	98.395	98.314		5.750	98.951	98.914	98.834		5.625	98.431	98.395	98.314		5.750	98.951	98.914	98.834	
5.750	99.701	99.664	99.583		5.875	99.431	99.384	99.311		5.750	99.701	99.664	99.583		5.875	99.431	99.384	99.311	
5.875	99.994	99.947	99.875		5.990	99.814	99.767	99.694		5.875	99.994	99.947	99.875		5.990	99.814	99.767	99.694	
5.990	100.374	100.327	100.254		6.125	100.076	100.029	99.956		5.990	100.374	100.327	100.254		6.125	100.076	100.029	99.956	
6.125	100.744	100.697	100.625		6.250	100.636	100.589	100.516		6.125	100.744	100.697	100.625		6.250	100.636	100.589	100.516	
6.250	101.541	101.494	101.421		6.375	100.784	100.642	100.520		6.250	101.541	101.494	101.421		6.375	100.784	100.642	100.520	
6.375	101.888	101.745	101.624		6.500	101.028	100.885	100.764		6.375	101.888	101.745	101.624		6.500	101.028	100.885	100.764	
6.500	102.306	102.164	102.042		6.625	101.287	101.144	101.023		6.500	102.306	102.164	102.042		6.625	101.287	101.144	101.023	
6.625	102.618	102.475	102.354		6.750	100.749	100.607	100.486		6.625	102.618	102.475	102.354		6.750	100.749	100.607	100.486	
6.750	103.097	102.954	102.833		6.875	101.284	101.173	101.068		6.750	103.097	102.954	102.833		6.875	101.284	101.173	101.068	
6.875	103.049	102.938	102.833		6.990	101.439	101.328	101.223		6.875	103.049	102.938	102.833		6.990	101.439	101.328	101.223	
6.990	103.584	103.473	103.368		7.125	101.877	101.766	101.661		6.990	103.584	103.473	103.368		7.125	101.877	101.766	101.661	

LLPsAs

FHA State Tier Adjustment				
Tier 1 States	CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA			0.000
Tier 2 States	CA, 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	



Effective: August 4, 2026

SELECT	FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day	
4.990	95.671	95.664	95.608	
5.125	96.013	96.006	95.950	
5.250	97.637	97.600	97.519	
5.375	98.068	98.031	97.950	
5.500	98.530	98.493	98.412	
5.625	98.881	98.845	98.764	
5.750	100.151	100.114	100.033	
5.875	100.444	100.397	100.325	
5.990	100.824	100.777	100.704	
6.125	101.194	101.147	101.075	
6.250	101.991	101.944	101.871	
6.375	102.338	102.291	102.074	
6.500	102.756	102.615	102.492	
6.625	103.068	102.925	102.804	
6.750	103.547	103.404	103.283	
6.875	103.499	103.388	103.283	
6.990	104.034	103.923	103.818	

SELECT FHA 15 Year Fixed - (\$15)				
Rate	15 Day	30 Day	45 Day	
4.990	97.841	97.794	97.753	
5.125	98.051	98.005	97.963	
5.250	99.069	99.023	98.981	
5.375	99.035	98.980	98.921	
5.500	99.365	99.311	99.252	
5.625	99.585	99.530	99.471	
5.750	100.703	100.648	100.590	
5.875	100.175	100.110	100.061	
5.990	100.414	100.348	100.240	
6.125	100.632	100.567	100.458	
6.250	101.258	101.192	101.084	
6.375	100.415	100.358	100.266	
6.500	100.672	100.615	100.523	
6.625	100.821	100.764	100.672	
6.750	101.707	101.650	101.558	
6.875	102.142	102.085	101.993	
6.990	102.506	102.449	102.357	

SELECT FHA 30 Year Fixed 21 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	95.521	95.514	95.458	
5.125	95.863	95.856	95.800	
5.250	97.487	97.480	97.369	
5.375	97.918	97.851	97.800	
5.500	98.390	98.343	98.262	
5.625	98.731	98.695	98.614	
5.750	100.001	99.964	99.883	
5.875	100.294	100.247	100.175	
5.990	100.674	100.627	100.554	
6.125	101.044	100.997	100.925	
6.250	101.841	101.794	101.721	
6.375	102.188	102.045	101.924	
6.500	102.606	102.464	102.342	
6.625	102.918	102.775	102.654	
6.750	103.397	103.254	103.133	
6.875	103.349	103.238	103.133	
6.990	103.884	103.773	103.668	

SELECT FBA 30 Day Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	54 Day
4.990	95.521	95.514	95.458	
5.125	95.863	95.856	95.800	
5.250	97.487	97.450	97.369	
5.375	97.918	97.881	97.800	
5.500	98.380	98.343	98.262	
5.625	98.731	98.695	98.614	
5.750	100.001	99.964	99.883	
5.875	100.294	100.247	100.175	
5.990	100.674	100.627	100.554	
6.125	101.044	100.997	100.925	
6.250	101.841	101.794	101.721	
6.375	102.188	102.045	101.924	
6.500	102.606	102.464	102.342	
6.625	102.918	102.775	102.654	
6.750	103.397	103.254	103.133	
6.875	103.349	103.238	103.133	
6.990	103.884	103.773	103.668	

SELECT FHA 30 Year Fixed BN - (30tHB)				
Rate	15 Day	30 Day	45 Day	
5.125	94.986	94.980	94.923	
5.250	96.973	96.936	96.856	
5.375	97.177	97.141	97.060	
5.500	97.679	97.643	97.562	
5.625	98.059	98.023	97.942	
5.750	99.451	99.414	99.334	
5.875	99.931	99.884	99.811	
5.900	100.314	100.267	100.194	
6.125	100.576	100.529	100.456	
6.250	101.136	101.089	101.016	
6.375	101.284	101.142	101.020	
6.500	101.528	101.385	101.264	
6.625	101.787	101.644	101.523	
6.750	101.249	101.107	100.986	
6.875	101.784	101.673	101.568	
6.990	101.939	101.828	101.723	
7.125	102.377	102.266	102.161	

SELECT FHA 30 Year Fixed HB 21: Buydown - (301 HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	94.786	94.780	94.723	
5.250	96.773	96.736	96.656	
5.375	96.977	96.941	96.860	
5.500	97.479	97.443	97.362	
5.625	97.859	97.823	97.742	
5.750	99.251	99.214	99.134	
5.875	99.731	99.684	99.611	
6.000	100.114	100.067	99.994	
6.125	100.376	100.329	100.256	
6.250	100.936	100.889	100.816	
6.375	101.084	100.942	100.820	
6.500	101.328	101.185	101.064	
6.625	101.587	101.444	101.323	
6.750	101.049	100.907	100.786	
6.875	101.584	101.473	101.368	
6.990	102.739	101.628	101.523	
7.125	102.177	102.066	101.961	

Rate	15 Day	30 Day	45 Day
5.125	94.786	94.780	94.723
5.250	96.773	96.736	96.656
5.375	96.977	96.941	96.860
5.500	97.479	97.443	97.362
5.625	97.859	97.823	97.742
5.750	99.251	99.214	99.134
5.875	99.731	99.684	99.611
5.990	100.114	100.067	99.994
6.125	100.376	100.329	100.256
6.250	100.936	100.889	100.816
6.375	101.084	100.942	100.820
6.500	101.328	101.185	101.064
6.625	101.587	101.444	101.323
6.750	101.049	100.907	100.786
6.875	101.584	101.473	101.368
6.990	101.739	101.628	101.523
7.125	102.177	102.066	101.961

[illegible]

SELECT FFA Streamline 30 - 25 Year Fixed - (301SL & 302SL)				
Rate	15 Day	30 Day	45 Day	
4.990	95.561	95.554	95.498	
5.125	95.903	95.896	95.840	
5.250	97.527	97.490	97.409	
5.375	97.958	97.921	97.840	
5.500	98.420	98.383	98.302	
5.625	98.771	98.735	98.654	
5.750	100.041	100.004	99.923	
5.875	100.334	100.287	100.215	
5.990	100.714	100.667	100.594	
6.125	101.084	101.037	100.965	
6.250	101.881	101.834	101.761	
6.375	102.228	102.085	101.964	
6.500	102.646	102.504	102.382	
6.625	102.958	102.815	102.694	
6.750	103.433	103.294	103.173	
6.875	103.389	103.278	103.173	
6.990	103.924	103.813	103.708	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	5 Day
5.125	94.561	94.555	94.498	
6.250	96.548	96.511	96.431	
5.375	96.752	96.716	96.635	
5.500	97.254	97.218	97.137	
5.625	97.634	97.598	97.517	
6.750	99.026	98.989	98.909	
6.875	99.506	99.469	99.386	
5.990	99.889	99.842	99.769	
6.125	100.151	100.104	100.031	
6.250	100.711	100.664	100.591	
6.375	100.859	100.717	100.595	
6.500	101.103	100.960	100.839	
6.625	101.362	101.219	101.098	
6.750	100.824	100.682	100.561	
6.875	101.359	101.248	101.143	
6.990	101.514	101.403	101.298	
7.125	101.952	101.841	101.736	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.716	97.669	97.628	
5.125	97.926	97.880	97.838	
5.250	98.944	98.898	98.856	
5.375	98.910	98.855	98.796	
5.500	99.240	99.186	99.127	
5.625	99.460	99.405	99.346	
5.750	100.578	100.523	100.465	
5.875	100.050	99.985	99.876	
5.990	100.289	100.223	100.115	
6.125	100.507	100.442	100.333	
6.250	101.133	101.067	100.959	
6.375	100.290	100.233	100.141	
6.500	100.547	100.490	100.398	
6.625	100.696	100.639	100.547	
6.750	101.582	101.525	101.433	
6.875	102.017	101.960	101.868	
6.990	102.381	102.324	102.232	

[illegible]

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K
0.500	N/A	-0.375
FICO 680-699	FICO 580-599	Loan Amount <\$100,000
0.375	N/A	-0.375
FICO 660-679	FICO 550-579	VA Cashout >90% LTV
N/A	N/A	-3.000
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)
N/A	N/A	-1.250
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)
N/A	0.250	-1.250

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



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

Effective: August 4, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	95.074	95.067	95.011	
5.125	95.500	95.494	95.437	
5.250	97.117	97.080	97.000	
5.375	97.615	97.578	97.497	
5.500	98.121	98.084	98.004	
5.625	98.479	98.442	98.361	
5.750	99.104	99.067	98.986	
5.875	99.774	99.727	99.655	
5.990	100.391	100.344	100.271	
6.125	100.718	100.671	100.598	
6.250	101.073	101.026	100.954	
6.375	101.639	101.496	101.375	
6.500	102.031	101.888	101.767	
6.625	102.299	102.156	102.035	
6.750	103.275	103.133	103.011	
6.875	102.857	102.746	102.641	
6.990	103.243	103.132	103.027	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.990	94.274	94.267	94.211	
5.125	94.700	94.694	94.637	
5.250	96.317	96.280	96.200	
5.375	96.815	96.778	96.697	
5.500	97.321	97.284	97.204	
5.625	97.679	97.642	97.561	
5.750	98.304	98.267	98.186	
5.875	98.974	98.927	98.855	
5.990	99.591	99.544	99.471	
6.125	99.918	99.871	99.798	
6.250	100.273	100.226	100.154	
6.375	100.839	100.696	100.575	
6.500	101.231	101.088	100.967	
6.625	101.499	101.356	101.235	
6.750	102.475	102.333	102.211	
6.875	102.057	101.946	101.841	
6.990	102.443	102.332	102.227	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	97.254	97.208	97.166	
5.125	97.549	97.502	97.460	
5.250	98.560	98.513	98.471	
5.375	98.592	98.537	98.478	
5.500	98.967	98.912	98.853	
5.625	99.193	99.138	99.079	
5.750	99.666	99.611	99.553	
5.875	99.515	99.450	99.341	
5.990	99.991	99.925	99.816	
6.125	100.166	100.100	99.991	
6.250	100.350	100.284	100.176	
6.375	99.726	99.668	99.576	
6.500	99.956	99.899	99.807	
6.625	100.063	100.006	99.914	
6.750	101.446	101.389	101.296	
6.875	101.510	101.453	101.361	
6.990	101.725	101.668	101.576	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	94.476	94.470	94.413	
5.250	96.584	96.547	96.467	
5.375	97.059	97.022	96.941	
5.500	97.400	97.363	97.283	
5.625	97.808	97.771	97.691	
5.750	98.690	98.653	98.572	
5.875	99.437	99.390	99.317	
5.990	99.795	99.748	99.675	
6.125	100.211	100.164	100.091	
6.250	100.481	100.434	100.361	
6.375	100.637	100.494	100.373	
6.500	100.926	100.783	100.662	
6.625	101.368	101.225	101.104	
6.750	101.032	100.889	100.768	
6.875	100.696	100.585	100.480	
6.990	101.038	100.927	100.822	
7.125	100.781	100.670	100.565	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	94.924	94.917	94.861	
5.125	95.350	95.344	95.287	
5.250	96.967	96.930	96.850	
5.375	97.465	97.428	97.347	
5.500	97.971	97.934	97.854	
5.625	98.329	98.292	98.211	
5.750	98.954	98.917	98.836	
5.875	99.624	99.577	99.505	
5.990	100.241	100.194	100.121	
6.125	100.568	100.521	100.448	
6.250	100.923	100.876	100.804	
6.375	101.489	101.346	101.225	
6.500	101.881	101.738	101.617	
6.625	102.149	102.006	101.885	
6.750	103.125	102.983	102.861	
6.875	102.707	102.596	102.491	
6.990	103.093	102.982	102.877	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	94.426	94.420	94.363	
5.250	96.534	96.497	96.417	
5.375	97.009	96.972	96.891	
5.500	97.350	97.313	97.233	
5.625	97.758	97.721	97.641	
5.750	98.640	98.603	98.522	
5.875	99.387	99.340	99.267	
5.990	99.745	99.698	99.625	
6.125	100.161	100.114	100.041	
6.250	100.431	100.384	100.311	
6.375	100.587	100.444	100.323	
6.500	100.876	100.733	100.612	
6.625	101.318	101.175	101.054	
6.750	100.982	100.839	100.718	
6.875	100.646	100.535	100.430	
6.990	100.988	100.877	100.772	
7.125	100.731	100.620	100.515	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	94.924	94.917	94.861	
5.125	95.350	95.344	95.287	
5.250	96.967	96.930	96.850	
5.375	97.465	97.428	97.347	
5.500	97.971	97.934	97.854	
5.625	98.329	98.292	98.211	
5.750	98.954	98.917	98.836	
5.875	99.624	99.577	99.505	
5.990	100.241	100.194	100.121	
6.125	100.568	100.521	100.448	
6.250	100.923	100.876	100.804	
6.375	101.489	101.346	101.225	
6.500	101.881	101.738	101.617	
6.625	102.149	102.006	101.885	
6.750	103.125	102.983	102.861	
6.875	102.707	102.596	102.491	
6.990	103.093	102.982	102.877	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	94.426	94.420	94.363	
5.250	96.534	96.497	96.417	
5.375	97.009	96.972	96.891	
5.500	97.350	97.313	97.233	
5.625	97.758	97.721	97.641	
5.750	98.640	98.603	98.522	
5.875	99.387	99.340	99.267	
5.990	99.745	99.698	99.625	
6.125	100.161	100.114	100.041	
6.250	100.431	100.384	100.311	
6.375	100.587	100.444	100.323	
6.500	100.876	100.733	100.612	
6.625	101.318	101.175	101.054	
6.750	100.982	100.839	100.718	
6.875	100.646	100.535	100.430	
6.990	100.988	100.877	100.772	
7.125	100.731	100.620	100.515	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	96.697	96.660	96.580	
5.375	97.195	97.158	97.077	
5.500	97.701	97.664	97.584	
5.625	98.059	98.022	97.941	
5.750	98.684	98.647	98.566	
5.875	99.354	99.307	99.235	
5.990	99.971	99.924	99.851	
6.125	100.298	100.251	100.178	
6.250	100.653	100.606	100.534	
6.375	101.219	101.076	100.955	
6.500	101.611	101.468	101.347	
6.625	101.879	101.736	101.615	
6.750	102.855	102.713	102.591	
6.875	102.437	102.326	102.221	
6.990	102.823	102.712	102.607	
7.125	103.330	103.219	103.114	
7.250	103.826	103.715	103.610	

LLPAs

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

FICO 600-619				
FICO ≥700	-1.000			
FICO 680-699	-1.750			
FICO 660-679	-3.250			
FICO 640-659	-3.000			
FICO 620-639	-0.250			

FICO 600-619				
FICO ≥700	-1.000			
FICO 680-699	-1.750			
FICO 660-679	-3.250			
FICO 640-659	-3.000			
FICO 620-639	-0.250			

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



SELECT PRICING

Effective: August 4, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	95.374	95.367	95.311	
5.125	95.800	95.794	95.737	
5.250	97.417	97.380	97.300	
5.375	97.915	97.878	97.797	
5.500	98.421	98.384	98.304	
5.625	98.779	98.742	98.661	
5.750	99.404	99.367	99.286	
5.875	100.074	100.027	99.955	
5.990	100.691	100.644	100.571	
6.125	101.018	100.971	100.898	
6.250	101.373	101.326	101.254	
6.375	101.939	101.796	101.675	
6.500	102.331	102.188	102.067	
6.625	102.599	102.456	102.335	
6.750	103.575	103.433	103.311	
6.875	103.157	103.046	102.941	
6.990	103.543	103.432	103.327	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	97.554	97.508	97.466	
5.125	97.849	97.802	97.760	
5.250	98.860	98.813	98.771	
5.375	98.892	98.837	98.778	
5.500	99.267	99.212	99.153	
5.625	99.493	99.435	99.379	
5.750	99.966	99.911	99.853	
5.875	99.815	99.750	99.641	
5.990	100.291	100.225	100.116	
6.125	100.466	100.400	100.291	
6.250	100.650	100.584	100.476	
6.375	100.026	99.968	99.876	
6.500	100.256	100.199	100.107	
6.625	100.363	100.306	100.214	
6.750	101.746	101.689	101.596	
6.875	101.810	101.753	101.661	
6.990	102.025	101.968	101.876	

SELECT VA	30 Day	Fixed 2:1	Buydown	(-401-BD)
Rate	15 Day	30 Day	45 Day	60 Day
4.990	95.224	95.217	95.167	95.161
5.125	95.650	95.644	95.585	95.587
5.250	97.267	97.230	97.150	
5.375	97.765	97.728	97.647	
5.500	98.271	98.234	98.154	
5.625	98.629	98.592	98.511	
5.750	99.254	99.217	99.136	
5.875	99.924	99.877	99.805	
5.990	100.541	100.494	100.421	
6.125	100.868	100.821	100.748	
6.250	101.223	101.176	101.104	
6.375	101.789	101.646	101.525	
6.500	102.181	102.038	101.917	
6.625	102.449	102.306	102.185	
6.750	103.425	103.283	103.161	
6.875	103.007	102.896	102.791	
6.990	103.393	103.282	103.177	

SELECT VA 30 Day Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	95.224	95.217	95.161	
5.125	95.650	95.644	95.587	
5.250	97.267	97.230	97.150	
5.375	97.765	97.728	97.647	
5.500	98.271	98.234	98.154	
5.625	98.629	98.592	98.511	
5.750	99.254	99.217	99.136	
5.875	99.924	99.877	99.805	
5.990	100.541	100.494	100.421	
6.125	100.868	100.821	100.748	
6.250	101.223	101.176	101.104	
6.375	101.789	101.646	101.525	
6.500	102.181	102.038	101.917	
6.625	102.449	102.306	102.185	
6.750	103.425	103.283	103.161	
6.875	103.007	102.896	102.791	
6.990	103.393	103.282	103.177	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	94.776	94.770	94.713	
5.250	96.884	96.847	96.767	
5.375	97.359	97.322	97.241	
5.500	97.700	97.663	97.583	
5.625	98.108	98.071	97.991	
5.750	98.990	98.953	98.872	
5.875	99.737	99.699	99.617	
5.990	100.095	100.048	99.975	
6.125	100.511	100.464	100.391	
6.250	100.781	100.734	100.661	
6.375	100.937	100.794	100.673	
6.500	101.226	101.083	100.962	
6.625	101.668	101.525	101.404	
6.750	101.332	101.189	101.068	
6.875	100.996	100.885	100.780	
6.990	101.338	101.227	101.122	
7.125	101.081	100.970	100.865	

SELECT VA HB 30 Year Fixed 2.1 Buydown - 401HB-B			
Rate	15 Day	30 Day	45 Day
5.125	94.726	94.720	94.663
5.250	96.834	96.797	96.717
5.375	97.309	97.272	97.191
5.500	97.650	97.613	97.533
5.625	98.058	98.021	97.941
5.750	98.940	98.903	98.822
5.875	99.687	99.640	99.567
5.990	100.045	99.998	99.925
6.125	100.461	100.414	100.341
6.250	100.731	100.684	100.611
6.375	100.887	100.744	100.623
6.500	101.176	101.033	100.912
6.625	101.618	101.475	101.354
6.750	101.282	101.139	101.018
6.875	100.946	100.835	100.730
6.990	101.288	101.177	101.072
7.125	101.031	100.920	100.815

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	94.726	94.720	94.663	
5.250	96.834	96.797	96.717	
5.375	97.309	97.272	97.191	
5.500	97.650	97.613	97.533	
5.625	98.058	98.021	97.941	
5.750	98.940	98.903	98.822	
5.875	99.687	99.640	99.567	
5.990	100.045	99.998	99.925	
6.125	100.461	100.414	100.341	
6.250	100.731	100.684	100.611	
6.375	100.887	100.744	100.623	
6.500	101.176	101.033	100.912	
6.625	101.618	101.475	101.354	
6.750	101.282	101.139	101.018	
6.875	100.946	100.835	100.730	
6.990	101.288	101.177	101.072	
7.125	101.031	100.920	100.815	

[illegible]

SELECT	VA	IRRRL	30 - 25 Year Fixed	Fixed (401R/L & 425R/L)
Rate	15 Day	30 Day	45 Day	
4.990	95.474	95.467	95.411	
5.125	95.900	95.894	95.837	
5.250	97.517	97.480	97.400	
5.375	98.015	97.978	97.897	
5.500	98.521	98.484	98.404	
5.625	98.879	98.842	98.761	
5.750	99.504	99.467	99.386	
5.875	100.174	100.127	100.055	
5.990	100.791	100.744	100.671	
6.125	101.118	101.071	100.998	
6.250	101.473	101.426	101.354	
6.375	102.039	101.896	101.775	
6.500	102.431	102.288	102.167	
6.625	102.699	102.556	102.435	
6.750	103.675	103.533	103.411	
6.875	103.257	103.146	103.041	
6.990	103.643	103.532	103.427	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	94.701	94.695	94.638	
5.250	96.809	96.772	96.692	
5.375	97.284	97.247	97.166	
5.500	97.625	97.588	97.508	
5.625	98.033	97.996	97.916	
5.750	98.915	98.878	98.797	
5.875	99.662	99.615	99.542	
5.990	100.020	99.973	99.900	
6.125	100.436	100.389	100.316	
6.250	100.706	100.659	100.586	
6.375	100.862	100.719	100.598	
6.500	101.151	101.008	100.887	
6.625	101.593	101.450	101.329	
6.750	101.257	101.114	100.993	
6.875	101.291	100.810	100.705	
6.990	101.263	101.152	101.047	
7.125	101.066	100.895	100.790	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.044	97.358	97.316	
5.125	97.699	97.652	97.610	
5.250	98.710	98.663	98.621	
5.375	98.742	98.687	98.628	
5.500	99.117	99.062	99.003	
5.625	99.343	99.288	99.229	
5.750	99.816	99.761	99.703	
5.875	99.665	99.600	99.491	
5.990	100.141	100.075	99.966	
6.125	100.316	100.250	100.141	
6.250	100.500	100.434	100.326	
6.375	99.876	99.818	99.726	
6.500	100.106	100.049	99.957	
6.625	100.213	100.156	100.064	
6.750	101.596	101.539	101.446	
6.875	101.660	101.603	101.511	
6.990	101.875	101.818	101.726	

SELECT USDA 30 - 25 Year Fixed - (.501)				
Rate	15 Day	30 Day	45 Day	
4.990	94.954	94.947	94.891	
5.125	95.380	95.374	95.317	
5.250	96.997	96.960	96.880	
5.375	97.496	97.458	97.377	
5.500	98.001	97.964	97.884	
5.625	98.359	98.322	98.241	
5.750	98.984	98.947	98.866	
5.875	99.654	99.607	99.535	
5.990	100.271	100.224	100.151	
6.125	100.598	100.551	100.478	
6.250	100.953	100.906	100.834	
6.375	101.519	101.376	101.255	
6.500	101.911	101.768	101.647	
6.625	102.179	102.036	101.915	
6.750	103.155	103.013	102.891	
6.875	102.737	102.626	102.521	
6.990	103.123	103.012	102.907	

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/IRRRLL)	-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, 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		



Effective: August 4, 2026

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

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)				
Rate	15 Day	30 Day	45 Day	
4.625	95.853	95.764	95.753	
4.750	96.429	96.326	96.300	
4.875	96.881	96.778	96.752	
5.000	97.181	97.078	97.052	
5.125	97.708	97.605	97.579	
5.250	97.931	97.814	97.772	
5.375	98.146	98.029	97.988	
5.500	98.618	98.502	98.460	
5.625	99.176	99.059	99.018	

FHA 5/1 ARM HB - (305HB)				
Rate	15 Day	30 Day	45 Day	
4.625	95.288	95.199	95.188	
4.750	95.895	95.792	95.765	
4.875	96.332	96.229	96.203	
5.000	96.614	96.511	96.484	
5.125	97.116	97.013	96.987	
5.250	97.388	97.268	97.227	
5.375	97.575	97.458	97.416	
5.500	98.016	97.899	97.857	
5.625	98.536	98.419	98.377	

VA 5/1 ARM - (405)				
Rate	15 Day	30 Day	45 Day	
4.625	95.730	95.641	95.630	
4.750	96.461	96.358	96.331	
4.875	96.875	96.772	96.746	
5.000	97.104	97.001	96.975	
5.125	97.566	97.453	97.427	
5.250	97.939	97.822	97.780	
5.375	98.119	98.003	97.961	
5.500	98.514	98.397	98.356	
5.625	98.992	98.875	98.834	
5.750	98.734	98.604	98.547	

VA 5/1 ARM HB - (405HB)				
Rate	15 Day	30 Day	45 Day	
4.625	95.127	95.037	95.026	
4.750	95.893	95.790	95.763	
4.875	96.287	96.184	96.158	
5.000	96.491	96.388	96.362	
5.125	96.910	96.807	96.781	
5.250	97.353	97.236	97.195	
5.375	97.500	97.383	97.342	
5.500	97.856	97.740	97.698	
5.625	98.291	98.174	98.133	
5.750	98.129	97.998	97.942	

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/IRRRL)	
-1.250	

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



Effective: August 4, 2026

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

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	95.261	95.254	95.198	
5.125	95.603	95.596	95.540	
5.250	97.227	97.190	97.109	
5.375	97.658	97.621	97.540	
5.500	98.120	98.083	98.002	
5.625	98.471	98.435	98.354	
5.750	99.741	99.704	99.623	
5.875	100.034	99.987	99.915	
5.990	100.414	100.367	100.294	
6.125	100.784	100.737	100.665	
6.250	101.581	101.534	101.461	
6.375	101.928	101.785	101.664	
6.500	102.346	102.204	102.082	
6.625	102.658	102.515	102.394	
6.750	103.137	102.994	102.873	
6.875	103.089	102.978	102.873	
6.990	103.624	103.513	103.408	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	96.402	96.365	96.284	
5.375	96.833	96.796	96.715	
5.500	97.295	97.258	97.177	
5.625	97.646	97.610	97.529	
5.750	98.916	98.879	98.798	
5.875	99.209	99.162	99.090	
5.990	99.589	99.542	99.469	
6.125	99.959	99.912	99.840	
6.250	100.756	100.709	100.636	
6.375	101.103	100.960	100.839	
6.500	101.521	101.379	101.257	
6.625	101.833	101.690	101.569	
6.750	102.312	102.169	102.048	
6.875	102.264	102.153	102.048	
6.990	102.799	102.688	102.583	
7.125	103.306	103.195	103.090	
7.250	103.802	103.691	103.586	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.416	97.369	97.328	
5.125	97.626	97.580	97.538	
5.250	98.644	98.598	98.556	
5.375	98.610	98.555	98.496	
5.500	98.940	98.886	98.827	
5.625	99.160	99.105	99.046	
5.750	100.278	100.223	100.165	
5.875	99.750	99.685	99.576	
5.990	99.989	99.923	99.815	
6.125	100.207	100.142	100.033	
6.250	100.833	100.767	100.659	
6.375	99.990	99.933	99.841	
6.500	100.247	100.190	100.098	
6.625	100.396	100.339	100.247	
6.750	101.282	101.225	101.133	
6.875	101.717	101.660	101.568	
6.990	102.081	102.024	101.932	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.248	96.211	96.131	
5.375	96.452	96.416	96.335	
5.500	96.954	96.918	96.837	
5.625	97.334	97.298	97.217	
5.750	98.726	98.689	98.609	
5.875	99.206	99.159	99.086	
5.990	99.589	99.542	99.469	
6.125	99.851	99.804	99.731	
6.250	100.411	100.364	100.291	
6.375	100.559	100.417	100.295	
6.500	100.803	100.660	100.539	
6.625	101.062	100.919	100.798	
6.750	100.524	100.382	100.261	
6.875	101.059	100.948	100.843	
6.990	101.214	101.103	100.998	
7.125	101.652	101.541	101.436	
7.250	102.148	102.037	101.932	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.217	97.180	97.100	
5.375	97.715	97.678	97.597	
5.500	98.221	98.184	98.104	
5.625	98.579	98.542	98.461	
5.750	99.204	99.167	99.086	
5.875	99.874	99.827	99.755	
5.990	100.491	100.444	100.371	
6.125	100.818	100.771	100.698	
6.250	101.173	101.126	101.054	
6.375	101.739	101.596	101.475	
6.500	102.131	101.988	101.867	
6.625	102.399	102.256	102.135	
6.750	103.375	103.233	103.111	
6.875	102.957	102.846	102.741	
6.990	103.343	103.232	103.127	
7.125	103.850	103.739	103.634	
7.250	104.346	104.235	104.130	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.250	96.167	96.130	96.050	
5.375	96.665	96.628	96.547	
5.500	97.171	97.134	97.054	
5.625	97.529	97.492	97.411	
5.750	98.154	98.117	98.036	
5.875	98.824	98.777	98.705	
5.990	99.441	99.394	99.321	
6.125	99.768	99.721	99.648	
6.250	100.123	100.076	100.004	
6.375	100.689	100.546	100.425	
6.500	101.081	100.938	100.817	
6.625	101.349	101.206	101.085	
6.750	102.325	102.183	102.061	
6.875	101.907	101.796	101.691	
6.990	102.293	102.182	102.077	
7.125	102.800	102.689	102.584	
7.250	103.296	103.185	103.080	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.104	97.058	97.016	
5.125	97.399	97.352	97.310	
5.250	98.410	98.363	98.321	
5.375	98.442	98.387	98.328	
5.500	98.817	98.762	98.703	
5.625	99.043	98.988	98.929	
5.750	99.516	99.461	99.403	
5.875	99.365	99.300	99.191	
5.990	99.841	99.775	99.666	
6.125	100.016	99.950	99.841	
6.250	100.200	100.134	100.026	
6.375	99.576	99.518	99.426	
6.500	99.806	99.749	99.657	
6.625	99.913	99.856	99.764	
6.750	101.296	101.239	101.146	
6.875	101.360	101.303	101.211	
6.990	101.575	101.518	101.426	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.509	96.472	96.392	
5.375	96.984	96.947	96.866	
5.500	97.325	97.288	97.208	
5.625	97.733	97.696	97.616	
5.750	98.615	98.578	98.497	
5.875	99.362	99.315	99.242	
5.990	99.720	99.673	99.600	
6.125	100.136	100.089	100.016	
6.250	100.406	100.359	100.286	
6.375	100.562	100.419	100.298	
6.500	100.851	100.708	100.587	
6.625	101.293	101.150	101.029	
6.750	100.957	100.814	100.693	
6.875	100.621	100.510	100.405	
6.990	100.963	100.852	100.747	
7.125	100.706	100.595	100.490	
7.250	101.202	101.091	100.986	

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 680-699	
-1.750	
FICO 650-679	
-3.250	
No FICO Score	
-3.000	
Loan Amount >=\$100,000 <=\$249,999	
0.250	

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

FHA State Tier Adjustment		
Tier 1 States	CA, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375
60 Day Lock (From 45 Day Price)		
-0.500		
3-4 Units		
-0.500		
VA IRRRL >100% CLTV (Sub Fin)		
-1.000		
NC Floor Price		
69.750		



Effective:

Tuesday, August 4, 2026

Jumbo Nitro XL Pricing

Jumbo Nitro XL 30 Year Fixed - (901DI)						
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY		
6.125	98.843	98.790	98.562	98.375		
6.250	99.269	99.175	98.988	98.800		
6.375	99.577	99.483	99.295	99.108		
6.500	99.949	99.755	99.567	99.380		
6.625	100.028	99.834	99.746	99.559		
6.750	100.207	100.114	99.926	99.739		
6.875	100.390	100.297	100.109	99.922		
7.000	100.550	100.457	100.269	100.082		
7.125	100.678	100.584	100.396	100.209		
7.250	100.810	100.716	100.528	100.341		
7.375	100.930	100.837	100.649	100.462		
7.500	101.015	100.922	100.734	100.547		
7.625	101.077	100.983	100.795	100.608		
7.750	101.138	101.044	100.857	100.669		
7.875	101.199	101.105	100.918	100.730		
8.000	101.260	101.167	100.979	100.792		
8.125	101.322	101.228	101.040	100.853		
8.250	101.383	101.289	101.102	100.914		
8.375	101.444	101.350	101.163	100.975		

Jumbo Nitro XL 10/6 ARM - (9106DI)						
Rate	15 DAY	30 DAY	45 DAY	60 DAY		
6.250	99.546	99.453	99.265	99.078		
6.375	99.789	99.695	99.508	99.320		
6.500	100.030	99.936	99.748	99.561		
6.625	100.079	99.985	99.798	99.610		
6.750	100.289	100.195	100.008	99.820		
6.875	100.499	100.405	100.218	100.030		
7.000	100.709	100.615	100.427	100.240		
7.125	100.919	100.825	100.637	100.450		
7.250	101.128	101.035	100.847	100.660		
7.375	101.338	101.245	101.057	100.870		
7.500	101.548	101.454	101.267	101.079		
7.625	101.758	101.664	101.477	101.289		
7.750	101.968	101.874	101.687	101.499		
7.875	102.178	102.084	101.896	101.709		
8.000	102.388	102.294	102.106	101.919		

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: Tuesday, August 4, 2026

Jumbo Nitro Pricing

Jumbo Nitro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.058	96.948	96.776	96.558
5.875	97.543	97.433	97.261	97.043
6.000	98.027	97.918	97.746	97.527
6.125	98.395	98.285	98.113	97.895
6.250	98.763	98.653	98.482	98.263
6.375	99.197	99.088	98.916	98.697
6.500	99.631	99.522	99.350	99.131
6.625	99.864	99.755	99.583	99.364
6.750	100.096	99.987	99.815	99.596
6.875	99.926	99.817	99.645	99.426
7.000	99.756	99.647	99.475	99.256
7.125	99.821	99.711	99.539	99.321
7.250	99.885	99.776	99.604	99.385
7.375	100.252	100.142	99.971	99.752
7.500	100.619	100.510	100.338	100.119

Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.058	96.948	96.776	96.558
5.875	97.543	97.433	97.261	97.043
6.000	98.027	97.918	97.746	97.527
6.125	98.395	98.285	98.113	97.895
6.250	98.763	98.653	98.482	98.263
6.375	99.197	99.088	98.916	98.697
6.500	99.631	99.522	99.350	99.131
6.625	99.864	99.755	99.583	99.364
6.750	100.096	99.987	99.815	99.596
6.875	99.926	99.817	99.645	99.426
7.000	99.756	99.647	99.475	99.256
7.125	99.821	99.711	99.539	99.321
7.250	99.885	99.776	99.604	99.385
7.375	100.252	100.142	99.971	99.752
7.500	100.619	100.510	100.338	100.119

Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.058	96.948	96.776	96.558
5.875	97.543	97.433	97.261	97.043
6.000	98.027	97.918	97.746	97.527
6.125	98.395	98.285	98.113	97.895
6.250	98.763	98.653	98.482	98.263
6.375	99.197	99.088	98.916	98.697
6.500	99.631	99.522	99.350	99.131
6.625	99.864	99.755	99.583	99.364
6.750	100.096	99.987	99.815	99.596
6.875	99.926	99.817	99.645	99.426
7.000	99.756	99.647	99.475	99.256
7.125	99.821	99.711	99.539	99.321
7.250	99.885	99.776	99.604	99.385
7.375	100.252	100.142	99.971	99.752
7.500	100.619	100.510	100.338	100.119

Jumbo Nitro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.527	95.417	95.245	95.027
5.625	95.904	95.795	95.623	95.404
5.750	96.282	96.172	96.000	95.782
5.875	96.619	96.509	96.337	96.119
6.000	96.956	96.846	96.674	96.456
6.125	97.269	97.160	96.988	96.769
6.250	97.583	97.473	97.301	97.083
6.375	97.883	97.774	97.602	97.383
6.500	98.185	98.075	97.903	97.685
6.625	98.540	98.430	98.258	98.040
6.750	98.895	98.785	98.614	98.395

Jumbo Nitro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	94.988	94.879	94.707	94.488
5.375	95.333	95.224	95.052	94.833
5.500	95.682	95.573	95.401	95.182
5.625	95.993	95.883	95.712	95.493
5.750	96.299	96.189	96.017	95.799
5.875	96.583	96.473	96.302	96.083
6.000	96.897	96.788	96.616	96.397
6.125	97.208	97.098	96.926	96.708
6.250	97.475	97.366	97.194	96.975
6.375	97.728	97.619	97.447	97.228
6.500	97.983	97.873	97.702	97.483
6.625	98.017	97.907	97.735	97.517
6.750	98.051	97.942	97.770	97.551
6.875	98.267	98.158	97.986	97.767
7.000	98.484	98.375	98.203	97.984

Loan Level Price Adjustments (LLPAs)

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

NC Floor Price

99.750

Maximum Net Price

102.000

Must be Conditionally Approved to lock

Jumbo Nitro Plus 30 Year Fixed - (901EM)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	96.185	96.060	95.935	95.747	
6.125	96.600	96.475	96.350	96.162	
6.250	96.944	96.819	96.694	96.506	
6.375	97.257	97.132	97.007	96.819	
6.500	97.539	97.414	97.289	97.102	
6.625	97.841	97.716	97.591	97.403	
6.750	98.075	97.950	97.825	97.637	
6.875	98.310	98.185	98.060	97.872	
7.000	98.601	98.476	98.351	98.164	
7.125	98.821	98.696	98.571	98.384	
7.250	99.042	98.917	98.792	98.605	
7.375	99.231	99.106	98.981	98.794	
7.500	99.453	99.328	99.203	99.015	
7.625	99.642	99.517	99.392	99.205	
7.750	99.832	99.707	99.582	99.394	
7.875	100.005	99.880	99.755	99.568	
8.000	100.199	100.074	99.949	99.761	
8.125	100.356	100.231	100.106	99.919	
8.250	100.514	100.389	100.264	100.077	
8.375	100.672	100.547	100.422	100.234	
8.500	100.843	100.718	100.593	100.406	
8.625	101.001	100.876	100.751	100.564	

[illegible]

FICO
660-679
680-699
700-719
720-739
740-759
760-779
780-850

Jumbo Nitro Plus 30 Year Fixed Interest Only - (901EM-IO)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.185	96.060	95.935	95.747
6.125	96.600	96.475	96.350	96.162
6.250	96.944	96.819	96.694	96.506
6.375	97.257	97.132	97.007	96.819
6.500	97.539	97.414	97.289	97.102
6.625	97.841	97.716	97.591	97.403
6.750	98.075	97.950	97.825	97.637
6.875	98.310	98.185	98.060	97.872
7.000	98.601	98.476	98.351	98.164
7.125	98.821	98.696	98.571	98.384
7.250	99.042	98.917	98.792	98.605
7.375	99.231	99.106	98.981	98.794
7.500	99.453	99.328	99.203	99.015
7.625	99.642	99.517	99.392	99.205
7.750	99.832	99.707	99.582	99.394
7.875	100.005	99.880	99.755	99.568
8.000	100.199	100.074	99.949	99.761
8.125	100.356	100.231	100.106	99.919
8.250	100.514	100.389	100.264	100.077
8.375	100.672	100.547	100.422	100.234
8.500	100.843	100.718	100.593	100.406
8.625	101.001	100.876	100.751	100.564

[illegible]

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
-0.750	-1.500	-2.500		
-0.500	-1.000	-1.500	-2.000	-2.500
0.000	0.000	-0.500	-1.500	-2.000
0.000	0.000	0.000	-1.000	-2.000
0.250	0.000	0.000	-0.750	-1.750
0.375	0.250	0.000	-0.500	-1.500
0.375	0.375	0.125	-0.500	-1.000

[illegible]

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

Effective: Tuesday, August 4, 2026

Jumbo Hauler Pricing

Jumbo Hauler 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	98.850	98.788	98.913
6.375	99.350	99.288	99.413
6.500	99.787	99.725	99.850
6.625	100.185	100.123	100.248
6.750	100.576	100.514	100.639
6.875	100.959	100.897	101.022
7.000	101.334	101.272	101.397
7.125	101.701	101.639	101.764
7.250	102.060	101.998	102.123
7.375	102.412	102.350	102.475
7.500	102.756	102.694	102.819
7.625	103.092	103.030	103.155
7.750	103.420	103.358	103.483
7.875	103.740	103.678	103.803
8.000	104.021	103.959	104.084
8.125	104.271	104.209	104.334
8.250	104.521	104.459	104.584
8.375	104.771	104.709	104.834
8.500	105.021	104.959	105.084

Jumbo Hauler 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	98.850	98.788	98.913
6.375	99.350	99.288	99.413
6.500	99.787	99.725	99.850
6.625	100.185	100.123	100.248
6.750	100.576	100.514	100.639
6.875	100.959	100.897	101.022
7.000	101.334	101.272	101.397
7.125	101.701	101.639	101.764
7.250	102.060	101.998	102.123
7.375	102.412	102.350	102.475
7.500	102.756	102.694	102.819
7.625	103.092	103.030	103.155
7.750	103.420	103.358	103.483
7.875	103.740	103.678	103.803
8.000	104.021	103.959	104.084
8.125	104.271	104.209	104.334
8.250	104.521	104.459	104.584
8.375	104.771	104.709	104.834
8.500	105.021	104.959	105.084

Jumbo Hauler 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	98.850	98.788	98.913
6.375	99.350	99.288	99.413
6.500	99.787	99.725	99.850
6.625	100.185	100.123	100.248
6.750	100.576	100.514	100.639
6.875	100.959	100.897	101.022
7.000	101.334	101.272	101.397
7.125	101.701	101.639	101.764
7.250	102.060	101.998	102.123
7.375	102.412	102.350	102.475
7.500	102.756	102.694	102.819
7.625	103.092	103.030	103.155
7.750	103.420	103.358	103.483
7.875	103.740	103.678	103.803
8.000	104.021	103.959	104.084
8.125	104.271	104.209	104.334
8.250	104.521	104.459	104.584
8.375	104.771	104.709	104.834
8.500	105.021	104.959	105.084

Jumbo Hauler 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	99.100	99.038	99.163
6.375	99.600	99.538	99.663
6.500	100.037	99.975	100.100
6.625	100.435	100.373	100.498
6.750	100.826	100.764	100.889
6.875	101.209	101.147	101.272
7.000	101.584	101.522	101.647
7.125	101.951	101.889	102.014
7.250	102.310	102.248	102.373
7.375	102.662	102.600	102.725
7.500	103.006	102.944	103.069
7.625	103.342	103.280	103.405
7.750	103.670	103.608	103.733
7.875	103.990	103.928	104.053
8.000	104.271	104.209	104.334
8.125	104.521	104.459	104.584
8.250	104.771	104.709	104.834
8.375	105.021	104.959	105.084
8.500	105.271	105.209	105.334

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	-0.250	-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