



SELECT PRICING

Effective: August 21, 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	92.660	92.607	92.555	92.503	4.875	97.008	96.961	96.911	96.861	
4.990	93.324	93.271	93.219	93.167	4.990	97.406	97.360	97.309	97.259	
5.125	94.067	94.014	93.962	93.910	5.125	97.865	97.818	97.768	97.718	
5.250	94.594	94.534	94.474	94.414	5.250	98.493	98.430	98.367	98.303	
5.375	95.292	95.231	95.171	95.112	5.375	98.919	98.856	98.793	98.729	
5.500	95.977	95.917	95.856	95.796	5.500	99.326	99.264	99.200	99.136	
5.625	96.593	96.533	96.473	96.413	5.625	99.718	99.655	99.592	99.528	
5.750	97.251	97.190	97.127	97.063	5.750	100.089	100.026	99.963	99.899	
5.875	97.861	97.801	97.737	97.673	5.875	100.437	100.375	100.311	100.248	
5.990	98.538	98.456	98.374	98.292	5.990	100.740	100.678	100.614	100.551	
6.125	99.197	99.114	99.030	98.946	6.125	101.067	101.005	100.940	100.875	
6.250	99.767	99.684	99.600	99.516	6.250	101.376	101.314	101.248	101.182	
6.375	100.523	100.440	100.356	100.272	6.375	101.784	101.722	101.656	101.590	
6.500	101.037	100.954	100.870	100.786	6.500	102.041	101.978	101.912	101.847	
6.625	101.390	101.307	101.224	101.140	6.625	102.155	102.092	102.026	101.960	
6.750	101.940	101.849	101.757	101.666	6.750	102.413	102.366	102.316	102.266	
6.875	102.297	102.207	102.115	102.023	6.875	102.531	102.484	102.434	102.384	
6.990	102.851	102.754	102.658	102.562						
7.125	103.347	103.249	103.153	103.057						
7.250	103.747	103.649	103.553	103.457						
7.375	104.033	103.935	103.839	103.743						
7.500	104.331	104.233	104.137	104.041						
7.625	104.683	104.584	104.488	104.392						
7.750	104.692	104.594	104.498	104.402						
7.875	104.953	104.855	104.758	104.662						

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	96.048	95.988	95.917	95.846	5.990	98.506	98.428	98.348	98.269	
5.625	96.716	96.655	96.584	96.514	6.125	98.818	98.740	98.660	98.581	
5.750	97.095	97.035	96.964	96.893	6.250	98.988	98.910	98.828	98.746	
5.875	97.694	97.634	97.563	97.492	6.375	99.269	99.191	99.109	99.027	
5.990	98.407	98.347	98.276	98.205	6.500	99.505	99.427	99.345	99.263	
6.125	99.002	98.941	98.870	98.799	6.625	99.739	99.661	99.579	99.497	
6.250	99.353	99.240	99.125	99.009	6.750	99.735	99.672	99.606	99.540	
6.375	99.895	99.782	99.666	99.550	6.875	99.955	99.893	99.827	99.761	
6.500	100.383	100.270	100.155	100.039	6.990	100.053	99.990	99.924	99.858	
6.625	100.862	100.749	100.633	100.518	7.125	100.194	100.132	100.066	100.000	
6.750	101.446	101.325	101.202	101.078	7.250	99.598	99.504	99.408	99.313	
6.875	101.903	101.783	101.659	101.535	7.375	100.153	100.059	99.964	99.868	
6.990	102.207	102.086	101.963	101.839	7.500	100.134	100.041	99.945	99.850	
7.125	102.562	102.441	102.318	102.194	7.625	100.107	100.014	99.918	99.823	
7.250	101.810	101.682	101.554	101.426	7.750	101.107	101.013	100.918	100.823	
7.375	102.507	102.379	102.251	102.123	7.875	101.204	101.110	101.015	100.919	
7.500	102.608	102.480	102.352	102.224						
7.625	102.719	102.591	102.463	102.335						
7.750	103.359	103.200	103.041	102.881						
7.875	103.596	103.438	103.278	103.118						
7.990	102.504	102.345	102.186	102.026						
8.125	102.705	102.546	102.386	102.227						

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	92.460	92.407	92.355	92.303	5.500	95.998	95.938	95.867	95.796	
4.990	93.124	93.071	93.019	92.967	5.625	96.666	96.605	96.534	96.464	
5.125	93.867	93.814	93.762	93.710	5.750	97.045	96.985	96.914	96.843	
5.250	94.394	94.334	94.274	94.214	5.875	97.644	97.584	97.513	97.442	
5.375	95.092	95.031	94.971	94.912	5.990	98.357	98.297	98.226	98.155	
5.500	95.777	95.717	95.656	95.596	6.125	98.952	98.891	98.820	98.749	
5.625	96.393	96.333	96.273	96.213	6.250	99.303	99.190	99.075	98.959	
5.750	97.051	96.990	96.927	96.863	6.375	99.845	99.732	99.616	99.500	
5.875	97.661	97.601	97.537	97.473	6.500	100.333	100.220	100.105	99.989	
5.990	98.338	98.256	98.174	98.092	6.625	100.812	100.699	100.583	100.468	
6.125	98.997	98.914	98.830	98.746	6.750	101.396	101.275	101.152	101.028	
6.250	99.567	99.484	99.400	99.316	6.875	101.853	101.733	101.609	101.485	
6.375	100.323	100.240	100.156	100.072	6.990	102.157	102.036	101.913	101.789	
6.500	100.837	100.754	100.670	100.586	7.125	102.512	102.391	102.268	102.144	
6.625	101.190	101.107	101.024	100.940	7.250	101.760	101.632	101.504	101.376	
6.750	101.740	101.649	101.557	101.466	7.375	102.457	102.329	102.201	102.073	
6.875	102.097	102.007	101.915	101.823	7.500	102.558	102.430	102.302	102.174	
6.990	102.651	102.554	102.458	102.362	7.625	102.669	102.541	102.413	102.285	
7.125	103.147	103.049	102.953	102.857	7.750	103.309	103.150	102.991	102.831	
7.250	103.547	103.449	103.353	103.257	7.875	103.546	103.388	103.228	103.068	
7.375	103.833	103.735	103.639	103.543	7.990	102.454	102.295	102.136	101.976	
7.500	104.131	104.033	103.937	103.841	8.125	102.655	102.496	102.336	102.177	
7.625	104.483	104.384	104.288	104.192						

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	92.460	92.407	92.355	92.303	5.500	95.998	95.938	95.867	95.796	
4.990	93.124	93.071	93.019	92.967	5.625	96.666	96.605	96.534	96.464	
5.125	93.867	93.814	93.762	93.710	5.750	97.045	96.985	96.914	96.843	
5.250	94.394	94.334	94.274	94.214	5.875	97.644	97.584	97.513	97.442	
5.375	95.092	95.031	94.971	94.912	5.990	98.357	98.297	98.226	98.155	
5.500	95.777	95.717	95.656	95.596	6.125	98.952	98.891	98.820	98.749	
5.625	96.393	96.333	96.273	96.213	6.250	99.303	99.190	99.075	98.959	
5.750	97.051	96.990	96.927	96.863	6.375	99.845	99.732	99.616	99.500	
5.875	97.661	97.601	97.537	97.473	6.500	100.333	100.220	100.105	99.989	
5.990	98.338	98.256	98.174	98.092	6.625	100.812	100.699	100.583	100.468	
6.125	98.997	98.914	98.830	98.746	6.750	101.396	101.275	101.152	101.028	
6.250	99.567	99.484	99.400	99.316	6.875	101.853	101.733	101.609	101.485	
6.375	100.323	100.240	100.156	100.072	6.990	102.157	102.036	101.913	101.789	
6.500	100.837	100.754	100.670	100.586	7.125	102.512	102.391	102.268	102.144	
6.625	101.190	101.107	101.024	100.940	7.250	101.760	101.632	101.504	101.376	
6.750	101.740	101.649	101.557	101.466	7.375	102.457	102.329	102.201	102.073	
6.875	102.097	102.007	101.915	101.823	7.500	102.558	102.430	102.302	102.174	
6.990	102.651	102.554	102.458	102.362	7.625	102.669	102.541	102.413	102.285	
7.125	103.147	103.049	102.953	102.857	7.750	103.309	103.150	102.991	102.831	
7.250	103.547	103.449	103.353	103.257	7.875	103.546	103.388	103.228	103.068	
7.375	103.833	103.735	103.639	103.543	7.990	102.454	102.295	102.136	101.976	
7.500	104.131	104.033	103.937	103.841	8.125	102.655	102.496	102.336	102.177	
7.625	104.483	104.384	104.288	104.192	8.250	102.128	101.977	101.818	101.659	



Effective: August 21, 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	92.210	92.157	92.105	92.053	5.990	97.757	97.697	97.626	97.555	5.375	94.142	94.081	94.021	93.962
4.990	92.874	92.821	92.769	92.717	6.125	98.352	98.291	98.220	98.149	5.500	94.827	94.767	94.706	94.646
5.125	93.617	93.564	93.512	93.460	6.250	98.703	98.590	98.475	98.359	5.625	95.443	95.383	95.323	95.263
5.250	94.144	94.084	94.024	93.964	6.375	99.245	99.132	99.016	98.900	5.750	96.101	96.040	95.977	95.913
5.375	94.842	94.781	94.721	94.662	6.500	99.733	99.620	99.505	99.389	5.875	96.711	96.651	96.587	96.523
5.500	95.527	95.467	95.406	95.346	6.625	100.212	100.099	99.983	99.868	5.990	97.388	97.306	97.224	97.142
5.625	96.143	96.083	96.023	95.963	6.750	100.796	100.675	100.552	100.428	6.125	98.047	97.964	97.880	97.796
5.750	96.801	96.740	96.677	96.613	6.875	101.253	101.133	101.009	100.885	6.250	98.617	98.534	98.450	98.366
5.875	97.411	97.351	97.287	97.223	6.990	101.557	101.436	101.313	101.189	6.375	99.373	99.290	99.206	99.122
5.990	98.088	98.006	97.924	97.842	7.125	101.912	101.791	101.668	101.544	6.500	99.887	99.804	99.720	99.636
6.125	98.747	98.664	98.580	98.496	7.250	101.160	101.032	100.904	100.776	6.625	100.240	100.157	100.074	99.990
6.250	99.317	99.234	99.150	99.066	7.375	101.857	101.729	101.601	101.473	6.750	100.790	100.699	100.607	100.516
6.375	100.073	99.990	99.906	99.822	7.500	101.958	101.830	101.702	101.574	6.875	101.147	101.057	100.965	100.873
6.500	100.587	100.504	100.420	100.336	7.625	102.069	101.941	101.813	101.685	6.990	101.701	101.604	101.508	101.412
6.625	100.940	100.857	100.774	100.690	7.750	102.709	102.550	102.391	102.231	7.125	102.197	102.099	102.003	101.907
6.750	101.490	101.399	101.307	101.216	7.875	102.946	102.788	102.628	102.468	7.250	102.597	102.499	102.403	102.307
6.875	101.847	101.757	101.665	101.573	7.990	101.854	101.695	101.536	101.376	7.375	102.883	102.785	102.689	102.593
6.990	102.401	102.304	102.208	102.112	8.125	102.055	101.896	101.736	101.577	7.500	103.181	103.083	102.987	102.891
7.125	102.897	102.799	102.703	102.607	8.250	101.528	101.377	101.218	101.059	7.625	103.533	103.434	103.338	103.242
7.250	103.297	103.199	103.103	103.007						7.750	103.542	103.444	103.348	103.252
7.375	103.583	103.485	103.389	103.293						7.875	103.803	103.705	103.608	103.512
7.500	103.881	103.783	103.687	103.591						7.990	103.884	103.786	103.690	103.594
7.625	104.233	104.134	104.038	103.942						8.125	104.108	104.010	103.914	103.818

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	92.210	92.157	92.105	92.053	5.990	97.757	97.697	97.626	97.555	5.375	94.142	94.081	94.021	93.962
4.990	92.874	92.821	92.769	92.717	6.125	98.352	98.291	98.220	98.149	5.500	94.827	94.767	94.706	94.646
5.125	93.617	93.564	93.512	93.460	6.250	98.703	98.590	98.475	98.359	5.625	95.443	95.383	95.323	95.263
5.250	94.144	94.084	94.024	93.964	6.375	99.245	99.132	99.016	98.900	5.750	96.101	96.040	95.977	95.913
5.375	94.842	94.781	94.721	94.662	6.500	99.733	99.620	99.505	99.389	5.875	96.711	96.651	96.587	96.523
5.500	95.527	95.467	95.406	95.346	6.625	100.212	100.099	99.983	99.868	5.990	97.388	97.306	97.224	97.142
5.625	96.143	96.083	96.023	95.963	6.750	100.796	100.675	100.552	100.428	6.125	98.047	97.964	97.880	97.796
5.750	96.801	96.740	96.677	96.613	6.875	101.253	101.133	101.009	100.885	6.250	98.617	98.534	98.450	98.366
5.875	97.411	97.351	97.287	97.223	6.990	101.557	101.436	101.313	101.189	6.375	99.373	99.290	99.206	99.122
5.990	98.088	98.006	97.924	97.842	7.125	101.912	101.791	101.668	101.544	6.500	99.887	99.804	99.720	99.636
6.125	98.747	98.664	98.580	98.496	7.250	101.160	101.032	100.904	100.776	6.625	100.240	100.157	100.074	99.990
6.250	99.317	99.234	99.150	99.066	7.375	101.857	101.729	101.601	101.473	6.750	100.790	100.699	100.607	100.516
6.375	100.073	99.990	99.906	99.822	7.500	101.958	101.830	101.702	101.574	6.875	101.147	101.057	100.965	100.873
6.500	100.587	100.504	100.420	100.336	7.625	102.069	101.941	101.813	101.685	6.990	101.701	101.604	101.508	101.412
6.625	100.940	100.857	100.774	100.690	7.750	102.709	102.550	102.391	102.231	7.125	102.197	102.099	102.003	101.907
6.750	101.490	101.399	101.307	101.216	7.875	102.946	102.788	102.628	102.468	7.250	102.597	102.499	102.403	102.307
6.875	101.847	101.757	101.665	101.573	7.990	101.854	101.695	101.536	101.376	7.375	102.883	102.785	102.689	102.593
6.990	102.401	102.304	102.208	102.112	8.125	102.055	101.896	101.736	101.577	7.500	103.181	103.083	102.987	102.891
7.125	102.897	102.799	102.703	102.607	8.250	101.528	101.377	101.218	101.059	7.625	103.533	103.434	103.338	103.242
7.250	103.297	103.199	103.103	103.007	8.375	101.314	101.163	101.004	100.845	7.750	103.542	103.444	103.348	103.252
7.375	103.583	103.485	103.389	103.293	8.500	101.461	101.310	101.151	100.992	7.875	103.803	103.705	103.608	103.512
7.500	103.881	103.783	103.687	103.591	8.625	101.605	101.454	101.295	101.136	7.990	103.884	103.786	103.690	103.594
7.625	104.233	104.134	104.038	103.942	8.750	102.224	102.073	101.914	101.755	8.125	104.108	104.010	103.914	103.818

FORWARD LENDING					SELECT PRICING									
Effective: August 21, 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	92.660	92.607	92.555	92.503	4.875	97.008	96.961	96.911	96.861					
4.990	93.324	93.271	93.219	93.167	4.990	97.406	97.360	97.309	97.259					
5.125	94.067	94.014	93.962	93.910	5.125	97.865	97.818	97.768	97.718					
5.250	94.594	94.534	94.474	94.414	5.250	98.493	98.430	98.367	98.303					
5.375	95.292	95.231	95.171	95.112	5.375	98.919	98.856	98.793	98.729					
5.500	95.977	95.917	95.856	95.796	5.500	99.326	99.264	99.200	99.136					
5.625	96.593	96.533	96.473	96.413	5.625	99.718	99.655	99.592	99.528					
5.750	97.251	97.190	97.127	97.063	5.750	100.089	100.026	99.963	99.899					
5.875	97.861	97.801	97.737	97.673	5.875	100.437	100.375	100.311	100.248					
5.990	98.538	98.456	98.374	98.292	5.990	100.740	100.678	100.614	100.551					
6.125	99.197	99.114	99.030	98.946	6.125	101.067	101.005	100.940	100.875					
6.250	99.767	99.684	99.600	99.516	6.250	101.376	101.314	101.248	101.182					
6.375	100.523	100.440	100.356	100.272	6.375	101.784	101.722	101.656	101.590					
6.500	101.037	100.954	100.870	100.786	6.500	102.041	101.978	101.912	101.847					
6.625	101.390	101.307	101.224	101.140	6.625	102.155	102.092	102.026	101.960					
6.750	101.940	101.849	101.757	101.666	6.750	102.413	102.366	102.316	102.266					
6.875	102.297	102.207	102.115	102.023	6.875	102.531	102.484	102.434	102.384					
6.990	102.851	102.754	102.658	102.562	6.990	102.864	102.817	102.767	102.717					
7.125	103.347	103.249	103.153	103.057	7.125	103.098	103.051	103.001	102.951					
7.250	103.747	103.649	103.553	103.457	7.250	102.764	102.686	102.606	102.527					
7.375	104.033	103.935	103.839	103.743										
7.500	104.331	104.233	104.137	104.041										
7.625	104.683	104.584	104.488	104.392										
7.750	104.692	104.594	104.498	104.402										
7.875	104.953	104.855	104.758	104.662										
7.990	105.034	104.936	104.840	104.744										
8.125	105.258	105.160	105.064	104.968										
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	95.698	95.638	95.567	95.496	5.990	97.899	97.821	97.742	97.662					
5.625	96.366	96.305	96.234	96.164	6.125	98.187	98.109	98.030	97.950					
5.750	96.745	96.685	96.614	96.543	6.250	98.342	98.264	98.182	98.100					
5.875	97.344	97.284	97.213	97.142	6.375	98.607	98.529	98.447	98.365					
5.990	98.057	97.997	97.926	97.855	6.500	98.826	98.748	98.666	98.585					
6.125	98.652	98.591	98.520	98.449	6.625	99.045	98.967	98.885	98.803					
6.250	99.003	98.890	98.775	98.659	6.750	99.055	98.992	98.926	98.860					
6.375	99.545	99.432	99.316	99.200	6.875	99.264	99.202	99.136	99.070					
6.500	100.033	99.920	99.805	99.689	6.990	99.382	99.319	99.253	99.187					
6.625	100.512	100.399	100.283	100.168	7.125	99.547	99.485	99.419	99.353					
6.750	101.096	100.975	100.852	100.728	7.250	98.979	98.885	98.790	98.695					
6.875	101.553	101.433	101.309	101.185	7.375	99.509	99.415	99.320	99.224					
6.990	101.857	101.736	101.613	101.489	7.500	99.510	99.416	99.321	99.226					
7.125	102.212	102.091	101.968	101.844	7.625	99.574	99.480	99.385	99.289					
7.250	101.460	101.332	101.204	101.076	7.750	100.315	100.221	100.126	100.031					
7.375	102.157	102.029	101.901	101.773	7.875	100.432	100.339	100.243	100.148					
7.500	102.258	102.130	102.002	101.874	7.990	99.262	99.169	99.073	98.978					
7.625	102.369	102.241	102.113	101.985										
7.750	103.009	102.850	102.691	102.531										
7.875	103.246	103.088	102.928	102.768										
7.990	102.154	101.995	101.836	101.676										
8.125	102.355	102.196	102.036	101.877										
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	92.460	92.407	92.355	92.303	5.990	98.007	97.947	97.876	97.805					
4.990	93.124	93.071	93.019	92.967	6.125	98.602	98.541	98.470	98.399					
5.125	93.867	93.814	93.762	93.710	6.250	98.953	98.840	98.725	98.609					
5.250	94.394	94.334	94.274	94.214	6.375	99.495	99.382	99.266	99.150					
5.375	95.092	95.031	94.971	94.912	6.500	99.983	99.870	99.755	99.639					
5.500	95.777	95.717	95.656	95.596	6.625	100.462	100.349	100.233	100.118					
5.625	96.393	96.333	96.273	96.213	6.750	101.046	100.925	100.802	100.678					
5.750	97.051	96.990	96.927	96.863	6.875	101.503	101.383	101.259	101.135					
5.875	97.661	97.601	97.537	97.473	6.990	101.807	101.686	101.563	101.439					
5.990	98.338	98.256	98.174	98.092	7.125	102.162	102.041	101.918	101.794					
6.125	98.997	98.914	98.830	98.746	7.250	101.410	101.282	101.154	101.026					
6.250	99.567	99.484	99.400	99.316	7.375	102.107	101.979	101.851	101.723					
6.375	100.323	100.240	100.156	100.072	7.500	102.208	102.080	101.952	101.824					
6.500	100.837	100.754	100.670	100.586	7.625	102.319	102.191	102.063	101.935					
6.625	101.190	101.107	101.024	100.940	7.750	102.959	102.800	102.641	102.481					
6.750	101.740	101.649	101.557	101.466	7.875	103.196	103.038	102.878	102.718					
6.875	102.097	102.007	101.915	101.823	7.990	102.104	101.945	101.786	101.626					
6.990	102.651	102.554	102.458	102.362	8.125	102.305	102.146	101.986	101.827					
7.125	103.147	103.049	102.953	102.857	8.250	101.778	101.627	101.468	101.309					
7.250	103.547	103.449	103.353	103.257	8.375	101.564	101.413	101.254	101.095					
7.375	103.833	103.735	103.639	103.543	8.500	101.711	101.560	101.401	101.242					
7.500	104.131	104.033	103.937	103.841										
7.625	104.483	104.384	104.288	104.192										
SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
4.875	92.460	92.407	92.355	92.303	5.990	98.007	97.947	97.876	97.805					
4.990	93.124	93.071	93.019	92.967	6.125	98.602	98.541	98.470	98.399					
5.125	93.867	93.814	93.762	93.710	6.250	98.953	98.840	98.725	98.609					
5.250	94.394	94.334	94.274	94.214	6.375	99.495	99.382	99.266	99.150					
5.375	95.092	95.031	94.971	94.912	6.500	99.983	99.870	99.755	99.639					
5.500	95.777	95.717	95.656	95.596	6.625	100.462	100.349	100.233	100.118					
5.625	96.393	96.333	96.273	96.213	6.750	101.046	100.925	100.802	100.678					
5.750	97.051	96.990	96.927	96.863	6.875	101.503	101.383	101.259	101.135					
5.875	97.661	97.601	97.537	97.473	6.990	101.807	101.686	101.563	101.439					
5.990	98.338	98.256	98.174	98.092	7.125	102.162	102.041	101.918	101.794					
6.125	98.997	98.914	98.830	98.746	7.250	101.410	101.282	101.154	101.026					
6.250	99.567	99.484	99.400	99.316	7.375	102.107	101.979	101.851	101.723					
6.375	100.323	100.240	100.156	100.072	7.500	102.208	102.080	101.952	101.824					
6.500	100.837	100.754	100.670	100.586	7.625	102.319	102.191	102.063	101.935					
6.625	101.190	101.107	101.024	100.940	7.750	102.959	102.800	102.641	102.481					
6.750	101.740	101.649	101.557	101.466	7.875	103.196	103.038	102.878	102.718					
6.875	102.097	102.007	101.915	101.823	7.990	102.104	101.945	101.786	101.626					
6.990	102.651	102.554	102.458	102.362	8.125	102.305	102.146	101.986	101.827					
7.125	103.147	103.049	102.953	102.857	8.250	101.778	101.627	101.468	101.309					
7.250	103.547	103.449	103.353	103.257	8.375	101.564	101.413	101.254	101.095					
7.375	103.833	103.735	103.639	103.543	8.500	101.711	101.560	101.401	101.242					
7.500	104.131	104.033	103.937	103.841										
7.625	104.483	104.384	104.288	104.192										



Effective: August 21, 2026

FANNIE MAE ARMS PRICING

[illegible]

FANNIE MAE 5/6 ARM HB (105HB-2)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.645	96.501	96.501	96.314
4.875	97.043	96.895	96.895	96.699
5.000	97.451	97.299	97.299	97.094
5.125	97.919	97.764	97.764	97.550
5.250	98.342	98.183	98.183	97.960
5.375	98.776	98.613	98.613	98.381
5.500	99.041	98.874	98.874	98.633
5.625	99.312	99.141	99.141	98.891
5.750	99.512	99.337	99.337	99.078
5.875	99.788	99.610	99.610	99.341
6.000	99.979	99.797	99.797	99.520
6.125	100.088	99.902	99.902	99.615
6.250	100.269	100.079	100.079	99.784
6.375	100.429	100.236	100.236	99.932

FANNIE MAE 7/6 ARM HB (107HB-2)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	96.363	96.212	96.212	96.007
5.125	96.868	96.713	96.713	96.499
5.250	97.387	97.228	97.228	97.005
5.375	98.009	97.846	97.846	97.614
5.500	98.403	98.236	98.236	97.995
5.625	98.712	98.541	98.541	98.291
5.750	99.018	98.843	98.843	98.584
5.875	99.503	99.325	99.325	99.057
6.000	99.855	99.673	99.673	99.396
6.125	100.051	99.865	99.865	99.579
6.250	100.309	100.119	100.119	99.824
6.375	100.533	100.340	100.340	100.035

FANNIE MAE 10/6 ARM HB (110HB-

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.644	96.485	96.485	96.262
5.375	97.220	97.057	97.057	96.825
5.500	97.650	97.483	97.483	97.242
5.625	98.118	97.948	97.948	97.697
5.750	98.503	98.328	98.328	98.069
5.875	98.945	98.767	98.767	98.498
6.000	99.278	99.096	99.096	98.819
6.125	99.494	99.308	99.308	99.022
6.250	99.815	99.625	99.625	99.329
6.375	100.167	99.974	99.974	99.669

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.161	96.017	96.017	95.830
4.875	96.559	96.411	96.411	96.215
5.000	96.967	96.816	96.816	96.611
5.125	97.436	97.280	97.280	97.066
5.250	97.859	97.699	97.699	97.476
5.375	98.293	98.130	98.130	97.897
5.500	98.558	98.391	98.391	98.150
5.625	98.830	98.659	98.659	98.409
5.750	99.029	98.855	98.855	98.596
5.875	99.306	99.127	99.127	98.859
6.000	99.497	99.314	99.314	99.037
6.125	99.605	99.419	99.419	99.132
6.250	99.784	99.595	99.595	99.299
6.375	99.944	99.750	99.750	99.446

FREDDIE MAC 7/6 ARM (207-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	95.881	95.730	95.730	95.524
5.125	96.386	96.231	96.231	96.017
5.250	96.906	96.747	96.747	96.524
5.375	97.529	97.366	97.366	97.134
5.500	97.923	97.756	97.756	97.515
5.625	98.233	98.063	98.063	97.813
5.750	98.540	98.366	98.366	98.106
5.875	99.027	98.848	98.848	98.580
6.000	99.379	99.197	99.197	98.920
6.125	99.576	99.390	99.390	99.104
6.250	99.834	99.644	99.644	99.349
6.375	100.058	99.864	99.864	99.560

FREDDIE MAC 10/6 ARM (210-275

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.163	96.003	96.003	95.780
5.375	96.740	96.577	96.577	96.345
5.500	97.170	97.003	97.003	96.762
5.625	97.639	97.469	97.469	97.219
5.750	98.025	97.851	97.851	97.591
5.875	98.468	98.290	98.290	98.022
6.000	98.803	98.621	98.621	98.344
6.125	99.020	98.835	98.835	98.548
6.250	99.343	99.153	99.153	98.858
6.375	99.697	99.503	99.503	99.199

FREDDIE MAC 5/6 ARM SC (205SC-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.395	96.251	96.251	96.064
4.875	96.793	96.645	96.645	96.449
5.000	97.201	97.049	97.049	96.844
5.125	97.669	97.514	97.514	97.300
5.250	98.092	97.933	97.933	97.710
5.375	98.526	98.363	98.363	98.131
5.500	98.791	98.624	98.624	98.383
5.625	99.062	98.891	98.891	98.641
5.750	99.262	99.087	99.087	98.828
5.875	99.538	99.360	99.360	99.091
6.000	99.729	99.547	99.547	99.270
6.125	99.838	99.652	99.652	99.365
6.250	100.019	99.829	99.829	99.534
6.375	100.179	99.986	99.986	99.682

FREDDIE MAC 7/6 ARM SC (207SC-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	96.113	95.962	95.962	95.757
5.125	96.618	96.463	96.463	96.249
5.250	97.137	96.978	96.978	96.755
5.375	97.759	97.596	97.596	97.364
5.500	98.153	97.986	97.986	97.745
5.625	98.462	98.291	98.291	98.041
5.750	98.768	98.593	98.593	98.334
5.875	99.253	99.075	99.075	98.807
6.000	99.605	99.423	99.423	99.146
6.125	99.801	99.615	99.615	99.329
6.250	100.059	99.869	99.869	99.574
6.375	100.283	100.090	100.090	99.785

FREDDIE MAC 10/6 ARM SC (210SC-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.394	96.235	96.235	96.012
5.375	96.970	96.807	96.807	96.575
5.500	97.400	97.233	97.233	96.992
5.625	97.868	97.698	97.698	97.447
5.750	98.253	98.078	98.078	97.819
5.875	98.695	98.517	98.517	98.248
6.000	99.028	98.846	98.846	98.569
6.125	99.244	99.058	99.058	98.772
6.250	99.565	99.375	99.375	99.079
6.375	99.917	99.724	99.724	99.419

FORWARD LENDING 																	
Effective: August 21, 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*				* 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 \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680			0.000												
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations			0.000												
MISCELLANEOUS		FTHB + AMI LLPA Waiver															
Texas Cash out	-1.000	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj **Minimum Loan Amount \$75,000** ***All loan level price adjustments are cumulative*** Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs															
HB 20YR & 25YR Term	-1.500																
> 6 Financed Properties	-0.500																
Escrow Waiver (Non-CA)	-0.250																
						NC Floor Price				99.750							
LENDER PAID MI																	
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639							
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190							
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870							
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750							
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000							
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890							
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770							
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240							
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610							
HOMEReady AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190							
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870							
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630							
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600							
HOMEReady AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890							
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770							
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240							
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210							
LPMI (in addition to adjustments above)																	
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639							
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011							
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230							
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350							
Manufactured Homes			-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300							
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630							
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820							
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530							
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250							
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490							
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270							
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250							
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150							
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040							
						FNMA/FHLMC State Tier Adjustment											
						Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000									
						Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150									
						Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250									



Effective: August 21, 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	92.660	92.607	92.555	92.503	4.875	92.047	91.994	91.942	91.890	4.990	94.392	94.302	94.210	94.118
4.990	93.324	93.271	93.219	93.167	4.990	92.707	92.654	92.602	92.550	5.125	95.105	95.015	94.923	94.831
5.125	94.067	94.014	93.962	93.910	5.125	93.467	93.414	93.362	93.310	5.250	95.855	95.765	95.669	95.574
5.250	94.594	94.534	94.474	94.414	5.250	93.991	93.931	93.871	93.811	5.375	96.497	96.406	96.311	96.215
5.375	95.292	95.231	95.171	95.112	5.375	94.685	94.624	94.564	94.504	5.500	97.130	97.040	96.944	96.849
5.500	95.977	95.917	95.856	95.796	5.500	95.366	95.306	95.246	95.186	5.625	97.746	97.655	97.560	97.464
5.625	96.593	96.533	96.473	96.413	5.625	95.979	95.918	95.858	95.798	5.750	98.334	98.244	98.148	98.053
5.750	97.251	97.190	97.127	97.063	5.750	96.636	96.576	96.512	96.449	5.875	98.898	98.807	98.712	98.616
5.875	97.861	97.801	97.737	97.673	5.875	97.260	97.200	97.136	97.072	5.990	99.386	99.296	99.200	99.105
5.990	98.538	98.456	98.374	98.292	5.990	97.949	97.868	97.786	97.703	6.125	99.940	99.849	99.754	99.658
6.125	99.197	99.114	99.030	98.946	6.125	98.623	98.540	98.456	98.372	6.250	100.106	99.993	99.877	99.761
6.250	99.767	99.684	99.600	99.516	6.250	99.209	99.126	99.042	98.958	6.375	100.727	100.614	100.498	100.383
6.375	100.523	100.440	100.356	100.272	6.375	99.987	99.904	99.820	99.736	6.500	101.193	101.080	100.964	100.848
6.500	101.037	100.954	100.870	100.786	6.500	100.512	100.429	100.345	100.261	6.625	101.485	101.372	101.256	101.140
6.625	101.390	101.307	101.224	101.140	6.625	100.865	100.782	100.699	100.615	6.750	101.575	101.455	101.346	101.236
6.750	101.940	101.849	101.757	101.666	6.750	101.415	101.324	101.232	101.141	6.875	101.869	101.749	101.640	101.530
6.875	102.297	102.207	102.115	102.023	6.875	101.765	101.675	101.583	101.491	6.990	102.345	102.224	102.115	102.006
6.990	102.851	102.754	102.658	102.562	6.990	102.306	102.209	102.113	102.017	7.125	102.746	102.625	102.516	102.407
7.125	103.347	103.249	103.153	103.057	7.125	102.802	102.704	102.608	102.512	7.250	103.069	102.971	102.875	102.779
7.250	103.747	103.649	103.553	103.457	7.250	103.202	103.104	103.008	102.912	7.375	103.480	103.382	103.286	103.189
7.375	104.033	103.935	103.839	103.743	7.375	103.488	103.390	103.294	103.198	7.500	103.867	103.769	103.673	103.577
7.500	104.331	104.233	104.137	104.041	7.500	103.786	103.688	103.592	103.496	7.625	104.158	104.060	103.964	103.868
7.625	104.683	104.584	104.488	104.392	7.625	104.138	104.039	103.943	103.847					
7.750	104.692	104.594	104.498	104.402	7.750	104.147	104.049	103.953	103.857					
7.875	104.953	104.855	104.758	104.662	7.875	104.408	104.310	104.213	104.117					
7.990	105.034	104.936	104.840	104.744	7.990	104.489	104.391	104.295	104.199					
8.125	105.258	105.160	105.064	104.968	8.125	104.713	104.615	104.519	104.423					

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	97.306	97.260	97.209	97.159	4.990	97.635	97.572	97.506	97.440
5.125	97.765	97.718	97.668	97.618	5.125	97.986	97.923	97.858	97.792
5.250	98.393	98.330	98.267	98.203	5.250	98.461	98.383	98.304	98.224
5.375	98.819	98.756	98.693	98.629	5.375	98.784	98.706	98.626	98.547
5.500	99.226	99.164	99.100	99.036	5.500	99.096	99.017	98.938	98.859
5.625	99.618	99.555	99.492	99.428	5.625	99.386	99.308	99.228	99.149
5.750	99.989	99.926	99.863	99.799	5.750	99.669	99.604	99.537	99.469
5.875	100.337	100.275	100.211	100.148	5.875	99.960	99.897	99.831	99.765
5.990	100.640	100.578	100.514	100.451	5.990	100.222	100.159	100.093	100.027
6.125	100.967	100.905	100.840	100.775	6.125	100.479	100.417	100.351	100.285
6.250	101.276	101.214	101.148	101.082	6.250	100.744	100.697	100.647	100.597
6.375	101.684	101.622	101.556	101.490	6.375	101.122	101.075	101.025	100.975
6.500	101.941	101.878	101.812	101.747	6.500	101.353	101.306	101.256	101.206
6.625	102.055	101.992	101.926	101.860	6.625	101.438	101.391	101.341	101.291
6.750	102.313	102.266	102.216	102.166	6.750	101.760	101.713	101.663	101.613
6.875	102.431	102.384	102.334	102.284	6.875	101.819	101.772	101.722	101.671
6.990	102.764	102.717	102.667	102.617	6.990	102.098	102.051	102.001	101.951
7.125	102.998	102.951	102.901	102.851	7.125	102.281	102.234	102.184	102.133
7.250	102.664	102.586	102.506	102.427	7.250	102.122	102.044	101.964	101.885

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Effective: August 21, 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	96.123	96.063	95.992	95.921	5.500	93.880	93.820	93.749	93.678	5.375	93.354	93.294	93.223	93.152
5.625	96.791	96.730	96.659	96.589	5.625	94.555	94.495	94.424	94.353	5.500	94.030	93.970	93.899	93.828
5.750	97.420	97.360	97.289	97.218	5.750	94.945	94.885	94.814	94.743	5.625	94.705	94.645	94.574	94.503
5.875	98.019	97.959	97.888	97.817	5.875	95.544	95.484	95.413	95.342	5.750	95.095	95.035	94.964	94.893
5.990	98.632	98.572	98.501	98.430	5.990	96.257	96.197	96.126	96.055	5.875	95.694	95.634	95.563	95.492
6.125	99.227	99.166	99.095	99.024	6.125	96.852	96.791	96.720	96.649	5.990	96.407	96.347	96.276	96.205
6.250	99.228	99.115	99.000	98.884	6.250	97.203	97.090	96.975	96.859	6.125	97.001	96.941	96.870	96.799
6.375	99.770	99.657	99.541	99.425	6.375	97.745	97.632	97.516	97.400	6.250	97.337	97.224	97.109	96.993
6.500	100.283	100.170	100.055	99.939	6.500	98.228	98.115	97.999	97.883	6.375	97.863	97.750	97.634	97.518
6.625	100.737	100.624	100.508	100.393	6.625	98.692	98.579	98.463	98.348	6.500	98.335	98.222	98.106	97.991
6.750	101.196	101.075	100.952	100.828	6.750	99.276	99.155	99.032	98.908	6.625	98.798	98.685	98.569	98.454
6.875	101.653	101.533	101.409	101.285	6.875	99.733	99.613	99.489	99.365	6.750	99.396	99.275	99.151	99.028
6.990	102.007	101.886	101.763	101.639	6.990	100.037	99.916	99.793	99.669	6.875	99.842	99.722	99.598	99.474
7.125	102.362	102.241	102.118	101.994	7.125	100.392	100.271	100.148	100.024	6.990	100.166	100.045	99.921	99.798
7.250	101.810	101.682	101.554	101.426	7.250	99.640	99.512	99.384	99.256	7.125	100.545	100.424	100.301	100.177
7.375	102.132	102.004	101.876	101.748	7.375	100.337	100.209	100.081	99.953	7.250	99.821	99.693	99.565	99.437
7.500	102.358	102.230	102.102	101.974	7.500	100.438	100.310	100.182	100.054	7.375	100.493	100.365	100.237	100.109
7.625	102.594	102.466	102.338	102.210	7.625	100.549	100.421	100.293	100.165	7.500	100.614	100.485	100.357	100.229
7.750	102.334	102.175	102.016	101.856	7.750	101.189	101.030	100.871	100.711	7.625	100.815	100.687	100.559	100.431
7.875	102.571	102.413	102.253	102.093	7.875	101.426	101.268	101.108	100.948	7.750	101.115	100.957	100.797	100.637
7.990	102.754	102.595	102.436	102.276	7.990	100.334	100.175	100.016	99.856	7.875	101.357	101.199	101.039	100.879
8.125	102.955	102.796	102.636	102.477						7.990	100.264	100.106	99.946	99.786
8.250	102.428	102.277	102.118	101.959										
8.375	102.214	102.063	101.904	101.745										
8.500	102.361	102.210	102.051	101.892										
8.625	102.505	102.354	102.195	102.036										
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	98.174	98.096	98.017	97.937	5.990	97.839	97.761	97.682	97.602					
6.125	98.462	98.384	98.305	98.225	6.125	98.127	98.049	97.970	97.890					
6.250	98.617	98.539	98.457	98.375	6.250	98.282	98.204	98.122	98.040					
6.375	98.882	98.804	98.722	98.640	6.375	98.547	98.469	98.387	98.305					
6.500	99.101	99.023	98.941	98.860	6.500	98.766	98.688	98.606	98.525					
6.625	99.320	99.242	99.160	99.078	6.625	98.985	98.907	98.825	98.743					
6.750	99.330	99.267	99.201	99.135	6.750	98.995	98.932	98.866	98.800					
6.875	99.539	99.477	99.411	99.345	6.875	99.204	99.142	99.076	99.010					
6.990	99.657	99.594	99.528	99.462	6.990	99.322	99.259	99.193	99.127					
7.125	99.822	99.760	99.694	99.628	7.125	99.487	99.425	99.359	99.293					
7.250	99.254	99.160	99.065	98.970	7.250	98.919	98.825	98.730	98.635					
7.375	99.784	99.690	99.595	99.499	7.375	99.449	99.355	99.260	99.164					
7.500	99.785	99.691	99.596	99.501	7.500	99.450	99.356	99.261	99.166					
7.625	99.849	99.755	99.660	99.564	7.625	99.514	99.420	99.325	99.229					
7.750	100.590	100.496	100.401	100.306	7.750	100.065	99.971	99.876	99.781					
7.875	100.707	100.614	100.518	100.423	7.875	100.182	100.089	99.993	99.898					
7.990	99.537	99.444	99.348	99.253	7.990	99.012	98.919	98.823	98.728					



SELECT PRICING

Effective: August 21, 2026

SELECT ALT AGENCY 2nd Home/Investment	
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[illegible]

FORWARD LENDING 										
Effective: August 21, 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	**Minimum Loan Amount \$75,000**								
HB 20YR & 25YR Term	-1.500									
> 6 Financed Properties	-0.500	***All loan level price adjustments are cumulative***								
Escrow Waiver (Non-CA)	-0.250									
		Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs								
						NC Floor Price				99.750
LENDER PAID MI										
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
LPMI (in addition to adjustments above)										
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040
							FNMA/FHLMC State Tier Adjustment			
							Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000	
							Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150	
							Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250	

Effective: August 21, 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 21, 2026

FAST 100+ (-301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	98.940	98.722	98.504
6.500	98.970	98.752	98.534
6.625	99.520	99.302	99.084
6.750	100.051	99.833	99.615
6.875	99.736	99.525	99.315
6.990	100.237	100.026	99.816
7.000	100.267	100.056	99.846
7.125	100.787	100.576	100.366
7.250	101.278	101.067	100.857
7.375	101.366	101.125	100.884
7.490	101.818	101.577	101.336
7.500	101.857	101.616	101.375
7.625	102.337	102.096	101.855
7.750	102.798	102.557	102.316
7.875	100.996	100.740	100.484
7.990	101.427	101.171	100.915
8.000	101.457	101.201	100.945

FAST 100+ 5.0% (301_1st_DPA_Plus)				
Rate	15 Day	30 Day	45 Day	
6.490	98.190	97.972	97.754	
6.500	98.220	98.002	97.784	
6.625	98.770	98.552	98.334	
6.750	99.301	99.083	98.865	
6.875	98.986	98.775	98.565	
6.990	99.487	99.276	99.066	
7.000	99.517	99.306	99.096	
7.125	100.037	99.826	99.616	
7.250	100.528	100.317	100.107	
7.375	100.616	100.375	100.134	
7.490	101.077	100.836	100.595	
7.500	101.107	100.866	100.625	
7.625	101.587	101.346	101.105	
7.750	102.048	101.807	101.566	
7.875	100.246	99.990	99.734	
7.990	100.677	100.421	100.165	
8.000	100.707	100.451	100.195	

[illegible]

	FAST 100+ HB - (301_1st_DPA_Plus_HB)		
Rate	15 Day	30 Day	45 Day
6.490	96.940	96.722	96.504
6.500	96.970	96.752	96.534
6.625	97.520	97.302	97.084
6.750	98.051	97.833	97.615
6.875	97.736	97.525	97.315
6.990	98.237	98.026	97.816
7.000	98.267	98.056	97.846
7.125	98.787	98.576	98.366
7.250	99.278	99.067	98.857
7.375	99.366	99.125	98.884
7.490	99.827	99.586	99.345
7.500	99.857	99.616	99.375
7.625	100.337	100.096	99.855
7.750	100.798	100.557	100.316
7.875	98.996	98.740	98.484
7.990	99.427	99.171	98.915
8.000	99.457	99.201	98.945

	FAST 100+ 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day	
6.490	96.326	96.190	95.972	
6.500	96.356	96.220	96.002	
6.625	96.906	96.770	96.552	
6.750	97.437	97.301	97.083	
6.875	97.116	96.986	96.775	
6.990	97.617	97.487	97.276	
7.000	97.647	97.517	97.306	
7.125	98.167	98.037	97.826	
7.250	98.658	98.528	98.317	
7.375	98.767	98.616	98.375	
7.490	99.228	99.077	98.836	
7.500	99.258	99.107	98.866	
7.625	99.738	99.587	99.346	
7.750	100.199	100.048	99.807	
7.875	98.408	98.246	97.990	
7.990	98.839	98.677	98.421	
8.000	98.869	98.707	98.451	

[illegible]

FAST 100 3Yr - (001_1st_Dsta_3Yr)			
Rate	15 Day	30 Day	45 Day
6.490	96.440	96.222	96.004
6.500	96.470	96.252	96.034
6.625	97.020	96.802	96.584
6.750	97.551	97.333	97.115
6.875	97.236	97.025	96.815
6.990	97.737	97.526	97.316
7.000	97.767	97.556	97.346
7.125	98.287	98.076	97.866
7.250	98.778	98.567	98.357
7.375	98.866	98.625	98.384
7.490	99.327	99.086	98.845
7.500	99.357	99.116	98.875
7.625	99.837	99.596	99.355
7.750	100.298	100.057	99.816
7.875	98.496	98.240	97.984
7.990	98.927	98.671	98.415
8.000	98.957	98.701	98.445

[illegible][illegible]

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
DTI >=50
-0.250

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



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

Effective: August 21, 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	94.699	94.659	94.618	4.990	93.889	93.849	93.808	4.990	96.957	96.916	96.864	5.125	94.162	94.122	94.081
5.125	94.978	94.938	94.898	5.125	94.168	94.128	94.088	5.125	97.105	97.063	97.011	5.250	96.115	96.058	96.002
5.250	96.778	96.721	96.664	5.250	95.968	95.911	95.854	5.250	98.239	98.197	98.145	5.375	96.319	96.262	96.206
5.375	97.178	97.121	97.064	5.375	96.368	96.311	96.254	5.375	98.273	98.223	98.116	5.500	96.821	96.764	96.708
5.500	97.648	97.591	97.535	5.500	96.838	96.781	96.725	5.500	98.612	98.562	98.455	5.625	97.201	97.144	97.088
5.625	98.002	97.946	97.889	5.625	97.192	97.136	97.079	5.625	98.834	98.784	98.677	5.750	98.593	98.536	98.485
5.750	99.166	99.110	99.053	5.750	98.356	98.300	98.243	5.750	99.848	99.797	99.691	5.875	99.094	99.054	99.013
5.875	99.635	99.595	99.554	5.875	98.825	98.785	98.744	5.875	99.430	99.364	99.280	5.990	99.477	99.437	99.396
5.990	100.035	99.995	99.955	5.990	99.225	99.185	99.145	5.990	99.689	99.614	99.540	6.125	99.839	99.798	99.758
6.125	100.460	100.420	100.379	6.125	99.650	99.610	99.569	6.125	99.961	99.886	99.812	6.250	100.399	100.358	100.318
6.250	101.072	101.031	100.991	6.250	100.262	100.221	100.181	6.250	100.402	100.327	100.253	6.375	100.489	100.441	100.392
6.375	101.473	101.424	101.376	6.375	100.663	100.614	100.566	6.375	99.855	99.805	99.757	6.500	100.733	100.684	100.636
6.500	101.954	101.905	101.857	6.500	101.144	101.095	101.047	6.500	100.175	100.125	100.077	6.625	100.992	100.943	100.895
6.625	102.281	102.233	102.184	6.625	101.471	101.423	101.374	6.625	100.341	100.291	100.243	6.750	100.454	100.406	100.358
6.750	102.687	102.639	102.590	6.750	101.877	101.829	101.780	6.750	101.216	101.165	101.118	6.875	101.150	101.086	101.021
6.875	102.779	102.715	102.650	6.875	101.969	101.905	101.840	6.875	101.817	101.767	101.719	6.990	101.305	101.240	101.176
6.990	103.253	103.189	103.124	6.990	102.443	102.379	102.314	6.990	102.120	102.070	102.022	7.125	101.743	101.678	101.614

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	94.549	94.509	94.468	5.125	93.962	93.922	93.881	4.990	94.549	94.509	94.468	5.125	93.962	93.922	93.881
5.125	94.828	94.788	94.748	5.250	95.915	95.858	95.802	5.125	94.828	94.788	94.748	5.250	95.915	95.858	95.802
5.250	96.628	96.571	96.514	5.375	96.119	96.062	96.006	5.250	96.628	96.571	96.514	5.375	96.119	96.062	96.006
5.375	97.028	96.971	96.914	5.500	96.621	96.564	96.508	5.375	97.028	96.971	96.914	5.500	96.621	96.564	96.508
5.500	97.498	97.441	97.385	5.625	97.001	96.944	96.888	5.500	97.498	97.441	97.385	5.625	97.001	96.944	96.888
5.625	97.852	97.796	97.739	5.750	98.393	98.336	98.285	5.625	97.852	97.796	97.739	5.750	98.393	98.336	98.285
5.750	99.016	98.960	98.903	5.875	98.894	98.854	98.813	5.750	99.016	98.960	98.903	5.875	98.894	98.854	98.813
5.875	99.485	99.445	99.404	5.990	99.277	99.237	99.196	5.875	99.485	99.445	99.404	5.990	99.277	99.237	99.196
5.990	99.885	99.845	99.805	6.125	99.639	99.598	99.558	5.990	99.885	99.845	99.805	6.125	99.639	99.598	99.558
6.125	100.310	100.270	100.229	6.250	100.199	100.158	100.118	6.125	100.310	100.270	100.229	6.250	100.199	100.158	100.118
6.250	100.922	100.881	100.841	6.375	100.289	100.241	100.192	6.250	100.922	100.881	100.841	6.375	100.289	100.241	100.192
6.375	101.323	101.274	101.226	6.500	100.533	100.484	100.436	6.375	101.323	101.274	101.226	6.500	100.533	100.484	100.436
6.500	101.804	101.755	101.707	6.625	100.792	100.743	100.695	6.500	101.804	101.755	101.707	6.625	100.792	100.743	100.695
6.625	102.131	102.083	102.034	6.750	100.254	100.206	100.158	6.625	102.131	102.083	102.034	6.750	100.254	100.206	100.158
6.750	102.537	102.489	102.440	6.875	100.950	100.886	100.821	6.750	102.537	102.489	102.440	6.875	100.950	100.886	100.821
6.875	102.629	102.565	102.500	6.990	101.105	101.040	100.976	6.875	102.629	102.565	102.500	6.990	101.105	101.040	100.976
6.990	103.103	103.039	102.974	7.125	101.543	101.478	101.414	6.990	103.103	103.039	102.974	7.125	101.543	101.478	101.414

LLPAs

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



SELECT PRICING

Effective: August 21, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				SELECT FHA 15 Year Fixed - (315)				SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	94.999	94.959	94.918	4.990	97.257	97.216	97.164	4.990	94.849	94.809	94.768	4.990	94.849	94.809	94.768
5.125	95.278	95.238	95.198	5.125	97.405	97.363	97.311	5.125	95.128	95.088	95.048	5.125	95.128	95.088	95.048
5.250	97.078	97.021	96.964	5.250	98.539	98.497	98.445	5.250	96.928	96.871	96.814	5.250	96.928	96.871	96.814
5.375	97.478	97.421	97.364	5.375	98.573	98.523	98.416	5.375	97.328	97.271	97.214	5.375	97.328	97.271	97.214
5.500	97.948	97.891	97.835	5.500	98.912	98.862	98.755	5.500	97.798	97.741	97.685	5.500	97.798	97.741	97.685
5.625	98.302	98.246	98.189	5.625	99.134	99.084	98.977	5.625	98.152	98.096	98.039	5.625	98.152	98.096	98.039
5.750	99.466	99.410	99.353	5.750	100.148	100.097	99.991	5.750	99.316	99.260	99.203	5.750	99.316	99.260	99.203
5.875	99.935	99.895	99.854	5.875	99.730	99.654	99.580	5.875	99.785	99.745	99.704	5.875	99.785	99.745	99.704
5.990	100.335	100.295	100.255	5.990	99.989	99.914	99.840	5.990	100.185	100.145	100.105	5.990	100.185	100.145	100.105
6.125	100.760	100.720	100.679	6.125	100.261	100.186	100.112	6.125	100.610	100.570	100.529	6.125	100.610	100.570	100.529
6.250	101.372	101.331	101.291	6.250	100.702	100.627	100.553	6.250	101.222	101.181	101.141	6.250	101.222	101.181	101.141
6.375	101.773	101.724	101.676	6.375	100.155	100.105	100.057	6.375	101.623	101.574	101.526	6.375	101.623	101.574	101.526
6.500	102.254	102.205	102.157	6.500	100.475	100.425	100.377	6.500	102.104	102.055	102.007	6.500	102.104	102.055	102.007
6.625	102.581	102.533	102.484	6.625	100.641	100.591	100.543	6.625	102.431	102.383	102.334	6.625	102.431	102.383	102.334
6.750	102.987	102.939	102.890	6.750	101.516	101.465	101.418	6.750	102.837	102.789	102.740	6.750	102.837	102.789	102.740
6.875	103.079	103.015	102.950	6.875	102.117	102.067	102.019	6.875	102.929	102.865	102.800	6.875	102.929	102.865	102.800
6.990	103.553	103.489	103.424	6.990	102.420	102.370	102.322	6.990	103.403	103.339	103.274	6.990	103.403	103.339	103.274

SELECT FHA 30 Year Fixed HB - (301HB)				SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-B)				SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB)							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
5.125	94.462	94.422	94.381	5.125	94.262	94.222	94.181	5.125	94.262	94.222	94.181				
5.250	96.415	96.358	96.302	5.250	96.215	96.158	96.102	5.250	96.215	96.158	96.102				
5.375	96.619	96.562	96.506	5.375	96.419	96.362	96.306	5.375	96.419	96.362	96.306				
5.500	97.121	97.064	97.008	5.500	96.921	96.864	96.808	5.500	96.921	96.864	96.808				
5.625	97.501	97.444	97.388	5.625	97.301	97.244	97.188	5.625	97.301	97.244	97.188				
5.750	98.893	98.836	98.785	5.750	98.693	98.636	98.585	5.750	98.693	98.636	98.585				
5.875	99.394	99.354	99.313	5.875	99.194	99.154	99.113	5.875	99.194	99.154	99.113				
5.990	99.777	99.737	99.696	5.990	99.577	99.537	99.496	5.990	99.577	99.537	99.496				
6.125	100.139	100.098	100.058	6.125	99.939	99.898	99.858	6.125	99.939	99.898	99.858				
6.250	100.699	100.658	100.618	6.250	100.499	100.458	100.418	6.250	100.499	100.458	100.418				
6.375	100.789	100.741	100.692	6.375	100.589	100.541	100.492	6.375	100.589	100.541	100.492				
6.500	101.033	100.984	100.936	6.500	100.833	100.784	100.736	6.500	100.833	100.784	100.736				
6.625	101.292	101.243	101.195	6.625	101.092	101.043	100.995	6.625	101.092	101.043	100.995				
6.750	100.754	100.706	100.658	6.750	100.554	100.506	100.458	6.750	100.554	100.506	100.458				
6.875	101.450	101.386	101.321	6.875	101.250	101.186	101.121	6.875	101.250	101.186	101.121				
6.990	101.605	101.540	101.476	6.990	101.405	101.340	101.276	6.990	101.405	101.340	101.276				
7.125	102.043	101.978	101.914	7.125	101.843	101.778	101.714	7.125	101.843	101.778	101.714				

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL &				SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				SELECT FHA Streamline 15 Year Fixed - (315SL)							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.990	94.889	94.849	94.808	5.125	94.037	93.997	93.956	4.990	97.132	97.091	97.039				
5.125	95.168	95.128	95.088	5.250	95.990	95.933	95.877	5.125	97.280	97.238	97.186				
5.250	96.968	96.911	96.854	5.375	96.194	96.137	96.081	5.250	98.414	98.372	98.320				
5.375	97.368	97.311	97.254	5.500	96.696	96.639	96.583	5.375	98.448	98.398	98.291				
5.500	97.838	97.781	97.725	5.625	97.076	97.019	96.963	5.500	98.787	98.737	98.630				
5.625	98.192	98.136	98.079	5.750	98.468	98.411	98.360	5.625	99.009	98.959	98.852				
5.750	99.356	99.300	99.243	5.875	98.969	98.929	98.888	5.750	100.023	99.972	99.866				
5.875	99.825	99.785	99.744	5.990	99.352	99.312	99.271	5.875	99.605	99.529	99.455				
5.990	100.225	100.185	100.145	6.125	99.714	99.673	99.633	5.990	99.864	99.789	99.715				
6.125	100.650	100.610	100.569	6.250	100.274	100.233	100.193	6.125	100.136	100.061	99.987				
6.250	101.262	101.221	101.181	6.375	100.364	100.316	100.267	6.250	100.577	100.502	100.428				
6.375	101.663	101.614	101.566	6.500	100.608	100.559	100.511	6.375	100.030	99.980	99.932				
6.500	102.144	102.095	102.047	6.625	100.867	100.818	100.770	6.500	100.350	100.300	100.252				
6.625	102.471	102.423	102.374	6.750	100.329	100.281	100.233	6.625	100.516	100.466	100.418				
6.750	102.877	102.829	102.780	6.875	101.025	100.961	100.896	6.750	101.391	101.340	101.293				
6.875	102.969	102.905	102.840	6.990	101.180	101.115	101.051	6.875	101.992	101.942	101.894				
6.990	103.443	103.379	103.314	7.125	101.618	101.553	101.489	6.990	102.295	102.245	102.197				

LLPAS

			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 2700			60 Day Lock (From 45 Day Price)	
0.500			-0.500	
FICO 680-699			3-4 Units	
0.375			-0.500	
FICO 680-679			VA IRRRL >100% CLTV (Sub Fin)	
N/A			-1.000	
FICO 640-659			NC Floor Price	
N/A			99.750	
FICO 620-639				
N/A				



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

Effective: August 21, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
4.990	94.462	94.421	94.381
5.125	94.888	94.848	94.808
5.250	96.565	96.508	96.452
5.375	97.063	97.006	96.950
5.500	97.569	97.512	97.456
5.625	97.927	97.870	97.814
5.750	98.551	98.495	98.438
5.875	99.337	99.297	99.257
5.990	99.954	99.913	99.873
6.125	100.281	100.241	100.200
6.250	100.636	100.596	100.556
6.375	101.175	101.126	101.078
6.500	101.567	101.518	101.470
6.625	101.835	101.787	101.738
6.750	102.812	102.763	102.715
6.875	102.367	102.302	102.238
6.990	102.753	102.688	102.623

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
4.990	93.662	93.621	93.581
5.125	94.088	94.048	94.008
5.250	95.765	95.708	95.652
5.375	96.263	96.206	96.150
5.500	96.769	96.712	96.656
5.625	97.127	97.070	97.014
5.750	97.751	97.695	97.638
5.875	98.537	98.497	98.457
5.990	99.154	99.113	99.073
6.125	99.481	99.441	99.400
6.250	99.836	99.796	99.756
6.375	100.375	100.326	100.278
6.500	100.767	100.718	100.670
6.625	101.035	100.987	100.938
6.750	102.012	101.963	101.915
6.875	101.567	101.502	101.438
6.990	101.953	101.888	101.823

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
4.990	96.730	96.688	96.637
5.125	97.025	96.983	96.931
5.250	98.036	97.994	97.942
5.375	98.168	98.118	98.011
5.500	98.543	98.493	98.386
5.625	98.769	98.719	98.612
5.750	99.243	99.192	99.086
5.875	99.142	99.066	98.992
5.990	99.617	99.542	99.468
6.125	99.792	99.717	99.643
6.250	99.977	99.901	99.827
6.375	99.568	99.517	99.470
6.500	99.798	99.748	99.700
6.625	99.905	99.855	99.807
6.750	101.350	101.300	101.252
6.875	101.415	101.365	101.317
6.990	101.630	101.579	101.532

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.125	94.052	94.011	93.971
5.250	96.126	96.069	96.013
5.375	96.600	96.544	96.487
5.500	96.942	96.885	96.828
5.625	97.350	97.293	97.236
5.750	98.231	98.175	98.123
5.875	99.000	98.959	98.919
5.990	99.358	99.318	99.277
6.125	99.774	99.734	99.693
6.250	100.044	100.004	99.963
6.375	100.142	100.093	100.045
6.500	100.431	100.382	100.334
6.625	100.873	100.825	100.776
6.750	100.537	100.488	100.440
6.875	100.362	100.298	100.233
6.990	100.704	100.639	100.574
7.125	100.447	100.383	100.318

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
4.990	94.312	94.271	94.231
5.125	94.738	94.698	94.658
5.250	96.415	96.358	96.302
5.375	96.913	96.856	96.800
5.500	97.419	97.362	97.306
5.625	97.777	97.720	97.664
5.750	98.401	98.345	98.288
5.875	99.187	99.147	99.107
5.990	99.804	99.763	99.723
6.125	100.131	100.091	100.050
6.250	100.486	100.446	100.406
6.375	101.025	100.976	100.928
6.500	101.417	101.368	101.320
6.625	101.685	101.637	101.588
6.750	102.662	102.613	102.565
6.875	102.217	102.152	102.088
6.990	102.603	102.538	102.473

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.125	94.002	93.961	93.921
5.250	96.076	96.019	95.963
5.375	96.550	96.494	96.437
5.500	96.892	96.835	96.778
5.625	97.300	97.243	97.186
5.750	98.181	98.125	98.073
5.875	98.950	98.909	98.869
5.990	99.308	99.268	99.227
6.125	99.724	99.684	99.643
6.250	99.994	99.954	99.913
6.375	100.092	100.043	99.995
6.500	100.381	100.332	100.284
6.625	100.823	100.775	100.726
6.750	100.487	100.438	100.390
6.875	100.312	100.248	100.183
6.990	100.654	100.589	100.524
7.125	100.397	100.333	100.268

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
4.990	94.312	94.271	94.231
5.125	94.738	94.698	94.658
5.250	96.415	96.358	96.302
5.375	96.913	96.856	96.800
5.500	97.419	97.362	97.306
5.625	97.777	97.720	97.664
5.750	98.401	98.345	98.288
5.875	99.187	99.147	99.107
5.990	99.804	99.763	99.723
6.125	100.131	100.091	100.050
6.250	100.486	100.446	100.406
6.375	101.025	100.976	100.928
6.500	101.417	101.368	101.320
6.625	101.685	101.637	101.588
6.750	102.662	102.613	102.565
6.875	102.217	102.152	102.088
6.990	102.603	102.538	102.473

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.125	94.002	93.961	93.921
5.250	96.076	96.019	95.963
5.375	96.550	96.494	96.437
5.500	96.892	96.835	96.778
5.625	97.300	97.243	97.186
5.750	98.181	98.125	98.073
5.875	98.950	98.909	98.869
5.990	99.308	99.268	99.227
6.125	99.724	99.684	99.643
6.250	99.994	99.954	99.913
6.375	100.092	100.043	99.995
6.500	100.381	100.332	100.284
6.625	100.823	100.775	100.726
6.750	100.487	100.438	100.390
6.875	100.312	100.248	100.183
6.990	100.654	100.589	100.524
7.125	100.397	100.333	100.268

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.250	96.145	96.088	96.032
5.375	96.643	96.586	96.530
5.500	97.149	97.092	97.036
5.625	97.507	97.450	97.394
5.750	98.131	98.075	98.018
5.875	98.917	98.877	98.837
5.990	99.534	99.493	99.453
6.125	99.861	99.821	99.780
6.250	100.216	100.176	100.136
6.375	100.755	100.706	100.658
6.500	101.147	101.098	101.050
6.625	101.415	101.367	101.318
6.750	102.392	102.343	102.295
6.875	101.947	101.882	101.818
6.990	102.333	102.268	102.203
7.125	102.840	102.775	102.710
7.250	103.336	103.271	103.206

LLPAs

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

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

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

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

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		



FHA Streamline & VA IRRRL Pricing

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)					VA IRRRL 20 Year Fixed - (420IRL)					VA IRRRL 15 Year Fixed - (415RL)					VA IRRRL 30 Year Fixed HB - (401RLHB)				
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	
5.250	96.665	96.608	96.552		5.250	95.615	95.558	95.502		4.990	96.580	96.538	96.487		5.250	96.051	95.994	95.938	
5.375	97.163	97.106	97.050		5.375	96.113	96.056	96.000		5.125	96.875	96.833	96.781		5.375	96.525	96.469	96.412	
5.500	97.669	97.612	97.556		5.500	96.619	96.562	96.506		5.250	97.886	97.844	97.792		5.500	96.867	96.810	96.753	
5.625	98.027	97.970	97.914		5.625	96.977	96.920	96.864		5.375	98.018	97.968	97.861		5.625	97.275	97.218	97.161	
5.750	98.651	98.595	98.538		5.750	97.601	97.545	97.488		5.500	98.393	98.343	98.236		5.750	98.156	98.100	98.048	
5.875	99.437	99.397	99.357		5.875	98.387	98.347	98.307		5.625	98.619	98.569	98.462		5.875	98.925	98.884	98.844	
5.990	100.054	100.013	99.973		5.990	99.004	98.963	98.923		5.750	99.093	99.042	98.936		5.990	99.283	99.243	99.202	
6.125	100.381	100.341	100.300		6.125	99.331	99.291	99.250		5.875	98.992	98.916	98.842		6.125	99.699	99.659	99.618	
6.250	100.736	100.696	100.656		6.250	99.686	99.646	99.606		5.990	99.467	99.392	99.318		6.250	99.969	99.929	99.888	
6.375	101.275	101.226	101.178		6.375	100.225	100.176	100.128		6.125	99.642	99.567	99.493		6.375	100.067	100.018	99.970	
6.500	101.667	101.618	101.570		6.500	100.617	100.568	100.520		6.250	99.827	99.751	99.677		6.500	100.356	100.307	100.259	
6.625	101.935	101.887	101.838		6.625	100.885	100.837	100.788		6.375	99.418	99.367	99.320		6.625	100.798	100.750	100.701	
6.750	102.912	102.863	102.815		6.750	101.862	101.813	101.765		6.500	99.648	99.598	99.550		6.750	100.462	100.413	100.365	
6.875	102.467	102.402	102.338		6.875	101.417	101.352	101.288		6.625	99.755	99.705	99.657		6.875	100.287	100.223	100.158	
6.990	102.853	102.788	102.723		6.990	101.803	101.738	101.673		6.750	101.200	101.150	101.102		6.990	100.629	100.564	100.499	
7.125	103.360	103.295	103.230		7.125	102.310	102.245	102.180		6.875	101.265	101.215	101.167		7.125	100.372	100.308	100.243	
7.250	103.856	103.791	103.726		7.250	102.806	102.741	102.676		6.990	101.480	101.429	101.382		7.250	100.868	100.804	100.739	

FHA FICO ≥700				VA State Tier Adjustment			FHA State Tier Adjustment		
0.600				Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA,	0.000	Tier 1 States	CA, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA,	0.000
FHA FICO 680-699				Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150	Tier 2 States	DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
0.375				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	Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250
FHA FICO 660-679							Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375
0.375									
FHA FICO 640-659									
0.125									
FHA FICO 620-639									
-0.250									
VA FICO ≥700		FICO 600-619		VA Loan Amount >\$950K					
0.375		-1.000		<-0.375			60 Day Lock (From 45 Day Price)		
VA FICO 680-699		FICO 580-599		Loan Amount <=\$100,000			3-4 Units		
0.250		<-1.750		<-0.375			<-0.500		
VA FICO 660-679		FICO 550-579		VA Cashout >=90% LTV			VA IRRRL >100% CLTV (Sub Fin)		
0.250		<-3.250		<-3.00			<-1.000		
VA FICO 640-659		No FICO Score		Manufactured Home (Purchase/Rate-Term/Cashout)			NC Floor Price		
0.000		<-3.000		<-1.250			99.750		
VA FICO 620-639		Loan Amount >=\$100,000 <=\$249,999		Manufactured Home (Streamline/IRRRL)					
-0.250		<-0.250		<-1.250					



Effective:

Friday, August 21, 2026

Jumbo Nitro XL Pricing

Jumbo Nitro XL 30 Year Fixed - (901DI)						
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY		
6.125	98.622	98.528	98.340	98.153		
6.250	99.064	98.971	98.783	98.596		
6.375	99.390	99.296	99.108	98.921		
6.500	99.534	99.541	99.353	99.166		
6.625	99.583	99.760	99.572	99.385		
6.750	100.073	99.979	99.792	99.604		
6.875	100.276	100.182	99.994	99.807		
7.000	100.450	100.356	100.168	99.981		
7.125	100.580	100.487	100.299	100.112		
7.250	100.680	100.586	100.399	100.211		
7.375	100.784	100.690	100.503	100.315		
7.500	100.875	100.781	100.593	100.406		
7.625	100.942	100.848	100.660	100.473		
7.750	101.009	100.915	100.728	100.540		
7.875	101.076	100.982	100.795	100.607		
8.000	101.143	101.049	100.862	100.674		
8.125	101.210	101.116	100.929	100.741		
8.250	101.277	101.183	100.996	100.808		
8.375	101.344	101.250	101.063	100.875		

Jumbo Nitro XL 10/6 ARM - (9106DI)						
Rate	15 DAY	30 DAY	45 DAY	60 DAY		
6.250	99.145	99.052	98.864	98.677		
6.375	99.539	99.446	99.258	99.071		
6.500	99.934	99.840	99.653	99.465		
6.625	100.115	100.021	99.834	99.646		
6.750	100.208	100.114	99.927	99.739		
6.875	100.301	100.207	100.019	99.832		
7.000	100.393	100.300	100.112	99.925		
7.125	100.486	100.393	100.205	100.018		
7.250	100.579	100.485	100.298	100.110		
7.375	100.672	100.578	100.391	100.203		
7.500	100.765	100.671	100.484	100.296		
7.625	100.858	100.764	100.576	100.389		
7.750	100.950	100.857	100.669	100.482		
7.875	101.043	100.950	100.762	100.575		
8.000	101.136	101.042	100.855	100.667		

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: Friday, August 21, 2026

Jumbo Nitro Pricing

Jumbo Nitro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.029	96.920	96.748	96.529
5.875	97.489	97.380	97.208	96.989
6.000	97.948	97.839	97.667	97.448
6.125	98.355	98.246	98.074	97.855
6.250	98.763	98.654	98.482	98.263
6.375	99.270	99.161	98.989	98.770
6.500	99.777	99.667	99.495	99.277
6.625	99.991	99.882	99.710	99.491
6.750	100.206	100.096	99.924	99.706
6.875	100.035	99.926	99.754	99.535
7.000	99.866	99.757	99.585	99.366
7.125	99.920	99.811	99.639	99.420
7.250	99.974	99.865	99.693	99.474
7.375	100.321	100.211	100.039	99.821
7.500	100.668	100.558	100.386	100.168

Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.029	96.920	96.748	96.529
5.875	97.489	97.380	97.208	96.989
6.000	97.948	97.839	97.667	97.448
6.125	98.355	98.246	98.074	97.855
6.250	98.763	98.654	98.482	98.263
6.375	99.270	99.161	98.989	98.770
6.500	99.777	99.667	99.495	99.277
6.625	99.991	99.882	99.710	99.491
6.750	100.206	100.096	99.924	99.706
6.875	100.035	99.926	99.754	99.535
7.000	99.866	99.757	99.585	99.366
7.125	99.920	99.811	99.639	99.420
7.250	99.974	99.865	99.693	99.474
7.375	100.321	100.211	100.039	99.821
7.500	100.668	100.558	100.386	100.168

Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.029	96.920	96.748	96.529
5.875	97.489	97.380	97.208	96.989
6.000	97.948	97.839	97.667	97.448
6.125	98.355	98.246	98.074	97.855
6.250	98.763	98.654	98.482	98.263
6.375	99.270	99.161	98.989	98.770
6.500	99.777	99.667	99.495	99.277
6.625	99.991	99.882	99.710	99.491
6.750	100.206	100.096	99.924	99.706
6.875	100.035	99.926	99.754	99.535
7.000	99.866	99.757	99.585	99.366
7.125	99.920	99.811	99.639	99.420
7.250	99.974	99.865	99.693	99.474
7.375	100.321	100.211	100.039	99.821
7.500	100.668	100.558	100.386	100.168

Jumbo Nitro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.410	95.301	95.129	94.910
5.625	95.786	95.676	95.504	95.286
5.750	96.161	96.052	95.880	95.661
5.875	96.494	96.385	96.213	95.994
6.000	96.828	96.719	96.547	96.328
6.125	97.138	97.028	96.856	96.638
6.250	97.447	97.338	97.166	96.947
6.375	97.781	97.672	97.500	97.281
6.500	98.116	98.006	97.834	97.616
6.625	98.504	98.394	98.222	98.004
6.750	98.892	98.783	98.611	98.392

Jumbo Nitro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.265	95.156	94.984	94.765
5.375	95.630	95.520	95.348	95.130
5.500	95.971	95.862	95.690	95.471
5.625	96.292	96.183	96.011	95.792
5.750	96.593	96.484	96.312	96.093
5.875	96.887	96.778	96.606	96.387
6.000	97.201	97.092	96.920	96.701
6.125	97.517	97.408	97.236	97.017
6.250	97.802	97.693	97.521	97.302
6.375	98.051	97.942	97.770	97.551
6.500	98.301	98.192	98.020	97.801
6.625	98.335	98.226	98.054	97.835
6.750	98.370	98.260	98.088	97.870
6.875	98.582	98.473	98.301	98.082
7.000	98.796	98.686	98.514	98.296

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	96.304	96.179	96.054	95.867	
6.125	96.775	96.650	96.525	96.337	
6.250	97.215	97.090	96.965	96.777	
6.375	97.616	97.491	97.366	97.179	
6.500	97.998	97.873	97.748	97.560	
6.625	98.339	98.214	98.089	97.902	
6.750	98.652	98.527	98.402	98.214	
6.875	98.903	98.778	98.653	98.466	
7.000	99.091	98.966	98.841	98.653	
7.125	99.281	99.156	99.031	98.843	
7.250	99.471	99.346	99.221	99.033	
7.375	99.651	99.526	99.401	99.214	
7.500	99.809	99.684	99.559	99.371	
7.625	99.968	99.843	99.718	99.531	
7.750	100.086	99.961	99.836	99.649	
7.875	100.215	100.090	99.965	99.778	
8.000	100.332	100.207	100.082	99.894	
8.125	100.461	100.336	100.211	100.023	
8.250	100.579	100.454	100.329	100.142	
8.375	100.708	100.583	100.458	100.271	
8.500	100.825	100.700	100.575	100.388	
8.625	100.954	100.829	100.704	100.517	

Jumbo Nitro Plus 30 Year Fixed Interest Only - (901EM-30)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.304	96.179	96.054	95.867
6.125	96.775	96.650	96.525	96.337
6.250	97.215	97.090	96.965	96.777
6.375	97.616	97.491	97.366	97.179
6.500	97.998	97.873	97.748	97.560
6.625	98.339	98.214	98.089	97.902
6.750	98.652	98.527	98.402	98.214
6.875	98.903	98.778	98.653	98.466
7.000	99.091	98.966	98.841	98.653
7.125	99.281	99.156	99.031	98.843
7.250	99.471	99.346	99.221	99.033
7.375	99.651	99.526	99.401	99.214
7.500	99.809	99.684	99.559	99.371
7.625	99.968	99.843	99.718	99.531
7.750	100.086	99.961	99.836	99.649
7.875	100.215	100.090	99.965	99.778
8.000	100.332	100.207	100.082	99.894
8.125	100.461	100.336	100.211	100.023
8.250	100.579	100.454	100.329	100.142
8.375	100.708	100.583	100.458	100.271
8.500	100.825	100.700	100.575	100.388
8.625	100.954	100.829	100.704	100.517

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

Effective: Friday, August 21, 2026

Jumbo Hauler Pricing

Jumbo Hauler 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	99.000	98.938	99.063
6.375	99.500	99.438	99.563
6.500	99.937	99.875	100.000
6.625	100.335	100.273	100.398
6.750	100.726	100.664	100.789
6.875	101.109	101.047	101.172
7.000	101.484	101.422	101.547
7.125	101.851	101.789	101.914
7.250	102.210	102.148	102.273
7.375	102.562	102.500	102.625
7.500	102.906	102.844	102.969
7.625	103.242	103.180	103.305
7.750	103.570	103.508	103.633
7.875	103.890	103.828	103.953
8.000	104.171	104.109	104.234
8.125	104.421	104.359	104.484
8.250	104.671	104.609	104.734
8.375	104.921	104.859	104.984
8.500	105.171	105.109	105.234

Jumbo Hauler 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	99.000	98.938	99.063
6.375	99.500	99.438	99.563
6.500	99.937	99.875	100.000
6.625	100.335	100.273	100.398
6.750	100.726	100.664	100.789
6.875	101.109	101.047	101.172
7.000	101.484	101.422	101.547
7.125	101.851	101.789	101.914
7.250	102.210	102.148	102.273
7.375	102.562	102.500	102.625
7.500	102.906	102.844	102.969
7.625	103.242	103.180	103.305
7.750	103.570	103.508	103.633
7.875	103.890	103.828	103.953
8.000	104.171	104.109	104.234
8.125	104.421	104.359	104.484
8.250	104.671	104.609	104.734
8.375	104.921	104.859	104.984
8.500	105.171	105.109	105.234

Jumbo Hauler 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	99.000	98.938	99.063
6.375	99.500	99.438	99.563
6.500	99.937	99.875	100.000
6.625	100.335	100.273	100.398
6.750	100.726	100.664	100.789
6.875	101.109	101.047	101.172
7.000	101.484	101.422	101.547
7.125	101.851	101.789	101.914
7.250	102.210	102.148	102.273
7.375	102.562	102.500	102.625
7.500	102.906	102.844	102.969
7.625	103.242	103.180	103.305
7.750	103.570	103.508	103.633
7.875	103.890	103.828	103.953
8.000	104.171	104.109	104.234
8.125	104.421	104.359	104.484
8.250	104.671	104.609	104.734
8.375	104.921	104.859	104.984
8.500	105.171	105.109	105.234

Jumbo Hauler 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	99.250	99.188	99.313
6.375	99.750	99.688	99.813
6.500	100.187	100.125	100.250
6.625	100.585	100.523	100.648
6.750	100.976	100.914	101.039
6.875	101.359	101.297	101.422
7.000	101.734	101.672	101.797
7.125	102.101	102.039	102.164
7.250	102.460	102.398	102.523
7.375	102.812	102.750	102.875
7.500	103.156	103.094	103.219
7.625	103.492	103.430	103.555
7.750	103.820	103.758	103.883
7.875	104.140	104.078	104.203
8.000	104.421	104.359	104.484
8.125	104.671	104.609	104.734
8.250	104.921	104.859	104.984
8.375	105.171	105.109	105.234
8.500	105.421	105.359	105.484

Loan Level Price Adjustments (LLPAs)		CLTV						
FICO		<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+		0.625	0.500	0.500	0.375	0.125	-0.125	-1.500
760-779		0.500	0.500	0.375	0.250	0.000	-0.375	-1.750
740-759		0.500	0.375	0.250	0.000	-0.375	-0.500	-2.000
720-739		0.375	0.250	0.000	-0.375	-0.500	-1.000	-2.500
700-719		0.250	0.000	-0.375	-0.500	-1.000	-1.500	-3.250
680-699		0.000	-0.375	-0.500	-1.000	-1.500	-2.500	-4.250
Loan Amount		<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
>\$1,000,000 ≤ \$1,500,000		0.250	0.250	0.250	0.250	0.250	0.250	0.250
>\$1,500,000 ≤ \$2,000,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$2,000,000 ≤ \$2,500,000		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
>\$2,500,000 ≤ \$3,000,000		-0.500	-0.500	-0.500	-0.500	-0.500		
Other Adjusters		<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Cash-Out/Debt Consolidation		-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	
Investment Property		-2.500	-2.500	-2.500	-2.500	-2.500		
Second Home		-1.000	-1.000	-1.000	-1.000	-1.000		
3-4 Units		-0.250	-0.250	-0.250	-0.250	-0.250		
Escrow Waived		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Maximum Net Price

101.000