



Effective Date: 9/8/26 7:51 AM

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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	
6.500	100.388	100.307	-0.081	
Government				
6.125	100.120	100.071	-0.048	
Alt				
6.875	100.254	100.254	0.000	
DSCR				
8.125	100.100	100.100	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

September Pricing Specials	
All Prime Products including Alt Agency, ARMs, and DPAs (excludes Jumbo and CalHFA)	0.125

Approved States

Legend:

- HI
- CT
- VT
- NH
- NJ
- MA
- DE
- MD
- CO
- NY

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

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



SELECT PRICING

Effective: September 8, 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	92.283	92.238	92.185	92.141	4.875	96.479	96.429	96.373	96.327
4.990	92.947	92.903	92.849	92.806	4.990	96.878	96.828	96.772	96.726
5.125	93.713	93.668	93.615	93.571	5.125	97.339	97.289	97.233	97.186
5.250	94.097	94.044	93.982	93.931	5.250	98.109	98.051	97.987	97.934
5.375	94.797	94.744	94.682	94.631	5.375	98.535	98.477	98.413	98.360
5.500	95.484	95.432	95.370	95.319	5.500	98.946	98.888	98.824	98.771
5.625	96.135	96.072	96.001	95.943	5.625	99.342	99.284	99.219	99.166
5.750	96.793	96.730	96.659	96.600	5.750	99.716	99.658	99.594	99.541
5.875	97.409	97.343	97.273	97.214	5.875	100.068	100.011	99.946	99.893
5.990	98.109	98.031	97.944	97.872	5.990	100.376	100.317	100.253	100.200
6.125	98.764	98.685	98.597	98.524	6.125	100.750	100.685	100.612	100.553
6.250	99.340	99.261	99.173	99.100	6.250	101.074	101.008	100.936	100.876
6.375	100.105	100.026	99.937	99.865	6.375	101.495	101.437	101.381	101.335
6.500	100.638	100.557	100.469	100.396	6.500	101.807	101.749	101.692	101.646
6.625	101.071	100.984	100.887	100.806	6.625	101.970	101.912	101.856	101.809
6.750	101.721	101.634	101.537	101.456	6.750	102.363	102.305	102.249	102.202
6.875	102.086	101.999	101.902	101.821	6.875	102.494	102.436	102.380	102.334
6.990	102.620	102.534	102.436	102.356					
7.125	103.027	102.940	102.843	102.763					
7.250	103.441	103.354	103.257	103.176					
7.375	103.737	103.650	103.552	103.472					
7.500	104.042	103.952	103.854	103.774					
7.625	104.411	104.321	104.224	104.144					
7.750	104.435	104.346	104.248	104.168					
7.875	104.709	104.619	104.522	104.442					

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	95.581	95.508	95.419	95.346	5.990	98.122	98.048	97.968	97.902
5.625	96.257	96.183	96.094	96.021	6.125	98.438	98.364	98.284	98.218
5.750	96.650	96.577	96.488	96.415	6.250	98.648	98.568	98.479	98.406
5.875	97.254	97.180	97.092	97.019	6.375	98.934	98.853	98.765	98.692
5.990	97.972	97.898	97.809	97.737	6.500	99.175	99.094	99.006	98.933
6.125	98.572	98.498	98.409	98.336	6.625	99.427	99.346	99.258	99.185
6.250	98.904	98.793	98.669	98.567	6.750	99.654	99.580	99.508	99.448
6.375	99.467	99.350	99.218	99.110	6.875	99.886	99.813	99.740	99.680
6.500	100.017	99.899	99.766	99.657	6.990	99.996	99.923	99.851	99.791
6.625	100.590	100.471	100.339	100.229	7.125	100.145	100.072	100.000	99.940
6.750	101.201	101.082	100.949	100.840	7.250	99.538	99.454	99.357	99.278
6.875	101.667	101.549	101.416	101.306	7.375	100.095	100.011	99.914	99.835
6.990	101.982	101.863	101.730	101.621	7.500	100.085	100.001	99.904	99.824
7.125	102.352	102.233	102.100	101.991	7.625	100.066	99.982	99.885	99.806
7.250	101.472	101.354	101.221	101.112	7.750	101.074	100.990	100.893	100.814
7.375	102.176	102.057	101.924	101.815	7.875	101.179	101.094	100.998	100.918
7.500	102.293	102.174	102.041	101.932					
7.625	102.414	102.296	102.163	102.054					
7.750	103.030	102.878	102.709	102.571					
7.875	103.279	103.126	102.958	102.819					
7.990	102.198	102.045	101.876	101.738					
8.125	102.407	102.254	102.086	101.947					

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	92.083	92.038	91.985	91.941	5.500	95.531	95.458	95.369	95.296
4.990	92.747	92.703	92.649	92.606	5.625	96.207	96.133	96.044	95.971
5.125	93.513	93.468	93.415	93.371	5.750	96.600	96.527	96.438	96.365
5.250	93.897	93.844	93.782	93.731	5.875	97.204	97.130	97.042	96.969
5.375	94.597	94.544	94.482	94.431	5.990	97.922	97.848	97.759	97.687
5.500	95.284	95.232	95.170	95.119	6.125	98.522	98.448	98.359	98.286
5.625	95.935	95.872	95.801	95.743	6.250	98.854	98.743	98.619	98.517
5.750	96.593	96.530	96.459	96.400	6.375	99.417	99.300	99.168	99.060
5.875	97.209	97.143	97.073	97.014	6.500	99.967	99.849	99.716	99.607
5.990	97.909	97.831	97.744	97.672	6.625	100.540	100.421	100.289	100.179
6.125	98.564	98.485	98.397	98.324	6.750	101.151	101.032	100.899	100.790
6.250	99.140	99.061	98.973	98.900	6.875	101.617	101.499	101.366	101.256
6.375	99.905	99.826	99.737	99.665	6.990	101.932	101.813	101.680	101.571
6.500	100.438	100.357	100.269	100.196	7.125	102.302	102.183	102.050	101.941
6.625	100.871	100.784	100.687	100.606	7.250	101.422	101.304	101.171	101.062
6.750	101.521	101.434	101.337	101.256	7.375	102.126	102.007	101.874	101.765
6.875	101.886	101.799	101.702	101.621	7.500	102.243	102.124	101.991	101.882
6.990	102.420	102.334	102.236	102.156	7.625	102.364	102.246	102.113	102.004
7.125	102.827	102.740	102.643	102.563	7.750	102.980	102.828	102.659	102.521
7.250	103.241	103.154	103.057	102.976	7.875	103.229	103.076	102.908	102.769
7.375	103.537	103.450	103.352	103.272	7.990	102.148	101.995	101.826	101.688
7.500	103.842	103.752	103.654	103.574	8.125	102.357	102.204	102.036	101.897
7.625	104.211	104.121	104.024	103.944					

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)

SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 H

Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.083	92.038	91.985	91.941	5.500	95.531	95.458	95.369	95.296
4.990	92.747	92.703	92.649	92.606	5.625	96.207	96.133	96.044	95.971
5.125	93.513	93.468	93.415	93.371	5.750	96.600	96.527	96.438	96.365
5.250	93.897	93.844	93.782	93.731	5.875	97.204	97.130	97.042	96.969
5.375	94.597	94.544	94.482	94.431	5.990	97.922	97.848	97.759	97.687
5.500	95.284	95.232	95.170	95.119	6.125	98.522	98.448	98.359	98.286
5.625	95.935	95.872	95.801	95.743	6.250	98.854	98.743	98.619	98.517
5.750	96.593	96.530	96.459	96.400	6.375	99.417	99.300	99.168	99.060
5.875	97.209	97.143	97.073	97.014	6.500	99.967	99.849	99.716	99.607
5.990	97.909	97.831	97.744	97.672	6.625	100.540	100.421	100.289	100.179
6.125	98.564	98.485	98.397	98.324	6.750	101.151	101.032	100.899	100.790
6.250	99.140	99.061	98.973	98.900	6.875	101.617	101.499	101.366	101.256
6.375	99.905	99.826	99.737	99.665	6.990	101.932	101.813	101.680	101.571
6.500	100.438	100.357	100.269	100.196	7.125	102.302	102.183	102.050	101.941
6.625	100.871	100.784	100.687	100.606	7.250	101.422	101.304	101.171	101.062
6.750	101.521	101.434	101.337	101.256	7.375	102.126	102.007	101.874	101.765
6.875	101.886	101.799	101.702	101.621	7.500	102.243	102.124	101.991	101.882
6.990	102.420	102.334	102.236	102.156	7.625	102.364	102.246	102.113	102.004
7.125	102.827	102.740	102.643	102.563	7.750	102.980	102.828	102.659	102.521
7.250	103.241	103.154	103.057	102.976	7.875	103.229	103.076	102.908	102.769
7.375	103.537	103.450	103.352	103.272	7.990	102.148	101.995	101.826	101.688
7.500	103.842	103.752	103.654	103.574	8.125	102.357	102.204	102.036	101.897
7.625	104.211	104.121	104.024	103.944	8.250	101.828	101.670	101.492	101.347

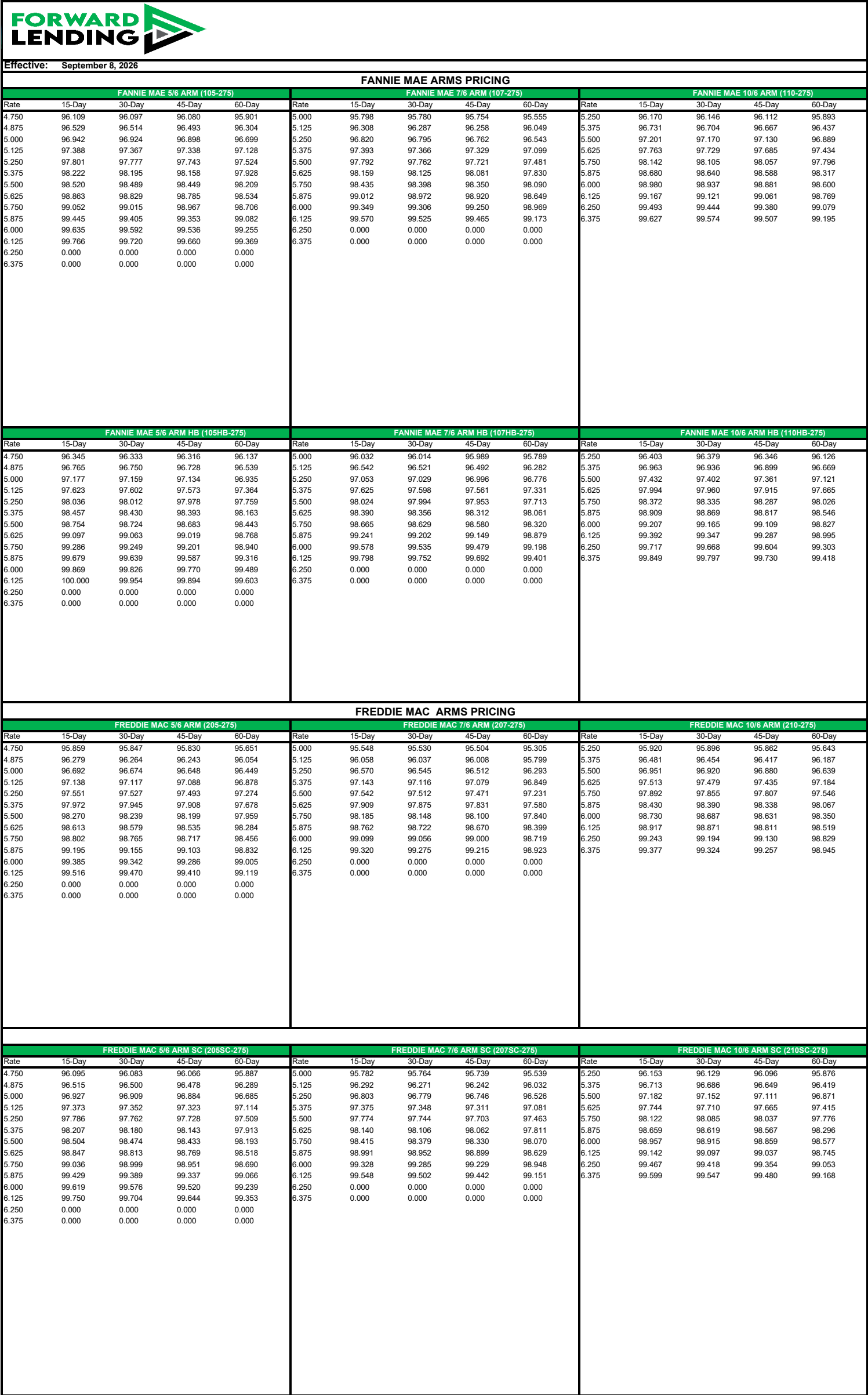


Effective: September 8, 2026

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	91.833	91.788	91.735	91.691	5.990	97.322	97.248	97.159	97.087	5.375	93.647	93.594	93.532	93.481
4.990	92.497	92.453	92.399	92.356	6.125	97.922	97.848	97.759	97.686	5.500	94.334	94.282	94.220	94.169
5.125	93.263	93.218	93.165	93.121	6.250	98.254	98.143	98.019	97.917	5.625	94.985	94.922	94.851	94.793
5.250	93.647	93.594	93.532	93.481	6.375	98.817	98.700	98.568	98.460	5.750	95.643	95.580	95.509	95.450
5.375	94.347	94.294	94.232	94.181	6.500	99.367	99.249	99.116	99.007	5.875	96.259	96.193	96.123	96.064
5.500	95.034	94.982	94.920	94.869	6.625	99.940	99.821	99.689	99.579	5.990	96.959	96.881	96.794	96.722
5.625	95.685	95.622	95.551	95.493	6.750	100.551	100.432	100.299	100.190	6.125	97.614	97.535	97.447	97.374
5.750	96.343	96.280	96.209	96.150	6.875	101.017	100.899	100.766	100.656	6.250	98.190	98.111	98.023	97.950
5.875	96.959	96.893	96.823	96.764	6.990	101.332	101.213	101.080	100.971	6.375	98.955	98.876	98.787	98.715
5.990	97.659	97.581	97.494	97.422	7.125	101.702	101.583	101.450	101.341	6.500	99.488	99.407	99.319	99.246
6.125	98.314	98.235	98.147	98.074	7.250	100.822	100.704	100.571	100.462	6.625	99.921	99.834	99.737	99.656
6.250	98.890	98.811	98.723	98.650	7.375	101.526	101.407	101.274	101.165	6.750	100.571	100.484	100.387	100.306
6.375	99.655	99.576	99.487	99.415	7.500	101.643	101.524	101.391	101.282	6.875	100.936	100.849	100.752	100.671
6.500	100.188	100.107	100.019	99.946	7.625	101.764	101.646	101.513	101.404	6.990	101.470	101.384	101.286	101.206
6.625	100.621	100.534	100.437	100.356	7.750	102.380	102.228	102.059	101.921	7.125	101.877	101.790	101.693	101.613
6.750	101.271	101.184	101.087	101.006	7.875	102.629	102.476	102.308	102.169	7.250	102.291	102.204	102.107	102.026
6.875	101.636	101.549	101.452	101.371	7.990	101.548	101.395	101.226	101.088	7.375	102.587	102.500	102.402	102.322
6.990	102.170	102.084	101.986	101.906	8.125	101.757	101.604	101.436	101.297	7.500	102.892	102.802	102.704	102.624
7.125	102.577	102.490	102.393	102.313	8.250	101.228	101.070	100.892	100.747	7.625	103.261	103.171	103.074	102.994
7.250	102.991	102.904	102.807	102.726						7.750	103.285	103.196	103.098	103.018
7.375	103.287	103.200	103.102	103.022						7.875	103.559	103.469	103.372	103.292
7.500	103.592	103.502	103.404	103.324						7.990	103.653	103.563	103.466	103.386
7.625	103.961	103.871	103.774	103.694						8.125	103.887	103.797	103.700	103.620

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	91.833	91.788	91.735	91.691	5.990	97.322	97.248	97.159	97.087	5.375	93.647	93.594	93.532	93.481
4.990	92.497	92.453	92.399	92.356	6.125	97.922	97.848	97.759	97.686	5.500	94.334	94.282	94.220	94.169
5.125	93.263	93.218	93.165	93.121	6.250	98.254	98.143	98.019	97.917	5.625	94.985	94.922	94.851	94.793
5.250	93.647	93.594	93.532	93.481	6.375	98.817	98.700	98.568	98.460	5.750	95.643	95.580	95.509	95.450
5.375	94.347	94.294	94.232	94.181	6.500	99.367	99.249	99.116	99.007	5.875	96.259	96.193	96.123	96.064
5.500	95.034	94.982	94.920	94.869	6.625	99.940	99.821	99.689	99.579	5.990	96.959	96.881	96.794	96.722
5.625	95.685	95.622	95.551	95.493	6.750	100.551	100.432	100.299	100.190	6.125	97.614	97.535	97.447	97.374
5.750	96.343	96.280	96.209	96.150	6.875	101.017	100.899	100.766	100.656	6.250	98.190	98.111	98.023	97.950
5.875	96.959	96.893	96.823	96.764	6.990	101.332	101.213	101.080	100.971	6.375	98.955	98.876	98.787	98.715
5.990	97.659	97.581	97.494	97.422	7.125	101.702	101.583	101.450	101.341	6.500	99.488	99.407	99.319	99.246
6.125	98.314	98.235	98.147	98.074	7.250	100.822	100.704	100.571	100.462	6.625	99.921	99.834	99.737	99.656
6.250	98.890	98.811	98.723	98.650	7.375	101.526	101.407	101.274	101.165	6.750	100.571	100.484	100.387	100.306
6.375	99.655	99.576	99.487	99.415	7.500	101.643	101.524	101.391	101.282	6.875	100.936	100.849	100.752	100.671
6.500	100.188	100.107	100.019	99.946	7.625	101.764	101.646	101.513	101.404	6.990	101.470	101.384	101.286	101.206
6.625	100.621	100.534	100.437	100.356	7.750	102.380	102.228	102.059	101.921	7.125	101.877	101.790	101.693	101.613
6.750	101.271	101.184	101.087	101.006	7.875	102.629	102.476	102.308	102.169	7.250	102.291	102.204	102.107	102.026
6.875	101.636	101.549	101.452	101.371	7.990	101.548	101.395	101.226	101.088	7.375	102.587	102.500	102.402	102.322
6.990	102.170	102.084	101.986	101.906	8.125	101.757	101.604	101.436	101.297	7.500	102.892	102.802	102.704	102.624
7.125	102.577	102.490	102.393	102.313	8.250	101.228	101.070	100.892	100.747	7.625	103.261	103.171	103.074	102.994
7.250	102.991	102.904	102.807	102.726	8.375	101.266	101.108	100.931	100.786	7.750	103.285	103.196	103.098	103.018
7.375	103.287	103.200	103.102	103.022	8.500	101.190	101.032	100.855	100.709	7.875	103.559	103.469	103.372	103.292
7.500	103.592	103.502	103.404	103.324	8.625	101.341	101.183	101.006	100.860	7.990	103.653	103.563	103.466	103.386
7.625	103.961	103.871	103.774	103.694	8.750	101.967	101.809	101.632	101.487	8.125	103.887	103.797	103.700	103.620





Effective: September 8, 2026

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (Alt101)					Alt Agency 25 Yr Fixed (Alt125)					Alt Agency 20 Yr Fixed (Alt120)				
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	92.283	92.238	92.185	92.141	4.875	91.655	91.610	91.557	91.513	4.990	93.974	93.890	93.792	93.712
4.990	92.947	92.903	92.849	92.806	4.990	92.319	92.275	92.222	92.178	5.125	94.688	94.604	94.506	94.426
5.125	93.713	93.668	93.615	93.571	5.125	93.077	93.033	92.979	92.936	5.250	95.448	95.353	95.247	95.159
5.250	94.097	94.044	93.982	93.931	5.250	93.482	93.430	93.368	93.317	5.375	96.095	96.000	95.894	95.806
5.375	94.797	94.744	94.682	94.631	5.375	94.182	94.130	94.068	94.017	5.500	96.708	96.613	96.507	96.420
5.500	95.484	95.432	95.370	95.319	5.500	94.870	94.817	94.755	94.704	5.625	97.306	97.211	97.105	97.017
5.625	96.135	96.072	96.001	95.943	5.625	95.521	95.458	95.387	95.329	5.750	97.888	97.793	97.687	97.599
5.750	96.793	96.730	96.659	96.600	5.750	96.191	96.128	96.057	95.999	5.875	98.438	98.343	98.237	98.149
5.875	97.409	97.343	97.273	97.214	5.875	96.823	96.758	96.687	96.629	5.990	98.930	98.836	98.729	98.642
5.990	98.109	98.031	97.944	97.872	5.990	97.523	97.445	97.358	97.286	6.125	99.487	99.392	99.285	99.198
6.125	98.764	98.685	98.597	98.524	6.125	98.204	98.125	98.036	97.963	6.250	99.670	99.560	99.436	99.334
6.250	99.340	99.261	99.173	99.100	6.250	98.796	98.717	98.629	98.556	6.375	100.311	100.200	100.076	99.974
6.375	100.105	100.026	99.937	99.865	6.375	99.580	99.501	99.412	99.340	6.500	100.788	100.678	100.554	100.451
6.500	100.638	100.557	100.469	100.396	6.500	100.113	100.032	99.944	99.871	6.625	101.089	100.978	100.854	100.752
6.625	101.071	100.984	100.887	100.806	6.625	100.546	100.459	100.362	100.281	6.750	101.263	101.165	101.068	100.988
6.750	101.721	101.634	101.537	101.456	6.750	101.196	101.109	101.012	100.931	6.875	101.565	101.467	101.370	101.290
6.875	102.086	101.999	101.902	101.821	6.875	101.561	101.474	101.377	101.296	6.990	102.047	101.950	101.852	101.772
6.990	102.620	102.534	102.436	102.356	6.990	102.075	101.989	101.891	101.811	7.125	102.441	102.344	102.246	102.166
7.125	103.027	102.940	102.843	102.763	7.125	102.482	102.395	102.298	102.218	7.250	102.720	102.633	102.535	102.455
7.250	103.441	103.354	103.257	103.176	7.250	102.896	102.809	102.712	102.631	7.375	103.142	103.052	102.955	102.875
7.375	103.737	103.650	103.552	103.472	7.375	103.192	103.105	103.007	102.927	7.500	103.539	103.450	103.352	103.272
7.500	104.042	103.952	103.854	103.774	7.500	103.497	103.407	103.309	103.229	7.625	103.903	103.813	103.716	103.636
7.625	104.411	104.321	104.224	104.144	7.625	103.866	103.776	103.679	103.599					
7.750	104.435	104.346	104.248	104.168	7.750	103.890	103.801	103.703	103.623					
7.875	104.709	104.619	104.522	104.442	7.875	104.164	104.074	103.977	103.897					
7.990	104.803	104.713	104.616	104.536	7.990	104.258	104.168	104.071	103.991					
8.125	105.037	104.947	104.850	104.770	8.125	104.492	104.402	104.305	104.225					

Alt Agency 15 Yr Fixed (Alt115)					Alt Agency 10 Yr Fixed (Alt110)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
4.990	96.778	96.728	96.672	96.626	4.990	97.089	97.024	96.951	96.891					
5.125	97.239	97.189	97.133	97.086	5.125	97.443	97.378	97.305	97.245					
5.250	98.009	97.951	97.887	97.834	5.250	98.060	97.987	97.907	97.840					
5.375	98.435	98.377	98.313	98.260	5.375	98.386	98.313	98.233	98.167					
5.500	98.846	98.788	98.724	98.671	5.500	98.704	98.631	98.550	98.484					
5.625	99.242	99.184	99.119	99.066	5.625	99.008	98.935	98.855	98.788					
5.750	99.616	99.558	99.494	99.441	5.750	99.345	99.280	99.208	99.148					
5.875	99.968	99.911	99.846	99.793	5.875	99.643	99.578	99.506	99.446					
5.990	100.276	100.217	100.153	100.100	5.990	99.908	99.842	99.770	99.710					
6.125	100.650	100.585	100.512	100.453	6.125	100.181	100.116	100.043	99.983					
6.250	100.974	100.908	100.836	100.776	6.250	100.676	100.618	100.562	100.515					
6.375	101.395	101.337	101.281	101.235	6.375	101.055	100.997	100.940	100.894					
6.500	101.707	101.649	101.592	101.546	6.500	101.290	101.232	101.176	101.129					
6.625	101.870	101.812	101.756	101.709	6.625	101.382	101.324	101.268	101.222					
6.750	102.263	102.205	102.149	102.102	6.750	101.709	101.651	101.595	101.548					
6.875	102.394	102.336	102.280	102.234	6.875	101.776	101.719	101.662	101.616					
6.990	102.736	102.679	102.622	102.576	6.990	102.066	102.008	101.952	101.906					
7.125	102.963	102.905	102.849	102.802	7.125	102.236	102.178	102.121	102.075					
7.250	102.625	102.556	102.475	102.409	7.250	102.082	102.012	101.932	101.866					

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Effective: September 8, 2026

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (Alt101HB)					Alt Agency 25 Yr Fixed High Bal (Alt125HB)					Alt Agency 20 Yr Fixed High Bal (Alt120HB)				
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	95.656	95.583	95.494	95.421	5.500	93.430	93.357	93.268	93.195	5.375	92.902	92.828	92.739	92.666
5.625	96.332	96.258	96.169	96.096	5.625	94.107	94.033	93.944	93.871	5.500	93.580	93.507	93.418	93.345
5.750	96.975	96.902	96.813	96.740	5.750	94.500	94.427	94.338	94.265	5.625	94.257	94.183	94.094	94.021
5.875	97.579	97.505	97.417	97.344	5.875	95.104	95.030	94.942	94.869	5.750	94.650	94.577	94.488	94.415
5.990	98.197	98.123	98.034	97.962	5.990	95.822	95.748	95.659	95.587	5.875	95.254	95.180	95.092	95.019
6.125	98.797	98.723	98.634	98.561	6.125	96.422	96.348	96.259	96.186	5.990	95.972	95.898	95.809	95.737
6.250	98.779	98.668	98.544	98.442	6.250	96.754	96.643	96.519	96.417	6.125	96.572	96.498	96.409	96.336
6.375	99.342	99.225	99.093	98.985	6.375	97.317	97.200	97.068	96.960	6.250	96.904	96.793	96.669	96.567
6.500	99.917	99.799	99.666	99.557	6.500	97.867	97.749	97.616	97.507	6.375	97.455	97.337	97.206	97.098
6.625	100.465	100.346	100.214	100.104	6.625	98.420	98.301	98.169	98.059	6.500	97.989	97.871	97.738	97.628
6.750	100.951	100.832	100.699	100.590	6.750	99.031	98.912	98.779	98.670	6.625	98.552	98.433	98.301	98.191
6.875	101.417	101.299	101.166	101.056	6.875	99.497	99.379	99.246	99.136	6.750	99.162	99.043	98.910	98.801
6.990	101.782	101.663	101.530	101.421	6.990	99.812	99.693	99.560	99.451	6.875	99.616	99.497	99.364	99.255
7.125	102.152	102.033	101.900	101.791	7.125	100.182	100.063	99.930	99.821	6.990	99.948	99.830	99.697	99.587
7.250	101.472	101.354	101.221	101.112	7.250	99.302	99.184	99.051	98.942	7.125	100.337	100.218	100.086	99.976
7.375	101.801	101.682	101.549	101.440	7.375	100.006	99.887	99.754	99.645	7.250	99.481	99.363	99.230	99.120
7.500	102.043	101.924	101.791	101.682	7.500	100.123	100.004	99.871	99.762	7.375	100.165	100.046	99.913	99.804
7.625	102.289	102.171	102.038	101.929	7.625	100.244	100.126	99.993	99.884	7.500	100.300	100.181	100.048	99.939
7.750	102.005	101.853	101.684	101.546	7.750	100.860	100.708	100.539	100.401	7.625	100.439	100.321	100.188	100.078
7.875	102.254	102.101	101.933	101.794	7.875	101.109	100.956	100.788	100.649	7.750	101.145	100.992	100.824	100.685
7.990	102.448	102.295	102.126	101.988	7.990	100.028	99.875	99.706	99.568	7.875	101.055	100.902	100.734	100.595
8.125	102.657	102.504	102.336	102.197						7.990	99.972	99.819	99.651	99.513
8.250	102.128	101.970	101.792	101.647										
8.375	102.166	102.008	101.831	101.686										
8.500	102.090	101.932	101.755	101.609										
8.625	102.241	102.083	101.906	101.760										
Alt Agency 15 Yr Fixed High Bal (Alt115HB)					Alt Agency 10 Yr Fixed High Bal (Alt110HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	97.797	97.723	97.643	97.577	5.990	97.470	97.397	97.316	97.250					
6.125	98.096	98.023	97.943	97.876	6.125	97.761	97.688	97.608	97.541					
6.250	98.296	98.215	98.127	98.054	6.250	97.961	97.880	97.792	97.719					
6.375	98.567	98.486	98.397	98.325	6.375	98.232	98.151	98.062	97.990					
6.500	98.792	98.711	98.623	98.550	6.500	98.457	98.376	98.288	98.215					
6.625	99.034	98.953	98.865	98.792	6.625	98.699	98.618	98.530	98.457					
6.750	99.259	99.186	99.114	99.054	6.750	98.924	98.851	98.779	98.719					
6.875	99.479	99.406	99.333	99.274	6.875	99.144	99.071	98.998	98.939					
6.990	99.608	99.535	99.462	99.403	6.990	99.273	99.200	99.127	99.068					
7.125	99.776	99.703	99.630	99.570	7.125	99.441	99.368	99.295	99.235					
7.250	99.192	99.108	99.011	98.932	7.250	98.857	98.773	98.676	98.597					
7.375	99.729	99.645	99.548	99.469	7.375	99.394	99.310	99.213	99.134					
7.500	99.737	99.653	99.556	99.476	7.500	99.402	99.318	99.221	99.141					
7.625	99.736	99.652	99.555	99.476	7.625	99.401	99.317	99.220	99.141					
7.750	100.834	100.749	100.653	100.573	7.750	100.499	100.414	100.318	100.238					
7.875	100.672	100.587	100.491	100.411	7.875	100.147	100.062	99.966	99.886					
7.990	99.508	99.424	99.327	99.248	7.990	98.983	98.899	98.802	98.723					

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SELECT PRICING

Effective: September 8, 2026

SELECT ALT AGENCY 2nd Home/Investment	
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FORWARD LENDING 										
Effective: September 8, 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: September 8, 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: September 8, 2026

Effective: September 8, 2026

FAST 100+ 5.0% (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	97.903	97.754	97.524
6.500	97.933	97.784	97.554
6.625	98.493	98.344	98.114
6.750	99.044	98.895	98.665
6.875	98.743	98.518	98.241
6.990	99.264	99.039	98.762
7.000	99.294	99.069	98.792
7.125	99.814	99.589	99.312
7.250	100.325	100.100	99.823
7.375	100.576	100.318	100.011
7.490	101.057	100.799	100.492
7.500	101.087	100.829	100.522
7.625	101.577	101.319	101.012
7.750	102.048	101.790	101.483
7.875	100.311	100.035	99.696
7.990	100.752	100.476	100.137
8.000	100.782	100.506	100.167

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

FAST 100+ 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.490	95.976	95.903	95.754
6.500	96.006	95.933	95.784
6.625	96.566	96.493	96.344
6.750	97.117	97.044	96.895
6.875	96.859	96.743	96.518
6.990	97.380	97.264	97.039
7.000	97.410	97.294	97.069
7.125	97.930	97.814	97.589
7.250	98.441	98.325	98.100
7.375	98.709	98.576	98.318
7.490	99.190	99.057	98.799
7.500	99.220	99.087	98.829
7.625	99.710	99.577	99.319
7.750	100.181	100.048	99.790
7.875	98.453	98.311	98.035
7.990	98.894	98.752	98.476
8.000	98.924	98.782	98.506

AST 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 LLPAs

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

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



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

Effective: September 8, 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	94.101	94.064	94.009		4.990	93.291	93.254	93.199		4.990	96.520	96.459	96.380		5.125	93.709	93.672	93.617	
5.125	94.380	94.343	94.288		5.125	93.570	93.533	93.478		5.125	96.667	96.606	96.527		5.250	95.636	95.579	95.516	
5.250	96.338	96.280	96.218		5.250	95.528	95.470	95.408		5.250	97.801	97.740	97.662		5.375	95.904	95.846	95.784	
5.375	96.738	96.680	96.618		5.375	95.928	95.870	95.808		5.375	97.950	97.900	97.850		5.500	96.435	96.377	96.315	
5.500	97.208	97.150	97.088		5.500	96.398	96.340	96.278		5.500	98.289	98.239	98.189		5.625	96.864	96.806	96.744	
5.625	97.562	97.505	97.442		5.625	96.752	96.695	96.632		5.625	98.512	98.462	98.412		5.750	98.226	98.154	98.084	
5.750	98.729	98.669	98.606		5.750	97.919	97.859	97.796		5.750	99.525	99.475	99.425		5.875	98.568	98.496	98.425	
5.875	99.319	99.247	99.176		5.875	98.509	98.437	98.366		5.875	99.069	98.989	98.889		5.990	99.081	99.009	98.939	
5.990	99.719	99.647	99.577		5.990	98.909	98.837	98.767		5.990	99.328	99.248	99.148		6.125	99.553	99.481	99.410	
6.125	100.144	100.071	100.001		6.125	99.334	99.261	99.191		6.125	99.601	99.520	99.421		6.250	99.643	99.571	99.500	
6.250	100.755	100.683	100.613		6.250	99.945	99.873	99.803		6.250	100.041	99.961	99.861		6.375	100.357	100.261	100.167	
6.375	101.269	101.173	101.079		6.375	100.459	100.363	100.269		6.375	99.552	99.498	99.449		6.500	100.615	100.519	100.425	
6.500	101.750	101.654	101.560		6.500	100.940	100.844	100.750		6.500	99.872	99.818	99.769		6.625	101.045	100.949	100.855	
6.625	102.078	101.981	101.888		6.625	101.268	101.171	101.078		6.625	100.038	99.984	99.934		6.750	100.346	100.249	100.156	
6.750	102.483	102.387	102.293		6.750	101.673	101.577	101.483		6.750	100.912	100.859	100.809		6.875	101.003	100.907	100.750	
6.875	102.733	102.637	102.481		6.875	101.923	101.827	101.671		6.875	101.514	101.460	101.410		6.990	101.079	100.983	100.827	
6.990	103.207	103.112	102.955		6.990	102.397	102.302	102.145		6.990	101.817	101.763	101.713		7.125	101.502	101.406	101.250	

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	93.951	93.914	93.859		5.125	93.509	93.472	93.417		4.990	93.951	93.914	93.859		5.125	93.509	93.472	93.417	
5.125	94.230	94.193	94.138		5.250	95.436	95.379	95.316		5.125	94.230	94.193	94.138		5.250	95.436	95.379	95.316	
5.250	96.188	96.130	96.068		5.375	95.704	95.646	95.584		5.250	96.188	96.130	96.068		5.375	95.704	95.646	95.584	
5.375	96.588	96.530	96.468		5.500	96.235	96.177	96.115		5.375	96.588	96.530	96.468		5.500	96.235	96.177	96.115	
5.500	97.058	97.000	96.938		5.625	96.664	96.606	96.544		5.500	97.058	97.000	96.938		5.625	96.664	96.606	96.544	
5.625	97.412	97.355	97.292		5.750	98.026	97.954	97.884		5.625	97.412	97.355	97.292		5.750	98.026	97.954	97.884	
5.750	98.579	98.519	98.456		5.875	98.368	98.296	98.225		5.750	98.579	98.519	98.456		5.875	98.368	98.296	98.225	
5.875	99.169	99.097	99.026		5.990	98.881	98.809	98.739		5.875	99.169	99.097	99.026		5.990	98.881	98.809	98.739	
5.990	99.569	99.497	99.427		6.125	99.353	99.281	99.210		5.990	99.569	99.497	99.427		6.125	99.353	99.281	99.210	
6.125	99.994	99.921	99.851		6.250	99.443	99.371	99.300		6.125	99.994	99.921	99.851		6.250	99.443	99.371	99.300	
6.250	100.605	100.533	100.463		6.375	100.157	100.061	99.967		6.250	100.605	100.533	100.463		6.375	100.157	100.061	99.967	
6.375	101.119	101.023	100.929		6.500	100.415	100.319	100.225		6.375	101.119	101.023	100.929		6.500	100.415	100.319	100.225	
6.500	101.600	101.504	101.410		6.625	100.845	100.749	100.655		6.500	101.600	101.504	101.410		6.625	100.845	100.749	100.655	
6.625	101.928	101.831	101.738		6.750	100.146	100.049	99.956		6.625	101.928	101.831	101.738		6.750	100.146	100.049	99.956	
6.750	102.333	102.237	102.143		6.875	100.803	100.707	100.550		6.750	102.333	102.237	102.143		6.875	100.803	100.707	100.550	
6.875	102.583	102.487	102.331		6.990	100.879	100.783	100.627		6.875	102.583	102.487	102.331		6.990	100.879	100.783	100.627	
6.990	103.057	102.962	102.805		7.125	101.302	101.206	101.050		6.990	103.057	102.962	102.805		7.125	101.302	101.206	101.050	

LLPAs

FHA State Tier Adjustment				
Tier 1 States	CT, 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	

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	95.512	95.513	95.502
4.750	96.011	96.000	95.975
4.875	96.468	96.457	96.432
5.000	96.782	96.770	96.745
5.125	97.239	97.228	97.203
5.250	97.578	97.554	97.515
5.375	97.841	97.817	97.778
5.500	98.295	98.271	98.233
5.625	98.771	98.747	98.708
5.750	98.536	98.500	98.447
5.875	99.018	98.982	98.929
6.000	99.485	99.446	99.396
6.125	99.731	99.694	99.642

[illegible]

FHA State Tier Adjustment		
Tier 1 States	CT, HI, MA, NJ, NV, OR, SC, UT, VA, OK, RI, TN	0.000
Tier 2 States	CA, DC, ID, IN, MI, MO, NC, OH, WI, IL, 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		
10% IRRRL >100% CLTV (Sub Fin)		
-1.000		
NC Floor Price		
99.750		



Effective:

Tuesday, September 8, 2026

Jumbo Nitro XL Pricing

Jumbo Nitro XL 30 Year Fixed - (901DI)						
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY		
6.125	98.450	98.356	98.169	97.981		
6.250	98.919	98.825	98.637	98.450		
6.375	99.293	99.199	99.012	98.824		
6.500	99.585	99.491	99.304	99.116		
6.625	99.967	99.773	99.585	99.398		
6.750	100.065	99.971	99.784	99.596		
6.875	100.236	100.143	99.955	99.768		
7.000	100.386	100.292	100.104	99.917		
7.125	100.539	100.445	100.257	100.070		
7.250	100.683	100.589	100.402	100.214		
7.375	100.837	100.743	100.555	100.368		
7.500	100.982	100.888	100.700	100.513		
7.625	101.078	100.984	100.797	100.609		
7.750	101.174	101.081	100.893	100.706		
7.875	101.271	101.177	100.989	100.802		
8.000	101.367	101.273	101.086	100.898		
8.125	101.463	101.370	101.182	100.995		
8.250	101.560	101.466	101.279	101.091		
8.375	101.656	101.562	101.375	101.187		

Jumbo Nitro XL 10/6 ARM - (9106DI)						
Rate	15 DAY	30 DAY	45 DAY	60 DAY		
6.250	98.650	98.557	98.369	98.182		
6.375	99.043	98.949	98.761	98.574		
6.500	99.435	99.342	99.154	98.967		
6.625	99.676	99.582	99.395	99.207		
6.750	99.838	99.744	99.556	99.369		
6.875	99.999	99.905	99.718	99.530		
7.000	100.160	100.066	99.879	99.691		
7.125	100.322	100.228	100.040	99.853		
7.250	100.483	100.389	100.202	100.014		
7.375	100.644	100.551	100.363	100.176		
7.500	100.806	100.712	100.524	100.337		
7.625	100.967	100.873	100.686	100.498		
7.750	101.128	101.035	100.847	100.660		
7.875	101.290	101.196	101.009	100.821		
8.000	101.451	101.357	101.170	100.982		

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

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

Effective: Tuesday, September 8, 2026

Jumbo Nitro Pricing

Jumbo Nitro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.414	96.305	96.133	95.914
5.875	97.019	96.910	96.738	96.519
6.000	97.624	97.515	97.343	97.124
6.125	98.030	97.921	97.749	97.530
6.250	98.436	98.327	98.155	97.936
6.375	98.794	98.685	98.513	98.294
6.500	99.152	99.043	98.871	98.652
6.625	99.413	99.304	99.132	98.913
6.750	99.674	99.564	99.393	99.174
6.875	99.483	99.374	99.202	98.983
7.000	99.294	99.184	99.013	98.794
7.125	99.600	99.490	99.318	99.100
7.250	99.906	99.796	99.624	99.406
7.375	100.167	100.058	99.886	99.667
7.500	100.429	100.320	100.148	99.929

Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.414	96.305	96.133	95.914
5.875	97.019	96.910	96.738	96.519
6.000	97.624	97.515	97.343	97.124
6.125	98.030	97.921	97.749	97.530
6.250	98.436	98.327	98.155	97.936
6.375	98.794	98.685	98.513	98.294
6.500	99.152	99.043	98.871	98.652
6.625	99.413	99.304	99.132	98.913
6.750	99.674	99.564	99.393	99.174
6.875	99.483	99.374	99.202	98.983
7.000	99.294	99.184	99.013	98.794
7.125	99.600	99.490	99.318	99.100
7.250	99.906	99.796	99.624	99.406
7.375	100.167	100.058	99.886	99.667
7.500	100.429	100.320	100.148	99.929

Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.414	96.305	96.133	95.914
5.875	97.019	96.910	96.738	96.519
6.000	97.624	97.515	97.343	97.124
6.125	98.030	97.921	97.749	97.530
6.250	98.436	98.327	98.155	97.936
6.375	98.794	98.685	98.513	98.294
6.500	99.152	99.043	98.871	98.652
6.625	99.413	99.304	99.132	98.913
6.750	99.674	99.564	99.393	99.174
6.875	99.483	99.374	99.202	98.983
7.000	99.294	99.184	99.013	98.794
7.125	99.600	99.490	99.318	99.100
7.250	99.906	99.796	99.624	99.406
7.375	100.167	100.058	99.886	99.667
7.500	100.429	100.320	100.148	99.929

Jumbo Nitro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.007	94.898	94.726	94.507
5.625	95.376	95.267	95.095	94.876
5.750	95.745	95.636	95.464	95.245
5.875	96.147	96.038	95.866	95.647
6.000	96.550	96.440	96.268	96.050
6.125	96.928	96.818	96.647	96.428
6.250	97.306	97.197	97.025	96.806
6.375	97.612	97.502	97.330	97.112
6.500	97.918	97.808	97.636	97.418
6.625	98.277	98.168	97.996	97.777
6.750	98.637	98.528	98.356	98.137

Jumbo Nitro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	94.623	94.514	94.342	94.123
5.375	94.983	94.874	94.702	94.483
5.500	95.352	95.242	95.071	94.852
5.625	95.673	95.564	95.392	95.173
5.750	95.992	95.883	95.711	95.492
5.875	96.310	96.201	96.029	95.810
6.000	96.612	96.503	96.331	96.112
6.125	96.960	96.850	96.679	96.460
6.250	97.260	97.150	96.979	96.760
6.375	97.511	97.401	97.229	97.011
6.500	97.763	97.653	97.482	97.263
6.625	97.796	97.687	97.515	97.296
6.750	97.830	97.721	97.549	97.330
6.875	98.044	97.935	97.763	97.544
7.000	98.259	98.150	97.978	97.759

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	95.730	95.605	95.480	95.293
6.125	96.178	96.053	95.928	95.741
6.250	96.618	96.493	96.368	96.180
6.375	97.018	96.893	96.768	96.580
6.500	97.399	97.274	97.149	96.962
6.625	97.727	97.602	97.477	97.290
6.750	98.039	97.914	97.789	97.601
6.875	98.290	98.165	98.040	97.853
7.000	98.532	98.407	98.282	98.095
7.125	98.722	98.597	98.472	98.285
7.250	98.912	98.787	98.662	98.474
7.375	99.092	98.967	98.842	98.655
7.500	99.319	99.194	99.069	98.882
7.625	99.479	99.354	99.229	99.041
7.750	99.597	99.472	99.347	99.160
7.875	99.726	99.601	99.476	99.289
8.000	99.905	99.780	99.655	99.467
8.125	100.034	99.909	99.784	99.596
8.250	100.152	100.027	99.902	99.715
8.375	100.281	100.156	100.031	99.844
8.500	100.452	100.327	100.202	100.015
8.625	100.581	100.456	100.331	100.143

Jumbo Nitro Plus 30 Day Fixed Interest Only - (901EM-0)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.000	95.730	95.605	95.480	95.293	
6.125	96.178	96.053	95.928	95.741	
6.250	96.618	96.493	96.368	96.190	
6.375	97.018	96.893	96.768	96.580	
6.500	97.399	97.274	97.149	96.962	
6.625	97.727	97.602	97.477	97.290	
6.750	98.039	97.914	97.789	97.601	
6.875	98.290	98.165	98.040	97.853	
7.000	98.532	98.407	98.282	98.095	
7.125	98.722	98.597	98.472	98.285	
7.250	98.912	98.787	98.662	98.474	
7.375	99.092	98.967	98.842	98.655	
7.500	99.319	99.194	99.069	98.882	
7.625	99.479	99.354	99.229	99.041	
7.750	99.597	99.472	99.347	99.160	
7.875	99.726	99.601	99.476	99.289	
8.000	99.905	99.780	99.655	99.467	
8.125	100.034	99.909	99.784	99.596	
8.250	100.152	100.027	99.902	99.715	
8.375	100.281	100.156	100.031	99.844	
8.500	100.452	100.327	100.202	100.015	
8.625	100.581	100.456	100.331	100.143	

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

Effective: Tuesday, September 8, 2026

Jumbo Hauler Pricing

Jumbo Hauler 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	97.812	97.750	97.875
6.250	98.350	98.288	98.413
6.375	98.850	98.788	98.913
6.500	99.287	99.225	99.350
6.625	99.685	99.623	99.748
6.750	100.076	100.014	100.139
6.875	100.459	100.397	100.522
7.000	100.834	100.772	100.897
7.125	101.201	101.139	101.264
7.250	101.560	101.498	101.623
7.375	101.912	101.850	101.975
7.500	102.256	102.194	102.319
7.625	102.592	102.530	102.655
7.750	102.920	102.858	102.983
7.875	103.240	103.178	103.303
8.000	103.521	103.459	103.584
8.125	103.771	103.709	103.834
8.250	104.021	103.959	104.084
8.375	104.271	104.209	104.334

Jumbo Hauler 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	97.812	97.750	97.875
6.250	98.350	98.288	98.413
6.375	98.850	98.788	98.913
6.500	99.287	99.225	99.350
6.625	99.685	99.623	99.748
6.750	100.076	100.014	100.139
6.875	100.459	100.397	100.522
7.000	100.834	100.772	100.897
7.125	101.201	101.139	101.264
7.250	101.560	101.498	101.623
7.375	101.912	101.850	101.975
7.500	102.256	102.194	102.319
7.625	102.592	102.530	102.655
7.750	102.920	102.858	102.983
7.875	103.240	103.178	103.303
8.000	103.521	103.459	103.584
8.125	103.771	103.709	103.834
8.250	104.021	103.959	104.084
8.375	104.271	104.209	104.334

Jumbo Hauler 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	97.812	97.750	97.875
6.250	98.350	98.288	98.413
6.375	98.850	98.788	98.913
6.500	99.287	99.225	99.350
6.625	99.685	99.623	99.748
6.750	100.076	100.014	100.139
6.875	100.459	100.397	100.522
7.000	100.834	100.772	100.897
7.125	101.201	101.139	101.264
7.250	101.560	101.498	101.623
7.375	101.912	101.850	101.975
7.500	102.256	102.194	102.319
7.625	102.592	102.530	102.655
7.750	102.920	102.858	102.983
7.875	103.240	103.178	103.303
8.000	103.521	103.459	103.584
8.125	103.771	103.709	103.834
8.250	104.021	103.959	104.084
8.375	104.271	104.209	104.334

Jumbo Hauler 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	98.062	98.000	98.125
6.250	98.600	98.538	98.663
6.375	99.100	99.038	99.163
6.500	99.537	99.475	99.600
6.625	99.935	99.873	99.998
6.750	100.326	100.264	100.389
6.875	100.709	100.647	100.772
7.000	101.084	101.022	101.147
7.125	101.451	101.389	101.514
7.250	101.810	101.748	101.873
7.375	102.162	102.100	102.225
7.500	102.506	102.444	102.569
7.625	102.842	102.780	102.905
7.750	103.170	103.108	103.233
7.875	103.490	103.428	103.553
8.000	103.771	103.709	103.834
8.125	104.021	103.959	104.084
8.250	104.271	104.209	104.334
8.375	104.521	104.459	104.584

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