



Effective Date: 9/11/26 1:56 PM

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Submission Desk	Phone: Email Only Email: submissions@forwardlendingmtg.com	

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

Mortgagee Clause				
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612				
2025 FHA/VA Loan Limits				
# of Units	Loan Limits			
1	\$86,500			
2	\$1,032,650			
3	\$1,248,150			
4	\$1,551,250			
2026 Conforming Loan Limits				
# of Units	Loan Limits			
1	\$832,750			
2	\$1,066,250			
3	\$1,288,800			
4	\$1,601,750			
Price Movement				
Conventional	Previous	Current	Change	
6.750	100.517	100.319	-0.198	
Government				
6.375	100.488	100.210	-0.278	
Alt				
6.875	100.054	100.054	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

[illegible]

Temporary Property Eligibility Restrictions

Non-Owner properties located in the following City/County are NOT eligible to be locked:

•Baltimore City, Maryland

(Properties located in Baltimore County are not restricted)

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



Effective: September 11, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	90.606	90.564	90.517	90.470	4.875	90.102	90.060	90.014	89.967	5.750	96.503	96.413	96.311	96.210
4.990	91.269	91.227	91.180	91.133	4.990	90.765	90.723	90.676	90.629	5.875	97.056	96.966	96.865	96.763
5.125	92.030	91.988	91.941	91.894	5.125	91.526	91.484	91.437	91.390	5.990	97.556	97.466	97.364	97.262
5.250	92.430	92.379	92.325	92.270	5.250	91.926	91.876	91.821	91.766	6.125	98.101	98.011	97.909	97.807
5.375	93.128	93.078	93.023	92.969	5.375	92.619	92.568	92.514	92.459	6.250	98.469	98.370	98.261	98.151
5.500	93.794	93.743	93.689	93.634	5.500	93.299	93.249	93.194	93.139	6.375	99.116	99.017	98.908	98.799
5.625	94.458	94.394	94.323	94.253	5.625	93.958	93.893	93.823	93.752	6.500	99.613	99.514	99.405	99.296
5.750	95.129	95.064	94.993	94.923	5.750	94.623	94.557	94.487	94.416	6.625	99.948	99.849	99.740	99.631
5.875	95.845	95.772	95.694	95.616	5.875	95.332	95.260	95.182	95.104	6.750	100.315	100.209	100.092	99.975
5.990	96.603	96.530	96.452	96.374	5.990	96.088	96.016	95.938	95.859	6.875	100.630	100.524	100.407	100.289
6.125	97.285	97.212	97.134	97.056	6.125	96.776	96.704	96.626	96.548	6.990	101.122	101.018	100.904	100.790
6.250	98.003	97.923	97.837	97.751	6.250	97.508	97.429	97.343	97.257	7.125	101.568	101.476	101.374	101.273
6.375	98.755	98.675	98.590	98.504	6.375	98.273	98.194	98.108	98.022	7.250	101.974	101.882	101.780	101.679
6.500	99.330	99.251	99.165	99.079	6.500	98.863	98.784	98.698	98.612	7.375	102.359	102.280	102.194	102.108
6.625	99.759	99.679	99.593	99.508	6.625	99.310	99.230	99.144	99.058	7.500	102.789	102.712	102.626	102.540
6.750	100.402	100.319	100.228	100.138	6.750	99.977	99.894	99.803	99.713	7.625	103.168	103.091	103.005	102.919
6.875	100.854	100.761	100.660	100.558	6.875	100.429	100.336	100.235	100.133	7.750	103.513	103.436	103.351	103.265
6.990	101.475	101.383	101.282	101.180	6.990	101.050	100.958	100.857	100.755	7.875	103.823	103.746	103.660	103.574
7.125	102.025	101.933	101.831	101.729	7.125	101.593	101.500	101.399	101.297	7.990	103.890	103.814	103.728	103.642
7.250	102.473	102.381	102.279	102.178	7.250	102.028	101.936	101.834	101.733	8.125	103.970	103.893	103.807	103.722
7.375	102.891	102.814	102.728	102.642	7.375	102.446	102.369	102.283	102.197					
7.500	103.168	103.092	103.006	102.920	7.500	102.723	102.647	102.561	102.475					
7.625	103.583	103.507	103.421	103.335	7.625	103.138	103.062	102.976	102.890					

FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.265	95.221	95.178	95.136	5.990	99.174	99.106	99.035	98.964	5.750	94.679	94.614	94.543	94.473
4.990	95.662	95.619	95.576	95.533	6.125	99.434	99.367	99.296	99.225	5.875	95.395	95.322	95.244	95.166
5.125	96.122	96.078	96.035	95.993	6.250	100.052	100.001	99.952	99.902	5.990	96.153	96.080	96.002	95.924
5.250	96.965	96.912	96.855	96.798	6.375	100.442	100.391	100.342	100.292	6.125	96.835	96.762	96.684	96.606
5.375	97.389	97.335	97.278	97.221	6.500	100.676	100.626	100.576	100.526	6.250	97.553	97.473	97.387	97.301
5.500	97.800	97.746	97.689	97.632	6.625	100.776	100.726	100.676	100.626	6.375	98.305	98.225	98.140	98.054
5.625	98.198	98.145	98.088	98.031	6.750	101.116	101.065	101.016	100.966	6.500	98.880	98.801	98.715	98.629
5.750	98.642	98.586	98.529	98.472	6.875	101.192	101.142	101.092	101.042	6.625	99.309	99.229	99.143	99.058
5.875	99.040	98.984	98.927	98.871	6.990	101.490	101.440	101.390	101.340	6.750	99.952	99.869	99.778	99.688
5.990	99.388	99.332	99.276	99.219	7.125	101.670	101.619	101.569	101.520	6.875	100.404	100.311	100.210	100.108
6.125	99.777	99.721	99.664	99.607	7.250	101.474	101.409	101.338	101.267	6.990	101.025	100.933	100.832	100.730
6.250	100.264	100.213	100.164	100.114	7.375	101.637	101.572	101.501	101.430	7.125	101.575	101.483	101.381	101.279
6.375	100.749	100.698	100.648	100.598	7.500	101.804	101.739	101.668	101.597	7.250	102.023	101.931	101.829	101.728
6.500	101.086	101.035	100.985	100.936	7.625	101.934	101.869	101.798	101.727	7.375	102.441	102.364	102.278	102.192
6.625	101.264	101.214	101.164	101.114	7.750	102.066	102.001	101.930	101.858	7.500	102.718	102.642	102.556	102.470
6.750	101.673	101.622	101.572	101.522	7.875	102.198	102.133	102.062	101.991	7.625	103.133	103.057	102.971	102.885
6.875	101.818	101.767	101.717	101.667	7.990	102.135	102.070	101.998	101.927	7.750	103.176	103.099	103.013	102.927
6.990	102.172	102.121	102.071	102.022	8.125	101.966	101.901	101.829	101.758	7.875	103.471	103.394	103.309	103.223
										7.990	103.579	103.503	103.417	103.331
										8.125	103.820	103.744	103.658	103.572

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	92.253	92.203	92.148	92.094	4.875	89.527	89.485	89.439	89.392	5.750	96.428	96.338	96.236	96.135
5.500	92.919	92.868	92.814	92.759	4.990	90.190	90.148	90.101	90.054	5.875	96.981	96.891	96.790	96.688
5.625	93.583	93.519	93.448	93.378	5.125	90.951	90.909	90.862	90.815	5.990	97.481	97.391	97.289	97.187
5.750	94.254	94.189	94.118	94.048	5.250	91.351	91.301	91.246	91.191	6.125	98.026	97.936	97.834	97.732
5.875	94.970	94.897	94.819	94.741	5.375	92.044	91.993	91.939	91.884	6.250	98.394	98.295	98.186	98.076
5.990	95.728	95.655	95.577	95.499	5.500	92.724	92.674	92.619	92.564	6.375	99.041	98.942	98.833	98.724
6.125	96.410	96.337	96.259	96.181	5.625	93.383	93.318	93.248	93.177	6.500	99.538	99.439	99.330	99.221
6.250	97.128	97.048	96.962	96.876	5.750	94.048	93.982	93.912	93.841	6.625	99.873	99.774	99.665	99.556
6.375	97.880	97.800	97.715	97.629	5.875	94.757	94.685	94.607	94.529	6.750	100.240	100.134	100.017	99.900
6.500	98.455	98.376	98.290	98.204	5.990	95.513	95.441	95.363	95.284	6.875	100.555	100.449	100.332	100.214
6.625	98.884	98.804	98.718	98.633	6.125	96.201	96.129	96.051	95.973	6.990	101.047	100.943	100.829	100.715
6.750	99.527	99.444	99.353	99.263	6.250	96.933	96.854	96.768	96.682	7.125	101.493	101.401	101.299	101.198
6.875	99.979	99.886	99.785	99.683	6.375	97.698	97.619	97.533	97.447	7.250	101.899	101.807	101.705	101.604
6.990	100.600	100.508	100.407	100.305	6.500	98.288	98.209	98.123	98.037	7.375	102.284	102.205	102.119	102.033
7.125	101.150	101.058	100.956	100.854	6.625	98.735	98.655	98.569	98.483	7.500	102.714	102.637	102.551	102.465
7.250	101.598	101.506	101.404	101.303	6.750	99.402	99.319	99.228	99.138	7.625	103.093	103.016	102.930	102.844
7.375	102.016	101.939	101.853	101.767	6.875	99.854	99.761	99.660	99.558	7.750	103.438	103.361	103.276	103.190
7.500	102.293	102.217	102.131	102.045	6.990	100.475	100.383	100.282	100.180	7.875	103.748	103.671	103.585	103.499
7.625	102.708	102.632	102.546	102.460	7.125	101.018	100.925	100.824	100.722	7.990	103.815	103.739	103.653	103.567
7.750	102.751	102.674	102.588	102.502	7.250	101.453	101.361	101.259	101.158	8.125	103.895	103.818	103.732	103.647
7.875	103.046	102.969	102.884	102.798	7.375	101.871	101.794	101.708	101.622					
7.990	103.154	103.078	102.992	102.906	7.500	102.148	102.072	101.986	101.900					
8.125	103.395	103.319	103.233	103.147	7.625	102.563	102.487	102.401	102.315					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
6.500	100.936	100.885	100.835	100.786	6.500	100.726	100.676	100.626	100.576	
6.625	101.114	101.064	101.014	100.964	6.625	100.826	100.776	100.726	100.676	
6.750	101.523	101.472	101.422	101.372	6.750	101.166	101.115	101.066	101.016	
6.875	101.668	101.617	101.567	101.517	6.875	101.242	101.192	101.142	101.092	
6.990	102.022	101.971	101.921	101.872	6.990	101.540	101.490	101.440	101.390	
7.125	102.257	102.206	102.157	102.107	7.125	101.720	101.669	101.619	101.570	
7.250	101.872	101.806	101.735	101.664	7.250	101.524	101.459	101.388	101.317	
7.375	102.087	102.021	101.950	101.879	7.375	101.687	101.622	101.551	101.480	
7.500	102.302	102.237	102.166	102.095	7.500	101.854	101.789	101.718	101.647	
7.625	102.476	102.411	102.340	102.269	7.625	101.984	101.919	101.848	101.777	
7.750	102.652	102.586	102.515	102.444	7.750	102.116	102.051	101.980	101.908	
7.875	102.828	102.762	102.691	102.620	7.875	102.248	102.183	102.112	102.041	
7.990	102.804	102.739	102.668	102.597	7.990	102.185	102.120	102.048	101.977	
8.125	102.873	102.807	102.736	102.665	8.125	102.016	101.951	101.879	101.808	
8.250	103.299	103.233	103.162	103.091	8.250	102.398	102.333	102.262	102.190	
8.375	103.472	103.407	103.336	103.265	8.375	102.528	102.463	102.391	102.320	
8.500	103.647	103.582	103.511	103.440	8.500	102.659	102.595	102.523	102.451	



Effective: September 11, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	93.940	93.875	93.805	93.735	5.500	91.856	91.791	91.721	91.650	5.375	91.334	91.269	91.199	91.129
5.625	94.608	94.543	94.473	94.403	5.625	92.530	92.465	92.394	92.324	5.500	92.006	91.941	91.871	91.800
5.750	94.996	94.931	94.861	94.790	5.750	92.923	92.858	92.788	92.718	5.625	92.680	92.615	92.544	92.474
5.875	95.596	95.531	95.461	95.391	5.875	93.530	93.465	93.394	93.324	5.750	93.073	93.008	92.938	92.868
5.990	96.308	96.243	96.172	96.102	5.990	94.252	94.187	94.116	94.046	5.875	93.680	93.615	93.544	93.474
6.125	96.910	96.845	96.774	96.704	6.125	94.860	94.795	94.724	94.654	5.990	94.402	94.337	94.266	94.196
6.250	97.617	97.512	97.395	97.278	6.250	95.567	95.462	95.345	95.228	6.125	95.010	94.945	94.874	94.804
6.375	98.221	98.116	97.999	97.882	6.375	96.171	96.066	95.949	95.832	6.250	95.717	95.612	95.495	95.378
6.500	98.775	98.670	98.552	98.435	6.500	96.725	96.620	96.502	96.385	6.375	96.321	96.216	96.099	95.982
6.625	99.358	99.253	99.136	99.019	6.625	97.308	97.203	97.086	96.969	6.500	96.875	96.770	96.652	96.535
6.750	100.007	99.902	99.785	99.668	6.750	97.957	97.852	97.735	97.618	6.625	97.458	97.353	97.236	97.119
6.875	100.482	100.377	100.260	100.143	6.875	98.412	98.307	98.190	98.073	6.750	98.091	97.986	97.869	97.752
6.990	100.843	100.738	100.621	100.504	6.990	98.773	98.668	98.551	98.434	6.875	98.557	98.452	98.335	98.218
7.125	101.234	101.129	101.012	100.895	7.125	99.164	99.059	98.942	98.825	6.990	98.889	98.784	98.667	98.549
7.250	100.626	100.509	100.376	100.243	7.250	98.556	98.439	98.306	98.173	7.125	99.294	99.189	99.071	98.954
7.375	101.357	101.239	101.106	100.974	7.375	99.287	99.169	99.036	98.904	7.250	98.703	98.585	98.452	98.320
7.500	101.440	101.322	101.189	101.057	7.500	99.370	99.252	99.119	98.987	7.375	99.451	99.333	99.200	99.068
7.625	101.612	101.495	101.362	101.229	7.625	99.542	99.425	99.292	99.159	7.500	99.556	99.439	99.306	99.173
7.750	102.332	102.205	102.057	101.908	7.750	100.262	100.135	99.987	99.838	7.625	99.707	99.590	99.457	99.324
7.875	102.599	102.472	102.323	102.175	7.875	100.529	100.402	100.253	100.105	7.750	100.445	100.318	100.169	100.021
7.990	101.527	101.399	101.251	101.102	7.990	99.457	99.329	99.181	99.032	7.875	100.728	100.601	100.452	100.304
8.125	101.740	101.613	101.464	101.316	8.125	99.670	99.543	99.394	99.246	7.990	99.745	99.618	99.469	99.321
FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	96.994	96.927	96.856	96.785	5.990	96.456	96.388	96.317	96.246					
6.125	97.315	97.247	97.176	97.105	6.125	96.776	96.708	96.637	96.566					
6.250	97.677	97.608	97.537	97.466	6.250	97.126	97.057	96.986	96.915					
6.375	97.972	97.902	97.831	97.760	6.375	97.407	97.338	97.267	97.196					
6.500	98.223	98.158	98.094	98.030	6.500	97.647	97.583	97.519	97.455					
6.625	98.543	98.479	98.415	98.351	6.625	97.953	97.888	97.824	97.761					
6.750	98.939	98.875	98.811	98.747	6.750	98.333	98.269	98.205	98.141					
6.875	99.179	99.114	99.050	98.987	6.875	98.564	98.499	98.435	98.371					
6.990	99.336	99.271	99.207	99.143	6.990	98.691	98.627	98.563	98.499					
7.125	99.501	99.436	99.372	99.308	7.125	98.870	98.806	98.742	98.678					
7.250	98.876	98.797	98.712	98.626	7.250	98.262	98.183	98.098	98.013					
7.375	99.402	99.323	99.238	99.152	7.375	98.806	98.727	98.642	98.556					
7.500	99.396	99.316	99.231	99.146	7.500	98.822	98.743	98.658	98.573					
7.625	99.423	99.344	99.258	99.173	7.625	98.828	98.749	98.664	98.578					
7.750	100.438	100.359	100.273	100.188	7.750	99.860	99.781	99.696	99.610					
7.875	100.554	100.475	100.389	100.304	7.875	99.993	99.914	99.828	99.743					
7.990	99.385	99.306	99.220	99.134	7.990	98.913	98.834	98.748	98.663					

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	90.406	90.364	90.317	90.270	5.375	93.222	93.157	93.087	93.017	5.375	92.228	92.178	92.123	92.069
4.990	91.069	91.027	90.980	90.933	5.500	93.890	93.825	93.755	93.685	5.500	92.894	92.843	92.789	92.734
5.125	91.830	91.788	91.741	91.694	5.625	94.558	94.493	94.423	94.353	5.625	93.558	93.494	93.423	93.353
5.250	92.230	92.179	92.125	92.070	5.750	94.946	94.881	94.811	94.740	5.750	94.229	94.164	94.093	94.023
5.375	92.928	92.878	92.823	92.769	5.875	95.546	95.481	95.411	95.341	5.875	94.945	94.872	94.794	94.716
5.500	93.594	93.543	93.489	93.434	5.990	96.258	96.193	96.122	96.052	5.990	95.703	95.630	95.552	95.474
5.625	94.258	94.194	94.123	94.053	6.125	96.860	96.795	96.724	96.654	6.125	96.385	96.312	96.234	96.156
5.750	94.929	94.864	94.793	94.723	6.250	97.567	97.462	97.345	97.228	6.250	97.103	97.023	96.937	96.851
5.875	95.645	95.572	95.494	95.416	6.375	98.171	98.066	97.949	97.832	6.375	97.855	97.775	97.690	97.604
5.990	96.403	96.330	96.252	96.174	6.500	98.725	98.620	98.502	98.385	6.500	98.430	98.351	98.265	98.179
6.125	97.085	97.012	96.934	96.856	6.625	99.308	99.203	99.086	98.969	6.625	98.859	98.779	98.693	98.608
6.250	97.803	97.723	97.637	97.551	6.750	99.957	99.852	99.735	99.618	6.750	99.502	99.419	99.328	99.238
6.375	98.555	98.475	98.390	98.304	6.875	100.432	100.327	100.210	100.093	6.875	99.954	99.861	99.760	99.658
6.500	99.130	99.051	98.965	98.879	6.990	100.793	100.688	100.571	100.454	6.990	100.575	100.483	100.382	100.280
6.625	99.559	99.479	99.393	99.308	7.125	101.184	101.079	100.962	100.845	7.125	101.125	101.033	100.931	100.829
6.750	100.202	100.119	100.028	99.938	7.250	100.576	100.459	100.326	100.193	7.250	101.573	101.481	101.379	101.278
6.875	100.654	100.561	100.460	100.358	7.375	101.307	101.189	101.056	100.924	7.375	101.991	101.914	101.828	101.742
6.990	101.275	101.183	101.082	100.980	7.500	101.390	101.272	101.139	101.007	7.500	102.268	102.192	102.106	102.020
7.125	101.825	101.733	101.631	101.529	7.625	101.562	101.445	101.312	101.179	7.625	102.683	102.607	102.521	102.435
7.250	102.273	102.181	102.079	101.978	7.750	102.282	102.155	102.007	101.858	7.750	102.726	102.649	102.563	102.477
7.375	102.691	102.614	102.528	102.442	7.875	102.549	102.422	102.273	102.125	7.875	103.021	102.944	102.859	102.773
7.500	102.968	102.892	102.806	102.720	7.990	101.477	101.349	101.201	101.052	7.990	103.129	103.053	102.967	102.881
7.625	103.383	103.307	103.221	103.135	8.125	101.690	101.563	101.414	101.266	8.125	103.370	103.294	103.208	103.122
FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD)				
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	90.406	90.364	90.317	90.270	5.500	93.890	93.825	93.755	93.685	5.375	92.228	92.178	92.123	92.069
4.990	91.069	91.027	90.980	90.933	5.625	94.558	94.493	94.423	94.353	5.500	92.894	92.843	92.789	92.734
5.125	91.830	91.788	91.741	91.694	5.750	94.946	94.881	94.811	94.740	5.625	93.558	93.494	93.423	93.353
5.250	92.230	92.179	92.125	92.070	5.875	95.546	95.481	95.411	95.341	5.750	94.229	94.164	94.093	94.023
5.375	92.928	92.878	92.823	92.769	5.990	96.258	96.193	96.122	96.052	5.875	94.945	94.872	94.794	94.716
5.500	93.594	93.543	93.489	93.434	6.125	96.860	96.795	96.724	96.654	5.990	95.703	95.630	95.552	95.474
5.625	94.258	94.194	94.123	94.053	6.250	97.567	97.462	97.345	97.228	6.125	96.385	96.312	96.234	96.156
5.750	94.929	94.864	94.793	94.723	6.375	98.171	98.066	97.949	97.832	6.250	97.103	97.023	96.937	96.851
5.875	95.645	95.572	95.494	95.416	6.500	98.725	98.620	98.502	98.385	6.375	97.855	97.775	97.690	97.604
5.990	96.403	96.330	96.252	96.174	6.625	99.308	99.203	99.086	98.969	6.500	98.430	98.351	98.265	98.179
6.125	97.085	97.012	96.934	96.856	6.750	99.957	99.852	99.735	99.618	6.625	98.859	98.779	98.693	98.608
6.250	97.803	97.723	97.637	97.551	6.875	100.432	100.327	100.210	100.093	6.750	99.502	99.419	99.328	99.238
6.375	98.555	98.475	98.390	98.304	6.990	100.793	100.688	100.571	100.454	6.875	99.954	99.861	99.760	99.658
6.500	99.130	99.051	98.965	98.879	7.125	101.184	101.079	100.962	100.845	6.990	100.575	100.483	100.382	100.280
6.625	99.559	99.479	99.393	99.308	7.250	100.576	100.459	100.326	100.193	7.125	101.125	101.033	100.931	100.829
6.750	100.202	100.119	100.028	99.938	7.375	101.307	101.189	101.056	100.924	7.250	101.573	101.481	101.379	101.278
6.875	100.654	100.561	100.460	100.358	7.500	101.390	101.272	101.139	101.007	7.375	101.991	101.914	101.828	101.742
6.990	101.275	101.183	101.082	100.980	7.625	101.562	101.445	101.312	101.179	7.500	102.268	102.192	102.106	102.020
7.125	101.825	101.733	101.631	101.529	7.750	102.282	102.155	102.007	101.858	7.625	102.683	102.607	102.521	102.435
7.250	102.273	102.181	102.079	101.978	7.875	102.549	102.422	102.273	102.125	7.750	102.726	102.649	102.563	102.477
7.375	102.691	102.614	102.528	102.442	7.990	101.477	101.349	101.201	101.052	7.875	103.021	102.944	102.859	102.773
7.500	102.968	102.892	102.806	102.720	8.125	101.690	101.563	101.414	101.266	7.990	103.129	103.053	102.967	102.881
7.625	103.383	103.307	103.221	103.135						8.125	103.370	103.294	103.208	103.122



SELECT PRICING

Effective: September 11, 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	90.856	90.814	90.767	90.720	4.875	95.515	95.471	95.428	95.386	
4.990	91.519	91.477	91.430	91.383	4.990	95.912	95.869	95.826	95.783	
5.125	92.280	92.238	92.191	92.144	5.125	96.372	96.328	96.285	96.243	
5.250	92.680	92.629	92.575	92.520	5.250	97.215	97.162	97.105	97.048	
5.375	93.378	93.328	93.273	93.219	5.375	97.639	97.585	97.528	97.471	
5.500	94.044	93.993	93.939	93.884	5.500	98.050	97.996	97.939	97.882	
5.625	94.708	94.644	94.573	94.503	5.625	98.448	98.395	98.338	98.281	
5.750	95.379	95.314	95.243	95.173	5.750	98.892	98.836	98.779	98.722	
5.875	96.095	96.022	95.944	95.866	5.875	99.290	99.234	99.177	99.121	
5.990	96.853	96.780	96.702	96.624	5.990	99.638	99.582	99.526	99.469	
6.125	97.535	97.462	97.384	97.306	6.125	100.027	99.971	99.914	99.857	
6.250	98.253	98.173	98.087	98.001	6.250	100.514	100.463	100.414	100.364	
6.375	99.005	98.925	98.840	98.754	6.375	100.999	100.948	100.898	100.848	
6.500	99.580	99.501	99.415	99.329	6.500	101.336	101.285	101.235	101.186	
6.625	100.009	99.929	99.843	99.758	6.625	101.514	101.464	101.414	101.364	
6.750	100.652	100.569	100.478	100.388	6.750	101.923	101.872	101.822	101.772	
6.875	101.104	101.011	100.910	100.808	6.875	102.068	102.017	101.967	101.917	
6.990	101.725	101.633	101.532	101.430						
7.125	102.275	102.183	102.081	101.979						
7.250	102.723	102.631	102.529	102.428						
7.375	103.141	103.064	102.978	102.892						
7.500	103.418	103.342	103.256	103.170						
7.625	103.833	103.757	103.671	103.585						
7.750	103.876	103.799	103.713	103.627						
7.875	104.171	104.094	104.009	103.923						

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	94.190	94.125	94.055	93.985	5.990	97.244	97.177	97.106	97.035	
5.625	94.858	94.793	94.723	94.653	6.125	97.565	97.497	97.426	97.355	
5.750	95.246	95.181	95.111	95.040	6.250	97.927	97.858	97.787	97.716	
5.875	95.846	95.781	95.711	95.641	6.375	98.222	98.152	98.081	98.010	
5.990	96.558	96.493	96.422	96.352	6.500	98.473	98.408	98.344	98.280	
6.125	97.160	97.095	97.024	96.954	6.625	98.793	98.729	98.665	98.601	
6.250	97.867	97.762	97.645	97.528	6.750	99.189	99.125	99.061	98.997	
6.375	98.471	98.366	98.249	98.132	6.875	99.429	99.364	99.300	99.237	
6.500	99.025	98.920	98.802	98.685	6.990	99.586	99.521	99.457	99.393	
6.625	99.608	99.503	99.386	99.269	7.125	99.751	99.686	99.622	99.558	
6.750	100.257	100.152	100.035	99.918	7.250	99.126	99.047	98.962	98.876	
6.875	100.732	100.627	100.510	100.393	7.375	99.652	99.573	99.488	99.402	
6.990	101.093	100.988	100.871	100.754	7.500	99.646	99.566	99.481	99.396	
7.125	101.484	101.379	101.262	101.145	7.625	99.673	99.594	99.508	99.423	
7.250	100.876	100.759	100.626	100.493	7.750	100.688	100.609	100.523	100.438	
7.375	101.607	101.489	101.356	101.224	7.875	100.804	100.725	100.639	100.554	
7.500	101.690	101.572	101.439	101.307						
7.625	101.862	101.745	101.612	101.479						
7.750	102.582	102.455	102.307	102.158						
7.875	102.849	102.722	102.573	102.425						
7.990	101.777	101.649	101.501	101.352						
8.125	101.990	101.863	101.714	101.566						

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	90.656	90.614	90.567	90.520	5.500	94.140	94.075	94.005	93.935	
4.990	91.319	91.277	91.230	91.183	5.625	94.808	94.743	94.673	94.603	
5.125	92.080	92.038	91.991	91.944	5.750	95.196	95.131	95.061	94.990	
5.250	92.480	92.429	92.375	92.320	5.875	95.796	95.731	95.661	95.591	
5.375	93.178	93.128	93.073	93.019	5.990	96.508	96.443	96.372	96.302	
5.500	93.844	93.793	93.739	93.684	6.125	97.110	97.045	96.974	96.904	
5.625	94.508	94.444	94.373	94.303	6.250	97.817	97.712	97.595	97.478	
5.750	95.179	95.114	95.043	94.973	6.375	98.421	98.316	98.199	98.082	
5.875	95.895	95.822	95.744	95.666	6.500	98.975	98.870	98.752	98.635	
5.990	96.653	96.580	96.502	96.424	6.625	99.558	99.453	99.336	99.219	
6.125	97.335	97.262	97.184	97.106	6.750	100.207	100.102	99.985	99.868	
6.250	98.053	97.973	97.887	97.801	6.875	100.682	100.577	100.460	100.343	
6.375	98.805	98.725	98.640	98.554	6.990	101.043	100.938	100.821	100.704	
6.500	99.380	99.301	99.215	99.129	7.125	101.434	101.329	101.212	101.095	
6.625	99.809	99.729	99.643	99.558	7.250	100.826	100.709	100.576	100.443	
6.750	100.452	100.369	100.278	100.188	7.375	101.557	101.439	101.306	101.174	
6.875	100.904	100.811	100.710	100.608	7.500	101.640	101.522	101.389	101.257	
6.990	101.525	101.433	101.332	101.230	7.625	101.812	101.695	101.562	101.429	
7.125	102.075	101.983	101.881	101.779	7.750	102.532	102.405	102.257	102.108	
7.250	102.523	102.431	102.329	102.228	7.875	102.799	102.672	102.523	102.375	
7.375	102.941	102.864	102.778	102.692	7.990	101.727	101.599	101.451	101.302	
7.500	103.218	103.142	103.056	102.970	8.125	101.940	101.813	101.664	101.516	
7.625	103.633	103.557	103.471	103.385						

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	90.656	90.614	90.567	90.520	5.500	94.140	94.075	94.005	93.935	
4.990	91.319	91.277	91.230	91.183	5.625	94.808	94.743	94.673	94.603	
5.125	92.080	92.038	91.991	91.944	5.750	95.196	95.131	95.061	94.990	
5.250	92.480	92.429	92.375	92.320	5.875	95.796	95.731	95.661	95.591	
5.375	93.178	93.128	93.073	93.019	5.990	96.508	96.443	96.372	96.302	
5.500	93.844	93.793	93.739	93.684	6.125	97.110	97.045	96.974	96.904	
5.625	94.508	94.444	94.373	94.303	6.250	97.817	97.712	97.595	97.478	
5.750	95.179	95.114	95.043	94.973	6.375	98.421	98.316	98.199	98.082	
5.875	95.895	95.822	95.744	95.666	6.500	98.975	98.870	98.752	98.635	
5.990	96.653	96.580	96.502	96.424	6.625	99.558	99.453	99.336	99.219	
6.125	97.335	97.262	97.184	97.106	6.750	100.207	100.102	99.985	99.868	
6.250	98.053	97.973	97.887	97.801	6.875	100.682	100.577	100.460	100.343	
6.375	98.805	98.725	98.640	98.554	6.990	101.043	100.938	100.821	100.704	
6.500	99.380	99.301	99.215	99.129	7.125	101.434	101.329	101.212	101.095	
6.625	99.809	99.729	99.643	99.558	7.250	100.826	100.709	100.576	100.443	
6.750	100.452	100.369	100.278	100.188	7.375	101.557	101.439	101.306	101.174	
6.875	100.904	100.811	100.710	100.608	7.500	101.640	101.522	101.389	101.257	
6.990	101.525	101.433	101.332	101.230	7.625	101.812	101.695	101.562	101.429	
7.125	102.075	101.983	101.881	101.779	7.750	102.532	102.405	102.257	102.108	
7.250	102.523	102.431	102.329	102.228	7.875	102.799	102.672	102.523	102.375	
7.375	102.941	102.864	102.778	102.692	7.990	101.727	101.599	101.451	101.302	
7.500	103.218	103.142	103.056	102.970	8.125	101.940	101.813	101.664	101.516	
7.625	103.633	103.557	103.471	103.385	8.250	101.370	101.236	101.080	100.924	



Effective: September 11, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	90.606	90.564	90.517	90.470	4.875	90.102	90.060	90.014	89.967	5.500	95.328	95.237	95.136	95.034
4.990	91.289	91.227	91.180	91.133	4.990	90.765	90.723	90.676	90.629	5.625	95.937	95.847	95.746	95.644
5.125	92.030	91.988	91.941	91.894	5.125	91.526	91.484	91.437	91.390	5.750	96.503	96.413	96.311	96.210
5.250	92.430	92.379	92.325	92.270	5.250	91.926	91.876	91.821	91.766	5.875	97.056	96.966	96.865	96.763
5.375	93.128	93.078	93.023	92.969	5.375	92.619	92.568	92.514	92.459	5.990	97.556	97.466	97.364	97.262
5.500	93.794	93.743	93.689	93.634	5.500	93.299	93.249	93.194	93.139	6.125	98.101	98.011	97.909	97.807
5.625	94.458	94.394	94.323	94.253	5.625	93.958	93.893	93.823	93.752	6.250	98.469	98.370	98.261	98.151
5.750	95.129	95.064	94.993	94.923	5.750	94.623	94.557	94.487	94.416	6.375	99.116	99.017	98.908	98.799
5.875	95.845	95.772	95.694	95.616	5.875	95.332	95.260	95.182	95.104	6.500	99.613	99.514	99.405	99.296
5.990	96.603	96.530	96.452	96.374	5.990	96.088	96.016	95.938	95.859	6.625	99.948	99.849	99.740	99.631
6.125	97.285	97.212	97.134	97.056	6.125	96.776	96.704	96.626	96.548	6.750	100.315	100.209	100.092	99.975
6.250	98.003	97.923	97.837	97.751	6.250	97.508	97.429	97.343	97.257	6.875	100.630	100.524	100.407	100.289
6.375	98.755	98.675	98.590	98.504	6.375	98.273	98.194	98.108	98.022	6.990	101.122	101.018	100.904	100.790
6.500	99.330	99.251	99.165	99.079	6.500	98.863	98.784	98.698	98.612	7.125	101.568	101.476	101.374	101.273
6.625	99.759	99.679	99.593	99.508	6.625	99.310	99.230	99.144	99.058	7.250	101.974	101.882	101.780	101.679
6.750	100.402	100.319	100.228	100.138	6.750	99.977	99.894	99.803	99.713	7.375	102.359	102.280	102.194	102.108
6.875	100.854	100.761	100.660	100.558	6.875	100.429	100.336	100.235	100.133	7.500	102.789	102.712	102.626	102.540
6.990	101.475	101.383	101.282	101.180	6.990	101.050	100.958	100.857	100.755	7.625	103.168	103.091	103.005	102.919
7.125	102.025	101.933	101.831	101.729	7.125	101.593	101.500	101.399	101.297	7.750	103.513	103.436	103.351	103.265
7.250	102.473	102.381	102.279	102.178	7.250	102.028	101.936	101.834	101.733	7.875	103.823	103.746	103.660	103.574
7.375	102.891	102.814	102.728	102.642	7.375	102.446	102.369	102.283	102.197	7.990	103.890	103.814	103.728	103.642
7.500	103.168	103.092	103.006	102.920	7.500	102.723	102.647	102.561	102.475	8.125	103.970	103.893	103.807	103.722
7.625	103.583	103.507	103.421	103.335	7.625	103.138	103.062	102.976	102.890					
7.750	103.626	103.549	103.463	103.377	7.750	103.181	103.104	103.018	102.932					
7.875	103.921	103.844	103.759	103.673	7.875	103.476	103.399	103.314	103.228					
7.990	104.029	103.953	103.867	103.781	7.990	103.584	103.508	103.422	103.336					
8.125	104.270	104.194	104.108	104.022	8.125	103.825	103.749	103.663	103.577					

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.990	95.662	95.619	95.576	95.533	5.500	98.061	97.993	97.922	97.851	5.875	95.395	95.322	95.244	95.166
5.125	96.122	96.078	96.035	95.993	5.625	98.367	98.299	98.228	98.157	5.990	96.153	96.080	96.002	95.924
5.250	96.965	96.912	96.855	96.798	5.750	98.658	98.590	98.519	98.448	6.125	96.835	96.762	96.684	96.606
5.375	97.389	97.335	97.278	97.221	5.875	98.933	98.866	98.795	98.724	6.250	97.553	97.473	97.387	97.301
5.500	97.800	97.746	97.689	97.632	5.990	99.174	99.106	99.035	98.964	6.375	98.305	98.225	98.140	98.054
5.625	98.198	98.145	98.088	98.031	6.125	99.434	99.367	99.296	99.225	6.500	98.880	98.801	98.715	98.629
5.750	98.642	98.586	98.529	98.472	6.250	100.052	100.001	99.952	99.902	6.625	99.309	99.229	99.143	99.058
5.875	99.040	98.984	98.927	98.871	6.375	100.442	100.391	100.342	100.292	6.750	99.952	99.869	99.778	99.688
5.990	99.388	99.332	99.276	99.219	6.500	100.676	100.626	100.576	100.526	6.875	100.404	100.311	100.210	100.108
6.125	99.777	99.721	99.664	99.607	6.625	100.776	100.726	100.676	100.626	6.990	101.025	100.933	100.832	100.730
6.250	100.264	100.213	100.164	100.114	6.750	101.116	101.065	101.016	100.966	7.125	101.575	101.483	101.381	101.279
6.375	100.749	100.698	100.648	100.598	6.875	101.192	101.142	101.092	101.042	7.250	102.023	101.931	101.829	101.728
6.500	101.086	101.035	100.985	100.936	6.990	101.490	101.440	101.390	101.340	7.375	102.441	102.364	102.278	102.192
6.625	101.264	101.214	101.164	101.114	7.125	101.670	101.619	101.569	101.520	7.500	102.718	102.642	102.556	102.470
6.750	101.673	101.622	101.572	101.522	7.250	101.474	101.409	101.338	101.267	7.625	103.133	103.057	102.971	102.885
6.875	101.818	101.767	101.717	101.667						7.750	103.176	103.099	103.013	102.927
6.990	102.172	102.121	102.071	102.022						7.875	103.471	103.394	103.309	103.223
										7.990	103.579	103.503	103.417	103.331
										8.125	103.820	103.744	103.658	103.572

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)														
Rate	15-Day	30-Day	45-Day	60-Day										
5.875	95.845	95.772	95.694	95.616										
5.990	96.603	96.530	96.452	96.374										
6.125	97.285	97.212	97.134	97.056										
6.250	98.003	97.923	97.837	97.751										
6.375	98.755	98.675	98.590	98.504										
6.500	99.330	99.251	99.165	99.079										
6.625	99.759	99.679	99.593	99.508										
6.750	100.402	100.319	100.228	100.138										
6.875	100.854	100.761	100.660	100.558										
6.990	101.475	101.383	101.282	101.180										
7.125	102.025	101.933	101.831	101.729										
7.250	102.473	102.381	102.279	102.178										
7.375	102.891	102.814	102.728	102.642										
7.500	103.168	103.092	103.006	102.920										
7.625	103.583	103.507	103.421	103.335										
7.750	103.626	103.549	103.463	103.377										
7.875	103.921	103.844	103.759	103.673										
7.990	104.029	103.953	103.867	103.781										
8.125	104.270	104.194	104.108	104.022										

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	93.590	93.525	93.455	93.385	5.500	91.256	91.191	91.121	91.050	5.500	95.163	95.096	95.025	94.954
5.625	94.258	94.193	94.123	94.053	5.625	91.930	91.865	91.794	91.724	5.625	95.541	95.474	95.403	95.332
5.750	94.646	94.581	94.511	94.440	5.750	92.323	92.258	92.188	92.118	5.750	95.651	95.584	95.513	95.442
5.875	95.246	95.181	95.111	95.041	5.875	92.930	92.865	92.794	92.724	5.875	95.991	95.923	95.852	95.781
5.990	95.958	95.893	95.822	95.752	5.990	93.652	93.587	93.516	93.446	5.990	96.388	96.321	96.250	96.179
6.125	96.560	96.495	96.424	96.354	6.125	94.260	94.195	94.124	94.054	6.125	96.715	96.647	96.576	96.505
6.250	97.267	97.162	97.045	96.928	6.250	94.967	94.862	94.745	94.628	6.250	97.077	97.008	96.937	96.866
6.375	97.871	97.766	97.649	97.532	6.375	95.571	95.466	95.349	95.232	6.375	97.367	97.298	97.227	97.156
6.500	98.425	98.320	98.202	98.085	6.500	96.125	96.020	95.902	95.785	6.500	97.607	97.543	97.479	97.415
6.625	99.008	98.903	98.786	98.669	6.625	96.708	96.603	96.486	96.369	6.625	97.913	97.848	97.784	97.721
6.750	99.657	99.552	99.435	99.318	6.750	97.341	97.236	97.119	97.002	6.750	98.293	98.229	98.165	98.101
6.875	100.132	100.027	99.910	99.793	6.875	97.807	97.702	97.585	97.468	6.875	98.524	98.459	98.395	98.331
6.990	100.493	100.388	100.271	100.154	6.990	98.139	98.034	97.917	97.799	6.990	98.651	98.587	98.523	98.459
7.125	100.884	100.779	100.662	100.545	7.125	98.544	98.439	98.321	98.204	7.125	98.930	98.766	98.702	98.638
7.250	100.276	100.159	100.026	99.893	7.250	97.953	97.835	97.702	97.570	7.250	98.222	98.143	98.058	97.973
7.375	101.007	100.889	100.756	100.624	7.375	98.701	98.583	98.450	98.318	7.375	98.766	98.687	98.602	98.516
7.500	101.090	100.972	100.839	100.707	7.500	98.806	98.689	98.556	98.423	7.500	98.782	98.703	98.618	98.533
7.625	101.262	101.145	101.012	100.879	7.625	98.957	98.840	98.707	98.574	7.625	98.788	98.709	98.624	98.538
7.750	101.982	101.855	101.707	101.558	7.750	99.695	99.568	99.419	99.271	7.750	99.820	99.741	99.656	99.570
7.875	102.249	102.122	101.973	101.825	7.875	99.978	99.851	99.702	99.554	7.875	99.953	99.874	99.788	99.703
7.990	101.177	101.049	100.901	100.752	7.990	98.995	98.868	98.719	98.571	7.990	98.873	98.794	98.708	98.623



Effective: September 11, 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	90.406	90.364	90.317	90.270	5.990	95.908	95.843	95.772	95.702	5.375	92.228	92.178	92.123	92.069
4.990	91.069	91.027	90.980	90.933	6.125	96.510	96.445	96.374	96.304	5.500	92.894	92.843	92.789	92.734
5.125	91.830	91.788	91.741	91.694	6.250	97.217	97.112	96.995	96.878	5.625	93.558	93.494	93.423	93.353
5.250	92.230	92.179	92.125	92.070	6.375	97.821	97.716	97.599	97.482	5.750	94.229	94.164	94.093	94.023
5.375	92.928	92.878	92.823	92.769	6.500	98.375	98.270	98.152	98.035	5.875	94.945	94.872	94.794	94.716
5.500	93.594	93.543	93.489	93.434	6.625	98.958	98.853	98.736	98.619	5.990	95.703	95.630	95.552	95.474
5.625	94.258	94.194	94.123	94.053	6.750	99.607	99.502	99.385	99.268	6.125	96.385	96.312	96.234	96.156
5.750	94.929	94.864	94.793	94.723	6.875	100.082	99.977	99.860	99.743	6.250	97.103	97.023	96.937	96.851
5.875	95.645	95.572	95.494	95.416	6.990	100.443	100.338	100.221	100.104	6.375	97.855	97.775	97.690	97.604
5.990	96.403	96.330	96.252	96.174	7.125	100.834	100.729	100.612	100.495	6.500	98.430	98.351	98.265	98.179
6.125	97.085	97.012	96.934	96.856	7.250	100.226	100.109	99.976	99.843	6.625	98.859	98.779	98.693	98.608
6.250	97.803	97.723	97.637	97.551	7.375	100.957	100.839	100.706	100.574	6.750	99.502	99.419	99.328	99.238
6.375	98.555	98.475	98.390	98.304	7.500	101.040	100.922	100.789	100.657	6.875	99.954	99.861	99.760	99.658
6.500	99.130	99.051	98.965	98.879	7.625	101.212	101.095	100.962	100.829	6.990	100.575	100.483	100.382	100.280
6.625	99.559	99.479	99.393	99.308	7.750	101.932	101.805	101.657	101.508	7.125	101.125	101.033	100.931	100.829
6.750	100.202	100.119	100.028	99.938	7.875	102.199	102.072	101.923	101.775	7.250	101.573	101.481	101.379	101.278
6.875	100.654	100.561	100.460	100.358	7.990	101.127	100.999	100.851	100.702	7.375	101.991	101.914	101.828	101.742
6.990	101.275	101.183	101.082	100.980	8.125	101.340	101.213	101.064	100.916	7.500	102.268	102.192	102.106	102.020
7.125	101.825	101.733	101.631	101.529	8.250	100.770	100.636	100.480	100.324	7.625	102.683	102.607	102.521	102.435
7.250	102.273	102.181	102.079	101.978						7.750	102.726	102.649	102.563	102.477
7.375	102.691	102.614	102.528	102.442						7.875	103.021	102.944	102.859	102.773
7.500	102.968	102.892	102.806	102.720						7.990	103.129	103.053	102.967	102.881
7.625	103.383	103.307	103.221	103.135						8.125	103.370	103.294	103.208	103.122

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	90.406	90.364	90.317	90.270	5.990	95.908	95.843	95.772	95.702	5.375	92.228	92.178	92.123	92.069
4.990	91.069	91.027	90.980	90.933	6.125	96.510	96.445	96.374	96.304	5.500	92.894	92.843	92.789	92.734
5.125	91.830	91.788	91.741	91.694	6.250	97.217	97.112	96.995	96.878	5.625	93.558	93.494	93.423	93.353
5.250	92.230	92.179	92.125	92.070	6.375	97.821	97.716	97.599	97.482	5.750	94.229	94.164	94.093	94.023
5.375	92.928	92.878	92.823	92.769	6.500	98.375	98.270	98.152	98.035	5.875	94.945	94.872	94.794	94.716
5.500	93.594	93.543	93.489	93.434	6.625	98.958	98.853	98.736	98.619	5.990	95.703	95.630	95.552	95.474
5.625	94.258	94.194	94.123	94.053	6.750	99.607	99.502	99.385	99.268	6.125	96.385	96.312	96.234	96.156
5.750	94.929	94.864	94.793	94.723	6.875	100.082	99.977	99.860	99.743	6.250	97.103	97.023	96.937	96.851
5.875	95.645	95.572	95.494	95.416	6.990	100.443	100.338	100.221	100.104	6.375	97.855	97.775	97.690	97.604
5.990	96.403	96.330	96.252	96.174	7.125	100.834	100.729	100.612	100.495	6.500	98.430	98.351	98.265	98.179
6.125	97.085	97.012	96.934	96.856	7.250	100.226	100.109	99.976	99.843	6.625	98.859	98.779	98.693	98.608
6.250	97.803	97.723	97.637	97.551	7.375	100.957	100.839	100.706	100.574	6.750	99.502	99.419	99.328	99.238
6.375	98.555	98.475	98.390	98.304	7.500	101.040	100.922	100.789	100.657	6.875	99.954	99.861	99.760	99.658
6.500	99.130	99.051	98.965	98.879	7.625	101.212	101.095	100.962	100.829	6.990	100.575	100.483	100.382	100.280
6.625	99.559	99.479	99.393	99.308	7.750	101.932	101.805	101.657	101.508	7.125	101.125	101.033	100.931	100.829
6.750	100.202	100.119	100.028	99.938	7.875	102.199	102.072	101.923	101.775	7.250	101.573	101.481	101.379	101.278
6.875	100.654	100.561	100.460	100.358	7.990	101.127	100.999	100.851	100.702	7.375	101.991	101.914	101.828	101.742
6.990	101.275	101.183	101.082	100.980	8.125	101.340	101.213	101.064	100.916	7.500	102.268	102.192	102.106	102.020
7.125	101.825	101.733	101.631	101.529	8.250	100.770	100.636	100.480	100.324	7.625	102.683	102.607	102.521	102.435
7.250	102.273	102.181	102.079	101.978	8.375	100.870	100.737	100.581	100.425	7.750	102.726	102.649	102.563	102.477
7.375	102.691	102.614	102.528	102.442	8.500	101.038	100.905	100.749	100.592	7.875	103.021	102.944	102.859	102.773
7.500	102.968	102.892	102.806	102.720	8.625	101.149	101.015	100.859	100.703	7.990	103.129	103.053	102.967	102.881
7.625	103.383	103.307	103.221	103.135	8.750	101.538	101.404	101.248	101.092	8.125	103.370	103.294	103.208	103.122

Effective: September 11, 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	90.856	90.814	90.767	90.720	4.875	95.515	95.471	95.428	95.386	
4.990	91.519	91.477	91.430	91.383	4.990	95.912	95.869	95.826	95.783	
5.125	92.280	92.238	92.191	92.144	5.125	96.372	96.328	96.285	96.243	
5.250	92.680	92.629	92.575	92.520	5.250	97.215	97.162	97.105	97.048	
5.375	93.378	93.328	93.273	93.219	5.375	97.639	97.585	97.528	97.471	
5.500	94.044	93.993	93.939	93.884	5.500	98.050	97.996	97.939	97.882	
5.625	94.708	94.644	94.573	94.503	5.625	98.448	98.395	98.338	98.281	
5.750	95.379	95.314	95.243	95.173	5.750	98.892	98.836	98.779	98.722	
5.875	96.095	96.022	95.944	95.866	5.875	99.290	99.234	99.177	99.121	
5.990	96.853	96.780	96.702	96.624	5.990	99.638	99.582	99.526	99.469	
6.125	97.535	97.462	97.384	97.306	6.125	100.027	99.971	99.914	99.857	
6.250	98.253	98.173	98.087	98.001	6.250	100.514	100.463	100.414	100.364	
6.375	99.005	98.925	98.840	98.754	6.375	100.999	100.948	100.898	100.848	
6.500	99.580	99.501	99.415	99.329	6.500	101.336	101.285	101.235	101.186	
6.625	100.009	99.929	99.843	99.758	6.625	101.514	101.464	101.414	101.364	
6.750	100.652	100.569	100.478	100.388	6.750	101.923	101.872	101.822	101.772	
6.875	101.104	101.011	100.910	100.808	6.875	102.068	102.017	101.967	101.917	
6.990	101.725	101.633	101.532	101.430	6.990	102.422	102.371	102.321	102.272	
7.125	102.275	102.183	102.081	101.979	7.125	102.657	102.606	102.557	102.507	
7.250	102.723	102.631	102.529	102.428	7.250	102.272	102.206	102.135	102.064	
7.375	103.141	103.064	102.978	102.892						
7.500	103.418	103.342	103.256	103.170						
7.625	103.833	103.757	103.671	103.585						
7.750	103.876	103.799	103.713	103.627						
7.875	104.171	104.094	104.009	103.923						
7.990	104.279	104.203	104.117	104.031						
8.125	104.520	104.444	104.358	104.272						
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	93.840	93.775	93.705	93.635	5.990	96.638	96.571	96.500	96.429	
5.625	94.508	94.443	94.373	94.303	6.125	96.965	96.897	96.826	96.755	
5.750	94.896	94.831	94.761	94.690	6.250	97.327	97.258	97.187	97.116	
5.875	95.496	95.431	95.361	95.291	6.375	97.617	97.548	97.477	97.406	
5.990	96.208	96.143	96.072	96.002	6.500	97.857	97.793	97.729	97.665	
6.125	96.810	96.745	96.674	96.604	6.625	98.163	98.098	98.034	97.971	
6.250	97.517	97.412	97.295	97.178	6.750	98.543	98.479	98.415	98.351	
6.375	98.121	98.016	97.899	97.782	6.875	98.774	98.709	98.645	98.581	
6.500	98.675	98.570	98.452	98.335	6.990	98.901	98.837	98.773	98.709	
6.625	99.258	99.153	99.036	98.919	7.125	99.080	99.016	98.952	98.888	
6.750	99.907	99.802	99.685	99.568	7.250	98.472	98.393	98.308	98.223	
6.875	100.382	100.277	100.160	100.043	7.375	99.016	98.937	98.852	98.766	
6.990	100.743	100.638	100.521	100.404	7.500	99.032	98.953	98.868	98.783	
7.125	101.134	101.029	100.912	100.795	7.625	99.038	98.959	98.874	98.788	
7.250	100.526	100.409	100.276	100.143	7.750	100.070	99.991	99.906	99.820	
7.375	101.257	101.139	101.006	100.874	7.875	100.203	100.124	100.038	99.953	
7.500	101.340	101.222	101.089	100.957	7.990	99.123	99.044	98.958	98.873	
7.625	101.512	101.395	101.262	101.129						
7.750	102.232	102.105	101.957	101.808						
7.875	102.499	102.372	102.223	102.075						
7.990	101.427	101.299	101.151	101.002						
8.125	101.640	101.513	101.364	101.216						

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)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	90.656	90.614	90.567	90.520	5.990	96.158	96.093	96.022	95.952	
4.990	91.319	91.277	91.230	91.183	6.125	96.760	96.695	96.624	96.554	
5.125	92.080	92.038	91.991	91.944	6.250	97.467	97.362	97.245	97.128	
5.250	92.480	92.429	92.375	92.320	6.375	98.071	97.966	97.849	97.732	
5.375	93.178	93.128	93.073	93.019	6.500	98.625	98.520	98.402	98.285	
5.500	93.844	93.793	93.739	93.684	6.625	99.208	99.103	98.986	98.869	
5.625	94.508	94.444	94.373	94.303	6.750	99.857	99.752	99.635	99.518	
5.750	95.179	95.114	95.043	94.973	6.875	100.332	100.227	100.110	99.993	
5.875	95.895	95.822	95.744	95.666	6.990	100.693	100.588	100.471	100.354	
5.990	96.653	96.580	96.502	96.424	7.125	101.084	100.979	100.862	100.745	
6.125	97.335	97.262	97.184	97.106	7.250	100.476	100.359	100.226	100.093	
6.250	98.053	97.973	97.887	97.801	7.375	101.207	101.089	100.956	100.824	
6.375	98.805	98.725	98.640	98.554	7.500	101.290	101.172	101.039	100.907	
6.500	99.380	99.301	99.215	99.129	7.625	101.462	101.345	101.212	101.079	
6.625	99.809	99.729	99.643	99.558	7.750	102.182	102.055	101.907	101.758	
6.750	100.452	100.369	100.278	100.188	7.875	102.449	102.322	102.173	102.025	
6.875	100.904	100.811	100.710	100.608	7.990	101.377	101.249	101.101	100.952	
6.990	101.525	101.433	101.332	101.230	8.125	101.590	101.463	101.314	101.166	
7.125	102.075	101.983	101.881	101.779	8.250	101.020	100.886	100.730	100.574	
7.250	102.523	102.431	102.329	102.228	8.375	101.120	100.987	100.831	100.675	
7.375	102.941	102.864	102.778	102.692	8.500	101.288	101.155	100.999	100.842	
7.500	103.218	103.142	103.056	102.970						
7.625	103.633	103.557	103.471	103.385						
SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	90.656	90.614	90.567	90.520	5.990	96.158	96.093	96.022	95.952	
4.990	91.319	91.277	91.230	91.183	6.125	96.760	96.695	96.624	96.554	
5.125	92.080	92.038	91.991	91.944	6.250	97.467	97.362	97.245	97.128	
5.250	92.480	92.429	92.375	92.320	6.375	98.071	97.966	97.849	97.732	
5.375	93.178	93.128	93.073	93.019	6.500	98.625	98.520	98.402	98.285	
5.500	93.844	93.793	93.739	93.684	6.625	99.208	99.103	98.986	98.869	
5.625	94.508	94.444	94.373	94.303	6.750	99.857	99.752	99.635	99.518	
5.750	95.179	95.114	95.043	94.973	6.875	100.332	100.227	100.110	99.993	
5.875	95.895	95.822	95.744	95.666	6.990	100.693	100.588	100.471	100.354	
5.990	96.653	96.580	96.502	96.424	7.125	101.084	100.979	100.862	100.745	
6.125	97.335	97.262	97.184	97.106	7.250	100.476	100.359	100.226	100.093	
6.250	98.053	97.973	97.887	97.801	7.375	101.207	101.089	100.956	100.824	
6.375	98.805	98.725	98.640	98.554	7.500	101.290	101.172	101.039	100.907	
6.500	99.380	99.301	99.215	99.129	7.625	101.462	101.345	101.212	101.079	
6.625	99.809	99.729	99.643	99.558	7.750	102.182	102.055	101.907	101.758	
6.750	100.452	100.369	100.278	100.188	7.875	102.449	102.322	102.173	102.025	
6.875	100.904	100.811	100.710	100.608	7.990	101.377	101.249	101.101	100.952	
6.990	101.525	101.433	101.332	101.230	8.125	101.590	101.463	101.314	101.166	
7.125	102.075	101.983	101.881	101.779	8.250	101.020	100.886	100.730	100.574	
7.250	102.523	102.431	102.329	102.228	8.375	101.120	100.987	100.831	100.675	
7.375	102.941	102.864	102.778	102.692	8.500	101.288	101.155	100.999	100.842	
7.500	103.218	103.142	103.056	102.970						
7.625	103.633	103.557	103.471	103.385						



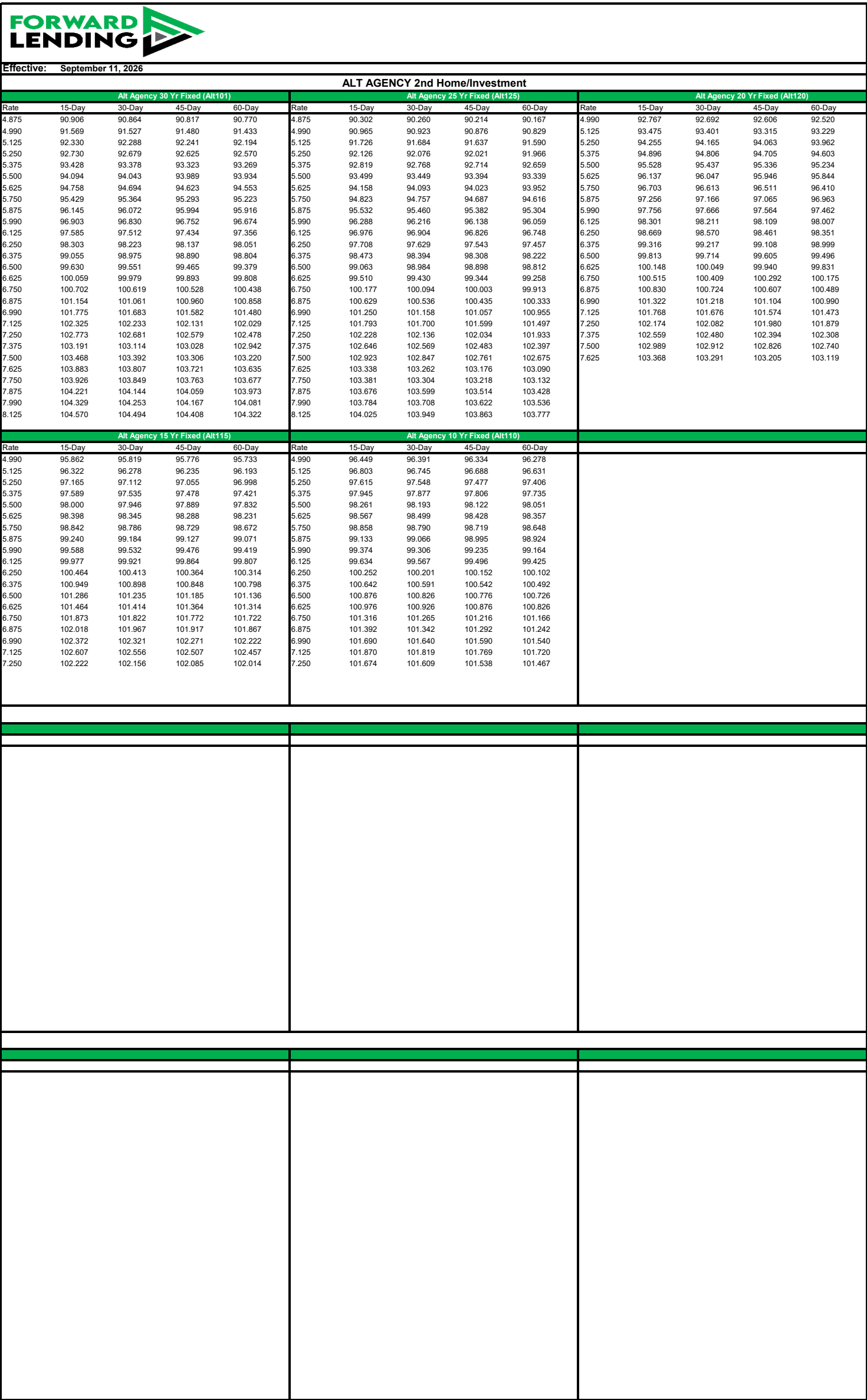
Effective: September 11, 2026

FANNIE MAE ARMS PRICING															
FANNIE MAE 5/6 ARM (105-275)					FANNIE MAE 7/6 ARM (107-275)					FANNIE MAE 10/6 ARM (110-275)					
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	
4.750	95.562	95.533	95.533	95.384	5.000	95.076	95.038	95.038	94.872	5.250	95.313	95.267	95.267	95.083	
4.875	95.962	95.929	95.929	95.771	5.125	95.598	95.556	95.556	95.381	5.375	95.867	95.817	95.817	95.624	
5.000	96.367	96.329	96.329	96.163	5.250	96.126	96.080	96.080	95.897	5.500	96.330	96.276	96.276	96.075	
5.125	96.822	96.780	96.780	96.605	5.375	96.727	96.677	96.677	96.484	5.625	96.886	96.827	96.827	96.617	
5.250	97.232	97.186	97.186	97.002	5.500	97.162	97.107	97.107	96.906	5.750	97.259	97.196	97.196	96.978	
5.375	97.633	97.583	97.583	97.391	5.625	97.575	97.516	97.516	97.306	5.875	97.793	97.726	97.726	97.498	
5.500	97.929	97.874	97.874	97.673	5.750	97.891	97.829	97.829	97.610	6.000	98.088	98.017	98.017	97.781	
5.625	98.295	98.236	98.236	98.026	5.875	98.498	98.431	98.431	98.204	6.125	98.272	98.197	98.197	97.952	
5.750	98.525	98.462	98.462	98.244	6.000	98.852	98.781	98.781	98.545	6.250	98.633	98.554	98.554	98.301	
5.875	98.986	98.919	98.919	98.692	6.125	99.070	98.995	98.995	98.750	6.375	98.860	98.776	98.776	98.514	
6.000	99.204	99.133	99.133	98.897											
6.125	99.300	99.225	99.225	98.980											
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		
FANNIE MAE 5/6 ARM HB (105HB-275)					FANNIE MAE 7/6 ARM HB (107HB-275)					FANNIE MAE 10/6 ARM HB (110HB-275)					
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	
4.750	95.800	95.770	95.770	95.621	5.000	95.312	95.274	95.274	95.108	5.250	95.548	95.502	95.502	95.318	
4.875	96.199	96.166	96.166	96.008	5.125	95.833	95.791	95.791	95.616	5.375	96.102	96.052	96.052	95.859	
5.000	96.604	96.566	96.566	96.399	5.250	96.362	96.316	96.316	96.132	5.500	96.564	96.510	96.510	96.309	
5.125	97.059	97.017	97.017	96.842	5.375	96.961	96.911	96.911	96.719	5.625	97.119	97.060	97.060	96.850	
5.250	97.468	97.422	97.422	97.238	5.500	97.395	97.341	97.341	97.140	5.750	97.491	97.429	97.429	97.210	
5.375	97.869	97.819	97.819	97.627	5.625	97.808	97.749	97.749	97.539	5.875	98.024	97.957	97.957	97.730	
5.500	98.164	98.110	98.110	97.909	5.750	98.124	98.061	98.061	97.842	6.000	98.318	98.247	98.247	98.011	
5.625	98.530	98.472	98.472	98.262	5.875	98.730	98.663	98.663	98.436	6.125	98.501	98.425	98.425	98.181	
5.750	98.760	98.698	98.698	98.479	6.000	99.083	99.012	99.012	98.776	6.250	98.861	98.781	98.781	98.528	
5.875	99.221	99.154	99.154	98.927	6.125	99.300	99.224	99.224	98.980	6.375	99.085	99.002	99.002	98.740	
6.000	99.439	99.368	99.368	99.132											
6.125	99.535	99.460	99.460	99.215											
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		
FREDDIE MAC ARMS PRICING															
FREDDIE MAC 5/6 ARM (205-275)					FREDDIE MAC 7/6 ARM (207-275)					FREDDIE MAC 10/6 ARM (210-275)					
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	
4.750	95.312	95.283	95.283	95.134	5.000	94.826	94.788	94.788	94.622	5.250	95.063	95.017	95.017	94.833	
4.875	95.712	95.679	95.679	95.521	5.125	95.348	95.306	95.306	95.131	5.375	95.617	95.567	95.567	95.374	
5.000	96.117	96.079	96.079	95.913	5.250	95.876	95.830	95.830	95.647	5.500	96.080	96.026	96.026	95.825	
5.125	96.572	96.530	96.530	96.355	5.375	96.477	96.427	96.427	96.234	5.625	96.636	96.577	96.577	96.367	
5.250	96.982	96.936	96.936	96.752	5.500	96.912	96.857	96.857	96.656	5.750	97.009	96.946	96.946	96.728	
5.375	97.383	97.333	97.333	97.141	5.625	97.325	97.266	97.266	97.056	5.875	97.543	97.476	97.476	97.248	
5.500	97.679	97.624	97.624	97.423	5.750	97.641	97.579	97.579	97.360	6.000	97.838	97.767	97.767	97.531	
5.625	98.045	97.986	97.986	97.776	5.875	98.248	98.181	98.181	97.954	6.125	98.022	97.947	97.947	97.702	
5.750	98.275	98.212	98.212	97.994	6.000	98.602	98.531	98.531	98.295	6.250	98.383	98.304	98.304	98.051	
5.875	98.736	98.669	98.669	98.442	6.125	98.820	98.745	98.745	98.500	6.375	98.610	98.526	98.526	98.264	
6.000	98.954	98.883	98.883	98.647											
6.125	99.050	98.975	98.975	98.730											
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		
FREDDIE MAC 5/6 ARM SC (205SC-275)															
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	
4.750	95.550	95.520	95.520	95.371	5.000	95.062	95.024	95.024	94.858	5.250	95.298	95.252	95.252	95.068	
4.875	95.949	95.916	95.916	95.758	5.125	95.583	95.541	95.541	95.366	5.375	95.852	95.802	95.802	95.609	
5.000	96.354	96.316	96.316	96.149	5.250	96.112	96.066	96.066	95.882	5.500	96.314	96.260	96.260	96.059	
5.125	96.809	96.767	96.767	96.592	5.375	96.711	96.661	96.661	96.469	5.625	96.869	96.810	96.810	96.600	
5.250	97.218	97.172	97.172	96.988	5.500	97.145	97.091	97.091	96.890	5.750	97.241	97.179	97.179	96.960	
5.375	97.619	97.569	97.569	97.377	5.625	97.558	97.499	97.499	97.289	5.875	97.774	97.707	97.707	97.480	
5.500	97.914	97.860	97.860	97.659	5.750	97.874	97.811	97.811	97.592	6.000	98.068	97.997	97.997	97.761	
5.625	98.280	98.222	98.222	98.012	5.875	98.480	98.413	98.413	98.186	6.125	98.251	98.175	98.175	97.931	
5.750	98.510	98.448	98.448	98.229	6.000	98.833	98.762	98.762	98.526	6.250	98.611	98.531	98.531	98.278	
5.875	98.971	98.904	98.904	98.677	6.125	99.050	98.974	98.974	98.730	6.375	98.835	98.752	98.752	98.490	
6.000	99.189	99.118	99.118	98.882											
6.125	99.285	99.210	99.210	98.965											
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		



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Agency Loan Parameter Price Adjustments										
Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.										
FICO/LTV Purchase Adjustments (Loan terms > 15 years)										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%	
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125	
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250	
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500	
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750	
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875	
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125	
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250	
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500	
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750	
FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%	
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625	
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750	
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125	
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500	
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500	
FICO/LTV Cashout Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%					
780+	-0.375	-0.375	-0.625	-0.875	-1.375					
760-779	-0.375	-0.375	-0.875	-1.250	-1.875					
740-759	-0.375	-0.375	-1.000	-1.625	-2.375					
720-739	-0.375	-0.500	-1.375	-2.000	-2.750					
700-719	-0.375	-0.500	-1.625	-2.625	-3.250					
680-699	-0.375	-0.625	-2.000	-2.875	-3.750					
660-679	-0.375	-0.875	-2.750	-4.000	-4.750					
640-659	-0.375	-1.375	-3.125	-4.625	-5.125					
<=639	-0.375	-1.375	-3.375	-4.875	-5.125					
Additional Agency Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%	
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750	
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750					
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250					
LOAN AMOUNT **			HR/HP/FTHB + AMI ADJUSTMENT CAPS*							
Loan Amt \$75,000 <= \$100,000			LTV > 80% AND FICO >= 680			0.000				
Loan Amt >\$100,000 <= \$249,999			All other LTV & FICO combinations			0.000				
MISCELLANEOUS			FTHB + AMI LLPa Waiver			0.000				
Texas Cash out			*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj			* Prices are indicative and subject to change without notice. * Please log into FL portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to FL guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**				
HB 20YR & 25YR Term										
> 6 Financed Properties										
Escrow Waiver (Non-CA)										
			All loan level price adjustments are cumulative							
			Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs							
						NC Floor Price			99.750	
LENDER PAID MI										
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEReady AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
HOMEReady AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210
LPMI (in addition to adjustments above)										
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes			-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040
						FNMA/FHLMC State Tier Adjustment				
						Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA			0.000
						Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX			0.150
						Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY			0.250





Effective: September 11, 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	94.315	94.250	94.180	94.110	5.500	92.056	91.991	91.921	91.850	5.375	91.534	91.469	91.399	91.329
5.625	94.983	94.918	94.848	94.778	5.625	92.730	92.665	92.594	92.524	5.500	92.206	92.141	92.071	92.000
5.750	95.621	95.556	95.486	95.415	5.750	93.123	93.058	92.988	92.918	5.625	92.880	92.815	92.744	92.674
5.875	96.221	96.156	96.086	96.016	5.875	93.730	93.665	93.594	93.524	5.750	93.273	93.208	93.138	93.068
5.990	96.833	96.768	96.697	96.627	5.990	94.452	94.387	94.316	94.246	5.875	93.880	93.815	93.744	93.674
6.125	97.435	97.370	97.299	97.229	6.125	95.060	94.995	94.924	94.854	5.990	94.602	94.537	94.466	94.396
6.250	97.792	97.687	97.570	97.453	6.250	95.767	95.662	95.545	95.428	6.125	95.210	95.145	95.074	95.004
6.375	98.396	98.291	98.174	98.057	6.375	96.371	96.266	96.149	96.032	6.250	95.917	95.812	95.695	95.578
6.500	98.975	98.870	98.752	98.635	6.500	96.925	96.820	96.702	96.585	6.375	96.521	96.416	96.299	96.182
6.625	99.533	99.428	99.311	99.194	6.625	97.508	97.403	97.286	97.169	6.500	97.075	96.970	96.852	96.735
6.750	100.057	99.952	99.835	99.718	6.750	98.157	98.052	97.935	97.818	6.625	97.658	97.553	97.436	97.319
6.875	100.532	100.427	100.310	100.193	6.875	98.612	98.507	98.390	98.273	6.750	98.291	98.186	98.069	97.952
6.990	100.943	100.838	100.721	100.604	6.990	98.973	98.868	98.751	98.634	6.875	98.757	98.652	98.535	98.418
7.125	101.334	101.229	101.112	100.995	7.125	99.364	99.259	99.142	99.025	6.990	99.089	98.984	98.867	98.749
7.250	100.926	100.809	100.676	100.543	7.250	98.756	98.639	98.506	98.373	7.125	99.494	99.389	99.271	99.154
7.375	101.282	101.164	101.031	100.899	7.375	99.487	99.369	99.236	99.104	7.250	98.903	98.785	98.652	98.520
7.500	101.490	101.372	101.239	101.107	7.500	99.570	99.452	99.319	99.187	7.375	99.651	99.533	99.400	99.268
7.625	101.787	101.670	101.537	101.404	7.625	99.742	99.625	99.492	99.359	7.500	99.756	99.639	99.506	99.373
7.750	101.607	101.480	101.332	101.183	7.750	100.462	100.335	100.187	100.038	7.625	99.907	99.790	99.657	99.524
7.875	101.874	101.747	101.598	101.450	7.875	100.729	100.602	100.453	100.305	7.750	100.645	100.518	100.369	100.221
7.990	102.077	101.949	101.801	101.652	7.990	99.657	99.529	99.381	99.232	7.875	100.928	100.801	100.652	100.504
8.125	102.290	102.163	102.014	101.866						7.990	99.945	99.818	99.669	99.521
8.250	101.720	101.586	101.430	101.274										
8.375	101.820	101.687	101.531	101.375										
8.500	101.988	101.855	101.699	101.542										
8.625	102.099	101.965	101.809	101.653										
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	96.963	96.896	96.825	96.754	5.990	96.656	96.588	96.517	96.446					
6.125	97.290	97.222	97.151	97.080	6.125	96.976	96.908	96.837	96.766					
6.250	97.652	97.583	97.512	97.441	6.250	97.326	97.257	97.186	97.115					
6.375	97.942	97.873	97.802	97.731	6.375	97.607	97.538	97.467	97.396					
6.500	98.182	98.118	98.054	97.990	6.500	97.847	97.783	97.719	97.655					
6.625	98.488	98.423	98.359	98.296	6.625	98.153	98.088	98.024	97.961					
6.750	98.868	98.804	98.740	98.676	6.750	98.533	98.469	98.405	98.341					
6.875	99.099	99.034	98.970	98.906	6.875	98.764	98.699	98.635	98.571					
6.990	99.226	99.162	99.098	99.034	6.990	98.891	98.827	98.763	98.699					
7.125	99.405	99.341	99.277	99.213	7.125	99.070	99.006	98.942	98.878					
7.250	98.797	98.718	98.633	98.548	7.250	98.462	98.383	98.298	98.213					
7.375	99.341	99.262	99.177	99.091	7.375	99.006	98.927	98.842	98.756					
7.500	99.357	99.278	99.193	99.108	7.500	99.022	98.943	98.858	98.773					
7.625	99.363	99.284	99.199	99.113	7.625	99.028	98.949	98.864	98.778					
7.750	100.395	100.316	100.231	100.145	7.750	100.060	99.981	99.896	99.810					
7.875	100.528	100.449	100.363	100.278	7.875	100.193	100.114	100.028	99.943					
7.990	99.448	99.369	99.283	99.198	7.990	99.113	99.034	98.948	98.863					

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FORWARD LENDING 					SELECT PRICING					
Effective: September 11, 2026										
SELECT ALT AGENCY 2nd Home/Investment										
SELECT Alt Agency 30 Yr Fixed (SELECT Alt101)					SELECT Alt Agency 15 Yr Fixed (SELECT Alt115)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	91.206	91.164	91.117	91.070	5.990	99.888	99.832	99.776	99.719	
4.990	91.869	91.827	91.780	91.733	6.125	100.277	100.221	100.164	100.107	
5.125	92.630	92.588	92.541	92.494	6.250	100.764	100.713	100.664	100.614	
5.250	93.030	92.979	92.925	92.870	6.375	101.249	101.198	101.148	101.098	
5.375	93.728	93.678	93.623	93.569	6.500	101.586	101.535	101.485	101.436	
5.500	94.394	94.343	94.289	94.234	6.625	101.764	101.714	101.664	101.614	
5.625	95.058	94.994	94.923	94.853	6.750	102.173	102.122	102.072	102.022	
5.750	95.729	95.664	95.593	95.523	6.875	102.318	102.267	102.217	102.167	
5.875	96.445	96.372	96.294	96.216	6.990	102.672	102.621	102.571	102.522	
5.990	97.203	97.130	97.052	96.974	7.125	102.907	102.856	102.807	102.757	
6.125	97.885	97.812	97.734	97.656	7.250	102.522	102.456	102.385	102.314	
6.250	98.603	98.523	98.437	98.351	7.375	102.737	102.671	102.600	102.529	
6.375	99.355	99.275	99.190	99.104	7.500	102.952	102.887	102.816	102.745	
6.500	99.930	99.851	99.765	99.679	7.625	103.126	103.061	102.990	102.919	
6.625	100.359	100.279	100.193	100.108	7.750	103.302	103.236	103.165	103.094	
6.750	101.002	100.919	100.828	100.738	7.875	103.478	103.412	103.341	103.270	
6.875	101.454	101.361	101.260	101.158						
6.990	102.075	101.983	101.882	101.780						
7.125	102.625	102.533	102.431	102.329						
7.250	103.073	102.981	102.879	102.778						
7.375	103.491	103.414	103.328	103.242						
7.500	103.768	103.692	103.606	103.520						
7.625	104.183	104.107	104.021	103.935						
SELECT Alt Agency 30 Yr Fixed High Bal (SELECT Alt101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT Alt115HB)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.500	94.615	94.550	94.480	94.410	5.990	97.263	97.196	97.125	97.054	
5.625	95.283	95.218	95.148	95.078	6.125	97.590	97.522	97.451	97.380	
5.750	95.921	95.856	95.786	95.715	6.250	97.952	97.883	97.812	97.741	
5.875	96.521	96.456	96.386	96.316	6.375	98.242	98.173	98.102	98.031	
5.990	97.133	97.068	96.997	96.927	6.500	98.482	98.418	98.354	98.290	
6.125	97.735	97.670	97.599	97.529	6.625	98.788	98.723	98.659	98.596	
6.250	98.092	97.987	97.870	97.753	6.750	99.168	99.104	99.040	98.976	
6.375	98.696	98.591	98.474	98.357	6.875	99.399	99.334	99.270	99.206	
6.500	99.275	99.170	99.052	98.935	6.990	99.526	99.462	99.398	99.334	
6.625	99.833	99.728	99.611	99.494	7.125	99.705	99.641	99.577	99.513	
6.750	100.357	100.252	100.135	100.018	7.250	99.097	99.018	98.933	98.848	
6.875	100.832	100.727	100.610	100.493	7.375	99.641	99.562	99.477	99.391	
6.990	101.243	101.138	101.021	100.904	7.500	99.657	99.578	99.493	99.408	
7.125	101.634	101.529	101.412	101.295	7.625	99.663	99.584	99.499	99.413	
7.250	101.226	101.109	100.976	100.843						
7.375	101.582	101.464	101.331	101.199						
7.500	101.790	101.672	101.539	101.407						
7.625	102.087	101.970	101.837	101.704						
7.750	101.907	101.780	101.632	101.483						
7.875	102.174	102.047	101.898	101.750						
7.990	102.377	102.249	102.101	101.952						
8.125	102.590	102.463	102.314	102.166						



Effective: September 11, 2026

ALT Agency Loan Parameter Price Adjustments										
Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.										
FICO/LTV Purchase Adjustments (Loan terms > 15 years)										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%			
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000			
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625			
FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%			
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500			
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750			
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125			
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500			
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750			
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125			
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375			
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875			
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625			
FICO/LTV Cashout Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%						
780+	-0.375	-0.375	-0.625	-0.875						
760-779	-0.375	-0.375	-0.875	-1.250						
740-759	-0.375	-0.375	-1.000	-1.625						
720-739	-0.375	-0.500	-1.375	-2.000						
700-719	-0.375	-0.500	-1.625	-2.625						
680-699	-0.375	-0.625	-2.000	-2.875						
660-679	-0.375	-0.875	-2.750	-4.000						
640-659	-0.375	-1.375	-3.125	-4.625						
<=639	-0.375	-1.375	-3.375	-4.875						
Additional Agency Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%			
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750			
Investment	0.000	0.000	-0.375	-0.875	-1.125	-2.500				
2nd Home	0.000	0.000	-0.375	-0.875	-1.125	-2.500	-3.000			
Manufactured Home	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
2-4 Unit	-0.250	-0.250	-0.625	-0.625						
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125			
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125			
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625			
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875					
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375					
LOAN AMOUNT **										
Loan Amt \$75,000 <= \$100,000	-1.000					* Prices are indicative and subject to change without notice. * Please log into FL portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to FL guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**				
Loan Amt >\$100,000 <= \$249,999	0.250									
MISCELLANEOUS		*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments								
Texas Cash out	-1.000									
HB 20YR & 25YR Term	-1.500									
> 6 Financed Properties	-0.500	**Minimum Loan Amount \$75,000**								
Escrow Waiver (Non-CA)	-0.250	***All loan level price adjustments are cumulative***								
		Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs								
						NC Floor Price			99.750	
LENDER PAID MI										
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
LPMI (in addition to adjustments above)										
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040
							FNMA/FHLMC State Tier Adjustment			
							Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA		0.000
							Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX		0.150
							Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY		0.250

Effective: September 11, 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 11, 2026

FAST 100+ (-301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	98.027	97.826	97.619
6.500	98.057	97.856	97.649
6.625	98.637	98.436	98.229
6.750	99.208	99.007	98.800
6.875	99.198	98.951	98.686
6.990	99.729	99.482	99.217
7.000	99.759	99.512	99.247
7.125	100.299	100.052	99.787
7.250	100.830	100.583	100.318
7.375	101.021	100.744	100.449
7.490	101.500	101.223	100.928
7.500	101.542	101.265	100.970
7.625	102.052	101.775	101.480
7.750	102.543	102.266	101.971
7.875	100.740	100.443	100.119
7.990	101.201	100.904	100.610
8.000	101.231	100.934	100.610

FAST 100+ 5.0% (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	97.277	97.076	96.869
6.500	97.307	97.106	96.899
6.625	97.887	97.686	97.479
6.750	98.458	98.257	98.050
6.875	98.448	98.201	97.936
6.990	98.979	98.732	98.467
7.000	99.009	98.762	98.497
7.125	99.549	99.302	99.037
7.250	100.080	99.833	99.568
7.375	100.271	99.994	99.699
7.490	100.762	100.485	100.190
7.500	100.792	100.515	100.220
7.625	101.302	101.025	100.730
7.750	101.793	101.516	101.221
7.875	99.990	99.693	99.369
7.990	100.451	100.154	99.830
8.000	100.481	100.184	99.860

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	FAST 100+ HB - (301_1st_DPA_Plus_HB)		
Rate	15 Day	30 Day	45 Day
6.490	96.027	95.826	95.619
6.500	96.057	95.856	95.649
6.625	96.637	96.436	96.229
6.750	97.208	97.007	96.800
6.875	97.198	96.951	96.686
6.990	97.729	97.482	97.217
7.000	97.759	97.512	97.247
7.125	98.299	98.052	97.787
7.250	98.830	98.583	98.318
7.375	99.021	98.744	98.449
7.490	99.512	99.235	98.940
7.500	99.542	99.265	98.970
7.625	100.052	99.775	99.480
7.750	100.543	100.266	99.971
7.875	98.740	98.443	98.119
7.990	99.201	98.904	98.580
8.000	99.231	98.934	98.610

FAST 100+ 5.0% HB - (301, 1st DPA Plus, HB)			
Rate	15 Day	30 Day	45 Day
6.490	95.396	95.277	95.076
6.500	95.426	95.307	95.106
6.625	96.006	95.887	95.686
6.750	96.577	96.458	96.257
6.875	96.595	96.448	96.201
6.990	97.126	96.979	96.732
7.000	97.156	97.009	96.762
7.125	97.696	97.549	97.302
7.250	98.227	98.080	97.833
7.375	98.438	98.271	97.994
7.490	98.929	98.762	98.485
7.500	98.959	98.792	98.515
7.625	99.469	99.302	99.025
7.750	99.960	99.793	99.516
7.875	98.169	97.990	97.693
7.990	98.630	98.451	98.154
8.000	98.660	98.481	98.184

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FAST 100 3Yr - (001_1st_DPA_3Yr)			
Rate	15 Day	30 Day	45 Day
6.490	95.527	95.326	95.119
6.500	95.557	95.356	95.149
6.625	96.137	95.936	95.729
6.750	96.708	96.507	96.300
6.875	96.698	96.451	96.186
6.990	97.229	96.982	96.717
7.000	97.259	97.012	96.747
7.125	97.799	97.552	97.287
7.250	98.330	98.083	97.818
7.375	98.521	98.244	97.949
7.490	99.012	98.735	98.440
7.500	99.042	98.765	98.470
7.625	99.552	99.275	98.980
7.750	100.043	99.766	99.471
7.875	98.240	97.943	97.619
7.990	98.701	98.404	98.080
8.000	98.731	98.434	98.110

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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		



Effective: September 11, 2026

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

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	92.469	92.451	92.444	4.990	91.659	91.641	91.634	4.990	95.223	95.167	95.110	5.125	91.891	91.873	91.866
5.125	92.783	92.766	92.758	5.125	91.973	91.956	91.948	5.125	95.405	95.349	95.292	5.250	94.020	93.977	93.930
5.250	94.743	94.700	94.654	5.250	93.933	93.890	93.844	5.250	96.458	96.401	96.344	5.375	94.437	94.394	94.347
5.375	95.229	95.186	95.140	5.375	94.419	94.376	94.330	5.375	96.795	96.632	96.469	5.500	94.965	94.922	94.876
5.500	95.781	95.738	95.691	5.500	94.971	94.928	94.881	5.500	97.216	97.052	96.889	5.625	95.439	95.396	95.349
5.625	96.065	96.022	95.975	5.625	95.255	95.212	95.165	5.625	97.367	97.204	97.041	5.750	96.893	96.815	96.729
5.750	97.428	97.350	97.264	5.750	96.618	96.540	96.454	5.750	98.462	98.298	98.135	5.875	97.150	97.072	96.986
5.875	97.951	97.873	97.787	5.875	97.141	97.063	96.977	5.875	98.172	98.115	98.058	5.990	97.740	97.662	97.577
5.990	98.437	98.359	98.273	5.990	97.627	97.549	97.463	5.990	98.517	98.460	98.403	6.125	98.234	98.156	98.070
6.125	98.760	98.682	98.596	6.125	97.950	97.872	97.786	6.125	98.688	98.631	98.575	6.250	98.372	98.294	98.208
6.250	99.504	99.426	99.340	6.250	98.694	98.616	98.530	6.250	99.261	99.204	99.147	6.375	99.410	99.324	99.230
6.375	100.296	100.210	100.116	6.375	99.486	99.400	99.306	6.375	98.976	98.841	98.706	6.500	99.684	99.598	99.505
6.500	100.794	100.708	100.614	6.500	99.984	99.898	99.804	6.500	99.313	99.178	99.043	6.625	100.155	100.069	99.975
6.625	101.113	101.027	100.933	6.625	100.303	100.217	100.123	6.625	99.470	99.336	99.201	6.750	99.566	99.480	99.386
6.750	101.629	101.543	101.449	6.750	100.819	100.733	100.639	6.750	100.455	100.321	100.186	6.875	100.538	100.372	100.177
6.875	102.284	102.119	101.924	6.875	101.474	101.309	101.114	6.875	100.957	100.822	100.687	6.990	100.597	100.432	100.237
6.990	102.755	102.590	102.394	6.990	101.945	101.780	101.584	6.990	101.257	101.122	100.987	7.125	101.018	100.853	100.657

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	92.319	92.301	92.294	5.125	91.691	91.673	91.666	4.990	92.319	92.301	92.294	5.125	91.691	91.673	91.666
5.125	92.633	92.616	92.608	5.250	93.820	93.777	93.730	5.125	92.633	92.616	92.608	5.250	93.820	93.777	93.730
5.250	94.593	94.550	94.504	5.375	94.237	94.194	94.147	5.250	94.593	94.550	94.504	5.375	94.237	94.194	94.147
5.375	95.079	95.036	94.990	5.500	94.765	94.722	94.676	5.375	95.079	95.036	94.990	5.500	94.765	94.722	94.676
5.500	95.631	95.588	95.541	5.625	95.239	95.196	95.149	5.500	95.631	95.588	95.541	5.625	95.239	95.196	95.149
5.625	95.915	95.872	95.825	5.750	96.693	96.615	96.529	5.625	95.915	95.872	95.825	5.750	96.693	96.615	96.529
5.750	97.278	97.200	97.114	5.875	96.950	96.872	96.786	5.750	97.278	97.200	97.114	5.875	96.950	96.872	96.786
5.875	97.801	97.723	97.637	5.990	97.540	97.462	97.377	5.875	97.801	97.723	97.637	5.990	97.540	97.462	97.377
5.990	98.287	98.209	98.123	6.125	98.034	97.956	97.870	5.990	98.287	98.209	98.123	6.125	98.034	97.956	97.870
6.125	98.610	98.532	98.446	6.250	98.172	98.094	98.008	6.125	98.610	98.532	98.446	6.250	98.172	98.094	98.008
6.250	99.354	99.276	99.190	6.375	99.210	99.124	99.030	6.250	99.354	99.276	99.190	6.375	99.210	99.124	99.030
6.375	100.146	100.060	99.966	6.500	99.484	99.398	99.305	6.375	100.146	100.060	99.966	6.500	99.484	99.398	99.305
6.500	100.644	100.558	100.464	6.625	99.955	99.869	99.775	6.500	100.644	100.558	100.464	6.625	99.955	99.869	99.775
6.625	100.963	100.877	100.783	6.750	99.366	99.280	99.186	6.625	100.963	100.877	100.783	6.750	99.366	99.280	99.186
6.750	101.479	101.393	101.299	6.875	100.338	100.172	99.977	6.750	101.479	101.393	101.299	6.875	100.338	100.172	99.977
6.875	102.134	101.969	101.774	6.990	100.397	100.232	100.037	6.875	102.134	101.969	101.774	6.990	100.397	100.232	100.037
6.990	102.605	102.440	102.244	7.125	100.818	100.653	100.457	6.990	102.605	102.440	102.244	7.125	100.818	100.653	100.457

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	
0.500	-1.000	-0.375	
FICO 680-699	FICO 580-599	Loan Amount <\$100,000	60 Day Lock (From 45 Day Price)
0.375	-1.750	-0.375	-0.500
FICO 660-679	FICO 550-579	VA Cashout >90% LTV	3-4 Units
0.375	-3.250	-3.000	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	VA IRRRL >100% CLTV (Sub Fin)
0.125	<10.00	1.250	<1.000
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)	NC Floor Price
-0.250	0.250	-1.250	99.750

[illegible]

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



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

Effective: September 11, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	92.257	92.240	92.232	
5.125	92.717	92.700	92.692	
5.250	94.619	94.576	94.529	
5.375	95.142	95.099	95.052	
5.500	95.638	95.595	95.548	
5.625	96.000	95.957	95.910	
5.750	97.172	97.094	97.008	
5.875	97.768	97.690	97.604	
5.990	98.316	98.237	98.151	
6.125	98.581	98.503	98.417	
6.250	99.223	99.145	99.059	
6.375	100.015	99.929	99.835	
6.500	100.397	100.311	100.217	
6.625	100.696	100.610	100.516	
6.750	101.463	101.377	101.284	
6.875	101.993	101.828	101.632	
6.990	102.355	102.190	101.995	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.990	91.457	91.440	91.432	
5.125	91.917	91.900	91.892	
5.250	93.819	93.776	93.729	
5.375	94.342	94.299	94.252	
5.500	94.838	94.795	94.748	
5.625	95.200	95.157	95.110	
5.750	96.372	96.294	96.208	
5.875	96.968	96.890	96.804	
5.990	97.515	97.437	97.351	
6.125	97.781	97.703	97.617	
6.250	98.423	98.345	98.259	
6.375	99.215	99.129	99.035	
6.500	99.597	99.511	99.417	
6.625	99.896	99.810	99.716	
6.750	100.663	100.577	100.484	
6.875	101.193	101.028	100.832	
6.990	101.555	101.390	101.195	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	95.022	94.965	94.908	
5.125	95.350	95.293	95.236	
5.250	96.343	96.286	96.229	
5.375	96.718	96.555	96.391	
5.500	97.083	96.919	96.756	
5.625	97.313	97.150	96.986	
5.750	98.216	98.053	97.889	
5.875	98.000	97.943	97.886	
5.990	98.405	98.348	98.291	
6.125	98.519	98.462	98.405	
6.250	98.990	98.933	98.876	
6.375	98.705	98.570	98.436	
6.500	98.926	98.791	98.656	
6.625	99.063	98.928	98.793	
6.750	100.300	100.165	100.030	
6.875	100.676	100.541	100.406	
6.990	100.867	100.732	100.597	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	91.885	91.867	91.860	
5.250	94.132	94.089	94.042	
5.375	94.492	94.449	94.402	
5.500	94.885	94.842	94.795	
5.625	95.266	95.223	95.176	
5.750	96.729	96.651	96.565	
5.875	97.242	97.164	97.078	
5.990	97.749	97.671	97.586	
6.125	98.101	98.023	97.937	
6.250	98.249	98.171	98.085	
6.375	99.013	98.927	98.833	
6.500	99.509	99.423	99.329	
6.625	99.889	99.803	99.709	
6.750	99.389	99.303	99.209	
6.875	99.954	99.789	99.594	
6.990	99.726	99.560	99.365	
7.125	100.022	99.857	99.662	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	92.107	92.090	92.082	
5.125	92.567	92.550	92.542	
5.250	94.469	94.426	94.379	
5.375	94.992	94.949	94.902	
5.500	95.488	95.445	95.398	
5.625	95.850	95.807	95.760	
5.750	97.022	96.944	96.858	
5.875	97.618	97.540	97.454	
5.990	98.165	98.087	98.001	
6.125	98.431	98.353	98.267	
6.250	99.073	98.995	98.909	
6.375	99.865	99.779	99.685	
6.500	100.247	100.161	100.067	
6.625	100.546	100.460	100.366	
6.750	101.313	101.227	101.134	
6.875	101.843	101.678	101.482	
6.990	102.205	102.040	101.845	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	91.835	91.817	91.810	
5.250	94.082	94.039	93.992	
5.375	94.442	94.399	94.352	
5.500	94.835	94.792	94.745	
5.625	95.216	95.173	95.126	
5.750	96.679	96.601	96.515	
5.875	97.192	97.114	97.028	
5.990	97.699	97.621	97.536	
6.125	98.051	97.973	97.887	
6.250	98.199	98.121	98.035	
6.375	98.963	98.877	98.783	
6.500	99.469	99.373	99.279	
6.625	99.839	99.753	99.659	
6.750	99.339	99.253	99.159	
6.875	99.904	99.739	99.544	
6.990	99.676	99.510	99.315	
7.125	99.972	99.807	99.612	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	92.107	92.090	92.082	
5.125	92.567	92.550	92.542	
5.250	94.469	94.426	94.379	
5.375	94.992	94.949	94.902	
5.500	95.488	95.445	95.398	
5.625	95.850	95.807	95.760	
5.750	97.022	96.944	96.858	
5.875	97.618	97.540	97.454	
5.990	98.165	98.087	98.001	
6.125	98.431	98.353	98.267	
6.250	99.073	98.995	98.909	
6.375	99.865	99.779	99.685	
6.500	100.247	100.161	100.067	
6.625	100.546	100.460	100.366	
6.750	101.313	101.227	101.134	
6.875	101.843	101.678	101.482	
6.990	102.205	102.040	101.845	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	91.835	91.817	91.810	
5.250	94.082	94.039	93.992	
5.375	94.442	94.399	94.352	
5.500	94.835	94.792	94.745	
5.625	95.216	95.173	95.126	
5.750	96.679	96.601	96.515	
5.875	97.192	97.114	97.028	
5.990	97.699	97.621	97.536	
6.125	98.051	97.973	97.887	
6.250	98.199	98.121	98.035	
6.375	98.963	98.877	98.783	
6.500	99.469	99.373	99.279	
6.625	99.839	99.753	99.659	
6.750	99.339	99.253	99.159	
6.875	99.904	99.739	99.544	
6.990	99.676	99.510	99.315	
7.125	99.972	99.807	99.612	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	94.149	94.106	94.059	
5.375	94.672	94.629	94.582	
5.500	95.168	95.125	95.078	
5.625	95.530	95.487	95.440	
5.750	96.702	96.624	96.538	
5.875	97.298	97.220	97.134	
5.990	97.845	97.767	97.681	
6.125	98.111	98.033	97.947	
6.250	98.753	98.675	98.589	
6.375	99.545	99.459	99.365	
6.500	99.927	99.841	99.747	
6.625	100.226	100.140	100.046	
6.750	100.993	100.907	100.814	
6.875	101.523	101.358	101.162	
6.990	101.885	101.720	101.525	
7.125	102.392	102.227	102.032	
7.250	102.888	102.723	102.528	

LLPAs

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

FICO 2700	
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	



Effective: September 11, 2026

SELECT VA 30 Day Fixed 1.0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	92.407	92.390	92.382	
5.125	92.867	92.850	92.842	
5.250	94.769	94.726	94.679	
5.375	95.292	95.249	95.202	
5.500	95.788	95.745	95.698	
5.625	96.150	96.107	96.060	
5.750	97.322	97.244	97.158	
5.875	97.918	97.840	97.754	
5.990	98.465	98.387	98.301	
6.125	98.731	98.653	98.567	
6.250	99.373	99.295	99.209	
6.375	100.165	100.079	99.985	
6.500	100.547	100.461	100.367	
6.625	100.846	100.760	100.666	
6.750	101.613	101.522	101.434	
6.875	102.143	101.978	101.782	
6.990	102.505	102.340	102.145	

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SELECT USA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	92.087	92.070	92.062	
5.125	92.547	92.530	92.522	
5.250	94.449	94.406	94.359	
5.375	94.972	94.929	94.882	
5.500	95.468	95.425	95.378	
5.625	95.930	95.787	95.740	
5.750	97.002	96.924	96.838	
5.875	97.998	97.520	97.434	
5.990	98.145	98.067	97.981	
6.125	98.411	98.333	98.247	
6.250	99.053	98.975	98.889	
6.375	99.845	99.759	99.665	
6.500	100.227	100.141	100.047	
6.625	100.526	100.440	100.346	
6.750	101.293	101.207	101.114	
6.875	101.823	101.658	101.462	
6.990	102.185	102.020	101.825	

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

LLPAs									
FHA FICO ≥700				VA State Tier Adjustment				FHA State Tier Adjustment	
0.500				Tier 1 States		AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA		Tier 1 States	
FHA FICO 680-699				Tier 2 States		DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN		Tier 2 States	
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		Tier 3 States	
FHA FICO 660-679								Tier 4 States	
0.375								AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	
FHA FICO 640-659									
0.125									
FHA FICO 620-639									
-0.250									
VA FICO 2700		FICO 600-619		VA Loan Amount >\$950K					
0.375		-1.000		-0.375					
VA FICO 680-699		FICO 580-599		Loan Amount <\$100,000					
0.250		-1.750		-0.375					
VA FICO 660-679		FICO 550-579		VA Cashout >90% LTV					
0.250		-3.250		-3.00				3-4 Units	
VA FICO 640-659		No FICO Score		Manufactured Home (Purchase/Rate-Term/Cashout)				VA IRRRL >100% CHTV (Sub Fin)	
0.000		-3.000		-1.250				-1.00	
VA FICO 620-639		Loan Amount >=\$100,000 <=\$249,999		Manufactured Home (Streamline/IRRRL)				NC Floor Price	
-0.250		0.250		-1.250				99.750	



Effective: September 11, 2026

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

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	92.359	92.341	92.334	
5.125	92.673	92.666	92.648	
5.250	94.633	94.590	94.544	
5.375	95.119	95.076	95.030	
5.500	95.671	95.628	95.581	
5.625	95.955	95.912	95.865	
5.750	97.318	97.240	97.154	
5.875	97.841	97.763	97.677	
5.990	98.327	98.249	98.163	
6.125	98.650	98.572	98.486	
6.250	99.394	99.316	99.230	
6.375	100.186	100.100	100.006	
6.500	100.684	100.598	100.504	
6.625	101.003	100.917	100.823	
6.750	101.519	101.433	101.339	
6.875	102.174	102.009	101.814	
6.990	102.645	102.480	102.284	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	93.808	93.765	93.719	
5.375	94.294	94.251	94.205	
5.500	94.846	94.803	94.756	
5.625	95.130	95.087	95.040	
5.750	96.493	96.415	96.329	
5.875	97.016	96.938	96.852	
5.990	97.502	97.424	97.338	
6.125	97.825	97.747	97.661	
6.250	98.569	98.491	98.405	
6.375	99.361	99.275	99.181	
6.500	99.859	99.773	99.679	
6.625	100.178	100.092	99.998	
6.750	100.694	100.608	100.514	
6.875	101.349	101.184	100.989	
6.990	101.820	101.655	101.459	
7.125	102.327	102.162	101.966	
7.250	102.823	102.658	102.462	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	95.098	95.042	94.985	
5.125	95.280	95.224	95.167	
5.250	96.333	96.276	96.219	
5.375	96.670	96.507	96.344	
5.500	97.091	96.927	96.764	
5.625	97.242	97.079	96.916	
5.750	98.337	98.173	98.010	
5.875	98.047	97.990	97.933	
5.990	98.392	98.335	98.278	
6.125	98.563	98.506	98.450	
6.250	99.136	99.079	99.022	
6.375	98.851	98.716	98.581	
6.500	99.188	99.053	98.918	
6.625	99.345	99.211	99.076	
6.750	100.330	100.196	100.061	
6.875	100.832	100.697	100.562	
6.990	101.132	100.997	100.862	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	93.595	93.552	93.505	
5.375	94.012	93.969	93.922	
5.500	94.540	94.497	94.451	
5.625	95.014	94.971	94.924	
5.750	96.468	96.390	96.304	
5.875	96.725	96.647	96.561	
5.990	97.315	97.237	97.152	
6.125	97.809	97.731	97.645	
6.250	97.947	97.869	97.783	
6.375	98.985	98.899	98.805	
6.500	99.259	99.173	99.080	
6.625	99.730	99.644	99.550	
6.750	99.141	99.055	98.961	
6.875	100.113	99.947	99.752	
6.990	100.172	100.007	99.812	
7.125	100.593	100.428	100.232	
7.250	101.089	100.924	100.728	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	94.719	94.676	94.629	
5.375	95.242	95.199	95.152	
5.500	95.738	95.695	95.648	
5.625	96.100	96.057	96.010	
5.750	97.272	97.194	97.108	
5.875	97.868	97.790	97.704	
5.990	98.415	98.337	98.251	
6.125	98.681	98.603	98.517	
6.250	99.323	99.245	99.159	
6.375	100.115	100.029	99.935	
6.500	100.497	100.411	100.317	
6.625	100.796	100.710	100.616	
6.750	101.563	101.477	101.384	
6.875	102.093	101.928	101.732	
6.990	102.455	102.290	102.095	
7.125	102.962	102.797	102.602	
7.250	103.458	103.293	103.098	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.250	93.669	93.626	93.579	
5.375	94.192	94.149	94.102	
5.500	94.688	94.645	94.598	
5.625	95.050	95.007	94.960	
5.750	96.222	96.144	96.058	
5.875	96.818	96.740	96.654	
5.990	97.365	97.287	97.201	
6.125	97.631	97.553	97.467	
6.250	98.273	98.195	98.109	
6.375	99.065	98.979	98.885	
6.500	99.447	99.361	99.267	
6.625	99.746	99.660	99.566	
6.750	100.513	100.427	100.334	
6.875	101.043	100.878	100.682	
6.990	101.405	101.240	101.045	
7.125	101.912	101.747	101.552	
7.250	102.408	102.243	102.048	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	94.872	94.815	94.758	
5.125	95.200	95.143	95.086	
5.250	96.193	96.136	96.079	
5.375	96.568	96.405	96.241	
5.500	96.933	96.769	96.606	
5.625	97.163	97.000	96.836	
5.750	98.066	97.903	97.739	
5.875	97.850	97.793	97.736	
5.990	98.255	98.198	98.141	
6.125	98.369	98.312	98.255	
6.250	98.840	98.783	98.726	
6.375	98.555	98.420	98.286	
6.500	98.776	98.641	98.506	
6.625	98.913	98.778	98.643	
6.750	100.150	100.015	99.880	
6.875	100.526	100.391	100.256	
6.990	100.717	100.582	100.447	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	94.057	94.014	93.967	
5.375	94.417	94.374	94.327	
5.500	94.810	94.767	94.720	
5.625	95.191	95.148	95.101	
5.750	96.654	96.576	96.490	
5.875	97.167	97.089	97.003	
5.990	97.674	97.596	97.511	
6.125	98.026	97.948	97.862	
6.250	98.174	98.096	98.010	
6.375	98.938	98.862	98.758	
6.500	99.434	99.348	99.254	
6.625	99.814	99.728	99.634	
6.750	99.314	99.228	99.134	
6.875	99.879	99.714	99.519	
6.990	99.651	99.485	99.290	
7.125	99.947	99.782	99.587	
7.250	100.443	100.278	100.083	

LLPAS

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

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

FICO 600-619
-1.000
FICO 580-599
-1.750
FICO 560-579
-3.250
No FICO Score
-3.000
Loan Amount ≥\$100,000 <=\$249,999
0.250

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

VA Loan Amount >\$950K
-0.375
Loan Amount <\$100,000
-0.375
VA Cashout ≥80% LTV
-3.500
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRRL)
-1.250

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

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



Effective:

Friday, September 11, 2026

Jumbo Nitro XL Pricing

Jumbo Nitro XL 30 Year Fixed - (901DI)						
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY		
6.125	97.137	97.043	96.856	96.668		
6.250	97.604	97.510	97.322	97.135		
6.375	98.077	97.984	97.796	97.609		
6.500	98.546	98.452	98.265	98.077		
6.625	99.012	98.918	98.731	98.543		
6.750	99.245	99.151	98.964	98.776		
6.875	99.430	99.336	99.149	98.961		
7.000	99.615	99.521	99.334	99.146		
7.125	99.771	99.677	99.490	99.302		
7.250	99.916	99.822	99.634	99.447		
7.375	100.067	99.973	99.786	99.598		
7.500	100.222	100.128	99.940	99.753		
7.625	100.357	100.263	100.076	99.888		
7.750	100.492	100.399	100.211	100.024		
7.875	100.628	100.534	100.346	100.159		
8.000	100.763	100.669	100.482	100.294		
8.125	100.898	100.805	100.617	100.430		
8.250	101.034	100.940	100.753	100.565		
8.375	101.169	101.075	100.888	100.700		

Jumbo Nitro XL 10/6 ARM - (9106DI)						
Rate	15 DAY	30 DAY	45 DAY	60 DAY		
6.250	98.063	97.969	97.781	97.594		
6.375	98.452	98.358	98.171	97.983		
6.500	98.842	98.749	98.561	98.374		
6.625	99.144	99.050	98.862	98.675		
6.750	99.370	99.276	99.089	98.901		
6.875	99.596	99.502	99.315	99.127		
7.000	99.822	99.729	99.541	99.354		
7.125	100.049	99.955	99.767	99.580		
7.250	100.275	100.181	99.994	99.806		
7.375	100.501	100.407	100.220	100.032		
7.500	100.727	100.634	100.446	100.259		
7.625	100.954	100.860	100.672	100.485		
7.750	101.180	101.086	100.899	100.711		
7.875	101.406	101.313	101.125	100.938		
8.000	101.633	101.539	101.351	101.164		

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: Friday, September 11, 2026

Jumbo Nitro Pricing

Jumbo Nitro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	95.902	95.793	95.621	95.402
5.875	96.467	96.358	96.186	95.967
6.000	97.031	96.922	96.750	96.531
6.125	97.401	97.291	97.119	96.901
6.250	97.771	97.661	97.490	97.271
6.375	98.081	97.971	97.800	97.581
6.500	98.390	98.281	98.109	97.890
6.625	98.760	98.651	98.479	98.260
6.750	99.130	99.021	98.849	98.630
6.875	99.530	99.421	99.249	99.030
7.000	99.931	99.821	99.649	99.431
7.125	100.100	99.991	99.819	99.600
7.250	100.269	100.160	99.988	99.769
7.375	100.473	100.363	100.191	99.973
7.500	100.676	100.567	100.395	100.176

Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	95.902	95.793	95.621	95.402
5.875	96.467	96.358	96.186	95.967
6.000	97.031	96.922	96.750	96.531
6.125	97.401	97.291	97.119	96.901
6.250	97.771	97.661	97.490	97.271
6.375	98.081	97.971	97.800	97.581
6.500	98.390	98.281	98.109	97.890
6.625	98.760	98.651	98.479	98.260
6.750	99.130	99.021	98.849	98.630
6.875	99.530	99.421	99.249	99.030
7.000	99.931	99.821	99.649	99.431
7.125	100.100	99.991	99.819	99.600
7.250	100.269	100.160	99.988	99.769
7.375	100.473	100.363	100.191	99.973
7.500	100.676	100.567	100.395	100.176

Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	95.902	95.793	95.621	95.402
5.875	96.467	96.358	96.186	95.967
6.000	97.031	96.922	96.750	96.531
6.125	97.401	97.291	97.119	96.901
6.250	97.771	97.661	97.490	97.271
6.375	98.081	97.971	97.800	97.581
6.500	98.390	98.281	98.109	97.890
6.625	98.760	98.651	98.479	98.260
6.750	99.130	99.021	98.849	98.630
6.875	99.530	99.421	99.249	99.030
7.000	99.931	99.821	99.649	99.431
7.125	100.100	99.991	99.819	99.600
7.250	100.269	100.160	99.988	99.769
7.375	100.473	100.363	100.191	99.973
7.500	100.676	100.567	100.395	100.176

Jumbo Nitro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	94.465	94.356	94.184	93.965
5.625	94.966	94.856	94.684	94.466
5.750	95.466	95.357	95.185	94.966
5.875	95.841	95.732	95.560	95.341
6.000	96.216	96.106	95.935	95.716
6.125	96.567	96.457	96.286	96.067
6.250	96.918	96.809	96.637	96.418
6.375	97.281	97.172	97.000	96.781
6.500	97.645	97.536	97.364	97.145
6.625	98.063	97.954	97.782	97.563
6.750	98.481	98.371	98.200	97.981

Jumbo Nitro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	94.247	94.137	93.966	93.747
5.375	94.620	94.511	94.339	94.120
5.500	95.001	94.892	94.720	94.501
5.625	95.336	95.227	95.055	94.836
5.750	95.666	95.556	95.384	95.166
5.875	95.996	95.887	95.715	95.496
6.000	96.312	96.202	96.031	95.812
6.125	96.695	96.585	96.414	96.195
6.250	97.029	96.920	96.748	96.529
6.375	97.277	97.168	96.996	96.777
6.500	97.526	97.417	97.245	97.026
6.625	97.559	97.450	97.278	97.059
6.750	97.593	97.484	97.312	97.093
6.875	97.805	97.695	97.524	97.305
7.000	98.017	97.908	97.736	97.517

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	0.350	0.300	0.100		
FICO 780-799		0.350	0.350	0.300	0.250	0.050		
FICO 760-779		0.350	0.300	0.250	0.200	0.050		
FICO 740-759		0.300	0.250	0.200	0.100	0.000		
FICO 720-739		0.200	0.200	0.100	-0.050	-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	0.350	0.300	0.100		
FICO 780-799		0.350	0.350	0.300	0.250	0.050		
FICO 760-779		0.350	0.300	0.250	0.200	0.050		
FICO 740-759		0.300	0.250	0.200	0.100	0.000		
FICO 720-739		0.200	0.200	0.100	-0.050	-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		
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		0.000	0.000	0.000	-0.100	-0.150		
Cash Out Refi		-0.100	-0.100	-0.250	-0.500	-1.000		
2nd Home		0.000	0.000	0.100	-0.150	-0.250		
Non-Owner		-0.250	-0.250	-0.500				
Condo		0.000	0.000	0.000	-0.100	-0.200		
2 Units		0.000	-0.150	-0.250	-0.350	-0.500		
3-4 Units		0.000	-0.150	-0.250				
UPB > \$1.5MM		0.000	0.000	0.000	0.000	0.000		
Self Employed		0.000	0.000	0.000	0.000	-0.100		

NC Floor Price

99.750

Maximum Net Price

102.000

Must be Conditionally Approved to lock

Jumbo Nitro 30 Year Fixed - (901EM)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	94.904	94.779	94.654	94.466	
6.125	95.391	95.266	95.141	94.954	
6.250	95.828	95.703	95.578	95.390	
6.375	96.226	96.101	95.976	95.789	
6.500	96.606	96.481	96.356	96.168	
6.625	96.992	96.867	96.742	96.554	
6.750	97.302	97.177	97.052	96.865	
6.875	97.553	97.428	97.303	97.116	
7.000	97.867	97.742	97.617	97.430	
7.125	98.057	97.932	97.807	97.620	
7.250	98.247	98.122	97.997	97.810	
7.375	98.428	98.303	98.178	97.990	
7.500	98.717	98.592	98.467	98.280	
7.625	98.877	98.752	98.627	98.439	
7.750	98.996	98.871	98.746	98.558	
7.875	99.125	99.000	98.875	98.687	
8.000	99.379	99.254	99.129	98.942	
8.125	99.508	99.383	99.258	99.071	
8.250	99.627	99.502	99.377	99.189	
8.375	99.756	99.631	99.506	99.318	
8.500	100.008	99.883	99.758	99.571	
8.625	100.137	100.012	99.887	99.699	

Jumbo Nitro Plus 30 Day Fixed Interest Only - (901EM-JO)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	94.904	94.779	94.654	94.466
6.125	95.391	95.266	95.141	94.954
6.250	95.828	95.703	95.578	95.390
6.375	96.226	96.101	95.976	95.789
6.500	96.606	96.481	96.356	96.168
6.625	96.992	96.867	96.742	96.554
6.750	97.302	97.177	97.052	96.865
6.875	97.553	97.428	97.303	97.116
7.000	97.867	97.742	97.617	97.430
7.125	98.057	97.932	97.807	97.620
7.250	98.247	98.122	97.997	97.810
7.375	98.428	98.303	98.178	97.990
7.500	98.717	98.592	98.467	98.280
7.625	98.877	98.752	98.627	98.439
7.750	98.996	98.871	98.746	98.558
7.875	99.125	99.000	98.875	98.687
8.000	99.379	99.254	99.129	98.942
8.125	99.508	99.383	99.258	99.071
8.250	99.627	99.502	99.377	99.189
8.375	99.756	99.631	99.506	99.318
8.500	100.008	99.883	99.758	99.571
8.625	100.137	100.012	99.887	99.699

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Effective: Friday, September 11, 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