



Effective Date: 10/2/26 10:33 AM

| Contact list                   |                                                                                                                                      |  |
|--------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|--|
| <b>Corporate Headquarters:</b> | Phone: 800-760-1833<br>Email: <a href="mailto:inquiries@forwardlendingmtg.com">inquiries@forwardlendingmtg.com</a>                   |  |
| <b>Lock Desk:</b>              | Phone: 949-679-7400<br>Email: <a href="mailto:lockdesk@forwardlendingmtg.com">lockdesk@forwardlendingmtg.com</a>                     |  |
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| <b>Bank Statement Calc:</b>    | Phone: Email Only<br>Email: <a href="mailto:bankstatementreview@forwardlendingmtg.com">bankstatementreview@forwardlendingmtg.com</a> |  |
| <b>Jumbo Scenarios:</b>        | Phone: Email Only<br>Email: <a href="mailto:jumbosenario@forwardlendingmtg.com">jumbosenario@forwardlendingmtg.com</a>               |  |
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| <b>Funding Department:</b>     | Phone: Email Only<br>Email: <a href="mailto:funding@forwardlendingmtg.com">funding@forwardlendingmtg.com</a>                         |  |
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**\*For turn times, please reach out to your AE.**

| Mortgagee Clause                                                       |             |         |        |  |
|------------------------------------------------------------------------|-------------|---------|--------|--|
| OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD<br>SUITE 200 IRVINE, CA 92612 |             |         |        |  |
| 2026 FHA/VA Loan Limits                                                |             |         |        |  |
| # of Units                                                             | Loan Limits |         |        |  |
| 1                                                                      | \$832,750   |         |        |  |
| 2                                                                      | \$1,086,250 |         |        |  |
| 3                                                                      | \$1,288,800 |         |        |  |
| 4                                                                      | \$1,601,750 |         |        |  |
| 2027 Conforming Loan Limits                                            |             |         |        |  |
| # of Units                                                             | Loan Limits |         |        |  |
| 1                                                                      | \$845,000   |         |        |  |
| 2                                                                      | \$1,081,950 |         |        |  |
| 3                                                                      | \$1,307,800 |         |        |  |
| 4                                                                      | \$1,625,350 |         |        |  |
| Price Movement                                                         |             |         |        |  |
| Conventional                                                           | Previous    | Current | Change |  |
| 7.125                                                                  | 100.102     | 100.002 | -0.099 |  |
| Government                                                             |             |         |        |  |
| 6.875                                                                  | 100.225     | 100.190 | -0.035 |  |
| Alt                                                                    |             |         |        |  |
| 7.375                                                                  | 100.038     | 100.038 | 0.000  |  |
| DSCR                                                                   |             |         |        |  |
| 9.125                                                                  | 100.350     | 100.350 | 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                                  |
|------------------------------------------------------|
| <a href="#">FHA Mortgage Limits for all Counties</a> |

  

| FHA Condo Search                          |
|-------------------------------------------|
| <a href="#">FHA Approved Condo Search</a> |

[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     |
| ≤ 726200                                        | ≤ 90.00%         | 15        | 11 years     |
|                                                 | > 90.00%         | 40        | Life of Loan |
| > 726,200                                       | ≤ 78.00%         | 15        | 11 years     |
|                                                 | 78.01% - 90.00%  | 40        | 11 years     |
|                                                 | 90.01% and above | 65        | Life of Loan |

Forward Lending Mortgage, 19000 MacArthur Blvd, Ste 300, Irvine, CA 92612 | Phone: (844) 941-5626 | Forward Lending Mortgage is a registered DBA of OCCBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCCBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#090401), GA (#20571), MA Lender (#ML2125), Rhode Island Licensed Lender. Licensed by the N.J. Department of Banking and Insurance. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#130724). Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). Copyright 2023.

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



Effective:   October 2, 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  |
| 5.990                          | 94.185  | 94.108  | 94.016  | 93.924  | 5.990                          | 93.781  | 93.704  | 93.612  | 93.520  | 5.750                          | 94.655  | 94.549  | 94.424  | 94.298  |
| 6.125                          | 94.920  | 94.843  | 94.751  | 94.659  | 6.125                          | 94.526  | 94.449  | 94.357  | 94.265  | 5.875                          | 95.285  | 95.179  | 95.054  | 94.928  |
| 6.250                          | 95.597  | 95.501  | 95.396  | 95.292  | 6.250                          | 95.219  | 95.123  | 95.019  | 94.914  | 5.990                          | 95.858  | 95.752  | 95.626  | 95.501  |
| 6.375                          | 96.399  | 96.302  | 96.193  | 96.085  | 6.375                          | 96.039  | 95.942  | 95.833  | 95.725  | 6.125                          | 96.467  | 96.361  | 96.236  | 96.110  |
| 6.500                          | 97.031  | 96.935  | 96.826  | 96.717  | 6.500                          | 96.686  | 96.590  | 96.481  | 96.372  | 6.250                          | 97.043  | 96.937  | 96.811  | 96.686  |
| 6.625                          | 97.532  | 97.435  | 97.326  | 97.218  | 6.625                          | 97.200  | 97.104  | 96.995  | 96.886  | 6.375                          | 97.725  | 97.619  | 97.493  | 97.368  |
| 6.750                          | 98.370  | 98.235  | 98.101  | 97.967  | 6.750                          | 98.045  | 97.910  | 97.776  | 97.642  | 6.500                          | 98.269  | 98.162  | 98.037  | 97.911  |
| 6.875                          | 98.881  | 98.746  | 98.612  | 98.478  | 6.875                          | 98.556  | 98.421  | 98.287  | 98.153  | 6.625                          | 98.651  | 98.545  | 98.419  | 98.293  |
| 6.990                          | 99.545  | 99.411  | 99.277  | 99.143  | 6.990                          | 99.220  | 99.086  | 98.952  | 98.818  | 6.750                          | 98.821  | 98.703  | 98.594  | 98.486  |
| 7.125                          | 100.137 | 100.002 | 99.868  | 99.735  | 7.125                          | 99.812  | 99.677  | 99.543  | 99.410  | 6.875                          | 99.204  | 99.087  | 98.978  | 98.869  |
| 7.250                          | 100.630 | 100.495 | 100.361 | 100.227 | 7.250                          | 100.305 | 100.170 | 100.036 | 99.902  | 6.990                          | 99.767  | 99.650  | 99.541  | 99.432  |
| 7.375                          | 101.079 | 100.944 | 100.810 | 100.676 | 7.375                          | 100.754 | 100.619 | 100.485 | 100.351 | 7.125                          | 100.253 | 100.135 | 100.026 | 99.918  |
| 7.500                          | 101.330 | 101.195 | 101.061 | 100.927 | 7.500                          | 101.005 | 100.870 | 100.736 | 100.602 | 7.250                          | 100.407 | 100.272 | 100.138 | 100.004 |
| 7.625                          | 101.739 | 101.617 | 101.450 | 101.282 | 7.625                          | 101.409 | 101.287 | 101.120 | 100.953 | 7.375                          | 100.839 | 100.704 | 100.570 | 100.436 |
| 7.750                          | 101.834 | 101.723 | 101.602 | 101.480 | 7.750                          | 101.489 | 101.378 | 101.257 | 101.135 | 7.500                          | 101.240 | 101.105 | 100.972 | 100.838 |
| 7.875                          | 102.239 | 102.135 | 102.018 | 101.901 | 7.875                          | 101.894 | 101.790 | 101.673 | 101.556 | 7.625                          | 101.617 | 101.482 | 101.348 | 101.214 |
| 7.990                          | 102.487 | 102.382 | 102.265 | 102.148 | 7.990                          | 102.142 | 102.037 | 101.920 | 101.803 | 7.750                          | 101.917 | 101.794 | 101.622 | 101.449 |
| 8.125                          | 102.860 | 102.756 | 102.638 | 102.521 | 8.125                          | 102.515 | 102.411 | 102.293 | 102.176 | 7.875                          | 102.298 | 102.183 | 102.040 | 101.897 |
|                                |         |         |         |         | 8.250                          | 103.070 | 102.966 | 102.849 | 102.732 | 7.990                          | 102.503 | 102.395 | 102.276 | 102.157 |
|                                |         |         |         |         | 8.375                          | 103.239 | 103.135 | 103.018 | 102.901 | 8.125                          | 102.914 | 102.810 | 102.692 | 102.575 |
|                                |         |         |         |         | 8.500                          | 103.471 | 103.367 | 103.249 | 103.132 |                                |         |         |         |         |
|                                |         |         |         |         | 8.625                          | 103.695 | 103.591 | 103.473 | 103.356 |                                |         |         |         |         |

| 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  |
| 5.250                          | 95.278  | 95.219  | 95.136  | 95.054  | 5.990                          | 97.715  | 97.636  | 97.536  | 97.437  | 5.750                           | 92.304  | 92.227  | 92.135  | 92.043  |
| 5.375                          | 95.718  | 95.658  | 95.576  | 95.494  | 6.125                          | 98.049  | 97.969  | 97.870  | 97.771  | 5.875                           | 93.007  | 92.930  | 92.838  | 92.746  |
| 5.500                          | 96.153  | 96.093  | 96.011  | 95.929  | 6.250                          | 98.686  | 98.607  | 98.515  | 98.423  | 5.990                           | 93.785  | 93.708  | 93.616  | 93.524  |
| 5.625                          | 96.583  | 96.523  | 96.441  | 96.358  | 6.375                          | 99.118  | 99.039  | 98.947  | 98.855  | 6.125                           | 94.520  | 94.443  | 94.351  | 94.259  |
| 5.750                          | 97.234  | 97.154  | 97.055  | 96.955  | 6.500                          | 99.405  | 99.326  | 99.234  | 99.142  | 6.250                           | 95.197  | 95.101  | 94.996  | 94.892  |
| 5.875                          | 97.661  | 97.581  | 97.482  | 97.383  | 6.625                          | 99.541  | 99.462  | 99.370  | 99.278  | 6.375                           | 95.999  | 95.902  | 95.793  | 95.685  |
| 5.990                          | 98.044  | 97.964  | 97.865  | 97.765  | 6.750                          | 99.920  | 99.840  | 99.748  | 99.657  | 6.500                           | 96.631  | 96.535  | 96.426  | 96.317  |
| 6.125                          | 98.478  | 98.398  | 98.299  | 98.199  | 6.875                          | 100.043 | 99.964  | 99.872  | 99.781  | 6.625                           | 97.132  | 97.035  | 96.926  | 96.818  |
| 6.250                          | 98.856  | 98.776  | 98.685  | 98.593  | 6.990                          | 100.391 | 100.312 | 100.220 | 100.128 | 6.750                           | 97.970  | 97.835  | 97.701  | 97.567  |
| 6.375                          | 99.379  | 99.300  | 99.208  | 99.116  | 7.125                          | 100.645 | 100.565 | 100.473 | 100.382 | 6.875                           | 98.481  | 98.346  | 98.212  | 98.078  |
| 6.500                          | 99.754  | 99.674  | 99.582  | 99.491  | 7.250                          | 100.866 | 100.786 | 100.695 | 100.603 | 6.990                           | 99.145  | 99.011  | 98.877  | 98.743  |
| 6.625                          | 99.976  | 99.896  | 99.805  | 99.713  | 7.375                          | 101.069 | 100.989 | 100.898 | 100.806 | 7.125                           | 99.737  | 99.602  | 99.468  | 99.335  |
| 6.750                          | 100.441 | 100.361 | 100.269 | 100.178 | 7.500                          | 101.259 | 101.179 | 101.088 | 100.996 | 7.250                           | 100.230 | 100.095 | 99.961  | 99.827  |
| 6.875                          | 100.648 | 100.569 | 100.477 | 100.385 | 7.625                          | 101.430 | 101.350 | 101.258 | 101.167 | 7.375                           | 100.679 | 100.544 | 100.410 | 100.276 |
| 6.990                          | 101.061 | 100.981 | 100.890 | 100.798 | 7.750                          | 101.625 | 101.545 | 101.453 | 101.362 | 7.500                           | 100.930 | 100.795 | 100.661 | 100.527 |
| 7.125                          | 101.355 | 101.275 | 101.184 | 101.092 | 7.875                          | 101.798 | 101.719 | 101.627 | 101.535 | 7.625                           | 101.339 | 101.217 | 101.050 | 100.882 |
| 7.250                          | 101.425 | 101.345 | 101.254 | 101.162 | 7.990                          | 101.833 | 101.753 | 101.662 | 101.570 | 7.750                           | 101.434 | 101.323 | 101.202 | 101.080 |
| 7.375                          | 101.697 | 101.617 | 101.525 | 101.434 | 8.125                          | 102.024 | 101.944 | 101.853 | 101.761 | 7.875                           | 101.839 | 101.735 | 101.618 | 101.501 |
| 7.500                          | 101.949 | 101.870 | 101.778 | 101.686 |                                |         |         |         |         | 7.990                           | 102.087 | 101.982 | 101.865 | 101.748 |
| 7.625                          | 102.177 | 102.098 | 102.006 | 101.914 |                                |         |         |         |         | 8.125                           | 102.460 | 102.356 | 102.238 | 102.121 |
| 7.750                          | 102.430 | 102.350 | 102.258 | 102.167 |                                |         |         |         |         |                                 |         |         |         |         |
| 7.875                          | 102.786 | 102.706 | 102.614 | 102.523 |                                |         |         |         |         |                                 |         |         |         |         |

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                           | 89.753  | 89.693  | 89.624  | 89.555  | 5.250                           | 88.799  | 88.751  | 88.684  | 88.617  | 5.750                           | 94.580  | 94.474  | 94.349  | 94.223  |
| 5.500                           | 90.473  | 90.411  | 90.336  | 90.260  | 5.375                           | 89.524  | 89.464  | 89.395  | 89.326  | 5.875                           | 95.210  | 95.104  | 94.979  | 94.853  |
| 5.625                           | 91.163  | 91.101  | 91.026  | 90.951  | 5.500                           | 90.244  | 90.182  | 90.107  | 90.031  | 5.990                           | 95.783  | 95.677  | 95.551  | 95.426  |
| 5.750                           | 91.929  | 91.852  | 91.760  | 91.668  | 5.625                           | 90.948  | 90.887  | 90.811  | 90.736  | 6.125                           | 96.392  | 96.286  | 96.161  | 96.035  |
| 5.875                           | 92.632  | 92.555  | 92.463  | 92.371  | 5.750                           | 91.714  | 91.638  | 91.546  | 91.454  | 6.250                           | 96.968  | 96.862  | 96.736  | 96.611  |
| 5.990                           | 93.410  | 93.333  | 93.241  | 93.149  | 5.875                           | 92.418  | 92.342  | 92.250  | 92.157  | 6.375                           | 97.650  | 97.544  | 97.418  | 97.293  |
| 6.125                           | 94.145  | 94.068  | 93.976  | 93.884  | 5.990                           | 93.206  | 93.129  | 93.037  | 92.945  | 6.500                           | 98.194  | 98.087  | 97.962  | 97.836  |
| 6.250                           | 94.822  | 94.726  | 94.621  | 94.517  | 6.125                           | 93.951  | 93.874  | 93.782  | 93.690  | 6.625                           | 98.576  | 98.470  | 98.344  | 98.218  |
| 6.375                           | 95.624  | 95.527  | 95.418  | 95.310  | 6.250                           | 94.644  | 94.548  | 94.444  | 94.339  | 6.750                           | 98.746  | 98.628  | 98.519  | 98.411  |
| 6.500                           | 96.256  | 96.160  | 96.051  | 95.942  | 6.375                           | 95.464  | 95.367  | 95.258  | 95.150  | 6.875                           | 99.129  | 99.012  | 98.903  | 98.794  |
| 6.625                           | 96.757  | 96.660  | 96.551  | 96.443  | 6.500                           | 96.111  | 96.015  | 95.906  | 95.797  | 6.990                           | 99.692  | 99.575  | 99.466  | 99.357  |
| 6.750                           | 97.595  | 97.460  | 97.326  | 97.192  | 6.625                           | 96.625  | 96.529  | 96.420  | 96.311  | 7.125                           | 100.178 | 100.060 | 99.951  | 99.843  |
| 6.875                           | 98.106  | 97.971  | 97.837  | 97.703  | 6.750                           | 97.470  | 97.335  | 97.201  | 97.067  | 7.250                           | 100.332 | 100.197 | 100.063 | 99.929  |
| 6.990                           | 98.770  | 98.636  | 98.502  | 98.368  | 6.875                           | 97.981  | 97.846  | 97.712  | 97.578  | 7.375                           | 100.764 | 100.629 | 100.495 | 100.361 |
| 7.125                           | 99.362  | 99.227  | 99.093  | 98.960  | 6.990                           | 98.645  | 98.511  | 98.377  | 98.243  | 7.500                           | 101.165 | 101.030 | 100.897 | 100.763 |
| 7.250                           | 99.855  | 99.720  | 99.586  | 99.452  | 7.125                           | 99.237  | 99.102  | 98.968  | 98.835  | 7.625                           | 101.542 | 101.407 | 101.273 | 101.139 |
| 7.375                           | 100.304 | 100.169 | 100.035 | 99.901  | 7.250                           | 99.730  | 99.595  | 99.461  | 99.327  | 7.750                           | 101.842 | 101.719 | 101.547 | 101.374 |
| 7.500                           | 100.555 | 100.420 | 100.286 | 100.152 | 7.375                           | 100.179 | 100.044 | 99.910  | 99.776  | 7.875                           | 102.223 | 102.108 | 101.965 | 101.822 |
| 7.625                           | 100.964 | 100.842 | 100.675 | 100.507 | 7.500                           | 100.430 | 100.295 | 100.161 | 100.027 | 7.990                           | 102.428 | 102.320 | 102.201 | 102.082 |
| 7.750                           | 101.059 | 100.948 | 100.827 | 100.705 | 7.625                           | 100.834 | 100.712 | 100.545 | 100.378 | 8.125                           | 102.839 | 102.735 | 102.617 | 102.500 |
| 7.875                           | 101.464 | 101.360 | 101.243 | 101.126 | 7.750                           | 100.914 | 100.803 | 100.682 | 100.560 |                                 |         |         |         |         |
| 7.990                           | 101.712 | 101.607 | 101.490 | 101.373 | 7.875                           | 101.319 | 101.215 | 101.098 | 100.981 |                                 |         |         |         |         |
| 8.125                           | 102.085 | 101.981 | 101.863 | 101.746 | 7.990                           | 101.567 | 101.462 | 101.345 | 101.228 |                                 |         |         |         |         |

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                           | 99.604  | 99.524  | 99.432  | 99.341  | 6.500                           | 99.455  | 99.376  | 99.284  | 99.192  |  |
| 6.625                           | 99.826  | 99.746  | 99.655  | 99.563  | 6.625                           | 99.591  | 99.512  | 99.420  | 99.328  |  |
| 6.750                           | 100.291 | 100.211 | 100.119 | 100.028 | 6.750                           | 99.970  | 99.890  | 99.798  | 99.707  |  |
| 6.875                           | 100.498 | 100.419 | 100.327 | 100.235 | 6.875                           | 100.093 | 100.014 | 99.922  | 99.831  |  |
| 6.990                           | 100.911 | 100.831 | 100.740 | 100.648 | 6.990                           | 100.441 | 100.362 | 100.270 | 100.178 |  |
| 7.125                           | 101.205 | 101.125 | 101.034 | 100.942 | 7.125                           | 100.695 | 100.615 | 100.523 | 100.432 |  |
| 7.250                           | 101.275 | 101.195 | 101.104 | 101.012 | 7.250                           | 100.916 | 100.836 | 100.745 | 100.653 |  |
| 7.375                           | 101.547 | 101.467 | 101.375 | 101.284 | 7.375                           | 101.119 | 101.039 | 100.948 | 100.856 |  |
| 7.500                           | 101.799 | 101.720 | 101.628 | 101.536 | 7.500                           | 101.309 | 101.229 | 101.138 | 101.046 |  |
| 7.625                           | 102.027 | 101.948 | 101.856 | 101.764 | 7.625                           | 101.480 | 101.400 | 101.308 | 101.217 |  |
| 7.750                           | 102.280 | 102.200 | 102.108 | 102.017 | 7.750                           | 101.675 | 101.595 | 101.503 | 101.412 |  |
| 7.875                           | 102.511 | 102.431 | 102.339 | 102.248 | 7.875                           | 101.848 | 101.769 | 101.677 | 101.585 |  |
| 7.990                           | 102.598 | 102.519 | 102.427 | 102.335 | 7.990                           | 101.883 | 101.803 | 101.712 | 101.620 |  |
| 8.125                           | 102.851 | 102.771 | 102.680 | 102.588 | 8.125                           | 102.074 | 101.994 | 101.903 | 101.811 |  |
| 8.250                           | 103.158 | 103.078 | 102.986 | 102.895 | 8.250                           | 102.133 | 102.053 | 101.962 | 101.870 |  |
| 8.375                           | 103.393 | 103.314 | 103.222 | 103.130 | 8.375                           | 102.311 | 102.232 | 102.140 | 102.048 |  |
| 8.500                           | 103.626 | 103.547 | 103.455 | 103.363 | 8.500                           | 102.487 | 102.407 | 102.315 | 102.224 |  |



Effective: October 2, 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 |
| 5.990                               | 93.963  | 93.897  | 93.805  | 93.713  | 5.990                               | 91.963 | 91.897 | 91.805 | 91.713 | 5.375                               | 88.915 | 88.849 | 88.757 | 88.665 |
| 6.125                               | 94.632  | 94.567  | 94.475  | 94.382  | 6.125                               | 92.632 | 92.567 | 92.475 | 92.382 | 5.500                               | 89.614 | 89.548 | 89.456 | 89.364 |
| 6.250                               | 95.243  | 95.116  | 94.974  | 94.832  | 6.250                               | 93.243 | 93.116 | 92.974 | 92.832 | 5.625                               | 90.274 | 90.208 | 90.116 | 90.024 |
| 6.375                               | 95.919  | 95.793  | 95.650  | 95.508  | 6.375                               | 93.919 | 93.793 | 93.650 | 93.508 | 5.750                               | 90.683 | 90.617 | 90.525 | 90.433 |
| 6.500                               | 96.523  | 96.396  | 96.254  | 96.112  | 6.500                               | 94.523 | 94.396 | 94.254 | 94.112 | 5.875                               | 91.340 | 91.274 | 91.182 | 91.090 |
| 6.625                               | 97.160  | 97.034  | 96.892  | 96.749  | 6.625                               | 95.160 | 95.034 | 94.892 | 94.749 | 5.990                               | 92.113 | 92.047 | 91.955 | 91.863 |
| 6.750                               | 97.863  | 97.736  | 97.594  | 97.452  | 6.750                               | 95.863 | 95.736 | 95.594 | 95.452 | 6.125                               | 92.782 | 92.717 | 92.625 | 92.532 |
| 6.875                               | 98.399  | 98.273  | 98.130  | 97.988  | 6.875                               | 96.399 | 96.273 | 96.130 | 95.988 | 6.250                               | 93.393 | 93.266 | 93.124 | 92.982 |
| 6.990                               | 98.810  | 98.684  | 98.542  | 98.399  | 6.990                               | 96.810 | 96.684 | 96.542 | 96.399 | 6.375                               | 94.069 | 93.943 | 93.800 | 93.658 |
| 7.125                               | 99.290  | 99.164  | 99.022  | 98.879  | 7.125                               | 97.290 | 97.164 | 97.022 | 96.879 | 6.500                               | 94.673 | 94.546 | 94.404 | 94.262 |
| 7.250                               | 98.848  | 98.683  | 98.515  | 98.348  | 7.250                               | 96.829 | 96.665 | 96.497 | 96.330 | 6.625                               | 95.310 | 95.184 | 95.042 | 94.899 |
| 7.375                               | 99.639  | 99.475  | 99.307  | 99.140  | 7.375                               | 97.619 | 97.455 | 97.287 | 97.120 | 6.750                               | 96.013 | 95.886 | 95.744 | 95.602 |
| 7.500                               | 99.808  | 99.644  | 99.476  | 99.309  | 7.500                               | 97.788 | 97.624 | 97.456 | 97.289 | 6.875                               | 96.549 | 96.423 | 96.280 | 96.138 |
| 7.625                               | 100.003 | 99.839  | 99.671  | 99.504  | 7.625                               | 97.983 | 97.819 | 97.651 | 97.484 | 6.990                               | 96.960 | 96.834 | 96.692 | 96.549 |
| 7.750                               | 100.482 | 100.293 | 100.025 | 99.757  | 7.750                               | 98.462 | 98.273 | 98.005 | 97.737 | 7.125                               | 97.425 | 97.298 | 97.156 | 97.014 |
| 7.875                               | 100.796 | 100.607 | 100.339 | 100.071 | 7.875                               | 98.776 | 98.587 | 98.319 | 98.051 | 7.250                               | 96.955 | 96.791 | 96.623 | 96.456 |
| 7.990                               | 99.825  | 99.635  | 99.367  | 99.100  | 7.990                               | 97.805 | 97.615 | 97.347 | 97.080 | 7.375                               | 97.758 | 97.593 | 97.426 | 97.258 |
| 8.125                               | 100.106 | 99.916  | 99.648  | 99.380  | 8.125                               | 98.086 | 97.896 | 97.628 | 97.360 | 7.500                               | 97.913 | 97.749 | 97.581 | 97.414 |
| 8.250                               | 99.866  | 99.688  | 99.487  | 99.286  | 8.250                               | 98.321 | 98.143 | 97.942 | 97.741 | 7.625                               | 98.126 | 97.961 | 97.794 | 97.627 |
| 8.375                               | 100.021 | 99.843  | 99.642  | 99.441  | 8.375                               | 98.476 | 98.298 | 98.097 | 97.896 | 7.750                               | 98.628 | 98.438 | 98.170 | 97.902 |
| 8.500                               | 100.232 | 100.054 | 99.853  | 99.652  | 8.500                               | 98.687 | 98.509 | 98.308 | 98.107 | 7.875                               | 98.969 | 98.779 | 98.511 | 98.243 |
| 8.625                               | 100.432 | 100.254 | 100.053 | 99.852  | 8.625                               | 98.887 | 98.709 | 98.508 | 98.307 | 7.990                               | 97.971 | 97.781 | 97.513 | 97.245 |

| 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                               | 95.500  | 95.427  | 95.328 | 95.229 | 5.990                               | 95.000 | 94.927 | 94.828 | 94.729 |
| 6.125                               | 95.855  | 95.782  | 95.683 | 95.585 | 6.125                               | 95.345 | 95.272 | 95.173 | 95.074 |
| 6.250                               | 96.424  | 96.331  | 96.215 | 96.099 | 6.250                               | 95.916 | 95.824 | 95.708 | 95.591 |
| 6.375                               | 96.745  | 96.653  | 96.537 | 96.421 | 6.375                               | 96.228 | 96.135 | 96.019 | 95.903 |
| 6.500                               | 97.021  | 96.928  | 96.812 | 96.696 | 6.500                               | 96.492 | 96.399 | 96.283 | 96.167 |
| 6.625                               | 97.332  | 97.239  | 97.123 | 97.007 | 6.625                               | 96.788 | 96.696 | 96.580 | 96.464 |
| 6.750                               | 97.684  | 97.591  | 97.483 | 97.375 | 6.750                               | 97.129 | 97.036 | 96.928 | 96.820 |
| 6.875                               | 97.969  | 97.876  | 97.768 | 97.660 | 6.875                               | 97.398 | 97.305 | 97.197 | 97.089 |
| 6.990                               | 98.162  | 98.069  | 97.961 | 97.853 | 6.990                               | 97.576 | 97.483 | 97.375 | 97.267 |
| 7.125                               | 98.408  | 98.315  | 98.207 | 98.099 | 7.125                               | 97.802 | 97.709 | 97.601 | 97.493 |
| 7.250                               | 98.288  | 98.196  | 98.087 | 97.979 | 7.250                               | 97.656 | 97.563 | 97.455 | 97.347 |
| 7.375                               | 98.863  | 98.771  | 98.662 | 98.554 | 7.375                               | 98.242 | 98.149 | 98.041 | 97.933 |
| 7.500                               | 98.932  | 98.839  | 98.731 | 98.623 | 7.500                               | 98.297 | 98.204 | 98.096 | 97.988 |
| 7.625                               | 98.955  | 98.862  | 98.754 | 98.646 | 7.625                               | 98.338 | 98.245 | 98.137 | 98.029 |
| 7.750                               | 100.003 | 99.910  | 99.802 | 99.694 | 7.750                               | 99.408 | 99.316 | 99.207 | 99.099 |
| 7.875                               | 100.144 | 100.051 | 99.943 | 99.835 | 7.875                               | 99.576 | 99.484 | 99.375 | 99.267 |
| 7.990                               | 99.050  | 98.957  | 98.849 | 98.741 | 7.990                               | 98.456 | 98.363 | 98.255 | 98.147 |

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  |
| 5.990                                       | 94.035  | 93.958  | 93.866  | 93.774  | 6.125                                             | 94.582  | 94.517  | 94.425  | 94.332  | 5.990                                                | 93.335  | 93.258  | 93.166  | 93.074  |
| 6.125                                       | 94.770  | 94.693  | 94.601  | 94.509  | 6.250                                             | 95.193  | 95.066  | 94.924  | 94.782  | 6.125                                                | 94.070  | 93.993  | 93.901  | 93.809  |
| 6.250                                       | 95.447  | 95.351  | 95.246  | 95.142  | 6.375                                             | 95.869  | 95.743  | 95.600  | 95.458  | 6.250                                                | 94.747  | 94.651  | 94.546  | 94.442  |
| 6.375                                       | 96.249  | 96.152  | 96.043  | 95.935  | 6.500                                             | 96.473  | 96.346  | 96.204  | 96.062  | 6.375                                                | 95.549  | 95.452  | 95.343  | 95.235  |
| 6.500                                       | 96.881  | 96.785  | 96.676  | 96.567  | 6.625                                             | 97.110  | 96.984  | 96.842  | 96.699  | 6.500                                                | 96.181  | 96.085  | 95.976  | 95.867  |
| 6.625                                       | 97.382  | 97.285  | 97.176  | 97.068  | 6.750                                             | 97.813  | 97.686  | 97.544  | 97.402  | 6.625                                                | 96.682  | 96.585  | 96.476  | 96.368  |
| 6.750                                       | 98.220  | 98.085  | 97.951  | 97.817  | 6.875                                             | 98.349  | 98.223  | 98.080  | 97.938  | 6.750                                                | 97.520  | 97.385  | 97.251  | 97.117  |
| 6.875                                       | 98.731  | 98.596  | 98.462  | 98.328  | 6.990                                             | 98.760  | 98.634  | 98.492  | 98.349  | 6.875                                                | 98.031  | 97.896  | 97.762  | 97.628  |
| 6.990                                       | 99.395  | 99.261  | 99.127  | 98.993  | 7.125                                             | 99.240  | 99.114  | 98.972  | 98.829  | 6.990                                                | 98.695  | 98.561  | 98.427  | 98.293  |
| 7.125                                       | 99.987  | 99.852  | 99.718  | 99.585  | 7.250                                             | 98.798  | 98.633  | 98.465  | 98.298  | 7.125                                                | 99.287  | 99.152  | 99.018  | 98.885  |
| 7.250                                       | 100.480 | 100.345 | 100.211 | 100.077 | 7.375                                             | 99.589  | 99.425  | 99.257  | 99.090  | 7.250                                                | 99.780  | 99.645  | 99.511  | 99.377  |
| 7.375                                       | 100.929 | 100.794 | 100.660 | 100.526 | 7.500                                             | 99.758  | 99.594  | 99.426  | 99.259  | 7.375                                                | 100.229 | 100.094 | 99.960  | 99.826  |
| 7.500                                       | 101.180 | 101.045 | 100.911 | 100.777 | 7.625                                             | 99.953  | 99.789  | 99.621  | 99.454  | 7.500                                                | 100.480 | 100.345 | 100.211 | 100.077 |
| 7.625                                       | 101.589 | 101.467 | 101.300 | 101.132 | 7.750                                             | 100.432 | 100.243 | 99.975  | 99.707  | 7.625                                                | 100.889 | 100.767 | 100.600 | 100.432 |
| 7.750                                       | 101.684 | 101.573 | 101.452 | 101.330 | 7.875                                             | 100.746 | 100.557 | 100.289 | 100.021 | 7.750                                                | 100.984 | 100.873 | 100.752 | 100.630 |
| 7.875                                       | 102.089 | 101.985 | 101.868 | 101.751 | 7.990                                             | 99.775  | 99.585  | 99.317  | 99.050  | 7.875                                                | 101.389 | 101.285 | 101.168 | 101.051 |
| 7.990                                       | 102.337 | 102.232 | 102.115 | 101.998 | 8.125                                             | 100.056 | 99.866  | 99.598  | 99.330  | 7.990                                                | 101.637 | 101.532 | 101.415 | 101.298 |
| 8.125                                       | 102.710 | 102.606 | 102.488 | 102.371 | 8.250                                             | 99.816  | 99.638  | 99.437  | 99.236  | 8.125                                                | 102.010 | 101.906 | 101.788 | 101.671 |
|                                             |         |         |         |         | 8.375                                             | 99.971  | 99.793  | 99.592  | 99.391  |                                                      |         |         |         |         |
|                                             |         |         |         |         | 8.500                                             | 100.182 | 100.004 | 99.803  | 99.602  |                                                      |         |         |         |         |
|                                             |         |         |         |         | 8.625                                             | 100.382 | 100.204 | 100.003 | 99.802  |                                                      |         |         |         |         |

| FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10) |         |         |         |         | FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10) |         |         |         |         | NNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BE) |         |         |         |         |
|-----------------------------------------------|---------|---------|---------|---------|-----------------------------------------------------|---------|---------|---------|---------|------------------------------------------------------|---------|---------|---------|---------|
| Rate                                          | 15-Day  | 30-Day  | 45-Day  | 60-Day  | Rate                                                | 15-Day  | 30-Day  | 45-Day  | 60-Day  | Rate                                                 | 15-Day  | 30-Day  | 45-Day  | 60-Day  |
| 5.990                                         | 94.035  | 93.958  | 93.866  | 93.774  | 5.990                                               | 93.913  | 93.847  | 93.755  | 93.663  | 5.990                                                | 93.335  | 93.258  | 93.166  | 93.074  |
| 6.125                                         | 94.770  | 94.693  | 94.601  | 94.509  | 6.125                                               | 94.582  | 94.517  | 94.425  | 94.332  | 6.125                                                | 94.070  | 93.993  | 93.901  | 93.809  |
| 6.250                                         | 95.447  | 95.351  | 95.246  | 95.142  | 6.250                                               | 95.193  | 95.066  | 94.924  | 94.782  | 6.250                                                | 94.747  | 94.651  | 94.546  | 94.442  |
| 6.375                                         | 96.249  | 96.152  | 96.043  | 95.935  | 6.375                                               | 95.869  | 95.743  | 95.600  | 95.458  | 6.375                                                | 95.549  | 95.452  | 95.343  | 95.235  |
| 6.500                                         | 96.881  | 96.785  | 96.676  | 96.567  | 6.500                                               | 96.473  | 96.346  | 96.204  | 96.062  | 6.500                                                | 96.181  | 96.085  | 95.976  | 95.867  |
| 6.625                                         | 97.382  | 97.285  | 97.176  | 97.068  | 6.625                                               | 97.110  | 96.984  | 96.842  | 96.699  | 6.625                                                | 96.682  | 96.585  | 96.476  | 96.368  |
| 6.750                                         | 98.220  | 98.085  | 97.951  | 97.817  | 6.750                                               | 97.813  | 97.686  | 97.544  | 97.402  | 6.750                                                | 97.520  | 97.385  | 97.251  | 97.117  |
| 6.875                                         | 98.731  | 98.596  | 98.462  | 98.328  | 6.875                                               | 98.349  | 98.223  | 98.080  | 97.938  | 6.875                                                | 98.031  | 97.896  | 97.762  | 97.628  |
| 6.990                                         | 99.395  | 99.261  | 99.127  | 98.993  | 6.990                                               | 98.760  | 98.634  | 98.492  | 98.349  | 6.990                                                | 98.695  | 98.561  | 98.427  | 98.293  |
| 7.125                                         | 99.987  | 99.852  | 99.718  | 99.585  | 7.125                                               | 99.240  | 99.114  | 98.972  | 98.829  | 7.125                                                | 99.287  | 99.152  | 99.018  | 98.885  |
| 7.250                                         | 100.480 | 100.345 | 100.211 | 100.077 | 7.250                                               | 98.798  | 98.633  | 98.465  | 98.298  | 7.250                                                | 99.780  | 99.645  | 99.511  | 99.377  |
| 7.375                                         | 100.929 | 100.794 | 100.660 | 100.526 | 7.375                                               | 99.589  | 99.425  | 99.257  | 99.090  | 7.375                                                | 100.229 | 100.094 | 99.960  | 99.826  |
| 7.500                                         | 101.180 | 101.045 | 100.911 | 100.777 | 7.500                                               | 99.758  | 99.594  | 99.426  | 99.259  | 7.500                                                | 100.480 | 100.345 | 100.211 | 100.077 |
| 7.625                                         | 101.589 | 101.467 | 101.300 | 101.132 | 7.625                                               | 99.953  | 99.789  | 99.621  | 99.454  | 7.625                                                | 100.889 | 100.767 | 100.600 | 100.432 |
| 7.750                                         | 101.684 | 101.573 | 101.452 | 101.330 | 7.750                                               | 100.432 | 100.243 | 99.975  | 99.707  | 7.750                                                | 100.984 | 100.873 | 100.752 | 100.630 |
| 7.875                                         | 102.089 | 101.985 | 101.868 | 101.751 | 7.875                                               | 100.746 | 100.557 | 100.289 | 100.021 | 7.875                                                | 101.389 | 101.285 | 101.168 | 101.051 |
| 7.990                                         | 102.337 | 102.232 | 102.115 | 101.998 | 7.990                                               | 99.775  | 99.585  | 99.317  | 99.050  | 7.990                                                | 101.637 | 101.532 | 101.415 | 101.298 |
| 8.125                                         | 102.710 | 102.606 | 102.488 | 102.371 | 8.125                                               | 100.056 | 99.866  | 99.598  | 99.330  | 8.125                                                | 102.010 | 101.906 | 101.788 | 101.671 |
|                                               |         |         |         |         | 8.250                                               | 99.816  | 99.638  | 99.437  | 99.236  |                                                      |         |         |         |         |
|                                               |         |         |         |         | 8.375                                               | 99.971  | 99.793  | 99.592  | 99.391  |                                                      |         |         |         |         |
|                                               |         |         |         |         | 8.500                                               | 100.182 | 100.004 | 99.803  | 99.602  |                                                      |         |         |         |         |
|                                               |         |         |         |         | 8.625                                               | 100.382 | 100.204 | 100.003 | 99.802  |                                                      |         |         |         |         |

|                                                                                              |         |         |         |         |                                                          |         |         |         |         |
|----------------------------------------------------------------------------------------------|---------|---------|---------|---------|----------------------------------------------------------|---------|---------|---------|---------|
| <div><div>FORWARD</div><div>LENDING</div></div> <div><div></div><div></div><div></div></div> |         |         |         |         | SELECT PRICING                                           |         |         |         |         |
| Effective:   October 2, 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  |
| 5.990                                                                                        | 94.435  | 94.358  | 94.266  | 94.174  | 5.250                                                    | 95.528  | 95.469  | 95.386  | 95.304  |
| 6.125                                                                                        | 95.170  | 95.093  | 95.001  | 94.909  | 5.375                                                    | 95.968  | 95.908  | 95.826  | 95.744  |
| 6.250                                                                                        | 95.847  | 95.751  | 95.646  | 95.542  | 5.500                                                    | 96.403  | 96.343  | 96.261  | 96.179  |
| 6.375                                                                                        | 96.649  | 96.552  | 96.443  | 96.335  | 5.625                                                    | 96.833  | 96.773  | 96.691  | 96.608  |
| 6.500                                                                                        | 97.281  | 97.185  | 97.076  | 96.967  | 5.750                                                    | 97.484  | 97.404  | 97.305  | 97.205  |
| 6.625                                                                                        | 97.782  | 97.685  | 97.576  | 97.468  | 5.875                                                    | 97.911  | 97.831  | 97.732  | 97.633  |
| 6.750                                                                                        | 98.620  | 98.485  | 98.351  | 98.217  | 5.990                                                    | 98.294  | 98.214  | 98.115  | 98.015  |
| 6.875                                                                                        | 99.131  | 98.996  | 98.862  | 98.728  | 6.125                                                    | 98.728  | 98.648  | 98.549  | 98.449  |
| 6.990                                                                                        | 99.795  | 99.661  | 99.527  | 99.393  | 6.250                                                    | 99.106  | 99.026  | 98.935  | 98.843  |
| 7.125                                                                                        | 100.387 | 100.252 | 100.118 | 99.985  | 6.375                                                    | 99.629  | 99.550  | 99.458  | 99.366  |
| 7.250                                                                                        | 100.880 | 100.745 | 100.611 | 100.477 | 6.500                                                    | 100.004 | 99.924  | 99.832  | 99.741  |
| 7.375                                                                                        | 101.329 | 101.194 | 101.060 | 100.926 | 6.625                                                    | 100.226 | 100.146 | 100.055 | 99.963  |
| 7.500                                                                                        | 101.580 | 101.445 | 101.311 | 101.177 | 6.750                                                    | 100.691 | 100.611 | 100.519 | 100.428 |
| 7.625                                                                                        | 101.989 | 101.867 | 101.700 | 101.532 | 6.875                                                    | 100.898 | 100.819 | 100.727 | 100.635 |
| 7.750                                                                                        | 102.084 | 101.967 | 101.852 | 101.730 | 6.990                                                    | 101.311 | 101.231 | 101.140 | 101.048 |
| 7.875                                                                                        | 102.489 | 102.385 | 102.268 | 102.151 | 7.125                                                    | 101.605 | 101.525 | 101.434 | 101.342 |
| 7.990                                                                                        | 102.737 | 102.632 | 102.515 | 102.398 | 7.250                                                    | 101.675 | 101.595 | 101.504 | 101.412 |
| 8.125                                                                                        | 103.110 | 103.006 | 102.888 | 102.771 | 7.375                                                    | 101.947 | 101.867 | 101.775 | 101.684 |
|                                                                                              |         |         |         |         | 7.500                                                    | 102.199 | 102.120 | 102.028 | 101.936 |
|                                                                                              |         |         |         |         | 7.625                                                    | 102.427 | 102.348 | 102.256 | 102.164 |
|                                                                                              |         |         |         |         | 7.750                                                    | 102.680 | 102.600 | 102.508 | 102.417 |
|                                                                                              |         |         |         |         | 7.875                                                    | 103.036 | 102.956 | 102.864 | 102.773 |
|                                                                                              |         |         |         |         | 7.990                                                    | 103.248 | 103.169 | 103.077 | 102.985 |
| 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  |
| 5.990                                                                                        | 94.213  | 94.147  | 94.055  | 93.963  | 5.990                                                    | 95.750  | 95.677  | 95.578  | 95.479  |
| 6.125                                                                                        | 94.882  | 94.817  | 94.725  | 94.632  | 6.125                                                    | 96.105  | 96.032  | 95.933  | 95.835  |
| 6.250                                                                                        | 95.493  | 95.366  | 95.224  | 95.082  | 6.250                                                    | 96.674  | 96.581  | 96.465  | 96.349  |
| 6.375                                                                                        | 96.169  | 96.043  | 95.900  | 95.758  | 6.375                                                    | 96.995  | 96.903  | 96.787  | 96.671  |
| 6.500                                                                                        | 96.773  | 96.646  | 96.504  | 96.362  | 6.500                                                    | 97.271  | 97.178  | 97.062  | 96.946  |
| 6.625                                                                                        | 97.410  | 97.284  | 97.142  | 96.999  | 6.625                                                    | 97.582  | 97.489  | 97.373  | 97.257  |
| 6.750                                                                                        | 98.113  | 97.986  | 97.844  | 97.702  | 6.750                                                    | 97.934  | 97.841  | 97.733  | 97.625  |
| 6.875                                                                                        | 98.649  | 98.523  | 98.380  | 98.238  | 6.875                                                    | 98.219  | 98.126  | 98.018  | 97.910  |
| 6.990                                                                                        | 99.060  | 98.934  | 98.792  | 98.649  | 6.990                                                    | 98.412  | 98.319  | 98.211  | 98.103  |
| 7.125                                                                                        | 99.540  | 99.414  | 99.272  | 99.129  | 7.125                                                    | 98.658  | 98.565  | 98.457  | 98.349  |
| 7.250                                                                                        | 99.098  | 98.933  | 98.765  | 98.598  | 7.250                                                    | 98.538  | 98.446  | 98.337  | 98.229  |
| 7.375                                                                                        | 99.889  | 99.725  | 99.557  | 99.390  | 7.375                                                    | 99.113  | 99.021  | 98.912  | 98.804  |
| 7.500                                                                                        | 100.058 | 99.894  | 99.726  | 99.559  | 7.500                                                    | 99.182  | 99.089  | 98.981  | 98.873  |
| 7.625                                                                                        | 100.253 | 100.089 | 99.921  | 99.754  | 7.625                                                    | 99.205  | 99.112  | 99.004  | 98.896  |
| 7.750                                                                                        | 100.732 | 100.543 | 100.275 | 100.007 | 7.750                                                    | 100.253 | 100.160 | 100.052 | 99.944  |
| 7.875                                                                                        | 101.046 | 100.857 | 100.589 | 100.321 | 7.875                                                    | 100.394 | 100.301 | 100.193 | 100.085 |
| 7.990                                                                                        | 100.075 | 99.885  | 99.617  | 99.350  |                                                          |         |         |         |         |
| 8.125                                                                                        | 100.356 | 100.166 | 99.898  | 99.630  |                                                          |         |         |         |         |
| 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-BD) |         |         |         |         |
| Rate                                                                                         | 15-Day  | 30-Day  | 45-Day  | 60-Day  | Rate                                                     | 15-Day  | 30-Day  | 45-Day  | 60-Day  |
| 5.990                                                                                        | 94.285  | 94.208  | 94.116  | 94.024  | 5.990                                                    | 94.163  | 94.097  | 94.005  | 93.913  |
| 6.125                                                                                        | 95.020  | 94.943  | 94.851  | 94.759  | 6.125                                                    | 94.832  | 94.767  | 94.675  | 94.582  |
| 6.250                                                                                        | 95.697  | 95.601  | 95.496  | 95.392  | 6.250                                                    | 95.443  | 95.316  | 95.174  | 95.032  |
| 6.375                                                                                        | 96.499  | 96.402  | 96.293  | 96.185  | 6.375                                                    | 96.119  | 95.993  | 95.850  | 95.708  |
| 6.500                                                                                        | 97.131  | 97.035  | 96.926  | 96.817  | 6.500                                                    | 96.723  | 96.596  | 96.454  | 96.312  |
| 6.625                                                                                        | 97.632  | 97.535  | 97.426  | 97.318  | 6.625                                                    | 97.360  | 97.234  | 97.092  | 96.949  |
| 6.750                                                                                        | 98.470  | 98.335  | 98.201  | 98.067  | 6.750                                                    | 98.063  | 97.936  | 97.794  | 97.652  |
| 6.875                                                                                        | 98.981  | 98.846  | 98.712  | 98.578  | 6.875                                                    | 98.599  | 98.473  | 98.330  | 98.188  |
| 6.990                                                                                        | 99.645  | 99.511  | 99.377  | 99.243  | 6.990                                                    | 99.010  | 98.884  | 98.742  | 98.599  |
| 7.125                                                                                        | 100.237 | 100.102 | 99.968  | 99.835  | 7.125                                                    | 99.490  | 99.364  | 99.222  | 99.079  |
| 7.250                                                                                        | 100.730 | 100.595 | 100.461 | 100.327 | 7.250                                                    | 99.048  | 98.883  | 98.715  | 98.548  |
| 7.375                                                                                        | 101.179 | 101.044 | 100.910 | 100.776 | 7.375                                                    | 99.839  | 99.675  | 99.507  | 99.340  |
| 7.500                                                                                        | 101.430 | 101.295 | 101.161 | 101.027 | 7.500                                                    | 100.008 | 99.844  | 99.676  | 99.509  |
| 7.625                                                                                        | 101.839 | 101.717 | 101.550 | 101.382 | 7.625                                                    | 100.203 | 100.039 | 99.871  | 99.704  |
| 7.750                                                                                        | 101.934 | 101.823 | 101.702 | 101.580 | 7.750                                                    | 100.682 | 100.493 | 100.225 | 99.957  |
| 7.875                                                                                        | 102.339 | 102.235 | 102.118 | 102.001 | 7.875                                                    | 100.996 | 100.807 | 100.539 | 100.271 |
| 7.990                                                                                        | 102.587 | 102.482 | 102.365 | 102.248 | 7.990                                                    | 100.025 | 99.835  | 99.567  | 99.300  |
| 8.125                                                                                        | 102.960 | 102.856 | 102.738 | 102.621 | 8.125                                                    | 100.306 | 100.116 | 99.848  | 99.580  |
|                                                                                              |         |         |         |         | 8.250                                                    | 100.066 | 99.888  | 99.687  | 99.486  |
|                                                                                              |         |         |         |         | 8.375                                                    | 100.221 | 100.043 | 99.842  | 99.641  |
|                                                                                              |         |         |         |         | 8.500                                                    | 100.432 | 100.254 | 100.053 | 99.852  |
|                                                                                              |         |         |         |         | 8.625                                                    | 100.632 | 100.454 | 100.253 | 100.052 |
| SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)                                         |         |         |         |         |                                                          |         |         |         |         |
| Rate                                                                                         | 15-Day  | 30-Day  | 45-Day  | 60-Day  | Rate                                                     | 15-Day  | 30-Day  | 45-Day  | 60-Day  |
| 5.990                                                                                        | 94.285  | 94.208  | 94.116  | 94.024  | 5.990                                                    | 94.163  | 94.097  | 94.005  | 93.913  |
| 6.125                                                                                        | 95.020  | 94.943  | 94.851  | 94.759  | 6.125                                                    | 94.832  | 94.767  | 94.675  | 94.582  |
| 6.250                                                                                        | 95.697  | 95.601  | 95.496  | 95.392  | 6.250                                                    | 95.443  | 95.316  | 95.174  | 95.032  |
| 6.375                                                                                        | 96.499  | 96.402  | 96.293  | 96.185  | 6.375                                                    | 96.119  | 95.993  | 95.850  | 95.708  |
| 6.500                                                                                        | 97.131  | 97.035  | 96.926  | 96.817  | 6.500                                                    | 96.723  | 96.596  | 96.454  | 96.312  |
| 6.625                                                                                        | 97.632  | 97.535  | 97.426  | 97.318  | 6.625                                                    | 97.360  | 97.234  | 97.092  | 96.949  |
| 6.750                                                                                        | 98.470  | 98.335  | 98.201  | 98.067  | 6.750                                                    | 98.063  | 97.936  | 97.794  | 97.652  |
| 6.875                                                                                        | 98.981  | 98.846  | 98.712  | 98.578  | 6.875                                                    | 98.599  | 98.473  | 98.330  | 98.188  |
| 6.990                                                                                        | 99.645  | 99.511  | 99.377  | 99.243  | 6.990                                                    | 99.010  | 98.884  | 98.742  | 98.599  |
| 7.125                                                                                        | 100.237 | 100.102 | 99.968  | 99.835  | 7.125                                                    | 99.490  | 99.364  | 99.222  | 99.079  |
| 7.250                                                                                        | 100.730 | 100.595 | 100.461 | 100.327 | 7.250                                                    | 99.048  | 98.883  | 98.715  | 98.548  |
| 7.375                                                                                        | 101.179 | 101.044 | 100.910 | 100.776 | 7.375                                                    | 99.839  | 99.675  | 99.507  | 99.340  |
| 7.500                                                                                        | 101.430 | 101.295 | 101.161 | 101.027 | 7.500                                                    | 100.008 | 99.844  | 99.676  | 99.509  |
| 7.625                                                                                        | 101.839 | 101.717 | 101.550 | 101.382 | 7.625                                                    | 100.203 | 100.039 | 99.871  | 99.704  |
| 7.750                                                                                        | 101.934 | 101.823 | 101.702 | 101.580 | 7.750                                                    | 100.682 | 100.493 | 100.225 | 99.957  |
| 7.875                                                                                        | 102.339 | 102.235 | 102.118 | 102.001 | 7.875                                                    | 100.996 | 100.807 | 100.539 | 100.271 |
| 7.990                                                                                        | 102.587 | 102.482 | 102.365 | 102.248 | 7.990                                                    | 100.025 | 99.835  | 99.567  | 99.300  |
| 8.125                                                                                        | 102.960 | 102.856 | 102.738 | 102.621 | 8.125                                                    | 100.306 | 100.116 | 99.848  | 99.580  |
|                                                                                              |         |         |         |         | 8.250                                                    | 100.066 | 99.888  | 99.687  | 99.486  |
|                                                                                              |         |         |         |         | 8.375                                                    | 100.221 | 100.043 | 99.842  | 99.641  |
|                                                                                              |         |         |         |         | 8.500                                                    | 100.432 | 100.254 | 100.053 | 99.852  |
|                                                                                              |         |         |         |         | 8.625                                                    | 100.632 | 100.454 | 100.253 | 100.052 |



Effective:   October 2, 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  |
| 5.990                                           | 94.185  | 94.108  | 94.016  | 93.924  | 5.990                           | 93.781  | 93.704  | 93.612  | 93.520  | 5.500                               | 93.059  | 92.967  | 92.858  | 92.750  |
| 6.125                                           | 94.920  | 94.843  | 94.751  | 94.659  | 6.125                           | 94.526  | 94.449  | 94.357  | 94.265  | 5.625                               | 93.692  | 93.601  | 93.492  | 93.383  |
| 6.250                                           | 95.597  | 95.501  | 95.396  | 95.292  | 6.250                           | 95.219  | 95.123  | 95.019  | 94.914  | 5.750                               | 94.655  | 94.549  | 94.424  | 94.298  |
| 6.375                                           | 96.399  | 96.302  | 96.193  | 96.085  | 6.375                           | 96.039  | 95.942  | 95.833  | 95.725  | 5.875                               | 95.285  | 95.179  | 95.054  | 94.928  |
| 6.500                                           | 97.031  | 96.935  | 96.826  | 96.717  | 6.500                           | 96.686  | 96.590  | 96.481  | 96.372  | 5.990                               | 95.858  | 95.752  | 95.626  | 95.501  |
| 6.625                                           | 97.532  | 97.435  | 97.326  | 97.218  | 6.625                           | 97.200  | 97.104  | 96.995  | 96.886  | 6.125                               | 96.467  | 96.361  | 96.236  | 96.110  |
| 6.750                                           | 98.370  | 98.235  | 98.101  | 97.967  | 6.750                           | 98.045  | 97.910  | 97.776  | 97.642  | 6.250                               | 97.043  | 96.937  | 96.811  | 96.686  |
| 6.875                                           | 98.881  | 98.746  | 98.612  | 98.478  | 6.875                           | 98.556  | 98.421  | 98.287  | 98.153  | 6.375                               | 97.725  | 97.619  | 97.493  | 97.368  |
| 6.990                                           | 99.545  | 99.411  | 99.277  | 99.143  | 6.990                           | 99.220  | 99.086  | 98.952  | 98.818  | 6.500                               | 98.269  | 98.162  | 98.037  | 97.911  |
| 7.125                                           | 100.137 | 100.002 | 99.868  | 99.735  | 7.125                           | 99.812  | 99.677  | 99.543  | 99.410  | 6.625                               | 98.651  | 98.545  | 98.419  | 98.293  |
| 7.250                                           | 100.630 | 100.495 | 100.361 | 100.227 | 7.250                           | 100.305 | 100.170 | 100.036 | 99.902  | 6.750                               | 98.821  | 98.703  | 98.594  | 98.486  |
| 7.375                                           | 101.079 | 100.944 | 100.810 | 100.676 | 7.375                           | 100.754 | 100.619 | 100.485 | 100.351 | 6.875                               | 99.204  | 99.087  | 98.978  | 98.869  |
| 7.500                                           | 101.330 | 101.195 | 101.061 | 100.927 | 7.500                           | 101.005 | 100.870 | 100.736 | 100.602 | 6.990                               | 99.767  | 99.650  | 99.541  | 99.432  |
| 7.625                                           | 101.739 | 101.617 | 101.450 | 101.282 | 7.625                           | 101.409 | 101.287 | 101.120 | 100.953 | 7.125                               | 100.253 | 100.135 | 100.026 | 99.918  |
| 7.750                                           | 101.834 | 101.723 | 101.602 | 101.480 | 7.750                           | 101.489 | 101.378 | 101.257 | 101.135 | 7.250                               | 100.407 | 100.272 | 100.138 | 100.004 |
| 7.875                                           | 102.239 | 102.135 | 102.018 | 101.901 | 7.875                           | 101.894 | 101.790 | 101.673 | 101.556 | 7.375                               | 100.839 | 100.704 | 100.570 | 100.436 |
| 7.990                                           | 102.487 | 102.382 | 102.265 | 102.148 | 7.990                           | 102.142 | 102.037 | 101.920 | 101.803 | 7.500                               | 101.240 | 101.105 | 100.972 | 100.838 |
| 8.125                                           | 102.860 | 102.756 | 102.638 | 102.521 | 8.125                           | 102.515 | 102.411 | 102.293 | 102.176 | 7.625                               | 101.617 | 101.482 | 101.348 | 101.214 |
|                                                 |         |         |         |         |                                 |         |         |         |         | 7.750                               | 101.917 | 101.794 | 101.622 | 101.449 |
|                                                 |         |         |         |         |                                 |         |         |         |         | 7.875                               | 102.298 | 102.183 | 102.040 | 101.897 |
|                                                 |         |         |         |         |                                 |         |         |         |         | 7.990                               | 102.503 | 102.395 | 102.276 | 102.157 |
|                                                 |         |         |         |         |                                 |         |         |         |         | 8.125                               | 102.914 | 102.810 | 102.692 | 102.575 |
| 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  |
| 5.250                                           | 95.278  | 95.219  | 95.136  | 95.054  | 5.500                           | 96.431  | 96.358  | 96.259  | 96.160  | 5.990                               | 93.785  | 93.708  | 93.616  | 93.524  |
| 5.375                                           | 95.718  | 95.658  | 95.576  | 95.494  | 5.625                           | 96.762  | 96.689  | 96.590  | 96.491  | 6.125                               | 94.520  | 94.443  | 94.351  | 94.259  |
| 5.500                                           | 96.153  | 96.093  | 96.011  | 95.929  | 5.750                           | 97.090  | 97.010  | 96.911  | 96.811  | 6.250                               | 95.197  | 95.101  | 94.996  | 94.892  |
| 5.625                                           | 96.583  | 96.523  | 96.441  | 96.358  | 5.875                           | 97.422  | 97.343  | 97.243  | 97.144  | 6.375                               | 95.999  | 95.902  | 95.793  | 95.685  |
| 5.750                                           | 97.234  | 97.154  | 97.055  | 96.955  | 5.990                           | 97.715  | 97.636  | 97.536  | 97.437  | 6.500                               | 96.631  | 96.535  | 96.426  | 96.317  |
| 5.875                                           | 97.661  | 97.581  | 97.482  | 97.383  | 6.125                           | 98.049  | 97.969  | 97.870  | 97.771  | 6.625                               | 97.132  | 97.035  | 96.926  | 96.818  |
| 5.990                                           | 98.044  | 97.964  | 97.865  | 97.765  | 6.250                           | 98.686  | 98.607  | 98.515  | 98.423  | 6.750                               | 97.970  | 97.835  | 97.701  | 97.567  |
| 6.125                                           | 98.478  | 98.398  | 98.299  | 98.199  | 6.375                           | 99.118  | 99.039  | 98.947  | 98.855  | 6.875                               | 98.481  | 98.346  | 98.212  | 98.078  |
| 6.250                                           | 98.856  | 98.776  | 98.685  | 98.593  | 6.500                           | 99.405  | 99.326  | 99.234  | 99.142  | 6.990                               | 99.145  | 99.011  | 98.877  | 98.743  |
| 6.375                                           | 99.379  | 99.300  | 99.208  | 99.116  | 6.625                           | 99.541  | 99.462  | 99.370  | 99.278  | 7.125                               | 99.737  | 99.602  | 99.468  | 99.335  |
| 6.500                                           | 99.754  | 99.674  | 99.582  | 99.491  | 6.750                           | 99.920  | 99.840  | 99.748  | 99.657  | 7.250                               | 100.230 | 100.095 | 99.961  | 99.827  |
| 6.625                                           | 99.976  | 99.896  | 99.805  | 99.713  | 6.875                           | 100.043 | 99.964  | 99.872  | 99.781  | 7.375                               | 100.679 | 100.544 | 100.410 | 100.276 |
| 6.750                                           | 100.441 | 100.361 | 100.269 | 100.178 | 6.990                           | 100.391 | 100.312 | 100.220 | 100.128 | 7.500                               | 100.930 | 100.795 | 100.661 | 100.527 |
| 6.875                                           | 100.648 | 100.569 | 100.477 | 100.385 | 7.125                           | 100.645 | 100.565 | 100.473 | 100.382 | 7.625                               | 101.339 | 101.217 | 101.050 | 100.882 |
| 6.990                                           | 101.061 | 100.981 | 100.890 | 100.798 | 7.250                           | 100.866 | 100.786 | 100.695 | 100.603 | 7.750                               | 101.434 | 101.323 | 101.202 | 101.080 |
| 7.125                                           | 101.355 | 101.275 | 101.184 | 101.092 |                                 |         |         |         |         | 7.875                               | 101.839 | 101.735 | 101.618 | 101.501 |
| 7.250                                           | 101.425 | 101.345 | 101.254 | 101.162 |                                 |         |         |         |         | 7.990                               | 102.087 | 101.982 | 101.865 | 101.748 |
| 7.375                                           | 101.697 | 101.617 | 101.525 | 101.434 |                                 |         |         |         |         | 8.125                               | 102.460 | 102.356 | 102.238 | 102.121 |
| 7.500                                           | 101.949 | 101.870 | 101.778 | 101.686 |                                 |         |         |         |         |                                     |         |         |         |         |
| 7.625                                           | 102.177 | 102.098 | 102.006 | 101.914 |                                 |         |         |         |         |                                     |         |         |         |         |
| 7.750                                           | 102.430 | 102.350 | 102.258 | 102.167 |                                 |         |         |         |         |                                     |         |         |         |         |
| FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne) |         |         |         |         |                                 |         |         |         |         |                                     |         |         |         |         |
| Rate                                            | 15-Day  | 30-Day  | 45-Day  | 60-Day  |                                 |         |         |         |         |                                     |         |         |         |         |
| 5.990                                           | 94.185  | 94.108  | 94.016  | 93.924  |                                 |         |         |         |         |                                     |         |         |         |         |
| 6.125                                           | 94.920  | 94.843  | 94.751  | 94.659  |                                 |         |         |         |         |                                     |         |         |         |         |
| 6.250                                           | 95.597  | 95.501  | 95.396  | 95.292  |                                 |         |         |         |         |                                     |         |         |         |         |
| 6.375                                           | 96.399  | 96.302  | 96.193  | 96.085  |                                 |         |         |         |         |                                     |         |         |         |         |
| 6.500                                           | 97.031  | 96.935  | 96.826  | 96.717  |                                 |         |         |         |         |                                     |         |         |         |         |
| 6.625                                           | 97.532  | 97.435  | 97.326  | 97.218  |                                 |         |         |         |         |                                     |         |         |         |         |
| 6.750                                           | 98.370  | 98.235  | 98.101  | 97.967  |                                 |         |         |         |         |                                     |         |         |         |         |
| 6.875                                           | 98.881  | 98.746  | 98.612  | 98.478  |                                 |         |         |         |         |                                     |         |         |         |         |
| 6.990                                           | 99.545  | 99.411  | 99.277  | 99.143  |                                 |         |         |         |         |                                     |         |         |         |         |
| 7.125                                           | 100.137 | 100.002 | 99.868  | 99.735  |                                 |         |         |         |         |                                     |         |         |         |         |
| 7.250                                           | 100.630 | 100.495 | 100.361 | 100.227 |                                 |         |         |         |         |                                     |         |         |         |         |
| 7.375                                           | 101.079 | 100.944 | 100.810 | 100.676 |                                 |         |         |         |         |                                     |         |         |         |         |
| 7.500                                           | 101.330 | 101.195 | 101.061 | 100.927 |                                 |         |         |         |         |                                     |         |         |         |         |
| 7.625                                           | 101.739 | 101.617 | 101.450 | 101.282 |                                 |         |         |         |         |                                     |         |         |         |         |
| 7.750                                           | 101.834 | 101.723 | 101.602 | 101.480 |                                 |         |         |         |         |                                     |         |         |         |         |
| 7.875                                           | 102.239 | 102.135 | 102.018 | 101.901 |                                 |         |         |         |         |                                     |         |         |         |         |
| 7.990                                           | 102.487 | 102.382 | 102.265 | 102.148 |                                 |         |         |         |         |                                     |         |         |         |         |
| 8.125                                           | 102.860 | 102.756 | 102.638 | 102.521 |                                 |         |         |         |         |                                     |         |         |         |         |

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 |
| 5.990                                | 93.613  | 93.547  | 93.455 | 93.363 | 5.500                                | 88.864 | 88.798 | 88.706 | 88.614 | 5.500                                | 93.525 | 93.452 | 93.353 | 93.254 |
| 6.125                                | 94.282  | 94.217  | 94.125 | 94.032 | 5.625                                | 89.524 | 89.458 | 89.366 | 89.274 | 5.625                                | 93.937 | 93.864 | 93.765 | 93.666 |
| 6.250                                | 94.893  | 94.766  | 94.624 | 94.482 | 5.750                                | 89.933 | 89.867 | 89.775 | 89.683 | 5.750                                | 94.085 | 94.012 | 93.913 | 93.815 |
| 6.375                                | 95.569  | 95.443  | 95.300 | 95.158 | 5.875                                | 90.590 | 90.524 | 90.432 | 90.340 | 5.875                                | 94.461 | 94.388 | 94.289 | 94.190 |
| 6.500                                | 96.173  | 96.046  | 95.904 | 95.762 | 5.990                                | 91.363 | 91.297 | 91.205 | 91.113 | 5.990                                | 94.900 | 94.827 | 94.728 | 94.629 |
| 6.625                                | 96.810  | 96.684  | 96.542 | 96.399 | 6.125                                | 92.032 | 91.967 | 91.875 | 91.782 | 6.125                                | 95.255 | 95.182 | 95.083 | 94.985 |
| 6.750                                | 97.513  | 97.386  | 97.244 | 97.102 | 6.250                                | 92.643 | 92.516 | 92.374 | 92.232 | 6.250                                | 95.824 | 95.731 | 95.615 | 95.499 |
| 6.875                                | 98.049  | 97.923  | 97.780 | 97.638 | 6.375                                | 93.319 | 93.193 | 93.050 | 92.908 | 6.375                                | 96.145 | 96.053 | 95.937 | 95.821 |
| 6.990                                | 98.460  | 98.334  | 98.192 | 98.049 | 6.500                                | 93.923 | 93.796 | 93.654 | 93.512 | 6.500                                | 96.421 | 96.328 | 96.212 | 96.096 |
| 7.125                                | 98.940  | 98.814  | 98.672 | 98.529 | 6.625                                | 94.560 | 94.434 | 94.292 | 94.149 | 6.625                                | 96.732 | 96.639 | 96.523 | 96.407 |
| 7.250                                | 98.498  | 98.333  | 98.165 | 97.998 | 6.750                                | 95.263 | 95.136 | 94.994 | 94.852 | 6.750                                | 97.084 | 96.991 | 96.883 | 96.775 |
| 7.375                                | 99.289  | 99.125  | 98.957 | 98.790 | 6.875                                | 95.799 | 95.673 | 95.530 | 95.388 | 6.875                                | 97.358 | 97.265 | 97.157 | 97.049 |
| 7.500                                | 99.458  | 99.294  | 99.126 | 98.959 | 6.990                                | 96.210 | 96.084 | 95.942 | 95.799 | 6.990                                | 97.536 | 97.443 | 97.335 | 97.227 |
| 7.625                                | 99.653  | 99.489  | 99.321 | 99.154 | 7.125                                | 96.675 | 96.548 | 96.406 | 96.264 | 7.125                                | 97.762 | 97.669 | 97.561 | 97.453 |
| 7.750                                | 100.132 | 99.943  | 99.675 | 99.407 | 7.250                                | 96.205 | 96.041 | 95.873 | 95.706 | 7.250                                | 97.616 | 97.523 | 97.415 | 97.307 |
| 7.875                                | 100.446 | 100.257 | 99.989 | 99.721 | 7.375                                | 97.008 | 96.843 | 96.676 | 96.508 | 7.375                                | 98.202 | 98.109 | 98.001 | 97.893 |
| 7.990                                | 99.475  | 99.285  | 99.017 | 98.750 | 7.500                                | 97.163 | 96.999 | 96.831 | 96.664 | 7.500                                | 98.257 | 98.164 | 98.056 | 97.948 |
| 8.125                                | 99.756  | 99.566  | 99.298 | 99.030 | 7.625                                | 97.376 | 97.211 | 97.044 | 96.877 | 7.625                                | 98.298 | 98.205 | 98.097 | 97.989 |
|                                      |         |         |        |        | 7.750                                | 97.878 | 97.688 | 97.420 | 97.152 | 7.750                                | 99.368 | 99.276 | 99.167 | 99.059 |
|                                      |         |         |        |        | 7.875                                | 98.219 | 98.029 | 97.761 | 97.493 | 7.875                                | 99.536 | 99.444 | 99.335 | 99.227 |
|                                      |         |         |        |        | 7.990                                | 97.221 | 97.031 | 96.763 | 96.495 | 7.990                                | 98.416 | 98.323 | 98.215 | 98.107 |



Effective:   October 2, 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) |         |         |        |        | FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-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  |
| 5.990                                        | 94.035  | 93.958  | 93.866  | 93.774  | 5.990                                              | 93.563  | 93.497  | 93.405 | 93.313 | 5.990                                                       | 93.335  | 93.258  | 93.166  | 93.074  |
| 6.125                                        | 94.770  | 94.693  | 94.601  | 94.509  | 6.125                                              | 94.232  | 94.167  | 94.075 | 93.982 | 6.125                                                       | 94.070  | 93.993  | 93.901  | 93.809  |
| 6.250                                        | 95.447  | 95.351  | 95.246  | 95.142  | 6.250                                              | 94.843  | 94.716  | 94.574 | 94.432 | 6.250                                                       | 94.747  | 94.651  | 94.546  | 94.442  |
| 6.375                                        | 96.249  | 96.152  | 96.043  | 95.935  | 6.375                                              | 95.519  | 95.393  | 95.250 | 95.108 | 6.375                                                       | 95.549  | 95.452  | 95.343  | 95.235  |
| 6.500                                        | 96.881  | 96.785  | 96.676  | 96.567  | 6.500                                              | 96.123  | 95.996  | 95.854 | 95.712 | 6.500                                                       | 96.181  | 96.085  | 95.976  | 95.867  |
| 6.625                                        | 97.382  | 97.285  | 97.176  | 97.068  | 6.625                                              | 96.760  | 96.634  | 96.492 | 96.349 | 6.625                                                       | 96.682  | 96.585  | 96.476  | 96.368  |
| 6.750                                        | 98.220  | 98.085  | 97.951  | 97.817  | 6.750                                              | 97.463  | 97.336  | 97.194 | 97.052 | 6.750                                                       | 97.520  | 97.385  | 97.251  | 97.117  |
| 6.875                                        | 98.731  | 98.596  | 98.462  | 98.328  | 6.875                                              | 97.999  | 97.873  | 97.730 | 97.588 | 6.875                                                       | 98.031  | 97.896  | 97.762  | 97.628  |
| 6.990                                        | 99.395  | 99.261  | 99.127  | 98.993  | 6.990                                              | 98.410  | 98.284  | 98.142 | 97.999 | 6.990                                                       | 98.695  | 98.561  | 98.427  | 98.293  |
| 7.125                                        | 99.987  | 99.852  | 99.718  | 99.585  | 7.125                                              | 98.890  | 98.764  | 98.622 | 98.479 | 7.125                                                       | 99.287  | 99.152  | 99.018  | 98.885  |
| 7.250                                        | 100.480 | 100.345 | 100.211 | 100.077 | 7.250                                              | 98.448  | 98.283  | 98.115 | 97.948 | 7.250                                                       | 99.780  | 99.645  | 99.511  | 99.377  |
| 7.375                                        | 100.929 | 100.794 | 100.660 | 100.526 | 7.375                                              | 99.239  | 99.075  | 98.907 | 98.740 | 7.375                                                       | 100.229 | 100.094 | 99.960  | 99.826  |
| 7.500                                        | 101.180 | 101.045 | 100.911 | 100.777 | 7.500                                              | 99.408  | 99.244  | 99.076 | 98.909 | 7.500                                                       | 100.480 | 100.345 | 100.211 | 100.077 |
| 7.625                                        | 101.589 | 101.467 | 101.300 | 101.132 | 7.625                                              | 99.603  | 99.439  | 99.271 | 99.104 | 7.625                                                       | 100.889 | 100.767 | 100.600 | 100.432 |
| 7.750                                        | 101.684 | 101.573 | 101.452 | 101.330 | 7.750                                              | 100.082 | 99.893  | 99.625 | 99.357 | 7.750                                                       | 100.984 | 100.873 | 100.752 | 100.630 |
| 7.875                                        | 102.089 | 101.985 | 101.868 | 101.751 | 7.875                                              | 100.396 | 100.207 | 99.939 | 99.671 | 7.875                                                       | 101.389 | 101.285 | 101.168 | 101.051 |
| 7.990                                        | 102.337 | 102.232 | 102.115 | 101.998 | 7.990                                              | 99.425  | 99.235  | 98.967 | 98.700 | 7.990                                                       | 101.637 | 101.532 | 101.415 | 101.298 |
| 8.125                                        | 102.710 | 102.606 | 102.488 | 102.371 | 8.125                                              | 99.706  | 99.516  | 99.248 | 98.980 | 8.125                                                       | 102.010 | 101.906 | 101.788 | 101.671 |

| FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10) |         |         |         |         | FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10) |         |         |        |        | FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10) |         |         |         |         |
|------------------------------------------------|---------|---------|---------|---------|------------------------------------------------------|---------|---------|--------|--------|---------------------------------------------------------------|---------|---------|---------|---------|
| 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  |
| 5.990                                          | 94.035  | 93.958  | 93.866  | 93.774  | 5.990                                                | 93.563  | 93.497  | 93.405 | 93.313 | 5.990                                                         | 93.335  | 93.258  | 93.166  | 93.074  |
| 6.125                                          | 94.770  | 94.693  | 94.601  | 94.509  | 6.125                                                | 94.232  | 94.167  | 94.075 | 93.982 | 6.125                                                         | 94.070  | 93.993  | 93.901  | 93.809  |
| 6.250                                          | 95.447  | 95.351  | 95.246  | 95.142  | 6.250                                                | 94.843  | 94.716  | 94.574 | 94.432 | 6.250                                                         | 94.747  | 94.651  | 94.546  | 94.442  |
| 6.375                                          | 96.249  | 96.152  | 96.043  | 95.935  | 6.375                                                | 95.519  | 95.393  | 95.250 | 95.108 | 6.375                                                         | 95.549  | 95.452  | 95.343  | 95.235  |
| 6.500                                          | 96.881  | 96.785  | 96.676  | 96.567  | 6.500                                                | 96.123  | 95.996  | 95.854 | 95.712 | 6.500                                                         | 96.181  | 96.085  | 95.976  | 95.867  |
| 6.625                                          | 97.382  | 97.285  | 97.176  | 97.068  | 6.625                                                | 96.760  | 96.634  | 96.492 | 96.349 | 6.625                                                         | 96.682  | 96.585  | 96.476  | 96.368  |
| 6.750                                          | 98.220  | 98.085  | 97.951  | 97.817  | 6.750                                                | 97.463  | 97.336  | 97.194 | 97.052 | 6.750                                                         | 97.520  | 97.385  | 97.251  | 97.117  |
| 6.875                                          | 98.731  | 98.596  | 98.462  | 98.328  | 6.875                                                | 97.999  | 97.873  | 97.730 | 97.588 | 6.875                                                         | 98.031  | 97.896  | 97.762  | 97.628  |
| 6.990                                          | 99.395  | 99.261  | 99.127  | 98.993  | 6.990                                                | 98.410  | 98.284  | 98.142 | 97.999 | 6.990                                                         | 98.695  | 98.561  | 98.427  | 98.293  |
| 7.125                                          | 99.987  | 99.852  | 99.718  | 99.585  | 7.125                                                | 98.890  | 98.764  | 98.622 | 98.479 | 7.125                                                         | 99.287  | 99.152  | 99.018  | 98.885  |
| 7.250                                          | 100.480 | 100.345 | 100.211 | 100.077 | 7.250                                                | 98.448  | 98.283  | 98.115 | 97.948 | 7.250                                                         | 99.780  | 99.645  | 99.511  | 99.377  |
| 7.375                                          | 100.929 | 100.794 | 100.660 | 100.526 | 7.375                                                | 99.239  | 99.075  | 98.907 | 98.740 | 7.375                                                         | 100.229 | 100.094 | 99.960  | 99.826  |
| 7.500                                          | 101.180 | 101.045 | 100.911 | 100.777 | 7.500                                                | 99.408  | 99.244  | 99.076 | 98.909 | 7.500                                                         | 100.480 | 100.345 | 100.211 | 100.077 |
| 7.625                                          | 101.589 | 101.467 | 101.300 | 101.132 | 7.625                                                | 99.603  | 99.439  | 99.271 | 99.104 | 7.625                                                         | 100.889 | 100.767 | 100.600 | 100.432 |
| 7.750                                          | 101.684 | 101.573 | 101.452 | 101.330 | 7.750                                                | 100.082 | 99.893  | 99.625 | 99.357 | 7.750                                                         | 100.984 | 100.873 | 100.752 | 100.630 |
| 7.875                                          | 102.089 | 101.985 | 101.868 | 101.751 | 7.875                                                | 100.396 | 100.207 | 99.939 | 99.671 | 7.875                                                         | 101.389 | 101.285 | 101.168 | 101.051 |
| 7.990                                          | 102.337 | 102.232 | 102.115 | 101.998 | 7.990                                                | 99.425  | 99.235  | 98.967 | 98.700 | 7.990                                                         | 101.637 | 101.532 | 101.415 | 101.298 |
| 8.125                                          | 102.710 | 102.606 | 102.488 | 102.371 | 8.125                                                | 99.706  | 99.516  | 99.248 | 98.980 | 8.125                                                         | 102.010 | 101.906 | 101.788 | 101.671 |

|                                                  |         |         |         |         |                                             |         |         |         |         |
|--------------------------------------------------|---------|---------|---------|---------|---------------------------------------------|---------|---------|---------|---------|
| <div><div>FORWARD LENDING</div><div></div></div> |         |         |         |         | SELECT PRICING                              |         |         |         |         |
| Effective:    October 2, 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  |
| 5.990                                            | 94.435  | 94.358  | 94.266  | 94.174  | 5.250                                       | 95.528  | 95.469  | 95.386  | 95.304  |
| 6.125                                            | 95.170  | 95.093  | 95.001  | 94.909  | 5.375                                       | 95.968  | 95.908  | 95.826  | 95.744  |
| 6.250                                            | 95.847  | 95.751  | 95.646  | 95.542  | 5.500                                       | 96.403  | 96.343  | 96.261  | 96.179  |
| 6.375                                            | 96.649  | 96.552  | 96.443  | 96.335  | 5.625                                       | 96.833  | 96.773  | 96.691  | 96.608  |
| 6.500                                            | 97.281  | 97.185  | 97.076  | 96.967  | 5.750                                       | 97.484  | 97.404  | 97.305  | 97.205  |
| 6.625                                            | 97.782  | 97.685  | 97.576  | 97.468  | 5.875                                       | 97.911  | 97.831  | 97.732  | 97.633  |
| 6.750                                            | 98.620  | 98.485  | 98.351  | 98.217  | 5.990                                       | 98.294  | 98.214  | 98.115  | 98.015  |
| 6.875                                            | 99.131  | 98.996  | 98.862  | 98.728  | 6.125                                       | 98.728  | 98.648  | 98.549  | 98.449  |
| 6.990                                            | 99.795  | 99.661  | 99.527  | 99.393  | 6.250                                       | 99.106  | 99.026  | 98.935  | 98.843  |
| 7.125                                            | 100.387 | 100.252 | 100.118 | 99.985  | 6.375                                       | 99.629  | 99.550  | 99.458  | 99.366  |
| 7.250                                            | 100.880 | 100.745 | 100.611 | 100.477 | 6.500                                       | 100.004 | 99.924  | 99.832  | 99.741  |
| 7.375                                            | 101.329 | 101.194 | 101.060 | 100.926 | 6.625                                       | 100.226 | 100.146 | 100.055 | 99.963  |
| 7.500                                            | 101.580 | 101.445 | 101.311 | 101.177 | 6.750                                       | 100.691 | 100.611 | 100.519 | 100.428 |
| 7.625                                            | 101.989 | 101.867 | 101.700 | 101.532 | 6.875                                       | 100.898 | 100.819 | 100.727 | 100.635 |
| 7.750                                            | 102.084 | 101.973 | 101.852 | 101.730 | 6.990                                       | 101.311 | 101.231 | 101.140 | 101.048 |
| 7.875                                            | 102.489 | 102.385 | 102.268 | 102.151 | 7.125                                       | 101.605 | 101.525 | 101.434 | 101.342 |
| 7.990                                            | 102.737 | 102.632 | 102.515 | 102.398 | 7.250                                       | 101.675 | 101.595 | 101.504 | 101.412 |
| 8.125                                            | 103.110 | 103.006 | 102.888 | 102.771 | 7.375                                       | 101.947 | 101.867 | 101.775 | 101.684 |
|                                                  |         |         |         |         | 7.500                                       | 102.199 | 102.120 | 102.028 | 101.936 |
|                                                  |         |         |         |         | 7.625                                       | 102.427 | 102.348 | 102.256 | 102.164 |
|                                                  |         |         |         |         | 7.750                                       | 102.680 | 102.600 | 102.508 | 102.417 |
|                                                  |         |         |         |         | 7.875                                       | 102.911 | 102.831 | 102.739 | 102.648 |
|                                                  |         |         |         |         | 7.990                                       | 102.998 | 102.919 | 102.827 | 102.735 |
|                                                  |         |         |         |         | 8.125                                       | 103.251 | 103.171 | 103.080 | 102.988 |
| 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  |
| 5.990                                            | 93.863  | 93.797  | 93.705  | 93.613  | 5.990                                       | 95.150  | 95.077  | 94.978  | 94.879  |
| 6.125                                            | 94.532  | 94.467  | 94.375  | 94.282  | 6.125                                       | 95.505  | 95.432  | 95.333  | 95.235  |
| 6.250                                            | 95.143  | 95.016  | 94.874  | 94.732  | 6.250                                       | 96.074  | 95.981  | 95.865  | 95.749  |
| 6.375                                            | 95.819  | 95.693  | 95.550  | 95.408  | 6.375                                       | 96.395  | 96.303  | 96.187  | 96.071  |
| 6.500                                            | 96.423  | 96.296  | 96.154  | 96.012  | 6.500                                       | 96.671  | 96.578  | 96.462  | 96.346  |
| 6.625                                            | 97.060  | 96.934  | 96.792  | 96.649  | 6.625                                       | 96.982  | 96.889  | 96.773  | 96.657  |
| 6.750                                            | 97.763  | 97.636  | 97.494  | 97.352  | 6.750                                       | 97.334  | 97.241  | 97.133  | 97.025  |
| 6.875                                            | 98.299  | 98.173  | 98.030  | 97.888  | 6.875                                       | 97.608  | 97.515  | 97.407  | 97.299  |
| 6.990                                            | 98.710  | 98.584  | 98.442  | 98.299  | 6.990                                       | 97.786  | 97.693  | 97.585  | 97.477  |
| 7.125                                            | 99.190  | 99.064  | 98.922  | 98.779  | 7.125                                       | 98.012  | 97.919  | 97.811  | 97.703  |
| 7.250                                            | 98.748  | 98.583  | 98.415  | 98.248  | 7.250                                       | 97.866  | 97.773  | 97.665  | 97.557  |
| 7.375                                            | 99.539  | 99.375  | 99.207  | 99.040  | 7.375                                       | 98.452  | 98.359  | 98.251  | 98.143  |
| 7.500                                            | 99.708  | 99.544  | 99.376  | 99.209  | 7.500                                       | 98.507  | 98.414  | 98.306  | 98.198  |
| 7.625                                            | 99.903  | 99.739  | 99.571  | 99.404  | 7.625                                       | 98.548  | 98.455  | 98.347  | 98.239  |
| 7.750                                            | 100.382 | 100.193 | 99.925  | 99.657  | 7.750                                       | 99.618  | 99.526  | 99.417  | 99.309  |
| 7.875                                            | 100.696 | 100.507 | 100.239 | 99.971  | 7.875                                       | 99.786  | 99.694  | 99.585  | 99.477  |
| 7.990                                            | 99.725  | 99.535  | 99.267  | 99.000  | 7.990                                       | 98.666  | 98.573  | 98.465  | 98.357  |
| 8.125                                            | 100.006 | 99.816  | 99.548  | 99.280  |                                             |         |         |         |         |

|                                                     |         |         |         |         |                                                           |         |         |         |        |
|-----------------------------------------------------|---------|---------|---------|---------|-----------------------------------------------------------|---------|---------|---------|--------|
| FREDDIE MAC FIXED RATE BUYDOWN PRICING              |         |         |         |         |                                                           |         |         |         |        |
| SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD) |         |         |         |         | SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD) |         |         |         |        |
| Rate                                                | 15-Day  | 30-Day  | 45-Day  | 60-Day  | Rate                                                      | 15-Day  | 30-Day  | 45-Day  | 60-Day |
| 5.990                                               | 94.285  | 94.208  | 94.116  | 94.024  | 5.990                                                     | 93.813  | 93.747  | 93.655  | 93.563 |
| 6.125                                               | 95.020  | 94.943  | 94.851  | 94.759  | 6.125                                                     | 94.482  | 94.417  | 94.325  | 94.232 |
| 6.250                                               | 95.697  | 95.601  | 95.496  | 95.392  | 6.250                                                     | 95.093  | 94.966  | 94.824  | 94.682 |
| 6.375                                               | 96.499  | 96.402  | 96.293  | 96.185  | 6.375                                                     | 95.769  | 95.643  | 95.500  | 95.358 |
| 6.500                                               | 97.131  | 97.035  | 96.926  | 96.817  | 6.500                                                     | 96.373  | 96.246  | 96.104  | 95.962 |
| 6.625                                               | 97.632  | 97.535  | 97.426  | 97.318  | 6.625                                                     | 97.010  | 96.884  | 96.742  | 96.599 |
| 6.750                                               | 98.470  | 98.335  | 98.201  | 98.067  | 6.750                                                     | 97.713  | 97.586  | 97.444  | 97.302 |
| 6.875                                               | 98.981  | 98.846  | 98.712  | 98.578  | 6.875                                                     | 98.249  | 98.123  | 97.980  | 97.838 |
| 6.990                                               | 99.645  | 99.511  | 99.377  | 99.243  | 6.990                                                     | 98.660  | 98.534  | 98.392  | 98.249 |
| 7.125                                               | 100.237 | 100.102 | 99.968  | 99.835  | 7.125                                                     | 99.140  | 99.014  | 98.872  | 98.729 |
| 7.250                                               | 100.730 | 100.595 | 100.461 | 100.327 | 7.250                                                     | 98.698  | 98.533  | 98.365  | 98.198 |
| 7.375                                               | 101.179 | 101.044 | 100.910 | 100.776 | 7.375                                                     | 99.489  | 99.325  | 99.157  | 98.990 |
| 7.500                                               | 101.430 | 101.295 | 101.161 | 101.027 | 7.500                                                     | 99.658  | 99.494  | 99.326  | 99.159 |
| 7.625                                               | 101.839 | 101.717 | 101.550 | 101.382 | 7.625                                                     | 99.853  | 99.689  | 99.521  | 99.354 |
| 7.750                                               | 101.934 | 101.823 | 101.702 | 101.580 | 7.750                                                     | 100.332 | 100.143 | 99.875  | 99.607 |
| 7.875                                               | 102.339 | 102.235 | 102.118 | 102.001 | 7.875                                                     | 100.646 | 100.457 | 100.189 | 99.921 |
| 7.990                                               | 102.587 | 102.482 | 102.365 | 102.248 | 7.990                                                     | 99.675  | 99.485  | 99.217  | 98.950 |
| 8.125                                               | 102.960 | 102.856 | 102.738 | 102.621 | 8.125                                                     | 99.956  | 99.766  | 99.498  | 99.230 |
|                                                     |         |         |         |         |                                                           |         |         |         |        |
| SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD) |         |         |         |         | SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD) |         |         |         |        |
| Rate                                                | 15-Day  | 30-Day  | 45-Day  | 60-Day  | Rate                                                      | 15-Day  | 30-Day  | 45-Day  | 60-Day |
| 5.990                                               | 94.285  | 94.208  | 94.116  | 94.024  | 5.990                                                     | 93.813  | 93.747  | 93.655  | 93.563 |
| 6.125                                               | 95.020  | 94.943  | 94.851  | 94.759  | 6.125                                                     | 94.482  | 94.417  | 94.325  | 94.232 |
| 6.250                                               | 95.697  | 95.601  | 95.496  | 95.392  | 6.250                                                     | 95.093  | 94.966  | 94.824  | 94.682 |
| 6.375                                               | 96.499  | 96.402  | 96.293  | 96.185  | 6.375                                                     | 95.769  | 95.643  | 95.500  | 95.358 |
| 6.500                                               | 97.131  | 97.035  | 96.926  | 96.817  | 6.500                                                     | 96.373  | 96.246  | 96.104  | 95.962 |
| 6.625                                               | 97.632  | 97.535  | 97.426  | 97.318  | 6.625                                                     | 97.010  | 96.884  | 96.742  | 96.599 |
| 6.750                                               | 98.470  | 98.335  | 98.201  | 98.067  | 6.750                                                     | 97.713  | 97.586  | 97.444  | 97.302 |
| 6.875                                               | 98.981  | 98.846  | 98.712  | 98.578  | 6.875                                                     | 98.249  | 98.123  | 97.980  | 97.838 |
| 6.990                                               | 99.645  | 99.511  | 99.377  | 99.243  | 6.990                                                     | 98.660  | 98.534  | 98.392  | 98.249 |
| 7.125                                               | 100.237 | 100.102 | 99.968  | 99.835  | 7.125                                                     | 99.140  | 99.014  | 98.872  | 98.729 |
| 7.250                                               | 100.730 | 100.595 | 100.461 | 100.327 | 7.250                                                     | 98.698  | 98.533  | 98.365  | 98.198 |
| 7.375                                               | 101.179 | 101.044 | 100.910 | 100.776 | 7.375                                                     | 99.489  | 99.325  | 99.157  | 98.990 |
| 7.500                                               | 101.430 | 101.295 | 101.161 | 101.027 | 7.500                                                     | 99.658  | 99.494  | 99.326  | 99.159 |
| 7.625                                               | 101.839 | 101.717 | 101.550 | 101.382 | 7.625                                                     | 99.853  | 99.689  | 99.521  | 99.354 |
| 7.750                                               | 101.934 | 101.823 | 101.702 | 101.580 | 7.750                                                     | 100.332 | 100.143 | 99.875  | 99.607 |
| 7.875                                               | 102.339 | 102.235 | 102.118 | 102.001 | 7.875                                                     | 100.646 | 100.457 | 100.189 | 99.921 |
| 7.990                                               | 102.587 | 102.482 | 102.365 | 102.248 | 7.990                                                     | 99.675  | 99.485  | 99.217  | 98.950 |
| 8.125                                               | 102.960 | 102.856 | 102.738 | 102.621 | 8.125                                                     | 99.956  | 99.766  | 99.498  | 99.230 |



Effective: October 2, 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 |
| 3.875                        | 92.110 | 92.115 | 92.115 | 92.018 | 3.875                        | 89.430 | 89.436 | 89.436 | 89.338 | 3.875                         | 87.856 | 87.861 | 87.861 | 87.763 |
| 4.000                        | 92.435 | 92.437 | 92.437 | 92.331 | 4.000                        | 89.817 | 89.818 | 89.818 | 89.712 | 4.000                         | 88.312 | 88.314 | 88.314 | 88.208 |
| 4.125                        | 92.883 | 92.881 | 92.881 | 92.766 | 4.125                        | 90.340 | 90.338 | 90.338 | 90.223 | 4.125                         | 88.951 | 88.949 | 88.949 | 88.835 |
| 4.250                        | 93.294 | 93.288 | 93.288 | 93.165 | 4.250                        | 90.867 | 90.861 | 90.861 | 90.739 | 4.250                         | 89.517 | 89.511 | 89.511 | 89.388 |
| 4.375                        | 93.594 | 93.584 | 93.584 | 93.453 | 4.375                        | 91.345 | 91.336 | 91.336 | 91.205 | 4.375                         | 89.913 | 89.903 | 89.903 | 89.772 |
| 4.500                        | 93.935 | 93.921 | 93.921 | 93.782 | 4.500                        | 91.856 | 91.842 | 91.842 | 91.703 | 4.500                         | 90.409 | 90.395 | 90.395 | 90.256 |
| 4.625                        | 94.333 | 94.316 | 94.316 | 94.168 | 4.625                        | 92.408 | 92.391 | 92.391 | 92.243 | 4.625                         | 90.940 | 90.923 | 90.923 | 90.775 |
| 4.750                        | 94.692 | 94.671 | 94.671 | 94.515 | 4.750                        | 92.936 | 92.915 | 92.915 | 92.759 | 4.750                         | 91.483 | 91.461 | 91.461 | 91.305 |
| 4.875                        | 95.091 | 95.066 | 95.066 | 94.901 | 4.875                        | 93.525 | 93.500 | 93.500 | 93.335 | 4.875                         | 91.962 | 91.937 | 91.937 | 91.772 |
| 5.000                        | 95.473 | 95.444 | 95.444 | 95.271 | 5.000                        | 94.038 | 94.009 | 94.009 | 93.836 | 5.000                         | 92.466 | 92.437 | 92.437 | 92.264 |
| 5.125                        | 96.050 | 96.017 | 96.017 | 95.836 | 5.125                        | 94.654 | 94.621 | 94.621 | 94.440 | 5.125                         | 93.308 | 93.276 | 93.276 | 93.095 |
| 5.250                        | 96.469 | 96.433 | 96.433 | 96.243 | 5.250                        | 95.164 | 95.127 | 95.127 | 94.938 | 5.250                         | 93.883 | 93.847 | 93.847 | 93.657 |
| 5.375                        | 96.934 | 96.893 | 96.893 | 96.696 | 5.375                        | 95.795 | 95.754 | 95.754 | 95.556 | 5.375                         | 94.466 | 94.425 | 94.425 | 94.228 |
| 5.500                        | 97.317 | 97.273 | 97.273 | 97.067 | 5.500                        | 96.284 | 96.240 | 96.240 | 96.034 | 5.500                         | 95.009 | 94.965 | 94.965 | 94.759 |
| 5.625                        | 97.683 | 97.635 | 97.635 | 97.420 | 5.625                        | 96.666 | 96.618 | 96.618 | 96.403 | 5.625                         | 95.597 | 95.549 | 95.549 | 95.335 |
| 5.750                        | 97.983 | 97.931 | 97.931 | 97.708 | 5.750                        | 97.020 | 96.968 | 96.968 | 96.746 | 5.750                         | 96.077 | 96.025 | 96.025 | 95.802 |
| 5.875                        | 98.454 | 98.399 | 98.399 | 98.168 | 5.875                        | 97.605 | 97.549 | 97.549 | 97.318 | 5.875                         | 96.660 | 96.605 | 96.605 | 96.374 |
| 6.000                        | 98.711 | 98.652 | 98.652 | 98.412 | 6.000                        | 98.003 | 97.944 | 97.944 | 97.705 | 6.000                         | 97.035 | 96.975 | 96.975 | 96.736 |
| 6.125                        | 98.815 | 98.752 | 98.752 | 98.504 | 6.125                        | 98.292 | 98.228 | 98.228 | 97.980 | 6.125                         | 97.264 | 97.201 | 97.201 | 96.953 |
| 6.250                        | 99.040 | 98.973 | 98.973 | 98.717 | 6.250                        | 98.752 | 98.685 | 98.685 | 98.429 | 6.250                         | 97.680 | 97.613 | 97.613 | 97.357 |
| 6.375                        | 99.077 | 99.006 | 99.006 | 98.741 | 6.375                        | 99.101 | 99.030 | 99.030 | 98.765 | 6.375                         | 98.003 | 97.932 | 97.932 | 97.668 |
|                              |        |        |        |        |                              |        |        |        |        | 6.500                         | 98.346 | 98.271 | 98.271 | 97.998 |
|                              |        |        |        |        |                              |        |        |        |        | 6.625                         | 98.751 | 98.673 | 98.673 | 98.392 |

| 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 |
| 3.750                             | 92.047      | 92.056       | 92.056          | 91.966 | 3.750                             | 89.318      | 89.327       | 89.327          | 89.237 | 3.750                              | 87.704      | 87.714       | 87.714          | 87.624 |
| 3.875                             | 92.353      | 92.359       | 92.359          | 92.261 | 3.875                             | 89.675      | 89.681       | 89.681          | 89.583 | 3.875                              | 88.103      | 88.108       | 88.108          | 88.010 |
| 4.000                             | 92.678      | 92.680       | 92.680          | 92.574 | 4.000                             | 90.061      | 90.062       | 90.062          | 89.956 | 4.000                              | 88.558      | 88.560       | 88.560          | 88.454 |
| 4.125                             | 93.125      | 93.123       | 93.123          | 93.008 | 4.125                             | 90.583      | 90.581       | 90.581          | 90.467 | 4.125                              | 89.196      | 89.194       | 89.194          | 89.080 |
| 4.250                             | 93.535      | 93.529       | 93.529          | 93.407 | 4.250                             | 91.110      | 91.104       | 91.104          | 90.981 | 4.250                              | 89.761      | 89.755       | 89.755          | 89.632 |
| 4.375                             | 93.834      | 93.825       | 93.825          | 93.693 | 4.375                             | 91.587      | 91.577       | 91.577          | 91.446 | 4.375                              | 90.156      | 90.147       | 90.147          | 90.016 |
| 4.500                             | 94.175      | 94.161       | 94.161          | 94.022 | 4.500                             | 92.097      | 92.083       | 92.083          | 91.944 | 4.500                              | 90.651      | 90.638       | 90.638          | 90.498 |
| 4.625                             | 94.573      | 94.555       | 94.555          | 94.408 | 4.625                             | 92.649      | 92.631       | 92.631          | 92.483 | 4.625                              | 91.182      | 91.165       | 91.165          | 91.017 |
| 4.750                             | 94.931      | 94.910       | 94.910          | 94.754 | 4.750                             | 93.175      | 93.154       | 93.154          | 92.998 | 4.750                              | 91.724      | 91.702       | 91.702          | 91.546 |
| 4.875                             | 95.330      | 95.305       | 95.305          | 95.140 | 4.875                             | 93.764      | 93.739       | 93.739          | 93.574 | 4.875                              | 92.202      | 92.177       | 92.177          | 92.013 |
| 5.000                             | 95.711      | 95.682       | 95.682          | 95.510 | 5.000                             | 94.276      | 94.247       | 94.247          | 94.074 | 5.000                              | 92.706      | 92.677       | 92.677          | 92.504 |
| 5.125                             | 96.287      | 96.255       | 96.255          | 96.074 | 5.125                             | 94.891      | 94.859       | 94.859          | 94.678 | 5.125                              | 93.547      | 93.514       | 93.514          | 93.333 |
| 5.250                             | 96.707      | 96.670       | 96.670          | 96.481 | 5.250                             | 95.401      | 95.364       | 95.364          | 95.175 | 5.250                              | 94.121      | 94.085       | 94.085          | 93.895 |
| 5.375                             | 97.171      | 97.131       | 97.131          | 96.933 | 5.375                             | 96.031      | 95.991       | 95.991          | 95.793 | 5.375                              | 94.703      | 94.663       | 94.663          | 94.465 |
| 5.500                             | 97.554      | 97.510       | 97.510          | 97.304 | 5.500                             | 96.520      | 96.476       | 96.476          | 96.270 | 5.500                              | 95.245      | 95.201       | 95.201          | 94.995 |
| 5.625                             | 97.919      | 97.871       | 97.871          | 97.657 | 5.625                             | 96.901      | 96.853       | 96.853          | 96.638 | 5.625                              | 95.833      | 95.785       | 95.785          | 95.571 |
| 5.750                             | 98.220      | 98.168       | 98.168          | 97.945 | 5.750                             | 97.255      | 97.203       | 97.203          | 96.980 | 5.750                              | 96.312      | 96.260       | 96.260          | 96.037 |
| 5.875                             | 98.691      | 98.635       | 98.635          | 98.404 | 5.875                             | 97.839      | 97.783       | 97.783          | 97.552 | 5.875                              | 96.895      | 96.839       | 96.839          | 96.608 |
| 6.000                             | 98.947      | 98.888       | 98.888          | 98.648 | 6.000                             | 98.237      | 98.177       | 98.177          | 97.938 | 6.000                              | 97.268      | 97.209       | 97.209          | 96.970 |
| 6.125                             | 99.051      | 98.988       | 98.988          | 98.740 | 6.125                             | 98.524      | 98.461       | 98.461          | 98.213 | 6.125                              | 97.497      | 97.434       | 97.434          | 97.186 |
| 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   |
| 3.750                         | 91.802 | 91.812 | 91.812 | 91.722 | 3.750                         | 89.072 | 89.081 | 89.081 | 88.992 | 3.750                          | 87.456 | 87.466 | 87.466 | 87.376   |
| 3.875                         | 92.110 | 92.115 | 92.115 | 92.018 | 3.875                         | 89.430 | 89.436 | 89.436 | 89.338 | 3.875                          | 87.856 | 87.861 | 87.861 | 87.763   |
| 4.000                         | 92.435 | 92.437 | 92.437 | 92.331 | 4.000                         | 89.817 | 89.818 | 89.818 | 89.712 | 4.000                          | 88.312 | 88.314 | 88.314 | 88.208   |
| 4.125                         | 92.883 | 92.881 | 92.881 | 92.766 | 4.125                         | 90.340 | 90.338 | 90.338 | 90.223 | 4.125                          | 88.951 | 88.949 | 88.949 | 88.835   |
| 4.250                         | 93.294 | 93.288 | 93.288 | 93.165 | 4.250                         | 90.867 | 90.861 | 90.861 | 90.739 | 4.250                          | 89.517 | 89.511 | 89.511 | 89.388   |
| 4.375                         | 93.594 | 93.584 | 93.584 | 93.453 | 4.375                         | 91.345 | 91.336 | 91.336 | 91.205 | 4.375                          | 89.913 | 89.903 | 89.903 | 89.772   |
| 4.500                         | 93.935 | 93.921 | 93.921 | 93.782 | 4.500                         | 91.856 | 91.842 | 91.842 | 91.703 | 4.500                          | 90.409 | 90.395 | 90.395 | 90.256   |
| 4.625                         | 94.333 | 94.316 | 94.316 | 94.168 | 4.625                         | 92.408 | 92.391 | 92.391 | 92.243 | 4.625                          | 90.940 | 90.923 | 90.923 | 90.775   |
| 4.750                         | 94.692 | 94.671 | 94.671 | 94.515 | 4.750                         | 92.936 | 92.915 | 92.915 | 92.759 | 4.750                          | 91.483 | 91.461 | 91.461 | 91.305   |
| 4.875                         | 95.091 | 95.066 | 95.066 | 94.901 | 4.875                         | 93.525 | 93.500 | 93.500 | 93.335 | 4.875                          | 91.962 | 91.937 | 91.937 | 91.772   |
| 5.000                         | 95.473 | 95.444 | 95.444 | 95.271 | 5.000                         | 94.038 | 94.009 | 94.009 | 93.836 | 5.000                          | 92.466 | 92.437 | 92.437 | 92.264   |
| 5.125                         | 96.050 | 96.017 | 96.017 | 95.836 | 5.125                         | 94.654 | 94.621 | 94.621 | 94.440 | 5.125                          | 93.308 | 93.276 | 93.276 | 93.095   |
| 5.250                         | 96.469 | 96.433 | 96.433 | 96.243 | 5.250                         | 95.164 | 95.127 | 95.127 | 94.938 | 5.250                          | 93.883 | 93.847 | 93.847 | 93.657   |
| 5.375                         | 96.934 | 96.893 | 96.893 | 96.696 | 5.375                         | 95.795 | 95.754 | 95.754 | 95.556 | 5.375                          | 94.466 | 94.425 | 94.425 | 94.228   |
| 5.500                         | 97.317 | 97.273 | 97.273 | 97.067 | 5.500                         | 96.284 | 96.240 | 96.240 | 96.034 | 5.500                          | 95.009 | 94.965 | 94.965 | 94.759   |
| 5.625                         | 97.683 | 97.635 | 97.635 | 97.420 | 5.625                         | 96.666 | 96.618 | 96.618 | 96.403 | 5.625                          | 95.597 | 95.549 | 95.549 | 95.335   |
| 5.750                         | 97.983 | 97.931 | 97.931 | 97.708 | 5.750                         | 97.020 | 96.968 | 96.968 | 96.746 | 5.750                          | 96.077 | 96.025 | 96.025 | 95.802   |
| 5.875                         | 98.454 | 98.399 | 98.399 | 98.168 | 5.875                         | 97.605 | 97.549 | 97.549 | 97.318 | 5.875                          | 96.660 | 96.605 | 96.605 | 96.374   |
| 6.000                         | 98.711 | 98.652 | 98.652 | 98.412 | 6.000                         | 98.003 | 97.944 | 97.944 | 97.705 | 6.000                          | 97.035 | 96.975 | 96.975 | 96.736   |
| 6.125                         | 98.815 | 98.752 | 98.752 | 98.504 | 6.125                         | 98.292 | 98.228 | 98.228 | 97.980 | 6.125                          | 97.264 | 97.201 | 97.201 | 96.953   |
| 6.250                         | 99.040 | 98.973 | 98.973 | 98.717 | 6.250                         | 98.752 | 98.685 | 98.685 | 98.429 | 6.250                          | 97.680 | 97.613 | 97.613 | 97.357   |
| 6.375                         | 99.077 | 99.006 | 99.006 | 98.741 | 6.375                         | 99.101 | 99.030 | 99.030 | 98.765 | 6.375                          | 98.003 | 97.932 | 97.932 | 97.668   |
|                               |        |        |        |        |                               |        |        |        |        | 6.500                          | 98.346 | 98.271 | 98.271 | 97.998</ |



| 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  |         |
| Subordindate Financing                                                                           | -0.625          | -0.625                                                                      | -0.625    | -0.875    | -1.125    | -1.125                                                                                                                                                                                                                                                                                                                                                                                                                              | -1.125                                                                    | -1.875    | -1.875  |         |
| High Balance Fixed Purchase/Rate & Term                                                          | -0.500          | -0.500                                                                      | -0.750    | -0.750    | -1.000    | -1.000                                                                                                                                                                                                                                                                                                                                                                                                                              | -1.000                                                                    | -1.000    | -1.000  |         |
| High Balance ARM Purchase/Rate & Term                                                            | -1.250          | -1.250                                                                      | -1.500    | -1.500    | -2.500    | -2.500                                                                                                                                                                                                                                                                                                                                                                                                                              | -2.500                                                                    | -2.750    | -2.750  |         |
| High Balance Fixed Cashout                                                                       | -1.250          | -1.250                                                                      | -1.500    | -1.500    | -1.750    |                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                           |           |         |         |
| High Balance ARM Cashout                                                                         | -2.000          | -2.000                                                                      | -2.250    | -2.250    | -3.250    |                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                           |           |         |         |
| LOAN AMOUNT **                                                                                   |                 | HR/HP/FTHB + AMI ADJUSTMENT CAPS*                                           |           |           |           |                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                           |           |         |         |
| Loan Amt \$75,000 <= \$100,000                                                                   |                 | LTV > 80% AND FICO >= 680                                                   |           |           |           | 0.000                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                           |           |         |         |
| Loan Amt >\$100,000 < = \$249,999                                                                |                 | All other LTV & FICO combinations                                           |           |           |           | 0.000                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                           |           |         |         |
| MISCELLANEOUS                                                                                    |                 | FTHB + AMI LLPA Waiver                                                      |           |           |           | 0.000                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                           |           |         |         |
| Texas Cash out                                                                                   |                 | -1.000                                                                      |           |           |           | <div>* Prices are indicative and subject to change without notice.</div> <div>* Please log into FL portal to obtain live lock pricing.</div> <div>* Not all price adjustments are effective for all products. Please refer to FL guide for complete eligibility rules.</div> <div>* Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**</div> |                                                                           |           |         |         |
| HB 20YR & 25YR Term                                                                              |                 | -1.500                                                                      |           |           |           |                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                           |           |         |         |
| > 6 Financed Properties                                                                          |                 | -0.500                                                                      |           |           |           |                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                           |           |         |         |
| Escrow Waiver (Non-CA)                                                                           |                 | -0.250                                                                      |           |           |           |                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                           |           |         |         |
|                                                                                                  |                 |                                                                             |           |           |           |                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                           |           |         |         |
|                                                                                                  |                 | ***All loan level price adjustments are cumulative***                       |           |           |           |                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                           |           |         |         |
|                                                                                                  |                 | Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs |           |           |           | NC Floor Price                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                           |           |         |         |
|                                                                                                  |                 |                                                                             |           |           |           | 99.750                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                           |           |         |         |
| LENDER PAID MI                                                                                   |                 |                                                                             |           |           |           |                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                           |           |         |         |
| PROGRAMS                                                                                         | LTV             | Coverage                                                                    | 760+      | 740-759   | 720-739   | 700-719                                                                                                                                                                                                                                                                                                                                                                                                                             | 680-699                                                                   | 660-679   | 640-659 | 620-639 |
| FNMA/FHLMC<br>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<br>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<br>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<br>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:** October 2, 2026

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

| Alt Agency 30 Yr Fixed (Alt101) |         |         |         |         | Alt Agency 25 Yr Fixed (Alt125) |         |         |         |         | Alt Agency 20 Yr Fixed (Alt120) |         |         |         |         |
|---------------------------------|---------|---------|---------|---------|---------------------------------|---------|---------|---------|---------|---------------------------------|---------|---------|---------|---------|
| Rate                            | 15-Day  | 30-Day  | 45-Day  | 60-Day  | Rate                            | 15-Day  | 30-Day  | 45-Day  | 60-Day  | Rate                            | 15-Day  | 30-Day  | 45-Day  | 60-Day  |
| 5.990                           | 94.185  | 94.108  | 94.016  | 93.924  | 5.990                           | 93.781  | 93.704  | 93.612  | 93.520  | 5.250                           | 91.773  | 91.682  | 91.573  | 91.464  |
| 6.125                           | 94.920  | 94.843  | 94.751  | 94.659  | 6.125                           | 94.526  | 94.449  | 94.357  | 94.265  | 5.375                           | 92.419  | 92.328  | 92.219  | 92.111  |
| 6.250                           | 95.597  | 95.501  | 95.396  | 95.292  | 6.250                           | 95.219  | 95.123  | 95.019  | 94.914  | 5.500                           | 93.059  | 92.967  | 92.858  | 92.750  |
| 6.375                           | 96.399  | 96.302  | 96.193  | 96.085  | 6.375                           | 96.039  | 95.942  | 95.833  | 95.725  | 5.625                           | 93.692  | 93.601  | 93.492  | 93.383  |
| 6.500                           | 97.031  | 96.935  | 96.826  | 96.717  | 6.500                           | 96.686  | 96.590  | 96.481  | 96.372  | 5.750                           | 94.655  | 94.549  | 94.424  | 94.298  |
| 6.625                           | 97.532  | 97.435  | 97.326  | 97.218  | 6.625                           | 97.200  | 97.104  | 96.995  | 96.886  | 5.875                           | 95.285  | 95.179  | 95.054  | 94.928  |
| 6.750                           | 98.370  | 98.235  | 98.101  | 97.967  | 6.750                           | 98.045  | 97.910  | 97.776  | 97.642  | 5.990                           | 95.858  | 95.752  | 95.626  | 95.501  |
| 6.875                           | 98.881  | 98.746  | 98.612  | 98.478  | 6.875                           | 98.556  | 98.421  | 98.287  | 98.153  | 6.125                           | 96.467  | 96.361  | 96.236  | 96.110  |
| 6.990                           | 99.545  | 99.411  | 99.277  | 99.143  | 6.990                           | 99.220  | 99.086  | 98.952  | 98.818  | 6.250                           | 97.043  | 96.937  | 96.811  | 96.686  |
| 7.125                           | 100.137 | 100.002 | 99.868  | 99.735  | 7.125                           | 99.812  | 99.677  | 99.543  | 99.410  | 6.375                           | 97.725  | 97.619  | 97.493  | 97.368  |
| 7.250                           | 100.630 | 100.495 | 100.361 | 100.227 | 7.250                           | 100.305 | 100.170 | 100.036 | 99.902  | 6.500                           | 98.269  | 98.162  | 98.037  | 97.911  |
| 7.375                           | 101.079 | 100.944 | 100.810 | 100.676 | 7.375                           | 100.754 | 100.619 | 100.485 | 100.351 | 6.625                           | 98.651  | 98.545  | 98.419  | 98.293  |
| 7.500                           | 101.330 | 101.195 | 101.061 | 100.927 | 7.500                           | 101.005 | 100.870 | 100.736 | 100.602 | 6.750                           | 98.821  | 98.703  | 98.594  | 98.486  |
| 7.625                           | 101.739 | 101.617 | 101.450 | 101.282 | 7.625                           | 101.409 | 101.287 | 101.120 | 100.953 | 6.875                           | 99.204  | 99.087  | 98.978  | 98.869  |
| 7.750                           | 101.834 | 101.723 | 101.602 | 101.480 | 7.750                           | 101.489 | 101.378 | 101.257 | 101.135 | 6.990                           | 99.767  | 99.650  | 99.541  | 99.432  |
| 7.875                           | 102.239 | 102.135 | 102.018 | 101.901 | 7.875                           | 101.894 | 101.790 | 101.673 | 101.556 | 7.125                           | 100.253 | 100.135 | 100.026 | 99.918  |
| 7.990                           | 102.487 | 102.382 | 102.265 | 102.148 | 7.990                           | 102.142 | 102.037 | 101.920 | 101.803 | 7.250                           | 100.407 | 100.272 | 100.138 | 100.004 |
| 8.125                           | 102.860 | 102.756 | 102.638 | 102.521 | 8.125                           | 102.515 | 102.411 | 102.293 | 102.176 | 7.375                           | 100.839 | 100.704 | 100.570 | 100.436 |
|                                 |         |         |         |         |                                 |         |         |         |         | 7.500                           | 101.240 | 101.105 | 100.972 | 100.838 |
|                                 |         |         |         |         |                                 |         |         |         |         | 7.625                           | 101.617 | 101.482 | 101.348 | 101.214 |
|                                 |         |         |         |         |                                 |         |         |         |         | 7.750                           | 101.917 | 101.794 | 101.622 | 101.449 |
|                                 |         |         |         |         |                                 |         |         |         |         | 7.875                           | 102.298 | 102.183 | 102.040 | 101.897 |
|                                 |         |         |         |         |                                 |         |         |         |         | 7.990                           | 102.503 | 102.395 | 102.276 | 102.157 |
|                                 |         |         |         |         |                                 |         |         |         |         | 8.125                           | 102.914 | 102.810 | 102.692 | 102.575 |

| Alt Agency 15 Yr Fixed (Alt115) |         |         |         |         | Alt Agency 10 Yr Fixed (Alt110) |         |         |         |         |
|---------------------------------|---------|---------|---------|---------|---------------------------------|---------|---------|---------|---------|
| Rate                            | 15-Day  | 30-Day  | 45-Day  | 60-Day  | Rate                            | 15-Day  | 30-Day  | 45-Day  | 60-Day  |
| 4.990                           | 93.930  | 93.877  | 93.795  | 93.713  | 4.990                           | 94.514  | 94.448  | 94.349  | 94.251  |
| 5.125                           | 94.389  | 94.336  | 94.254  | 94.172  | 5.125                           | 94.880  | 94.814  | 94.715  | 94.617  |
| 5.250                           | 95.278  | 95.219  | 95.136  | 95.054  | 5.250                           | 95.757  | 95.684  | 95.585  | 95.486  |
| 5.375                           | 95.718  | 95.658  | 95.576  | 95.494  | 5.375                           | 96.097  | 96.024  | 95.925  | 95.826  |
| 5.500                           | 96.153  | 96.093  | 96.011  | 95.929  | 5.500                           | 96.431  | 96.358  | 96.259  | 96.160  |
| 5.625                           | 96.583  | 96.523  | 96.441  | 96.358  | 5.625                           | 96.762  | 96.689  | 96.590  | 96.491  |
| 5.750                           | 97.234  | 97.154  | 97.055  | 96.955  | 5.750                           | 97.090  | 97.010  | 96.911  | 96.811  |
| 5.875                           | 97.661  | 97.581  | 97.482  | 97.383  | 5.875                           | 97.422  | 97.343  | 97.243  | 97.144  |
| 5.990                           | 98.044  | 97.964  | 97.865  | 97.765  | 5.990                           | 97.715  | 97.636  | 97.536  | 97.437  |
| 6.125                           | 98.478  | 98.398  | 98.299  | 98.199  | 6.125                           | 98.049  | 97.969  | 97.870  | 97.771  |
| 6.250                           | 98.856  | 98.776  | 98.685  | 98.593  | 6.250                           | 98.686  | 98.607  | 98.515  | 98.423  |
| 6.375                           | 99.379  | 99.300  | 99.208  | 99.116  | 6.375                           | 99.118  | 99.039  | 98.947  | 98.855  |
| 6.500                           | 99.754  | 99.674  | 99.582  | 99.491  | 6.500                           | 99.405  | 99.326  | 99.234  | 99.142  |
| 6.625                           | 99.976  | 99.896  | 99.805  | 99.713  | 6.625                           | 99.541  | 99.462  | 99.370  | 99.278  |
| 6.750                           | 100.441 | 100.361 | 100.269 | 100.178 | 6.750                           | 99.920  | 99.840  | 99.748  | 99.657  |
| 6.875                           | 100.648 | 100.569 | 100.477 | 100.385 | 6.875                           | 100.043 | 99.964  | 99.872  | 99.781  |
| 6.990                           | 101.061 | 100.981 | 100.890 | 100.798 | 6.990                           | 100.391 | 100.312 | 100.220 | 100.128 |
| 7.125                           | 101.355 | 101.275 | 101.184 | 101.092 | 7.125                           | 100.645 | 100.565 | 100.473 | 100.382 |
| 7.250                           | 101.425 | 101.345 | 101.254 | 101.162 | 7.250                           | 100.866 | 100.786 | 100.695 | 100.603 |

| Project Overview |                 |                |
|------------------|-----------------|----------------|
| Project Name     | Project Manager | Project Status |
| Project A        | John Doe        | In Progress    |
| Project B        | Jane Smith      | Completed      |
| Project C        | Mike Johnson    | On Hold        |
| Project D        | Sarah Brown     | Planned        |
| Project E        | David Wilson    | In Progress    |
| Project F        | Emily Davis     | Completed      |
| Project G        | Chris Miller    | On Hold        |
| Project H        | Alexander Lee   | Planned        |
| Project I        | Olivia Taylor   | In Progress    |
| Project J        | Benjamin White  | Completed      |
| Project K        | Mia Green       | On Hold        |
| Project L        | Ethan Black     | Planned        |
| Project M        | Ava Grey        | In Progress    |
| Project N        | Noah Blue       | Completed      |
| Project O        | Isabella Yellow | On Hold        |
| Project P        | Liam Purple     | Planned        |
| Project Q        | Sophia Pink     | In Progress    |
| Project R        | Lucas Brown     | Completed      |
| Project S        | Charlotte Green | On Hold        |
| Project T        | James Blue      | Planned        |
| Project U        | Amelia Yellow   | In Progress    |
| Project V        | William Purple  | Completed      |
| Project W        | Harper Pink     | On Hold        |
| Project X        | Benjamin Grey   | Planned        |
| Project Y        | Evelyn Black    | In Progress    |
| Project Z        | Robert White    | Completed      |



Effective:   October 2, 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 |
| 5.990                                      | 94.288  | 94.222  | 94.130  | 94.038  | 5.990                                      | 91.963 | 91.897 | 91.805 | 91.713 | 5.375                                      | 88.915 | 88.849 | 88.757 | 88.665 |
| 6.125                                      | 94.957  | 94.892  | 94.800  | 94.707  | 6.125                                      | 92.632 | 92.567 | 92.475 | 92.382 | 5.500                                      | 89.614 | 89.548 | 89.456 | 89.364 |
| 6.250                                      | 95.218  | 95.091  | 94.949  | 94.807  | 6.250                                      | 93.243 | 93.116 | 92.974 | 92.832 | 5.625                                      | 90.274 | 90.208 | 90.116 | 90.024 |
| 6.375                                      | 95.894  | 95.768  | 95.625  | 95.483  | 6.375                                      | 93.919 | 93.793 | 93.650 | 93.508 | 5.750                                      | 90.683 | 90.617 | 90.525 | 90.433 |
| 6.500                                      | 96.523  | 96.396  | 96.254  | 96.112  | 6.500                                      | 94.523 | 94.396 | 94.254 | 94.112 | 5.875                                      | 91.340 | 91.274 | 91.182 | 91.090 |
| 6.625                                      | 97.135  | 97.009  | 96.867  | 96.724  | 6.625                                      | 95.160 | 95.034 | 94.892 | 94.749 | 5.990                                      | 92.113 | 92.047 | 91.955 | 91.863 |
| 6.750                                      | 97.713  | 97.586  | 97.444  | 97.302  | 6.750                                      | 95.863 | 95.736 | 95.594 | 95.452 | 6.125                                      | 92.782 | 92.717 | 92.625 | 92.532 |
| 6.875                                      | 98.249  | 98.123  | 97.980  | 97.838  | 6.875                                      | 96.399 | 96.273 | 96.130 | 95.988 | 6.250                                      | 93.393 | 93.266 | 93.124 | 92.982 |
| 6.990                                      | 98.710  | 98.584  | 98.442  | 98.299  | 6.990                                      | 96.810 | 96.684 | 96.542 | 96.399 | 6.375                                      | 94.069 | 93.943 | 93.800 | 93.658 |
| 7.125                                      | 99.190  | 99.064  | 98.922  | 98.779  | 7.125                                      | 97.290 | 97.164 | 97.022 | 96.879 | 6.500                                      | 94.673 | 94.546 | 94.404 | 94.262 |
| 7.250                                      | 98.948  | 98.783  | 98.615  | 98.448  | 7.250                                      | 96.829 | 96.665 | 96.497 | 96.330 | 6.625                                      | 95.310 | 95.184 | 95.042 | 94.899 |
| 7.375                                      | 99.364  | 99.200  | 99.032  | 98.865  | 7.375                                      | 97.619 | 97.455 | 97.287 | 97.120 | 6.750                                      | 96.013 | 95.886 | 95.744 | 95.602 |
| 7.500                                      | 99.658  | 99.494  | 99.326  | 99.159  | 7.500                                      | 97.788 | 97.624 | 97.456 | 97.289 | 6.875                                      | 96.549 | 96.423 | 96.280 | 96.138 |
| 7.625                                      | 99.978  | 99.814  | 99.646  | 99.479  | 7.625                                      | 97.983 | 97.819 | 97.651 | 97.484 | 6.990                                      | 96.960 | 96.834 | 96.692 | 96.549 |
| 7.750                                      | 99.557  | 99.368  | 99.100  | 98.832  | 7.750                                      | 98.462 | 98.273 | 98.005 | 97.737 | 7.125                                      | 97.425 | 97.298 | 97.156 | 97.014 |
| 7.875                                      | 99.871  | 99.682  | 99.414  | 99.146  | 7.875                                      | 98.776 | 98.587 | 98.319 | 98.051 | 7.250                                      | 96.955 | 96.791 | 96.623 | 96.456 |
| 7.990                                      | 100.175 | 99.985  | 99.717  | 99.450  | 7.990                                      | 97.805 | 97.615 | 97.347 | 97.080 | 7.375                                      | 97.758 | 97.593 | 97.426 | 97.258 |
| 8.125                                      | 100.456 | 100.266 | 99.998  | 99.730  | 8.125                                      | 98.086 | 97.896 | 97.628 | 97.360 | 7.500                                      | 97.913 | 97.749 | 97.581 | 97.414 |
| 8.250                                      | 100.216 | 100.038 | 99.837  | 99.636  | 8.250                                      | 97.846 | 97.668 | 97.467 | 97.266 | 7.625                                      | 98.126 | 97.961 | 97.794 | 97.627 |
| 8.375                                      | 100.371 | 100.193 | 99.992  | 99.791  | 8.375                                      | 98.001 | 97.823 | 97.622 | 97.421 | 7.750                                      | 98.628 | 98.438 | 98.170 | 97.902 |
| 8.500                                      | 100.582 | 100.404 | 100.203 | 100.002 | 8.500                                      | 98.212 | 98.034 | 97.833 | 97.632 | 7.875                                      | 98.969 | 98.779 | 98.511 | 98.243 |
| 8.625                                      | 100.782 | 100.604 | 100.403 | 100.202 | 8.625                                      | 98.412 | 98.234 | 98.033 | 97.832 | 7.990                                      | 97.971 | 97.781 | 97.513 | 97.245 |
| 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                                      | 95.275  | 95.202  | 95.103  | 95.004  | 5.990                                      | 95.000 | 94.927 | 94.828 | 94.729 |                                            |        |        |        |        |
| 6.125                                      | 95.630  | 95.557  | 95.458  | 95.360  | 6.125                                      | 95.345 | 95.272 | 95.173 | 95.074 |                                            |        |        |        |        |
| 6.250                                      | 96.199  | 96.106  | 95.990  | 95.874  | 6.250                                      | 95.916 | 95.824 | 95.708 | 95.591 |                                            |        |        |        |        |
| 6.375                                      | 96.520  | 96.428  | 96.312  | 96.196  | 6.375                                      | 96.228 | 96.135 | 96.019 | 95.903 |                                            |        |        |        |        |
| 6.500                                      | 96.796  | 96.703  | 96.587  | 96.471  | 6.500                                      | 96.492 | 96.399 | 96.283 | 96.167 |                                            |        |        |        |        |
| 6.625                                      | 97.107  | 97.014  | 96.898  | 96.782  | 6.625                                      | 96.788 | 96.696 | 96.580 | 96.464 |                                            |        |        |        |        |
| 6.750                                      | 97.459  | 97.366  | 97.258  | 97.150  | 6.750                                      | 97.129 | 97.036 | 96.928 | 96.820 |                                            |        |        |        |        |
| 6.875                                      | 97.733  | 97.640  | 97.532  | 97.424  | 6.875                                      | 97.398 | 97.305 | 97.197 | 97.089 |                                            |        |        |        |        |
| 6.990                                      | 97.911  | 97.818  | 97.710  | 97.602  | 6.990                                      | 97.576 | 97.483 | 97.375 | 97.267 |                                            |        |        |        |        |
| 7.125                                      | 98.137  | 98.044  | 97.936  | 97.828  | 7.125                                      | 97.802 | 97.709 | 97.601 | 97.493 |                                            |        |        |        |        |
| 7.250                                      | 97.991  | 97.898  | 97.790  | 97.682  | 7.250                                      | 97.656 | 97.563 | 97.455 | 97.347 |                                            |        |        |        |        |
| 7.375                                      | 98.577  | 98.484  | 98.376  | 98.268  | 7.375                                      | 98.242 | 98.149 | 98.041 | 97.933 |                                            |        |        |        |        |
| 7.500                                      | 98.632  | 98.539  | 98.431  | 98.323  | 7.500                                      | 98.297 | 98.204 | 98.096 | 97.988 |                                            |        |        |        |        |
| 7.625                                      | 98.673  | 98.580  | 98.472  | 98.364  | 7.625                                      | 98.338 | 98.245 | 98.137 | 98.029 |                                            |        |        |        |        |
| 7.750                                      | 99.743  | 99.651  | 99.542  | 99.434  | 7.750                                      | 99.408 | 99.316 | 99.207 | 99.099 |                                            |        |        |        |        |
| 7.875                                      | 99.911  | 99.819  | 99.710  | 99.602  | 7.875                                      | 99.576 | 99.484 | 99.375 | 99.267 |                                            |        |        |        |        |
| 7.990                                      | 98.791  | 98.698  | 98.590  | 98.482  | 7.990                                      | 98.456 | 98.363 | 98.255 | 98.147 |                                            |        |        |        |        |

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|---------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|----------------------------------------------------------|---------|---------|---------|---------|
| <div><div>FORWARD<br/>LENDING</div><div></div></div> |         |         |         |         | SELECT PRICING                                           |         |         |         |         |
| Effective:   October 2, 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  |
| 5.990                                                                                                                                 | 94.485  | 94.408  | 94.316  | 94.224  | 5.990                                                    | 98.344  | 98.264  | 98.165  | 98.065  |
| 6.125                                                                                                                                 | 95.220  | 95.143  | 95.051  | 94.959  | 6.125                                                    | 98.778  | 98.698  | 98.599  | 98.499  |
| 6.250                                                                                                                                 | 95.897  | 95.801  | 95.696  | 95.592  | 6.250                                                    | 99.156  | 99.076  | 98.985  | 98.893  |
| 6.375                                                                                                                                 | 96.699  | 96.602  | 96.493  | 96.385  | 6.375                                                    | 99.679  | 99.600  | 99.508  | 99.416  |
| 6.500                                                                                                                                 | 97.331  | 97.235  | 97.126  | 97.017  | 6.500                                                    | 100.054 | 99.974  | 99.882  | 99.791  |
| 6.625                                                                                                                                 | 97.832  | 97.735  | 97.626  | 97.518  | 6.625                                                    | 100.276 | 100.196 | 100.105 | 100.013 |
| 6.750                                                                                                                                 | 98.670  | 98.535  | 98.401  | 98.267  | 6.750                                                    | 100.741 | 100.661 | 100.569 | 100.478 |
| 6.875                                                                                                                                 | 99.181  | 99.046  | 98.912  | 98.778  | 6.875                                                    | 100.948 | 100.869 | 100.777 | 100.685 |
| 6.990                                                                                                                                 | 99.845  | 99.711  | 99.577  | 99.443  | 6.990                                                    | 101.361 | 101.281 | 101.190 | 101.098 |
| 7.125                                                                                                                                 | 100.437 | 100.302 | 100.168 | 100.035 | 7.125                                                    | 101.655 | 101.575 | 101.484 | 101.392 |
| 7.250                                                                                                                                 | 100.930 | 100.795 | 100.661 | 100.527 | 7.250                                                    | 101.725 | 101.645 | 101.554 | 101.462 |
| 7.375                                                                                                                                 | 101.379 | 101.244 | 101.110 | 100.976 | 7.375                                                    | 101.997 | 101.917 | 101.825 | 101.734 |
| 7.500                                                                                                                                 | 101.630 | 101.495 | 101.361 | 101.227 | 7.500                                                    | 102.249 | 102.170 | 102.078 | 101.986 |
| 7.625                                                                                                                                 | 102.039 | 101.917 | 101.750 | 101.582 | 7.625                                                    | 102.477 | 102.398 | 102.306 | 102.214 |
| 7.750                                                                                                                                 | 102.134 | 102.023 | 101.902 | 101.780 | 7.750                                                    | 102.730 | 102.650 | 102.558 | 102.467 |
| 7.875                                                                                                                                 | 102.539 | 102.435 | 102.318 | 102.201 | 7.875                                                    | 102.961 | 102.881 | 102.789 | 102.698 |
| 7.990                                                                                                                                 | 102.787 | 102.682 | 102.565 | 102.448 |                                                          |         |         |         |         |
| 8.125                                                                                                                                 | 103.160 | 103.056 | 102.938 | 102.821 |                                                          |         |         |         |         |
|                                                                                                                                       |         |         |         |         |                                                          |         |         |         |         |
| 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  |
| 5.990                                                                                                                                 | 94.588  | 94.522  | 94.430  | 94.338  | 5.990                                                    | 95.575  | 95.502  | 95.403  | 95.304  |
| 6.125                                                                                                                                 | 95.257  | 95.192  | 95.100  | 95.007  | 6.125                                                    | 95.930  | 95.857  | 95.758  | 95.660  |
| 6.250                                                                                                                                 | 95.518  | 95.391  | 95.249  | 95.107  | 6.250                                                    | 96.499  | 96.406  | 96.290  | 96.174  |
| 6.375                                                                                                                                 | 96.194  | 96.068  | 95.925  | 95.783  | 6.375                                                    | 96.820  | 96.728  | 96.612  | 96.496  |
| 6.500                                                                                                                                 | 96.823  | 96.696  | 96.554  | 96.412  | 6.500                                                    | 97.096  | 97.003  | 96.887  | 96.771  |
| 6.625                                                                                                                                 | 97.435  | 97.309  | 97.167  | 97.024  | 6.625                                                    | 97.407  | 97.314  | 97.198  | 97.082  |
| 6.750                                                                                                                                 | 98.013  | 97.886  | 97.744  | 97.602  | 6.750                                                    | 97.759  | 97.666  | 97.558  | 97.450  |
| 6.875                                                                                                                                 | 98.549  | 98.423  | 98.280  | 98.138  | 6.875                                                    | 98.033  | 97.940  | 97.832  | 97.724  |
| 6.990                                                                                                                                 | 99.010  | 98.884  | 98.742  | 98.599  | 6.990                                                    | 98.211  | 98.118  | 98.010  | 97.902  |
| 7.125                                                                                                                                 | 99.490  | 99.364  | 99.222  | 99.079  | 7.125                                                    | 98.437  | 98.344  | 98.236  | 98.128  |
| 7.250                                                                                                                                 | 99.248  | 99.083  | 98.915  | 98.748  | 7.250                                                    | 98.291  | 98.198  | 98.090  | 97.982  |
| 7.375                                                                                                                                 | 99.664  | 99.500  | 99.332  | 99.165  | 7.375                                                    | 98.877  | 98.784  | 98.676  | 98.568  |
| 7.500                                                                                                                                 | 99.958  | 99.794  | 99.626  | 99.459  | 7.500                                                    | 98.932  | 98.839  | 98.731  | 98.623  |
| 7.625                                                                                                                                 | 100.278 | 100.114 | 99.946  | 99.779  | 7.625                                                    | 98.973  | 98.880  | 98.772  | 98.664  |
| 7.750                                                                                                                                 | 99.857  | 99.668  | 99.400  | 99.132  |                                                          |         |         |         |         |
| 7.875                                                                                                                                 | 100.171 | 99.982  | 99.714  | 99.446  |                                                          |         |         |         |         |
| 7.990                                                                                                                                 | 100.475 | 100.285 | 100.017 | 99.750  |                                                          |         |         |         |         |
| 8.125                                                                                                                                 | 100.756 | 100.566 | 100.298 | 100.030 |                                                          |         |         |         |         |
| 8.250                                                                                                                                 | 100.516 | 100.338 | 100.137 | 99.936  |                                                          |         |         |         |         |
| 8.375                                                                                                                                 | 100.671 | 100.493 | 100.292 | 100.091 |                                                          |         |         |         |         |
| 8.500                                                                                                                                 | 100.882 | 100.704 | 100.503 | 100.302 |                                                          |         |         |         |         |
| 8.625                                                                                                                                 | 101.082 | 100.904 | 100.703 | 100.502 |                                                          |         |         |         |         |
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| <div><div><div>FORWARD</div><div>LENDING</div></div><div></div></div> <div>Effective: <span>October 2, 2026</span></div> |                 |                                                                                                                                      |           |           |           |                                                                                                                                                                                                                                                                                                                                                                                                  |                                  |                                                                           |         |         |
| 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.<br>* Please log into FL portal to obtain live lock pricing.<br>* Not all price adjustments are effective for all products. Please refer to FL guide for complete eligibility rules.<br>* Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z** |                                  |                                                                           |         |         |
| Loan Amt >\$100,000 < = \$249,999                                                                                                                                                                        | 0.250           |                                                                                                                                      |           |           |           |                                                                                                                                                                                                                                                                                                                                                                                                  |                                  |                                                                           |         |         |
| MISCELLANEOUS                                                                                                                                                                                            |                 | *Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments                              |           |           |           |                                                                                                                                                                                                                                                                                                                                                                                                  |                                  |                                                                           |         |         |
| Texas Cash out                                                                                                                                                                                           | -1.000          | **Minimum Loan Amount \$75,000**                                                                                                     |           |           |           |                                                                                                                                                                                                                                                                                                                                                                                                  |                                  |                                                                           |         |         |
| HB 20YR & 25YR Term                                                                                                                                                                                      | -1.500          |                                                                                                                                      |           |           |           |                                                                                                                                                                                                                                                                                                                                                                                                  |                                  |                                                                           |         |         |
| > 6 Financed Properties                                                                                                                                                                                  | -0.500          | ***All loan level price adjustments are cumulative***<br>Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs |           |           |           |                                                                                                                                                                                                                                                                                                                                                                                                  |                                  |                                                                           |         |         |
| Escrow Waiver (Non-CA)                                                                                                                                                                                   | -0.250          |                                                                                                                                      |           |           |           |                                                                                                                                                                                                                                                                                                                                                                                                  |                                  |                                                                           |         |         |
|                                                                                                                                                                                                          |                 |                                                                                                                                      |           |           |           |                                                                                                                                                                                                                                                                                                                                                                                                  |                                  |                                                                           |         |         |
|                                                                                                                                                                                                          |                 |                                                                                                                                      |           |           |           | NC Floor Price                                                                                                                                                                                                                                                                                                                                                                                   |                                  |                                                                           |         |         |
|                                                                                                                                                                                                          |                 |                                                                                                                                      |           |           |           | 99.750                                                                                                                                                                                                                                                                                                                                                                                           |                                  |                                                                           |         |         |
| LENDER PAID MI                                                                                                                                                                                           |                 |                                                                                                                                      |           |           |           |                                                                                                                                                                                                                                                                                                                                                                                                  |                                  |                                                                           |         |         |
| PROGRAMS                                                                                                                                                                                                 | LTV             | Coverage                                                                                                                             | 760+      | 740-759   | 720-739   | 700-719                                                                                                                                                                                                                                                                                                                                                                                          | 680-699                          | 660-679                                                                   | 640-659 | 620-639 |
| Alt Agency<br>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<br>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: October 2, 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:      October 2, 2026**

| FAST 100+ (-301_1st_DPA_Plus) |         |         |         |
|-------------------------------|---------|---------|---------|
| Rate                          | 15 Day  | 30 Day  | 45 Day  |
| 6.750                         | 97.344  | 97.134  | 96.935  |
| 6.875                         | 97.160  | 96.934  | 96.641  |
| 6.990                         | 97.721  | 97.495  | 97.202  |
| 7.000                         | 97.751  | 97.525  | 97.232  |
| 7.125                         | 98.331  | 98.105  | 97.812  |
| 7.250                         | 99.051  | 98.795  | 98.471  |
| 7.375                         | 99.621  | 99.365  | 99.041  |
| 7.490                         | 100.128 | 99.872  | 99.548  |
| 7.500                         | 100.172 | 99.916  | 99.592  |
| 7.625                         | 100.712 | 100.456 | 100.132 |
| 7.750                         | 101.223 | 100.967 | 100.643 |
| 7.875                         | 99.343  | 99.067  | 98.712  |
| 7.990                         | 99.834  | 99.558  | 99.203  |
| 8.000                         | 99.864  | 99.588  | 99.233  |
| 8.125                         | 100.354 | 100.078 | 99.723  |
| 8.250                         | 100.835 | 100.559 | 100.204 |

| FAST 100+ 5.0% (301_1st_DPA_Plus) |         |         |        |
|-----------------------------------|---------|---------|--------|
| Rate                              | 15 Day  | 30 Day  | 45 Day |
| 6.750                             | 96.594  | 96.384  | 96.185 |
| 6.875                             | 96.410  | 96.184  | 95.891 |
| 6.990                             | 96.971  | 96.745  | 96.452 |
| 7.000                             | 97.001  | 96.775  | 96.482 |
| 7.125                             | 97.581  | 97.355  | 97.062 |
| 7.250                             | 98.301  | 98.045  | 97.721 |
| 7.375                             | 98.871  | 98.615  | 98.291 |
| 7.490                             | 99.392  | 99.136  | 98.812 |
| 7.500                             | 99.422  | 99.166  | 98.842 |
| 7.625                             | 99.962  | 99.706  | 99.382 |
| 7.750                             | 100.473 | 100.217 | 99.893 |
| 7.875                             | 98.593  | 98.317  | 97.962 |
| 7.990                             | 99.084  | 98.808  | 98.453 |
| 8.000                             | 99.114  | 98.838  | 98.483 |
| 8.125                             | 99.604  | 99.328  | 98.973 |
| 8.250                             | 100.085 | 99.809  | 99.454 |

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|       | FAST 100+ 5.0% HB - (301, 1st_DPA Plus_HB) |        |        |  |
|-------|--------------------------------------------|--------|--------|--|
| Rate  | 15 Day                                     | 30 Day | 45 Day |  |
| 6.750 | 94.727                                     | 94.594 | 94.384 |  |
| 6.875 | 94.533                                     | 94.410 | 94.184 |  |
| 6.990 | 95.094                                     | 94.971 | 94.745 |  |
| 7.000 | 95.124                                     | 95.001 | 94.775 |  |
| 7.125 | 95.704                                     | 95.581 | 95.355 |  |
| 7.250 | 96.444                                     | 96.301 | 96.045 |  |
| 7.375 | 97.014                                     | 96.871 | 96.615 |  |
| 7.490 | 97.535                                     | 97.392 | 97.136 |  |
| 7.500 | 97.565                                     | 97.422 | 97.166 |  |
| 7.625 | 98.105                                     | 97.962 | 97.706 |  |
| 7.750 | 98.616                                     | 98.473 | 98.217 |  |
| 7.875 | 96.746                                     | 96.593 | 96.317 |  |
| 7.990 | 97.237                                     | 97.084 | 96.808 |  |
| 8.000 | 97.267                                     | 97.114 | 96.838 |  |
| 8.125 | 97.757                                     | 97.604 | 97.328 |  |
| 8.250 | 98.238                                     | 98.085 | 97.809 |  |

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|                 |        |
|-----------------|--------|
| FICO $\geq 680$ | 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: October 2, 2026

### FHA Pricing

| FHA 30 - 25 Year Fixed - (301 & 325) |         |         |         | FHA 20 Year Fixed - (320) |         |         |         | FHA 15 Year Fixed - (315) |         |         |         | FHA 30 Year Fixed HB - (301HB) |         |         |        |
|--------------------------------------|---------|---------|---------|---------------------------|---------|---------|---------|---------------------------|---------|---------|---------|--------------------------------|---------|---------|--------|
| Rate                                 | 15 Day  | 30 Day  | 45 Day  | Rate                      | 15 Day  | 30 Day  | 45 Day  | Rate                      | 15 Day  | 30 Day  | 45 Day  | Rate                           | 15 Day  | 30 Day  | 45 Day |
| 5.990                                | 96.351  | 96.283  | 96.200  | 5.375                     | 92.237  | 92.104  | 92.020  | 5.375                     | 95.574  | 95.510  | 95.443  | 5.990                          | 95.179  | 95.111  | 95.028 |
| 6.125                                | 96.517  | 96.449  | 96.366  | 5.500                     | 92.851  | 92.718  | 92.634  | 5.500                     | 96.057  | 95.994  | 95.927  | 6.125                          | 95.243  | 95.175  | 95.091 |
| 6.250                                | 97.856  | 97.734  | 97.642  | 5.625                     | 93.106  | 92.973  | 92.890  | 5.625                     | 96.181  | 96.117  | 96.050  | 6.250                          | 96.650  | 96.528  | 96.436 |
| 6.375                                | 98.387  | 98.265  | 98.173  | 5.750                     | 94.473  | 94.405  | 94.322  | 5.750                     | 97.254  | 97.190  | 97.123  | 6.375                          | 97.947  | 97.825  | 97.733 |
| 6.500                                | 98.944  | 98.822  | 98.730  | 5.875                     | 94.992  | 94.924  | 94.841  | 5.875                     | 97.270  | 97.208  | 97.116  | 6.500                          | 98.353  | 98.230  | 98.138 |
| 6.625                                | 99.165  | 99.043  | 98.951  | 5.990                     | 95.591  | 95.523  | 95.440  | 5.990                     | 97.728  | 97.666  | 97.574  | 6.625                          | 98.326  | 98.204  | 98.112 |
| 6.750                                | 99.999  | 99.876  | 99.784  | 6.125                     | 95.757  | 95.689  | 95.606  | 6.125                     | 97.742  | 97.680  | 97.588  | 6.750                          | 98.668  | 98.545  | 98.453 |
| 6.875                                | 100.333 | 100.190 | 100.014 | 6.250                     | 97.096  | 96.974  | 96.882  | 6.250                     | 98.661  | 98.599  | 98.507  | 6.875                          | 99.753  | 99.610  | 99.434 |
| 6.990                                | 100.848 | 100.705 | 100.529 | 6.375                     | 97.627  | 97.505  | 97.413  | 6.375                     | 98.166  | 98.088  | 98.021  | 6.990                          | 100.211 | 100.068 | 99.893 |
| 7.125                                | 101.112 | 100.969 | 100.793 | 6.500                     | 98.184  | 98.062  | 97.970  | 6.500                     | 98.562  | 98.483  | 98.416  | 7.125                          | 99.989  | 99.846  | 99.671 |
| 7.250                                | 101.200 | 101.057 | 100.881 | 6.625                     | 98.405  | 98.283  | 98.191  | 6.625                     | 98.621  | 98.542  | 98.475  | 7.250                          | 99.615  | 99.472  | 99.296 |
| 7.375                                | 100.685 | 100.391 | 100.031 | 6.750                     | 99.239  | 99.116  | 99.024  | 6.750                     | 99.674  | 99.595  | 99.528  | 7.375                          | 97.849  | 97.556  | 97.196 |
| 7.500                                | 101.181 | 100.887 | 100.527 | 6.875                     | 99.573  | 99.430  | 99.254  | 6.875                     | 100.043 | 99.964  | 99.897  | 7.500                          | 98.345  | 98.052  | 97.692 |
| 7.625                                | 101.648 | 101.354 | 100.994 | 6.990                     | 100.088 | 99.945  | 99.769  | 6.990                     | 100.388 | 100.309 | 100.242 | 7.625                          | 98.512  | 98.519  | 98.159 |
|                                      |         |         |         | 7.125                     | 100.352 | 100.209 | 100.033 | 7.125                     | 100.500 | 100.421 | 100.354 |                                |         |         |        |
|                                      |         |         |         | 7.250                     | 100.440 | 100.297 | 100.121 | 7.250                     | 100.426 | 100.348 | 100.281 |                                |         |         |        |
|                                      |         |         |         | 7.375                     | 99.925  | 99.631  | 99.271  | 7.375                     | 100.311 | 100.233 | 100.166 |                                |         |         |        |

| 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 |
| 5.990                                    | 96.201  | 96.133  | 96.050  | 5.990                                          | 94.979  | 94.911 | 94.828 | 5.990                                      | 96.201  | 96.133  | 96.050  | 5.990                                            | 94.979  | 94.911 | 94.828 |
| 6.125                                    | 96.367  | 96.299  | 96.216  | 6.125                                          | 95.043  | 94.975 | 94.891 | 6.125                                      | 96.367  | 96.299  | 96.216  | 6.125                                            | 95.043  | 94.975 | 94.891 |
| 6.250                                    | 97.706  | 97.584  | 97.492  | 6.250                                          | 96.450  | 96.328 | 96.236 | 6.250                                      | 97.706  | 97.584  | 97.492  | 6.250                                            | 96.450  | 96.328 | 96.236 |
| 6.375                                    | 98.237  | 98.115  | 98.023  | 6.375                                          | 97.747  | 97.625 | 97.533 | 6.375                                      | 98.237  | 98.115  | 98.023  | 6.375                                            | 97.747  | 97.625 | 97.533 |
| 6.500                                    | 98.794  | 98.672  | 98.580  | 6.500                                          | 98.153  | 98.030 | 97.938 | 6.500                                      | 98.794  | 98.672  | 98.580  | 6.500                                            | 98.153  | 98.030 | 97.938 |
| 6.625                                    | 99.015  | 98.893  | 98.801  | 6.625                                          | 98.126  | 98.004 | 97.912 | 6.625                                      | 99.015  | 98.893  | 98.801  | 6.625                                            | 98.126  | 98.004 | 97.912 |
| 6.750                                    | 99.849  | 99.726  | 99.634  | 6.750                                          | 98.468  | 98.345 | 98.253 | 6.750                                      | 99.849  | 99.726  | 99.634  | 6.750                                            | 98.468  | 98.345 | 98.253 |
| 6.875                                    | 100.183 | 100.040 | 99.864  | 6.875                                          | 99.553  | 99.410 | 99.234 | 6.875                                      | 100.183 | 100.040 | 99.864  | 6.875                                            | 99.553  | 99.410 | 99.234 |
| 6.990                                    | 100.698 | 100.555 | 100.379 | 6.990                                          | 100.011 | 99.868 | 99.693 | 6.990                                      | 100.698 | 100.555 | 100.379 | 6.990                                            | 100.011 | 99.868 | 99.693 |
| 7.125                                    | 100.962 | 100.819 | 100.643 | 7.125                                          | 99.789  | 99.646 | 99.471 | 7.125                                      | 100.962 | 100.819 | 100.643 | 7.125                                            | 99.789  | 99.646 | 99.471 |
| 7.250                                    | 101.050 | 100.907 | 100.731 | 7.250                                          | 99.415  | 99.272 | 99.096 | 7.250                                      | 101.050 | 100.907 | 100.731 | 7.250                                            | 99.415  | 99.272 | 99.096 |
| 7.375                                    | 100.535 | 100.241 | 99.881  | 7.375                                          | 97.649  | 97.356 | 96.996 | 7.375                                      | 100.535 | 100.241 | 99.881  | 7.375                                            | 97.649  | 97.356 | 96.996 |
| 7.500                                    | 101.031 | 100.737 | 100.377 | 7.500                                          | 98.145  | 97.852 | 97.492 | 7.500                                      | 101.031 | 100.737 | 100.377 | 7.500                                            | 98.145  | 97.852 | 97.492 |
| 7.625                                    | 101.498 | 101.204 | 100.844 | 7.625                                          | 98.612  | 98.319 | 97.959 | 7.625                                      | 101.498 | 101.204 | 100.844 | 7.625                                            | 98.612  | 98.319 | 97.959 |
|                                          |         |         |         |                                                |         |        |        |                                            |         |         |         |                                                  |         |        |        |
|                                          |         |         |         |                                                |         |        |        |                                            |         |         |         |                                                  |         |        |        |
|                                          |         |         |         |                                                |         |        |        |                                            |         |         |         |                                                  |         |        |        |

### LLPAs

|              |                                     |                                                |                                 |                                                                                     |
|--------------|-------------------------------------|------------------------------------------------|---------------------------------|-------------------------------------------------------------------------------------|
|              |                                     |                                                | FHA State Tier Adjustment       |                                                                                     |
|              |                                     |                                                | Tier 1 States                   | CT, HI, MA, NJ, NV, OR, SC, UT, VA<br>0.000                                         |
|              |                                     |                                                | Tier 2 States                   | CA, DC, ID, IN, MI, MO, NC, OH, OK, RI, TN<br>0.150                                 |
|              |                                     |                                                | Tier 3 States                   | AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY<br>0.250 |
|              |                                     |                                                | Tier 4 States                   | AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA<br>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        | -3.000                              | -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                          |                                                                                     |



## SELECT PRICING

Effective: October 2, 2026

## SELECT FHA Pricing

| SELECT FHA 30 - 25 Year Fixed - (301 & 325) |         |         |         | SELECT FHA 15 Year Fixed - (315) |         |         |         | SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD) |         |         |         | SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10) |         |         |         |
|---------------------------------------------|---------|---------|---------|----------------------------------|---------|---------|---------|-------------------------------------------------|---------|---------|---------|---------------------------------------------------|---------|---------|---------|
| Rate                                        | 15 Day  | 30 Day  | 45 Day  | Rate                             | 15 Day  | 30 Day  | 45 Day  | Rate                                            | 15 Day  | 30 Day  | 45 Day  | Rate                                              | 15 Day  | 30 Day  | 45 Day  |
| 5.990                                       | 96.651  | 96.583  | 96.500  | 5.990                            | 98.028  | 97.966  | 97.874  | 5.990                                           | 96.501  | 96.433  | 96.350  | 5.990                                             | 96.501  | 96.433  | 96.350  |
| 6.125                                       | 96.817  | 96.749  | 96.666  | 6.125                            | 98.042  | 97.980  | 97.888  | 6.125                                           | 96.667  | 96.599  | 96.516  | 6.125                                             | 96.667  | 96.599  | 96.516  |
| 6.250                                       | 98.156  | 98.034  | 97.942  | 6.250                            | 98.961  | 98.899  | 98.807  | 6.250                                           | 98.006  | 97.884  | 97.792  | 6.250                                             | 98.006  | 97.884  | 97.792  |
| 6.375                                       | 98.687  | 98.565  | 98.473  | 6.375                            | 98.466  | 98.388  | 98.321  | 6.375                                           | 98.537  | 98.415  | 98.323  | 6.375                                             | 98.537  | 98.415  | 98.323  |
| 6.500                                       | 99.244  | 99.122  | 99.030  | 6.500                            | 98.862  | 98.783  | 98.716  | 6.500                                           | 99.094  | 98.972  | 98.880  | 6.500                                             | 99.094  | 98.972  | 98.880  |
| 6.625                                       | 99.465  | 99.343  | 99.251  | 6.625                            | 98.921  | 98.842  | 98.775  | 6.625                                           | 99.315  | 99.193  | 99.101  | 6.625                                             | 99.315  | 99.193  | 99.101  |
| 6.750                                       | 100.299 | 100.176 | 100.084 | 6.750                            | 99.974  | 99.895  | 99.828  | 6.750                                           | 100.149 | 100.026 | 99.934  | 6.750                                             | 100.149 | 100.026 | 99.934  |
| 6.875                                       | 100.633 | 100.490 | 100.314 | 6.875                            | 100.343 | 100.264 | 100.197 | 6.875                                           | 100.483 | 100.340 | 100.164 | 6.875                                             | 100.483 | 100.340 | 100.164 |
| 6.990                                       | 101.148 | 101.005 | 100.829 | 6.990                            | 100.688 | 100.609 | 100.542 | 6.990                                           | 100.998 | 100.855 | 100.679 | 6.990                                             | 100.998 | 100.855 | 100.679 |
| 7.125                                       | 101.412 | 101.269 | 101.093 | 7.125                            | 100.800 | 100.721 | 100.654 | 7.125                                           | 101.262 | 101.119 | 100.943 | 7.125                                             | 101.262 | 101.119 | 100.943 |
| 7.250                                       | 101.500 | 101.357 | 101.181 | 7.250                            | 100.726 | 100.648 | 100.581 | 7.250                                           | 101.350 | 101.207 | 101.031 | 7.250                                             | 101.350 | 101.207 | 101.031 |
| 7.375                                       | 100.985 | 100.691 | 100.331 | 7.375                            | 100.611 | 100.533 | 100.466 | 7.375                                           | 100.835 | 100.541 | 100.181 | 7.375                                             | 100.835 | 100.541 | 100.181 |
| 7.500                                       | 101.481 | 101.187 | 100.827 | 7.500                            | 100.946 | 100.868 | 100.801 | 7.500                                           | 101.331 | 101.037 | 100.677 | 7.500                                             | 101.331 | 101.037 | 100.677 |
| 7.625                                       | 101.948 | 101.654 | 101.294 | 7.625                            | 101.711 | 101.633 | 101.566 | 7.625                                           | 101.798 | 101.504 | 101.144 | 7.625                                             | 101.798 | 101.504 | 101.144 |
|                                             |         |         |         |                                  |         |         |         |                                                 |         |         |         |                                                   |         |         |         |
|                                             |         |         |         |                                  |         |         |         |                                                 |         |         |         |                                                   |         |         |         |
|                                             |         |         |         |                                  |         |         |         |                                                 |         |         |         |                                                   |         |         |         |
|                                             |         |         |         |                                  |         |         |         |                                                 |         |         |         |                                                   |         |         |         |

| SELECT FHA 30 Year Fixed HB - (301HB) |         |         |         | SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-B) |         |         |        | SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB) |         |         |        |  |  |  |  |
|---------------------------------------|---------|---------|---------|------------------------------------------------------|---------|---------|--------|----------------------------------------------------|---------|---------|--------|--|--|--|--|
| Rate                                  | 15 Day  | 30 Day  | 45 Day  | Rate                                                 | 15 Day  | 30 Day  | 45 Day | Rate                                               | 15 Day  | 30 Day  | 45 Day |  |  |  |  |
| 5.990                                 | 95.479  | 95.411  | 95.328  | 5.990                                                | 95.279  | 95.211  | 95.128 | 5.990                                              | 95.279  | 95.211  | 95.128 |  |  |  |  |
| 6.125                                 | 95.543  | 95.475  | 95.391  | 6.125                                                | 95.343  | 95.275  | 95.191 | 6.125                                              | 95.343  | 95.275  | 95.191 |  |  |  |  |
| 6.250                                 | 96.950  | 96.828  | 96.736  | 6.250                                                | 96.750  | 96.628  | 96.536 | 6.250                                              | 96.750  | 96.628  | 96.536 |  |  |  |  |
| 6.375                                 | 98.247  | 98.125  | 98.033  | 6.375                                                | 98.047  | 97.925  | 97.833 | 6.375                                              | 98.047  | 97.925  | 97.833 |  |  |  |  |
| 6.500                                 | 98.653  | 98.530  | 98.438  | 6.500                                                | 98.453  | 98.330  | 98.238 | 6.500                                              | 98.453  | 98.330  | 98.238 |  |  |  |  |
| 6.625                                 | 98.626  | 98.504  | 98.412  | 6.625                                                | 98.426  | 98.304  | 98.212 | 6.625                                              | 98.426  | 98.304  | 98.212 |  |  |  |  |
| 6.750                                 | 98.968  | 98.845  | 98.753  | 6.750                                                | 98.768  | 98.645  | 98.553 | 6.750                                              | 98.768  | 98.645  | 98.553 |  |  |  |  |
| 6.875                                 | 100.053 | 99.910  | 99.734  | 6.875                                                | 99.853  | 99.710  | 99.534 | 6.875                                              | 99.853  | 99.710  | 99.534 |  |  |  |  |
| 6.990                                 | 100.511 | 100.368 | 100.193 | 6.990                                                | 100.311 | 100.168 | 99.993 | 6.990                                              | 100.311 | 100.168 | 99.993 |  |  |  |  |
| 7.125                                 | 100.289 | 100.146 | 99.971  | 7.125                                                | 100.089 | 99.946  | 99.771 | 7.125                                              | 100.089 | 99.946  | 99.771 |  |  |  |  |
| 7.250                                 | 99.915  | 99.772  | 99.596  | 7.250                                                | 99.715  | 99.572  | 99.396 | 7.250                                              | 99.715  | 99.572  | 99.396 |  |  |  |  |
| 7.375                                 | 98.149  | 97.856  | 97.496  | 7.375                                                | 97.949  | 97.656  | 97.296 | 7.375                                              | 97.949  | 97.656  | 97.296 |  |  |  |  |
| 7.500                                 | 98.645  | 98.352  | 97.992  | 7.500                                                | 98.445  | 98.152  | 97.792 | 7.500                                              | 98.445  | 98.152  | 97.792 |  |  |  |  |
| 7.625                                 | 99.112  | 98.819  | 98.459  | 7.625                                                | 98.912  | 98.619  | 98.259 | 7.625                                              | 98.912  | 98.619  | 98.259 |  |  |  |  |
|                                       |         |         |         |                                                      |         |         |        |                                                    |         |         |        |  |  |  |  |
|                                       |         |         |         |                                                      |         |         |        |                                                    |         |         |        |  |  |  |  |
|                                       |         |         |         |                                                      |         |         |        |                                                    |         |         |        |  |  |  |  |
|                                       |         |         |         |                                                      |         |         |        |                                                    |         |         |        |  |  |  |  |

| SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & |         |         |         | SELECT FHA Streamline 30 Year Fixed HB - (301SLHB) |         |        |        | SELECT FHA Streamline 15 Year Fixed - (315SL) |         |         |         |  |  |  |  |
|-----------------------------------------------------|---------|---------|---------|----------------------------------------------------|---------|--------|--------|-----------------------------------------------|---------|---------|---------|--|--|--|--|
| Rate                                                | 15 Day  | 30 Day  | 45 Day  | Rate                                               | 15 Day  | 30 Day | 45 Day | Rate                                          | 15 Day  | 30 Day  | 45 Day  |  |  |  |  |
| 5.990                                               | 96.541  | 96.473  | 96.390  | 5.990                                              | 95.054  | 94.986 | 94.903 | 5.990                                         | 97.903  | 97.841  | 97.749  |  |  |  |  |
| 6.125                                               | 96.707  | 96.639  | 96.556  | 6.125                                              | 95.118  | 95.050 | 94.966 | 6.125                                         | 97.917  | 97.855  | 97.763  |  |  |  |  |
| 6.250                                               | 98.046  | 97.924  | 97.832  | 6.250                                              | 96.525  | 96.403 | 96.311 | 6.250                                         | 98.836  | 98.774  | 98.682  |  |  |  |  |
| 6.375                                               | 98.577  | 98.455  | 98.363  | 6.375                                              | 97.822  | 97.700 | 97.608 | 6.375                                         | 98.341  | 98.263  | 98.196  |  |  |  |  |
| 6.500                                               | 99.134  | 99.012  | 98.920  | 6.500                                              | 98.228  | 98.105 | 98.013 | 6.500                                         | 98.737  | 98.658  | 98.591  |  |  |  |  |
| 6.625                                               | 99.355  | 99.233  | 99.141  | 6.625                                              | 98.201  | 98.079 | 97.987 | 6.625                                         | 98.796  | 98.717  | 98.650  |  |  |  |  |
| 6.750                                               | 100.189 | 100.066 | 99.974  | 6.750                                              | 98.543  | 98.420 | 98.328 | 6.750                                         | 99.849  | 99.770  | 99.703  |  |  |  |  |
| 6.875                                               | 100.523 | 100.380 | 100.204 | 6.875                                              | 99.628  | 99.485 | 99.309 | 6.875                                         | 100.218 | 100.139 | 100.072 |  |  |  |  |
| 6.990                                               | 101.038 | 100.895 | 100.719 | 6.990                                              | 100.086 | 99.943 | 99.768 | 6.990                                         | 100.563 | 100.484 | 100.417 |  |  |  |  |
| 7.125                                               | 101.302 | 101.159 | 100.983 | 7.125                                              | 99.864  | 99.721 | 99.546 | 7.125                                         | 100.675 | 100.596 | 100.529 |  |  |  |  |
| 7.250                                               | 101.390 | 101.247 | 101.071 | 7.250                                              | 99.490  | 99.347 | 99.171 | 7.250                                         | 100.601 | 100.523 | 100.456 |  |  |  |  |
| 7.375                                               | 100.875 | 100.581 | 100.221 | 7.375                                              | 97.724  | 97.431 | 97.071 | 7.375                                         | 100.486 | 100.408 | 100.341 |  |  |  |  |
| 7.500                                               | 101.371 | 101.077 | 100.717 | 7.500                                              | 98.220  | 97.927 | 97.567 | 7.500                                         | 100.821 | 100.743 | 100.676 |  |  |  |  |
| 7.625                                               | 101.838 | 101.544 | 101.184 | 7.625                                              | 98.687  | 98.394 | 98.034 | 7.625                                         | 101.586 | 101.508 | 101.441 |  |  |  |  |
|                                                     |         |         |         |                                                    |         |        |        |                                               |         |         |         |  |  |  |  |
|                                                     |         |         |         |                                                    |         |        |        |                                               |         |         |         |  |  |  |  |
|                                                     |         |         |         |                                                    |         |        |        |                                               |         |         |         |  |  |  |  |
|                                                     |         |         |         |                                                    |         |        |        |                                               |         |         |         |  |  |  |  |

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

| FICO 2700    |
|--------------|
| 0.500        |
| FICO 580-599 |
| 0.375        |
| FICO 660-679 |
| N/A          |
| FICO 640-659 |
| N/A          |
| FICO 620-639 |
| N/A          |

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

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



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

Effective: October 2, 2026

### VA & USDA Pricing

| VA 30 - 25 Year Fixed (401 & 425) |         |         |         |  |
|-----------------------------------|---------|---------|---------|--|
| Rate                              | 15 Day  | 30 Day  | 45 Day  |  |
| 5.990                             | 96.163  | 96.095  | 96.011  |  |
| 6.125                             | 96.395  | 96.327  | 96.243  |  |
| 6.250                             | 97.606  | 97.484  | 97.392  |  |
| 6.375                             | 98.106  | 97.984  | 97.892  |  |
| 6.500                             | 98.620  | 98.498  | 98.406  |  |
| 6.625                             | 98.787  | 98.665  | 98.573  |  |
| 6.750                             | 99.820  | 99.698  | 99.606  |  |
| 6.875                             | 99.989  | 99.866  | 99.671  |  |
| 6.990                             | 100.484 | 100.341 | 100.165 |  |
| 7.125                             | 100.463 | 100.320 | 100.144 |  |
| 7.250                             | 101.041 | 100.898 | 100.722 |  |
| 7.375                             | 100.525 | 100.232 | 99.872  |  |
| 7.500                             | 101.021 | 100.728 | 100.368 |  |
| 7.625                             | 101.488 | 101.195 | 100.835 |  |
|                                   |         |         |         |  |
|                                   |         |         |         |  |
|                                   |         |         |         |  |

| VA 20 Year Fixed - (420) |         |         |         |  |
|--------------------------|---------|---------|---------|--|
| Rate                     | 15 Day  | 30 Day  | 45 Day  |  |
| 5.990                    | 95.413  | 95.345  | 95.261  |  |
| 6.125                    | 95.645  | 95.577  | 95.493  |  |
| 6.250                    | 96.856  | 96.734  | 96.642  |  |
| 6.375                    | 97.356  | 97.234  | 97.142  |  |
| 6.500                    | 97.870  | 97.748  | 97.656  |  |
| 6.625                    | 98.037  | 97.915  | 97.823  |  |
| 6.750                    | 99.070  | 98.948  | 98.856  |  |
| 6.875                    | 99.239  | 99.096  | 98.921  |  |
| 6.990                    | 99.734  | 99.591  | 99.415  |  |
| 7.125                    | 99.713  | 99.570  | 99.394  |  |
| 7.250                    | 100.291 | 100.148 | 99.972  |  |
| 7.375                    | 99.775  | 99.482  | 99.122  |  |
| 7.500                    | 100.271 | 99.978  | 99.618  |  |
| 7.625                    | 100.738 | 100.445 | 100.085 |  |
|                          |         |         |         |  |
|                          |         |         |         |  |
|                          |         |         |         |  |

| VA 15 Year Fixed - (415) |         |         |         |  |
|--------------------------|---------|---------|---------|--|
| Rate                     | 15 Day  | 30 Day  | 45 Day  |  |
| 5.990                    | 97.550  | 97.488  | 97.396  |  |
| 6.125                    | 97.630  | 97.567  | 97.475  |  |
| 6.250                    | 98.421  | 98.359  | 98.267  |  |
| 6.375                    | 97.895  | 97.817  | 97.750  |  |
| 6.500                    | 98.249  | 98.170  | 98.103  |  |
| 6.625                    | 98.253  | 98.174  | 98.107  |  |
| 6.750                    | 99.506  | 99.427  | 99.360  |  |
| 6.875                    | 99.710  | 99.631  | 99.564  |  |
| 6.990                    | 100.034 | 99.955  | 99.888  |  |
| 7.125                    | 99.861  | 99.782  | 99.715  |  |
| 7.250                    | 100.277 | 100.198 | 100.131 |  |
| 7.375                    | 100.162 | 100.083 | 100.016 |  |
| 7.500                    | 100.497 | 100.418 | 100.351 |  |
| 7.625                    | 101.262 | 101.183 | 101.116 |  |
|                          |         |         |         |  |
|                          |         |         |         |  |
|                          |         |         |         |  |

| VA 30 Year Fixed HB - (401HB) |         |        |        |  |
|-------------------------------|---------|--------|--------|--|
| Rate                          | 15 Day  | 30 Day | 45 Day |  |
| 5.990                         | 95.100  | 95.032 | 94.948 |  |
| 6.125                         | 95.179  | 95.111 | 95.027 |  |
| 6.250                         | 96.514  | 96.391 | 96.299 |  |
| 6.375                         | 97.708  | 97.586 | 97.494 |  |
| 6.500                         | 98.280  | 98.158 | 98.066 |  |
| 6.625                         | 98.120  | 97.997 | 97.905 |  |
| 6.750                         | 98.635  | 98.513 | 98.421 |  |
| 6.875                         | 99.637  | 99.494 | 99.318 |  |
| 6.990                         | 100.055 | 99.912 | 99.736 |  |
| 7.125                         | 99.655  | 99.512 | 99.336 |  |
| 7.250                         | 99.472  | 99.329 | 99.154 |  |
| 7.375                         | 97.707  | 97.413 | 97.053 |  |
| 7.500                         | 98.203  | 97.909 | 97.549 |  |
| 7.625                         | 98.670  | 98.376 | 98.016 |  |
|                               |         |        |        |  |
|                               |         |        |        |  |
|                               |         |        |        |  |

| VA 30 Year Fixed 2:1 Buydown - (401-BD) |         |         |         |  |
|-----------------------------------------|---------|---------|---------|--|
| Rate                                    | 15 Day  | 30 Day  | 45 Day  |  |
| 5.990                                   | 96.013  | 95.945  | 95.861  |  |
| 6.125                                   | 96.245  | 96.177  | 96.093  |  |
| 6.250                                   | 97.456  | 97.334  | 97.242  |  |
| 6.375                                   | 97.956  | 97.834  | 97.742  |  |
| 6.500                                   | 98.470  | 98.348  | 98.256  |  |
| 6.625                                   | 98.637  | 98.515  | 98.423  |  |
| 6.750                                   | 99.670  | 99.548  | 99.456  |  |
| 6.875                                   | 99.839  | 99.696  | 99.521  |  |
| 6.990                                   | 100.334 | 100.191 | 100.015 |  |
| 7.125                                   | 100.313 | 100.170 | 99.994  |  |
| 7.250                                   | 100.891 | 100.748 | 100.572 |  |
| 7.375                                   | 100.375 | 100.082 | 99.722  |  |
| 7.500                                   | 100.871 | 100.578 | 100.218 |  |
| 7.625                                   | 101.338 | 101.045 | 100.685 |  |
|                                         |         |         |         |  |
|                                         |         |         |         |  |
|                                         |         |         |         |  |

| VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD) |         |        |        |  |
|----------------------------------------------|---------|--------|--------|--|
| Rate                                         | 15 Day  | 30 Day | 45 Day |  |
| 5.990                                        | 95.050  | 94.982 | 94.898 |  |
| 6.125                                        | 95.129  | 95.061 | 94.977 |  |
| 6.250                                        | 96.464  | 96.341 | 96.249 |  |
| 6.375                                        | 97.658  | 97.536 | 97.444 |  |
| 6.500                                        | 98.230  | 98.108 | 98.016 |  |
| 6.625                                        | 98.070  | 97.947 | 97.855 |  |
| 6.750                                        | 98.585  | 98.463 | 98.371 |  |
| 6.875                                        | 99.587  | 99.444 | 99.268 |  |
| 6.990                                        | 100.005 | 99.862 | 99.686 |  |
| 7.125                                        | 99.605  | 99.462 | 99.286 |  |
| 7.250                                        | 99.422  | 99.279 | 99.104 |  |
| 7.375                                        | 97.657  | 97.363 | 97.003 |  |
| 7.500                                        | 98.153  | 97.859 | 97.499 |  |
| 7.625                                        | 98.620  | 98.326 | 97.966 |  |
|                                              |         |        |        |  |
|                                              |         |        |        |  |
|                                              |         |        |        |  |

| VA 30 Year Fixed 1:0 Buydown - (401-BD10) |         |         |         |  |
|-------------------------------------------|---------|---------|---------|--|
| Rate                                      | 15 Day  | 30 Day  | 45 Day  |  |
| 5.990                                     | 96.013  | 95.945  | 95.861  |  |
| 6.125                                     | 96.245  | 96.177  | 96.093  |  |
| 6.250                                     | 97.456  | 97.334  | 97.242  |  |
| 6.375                                     | 97.956  | 97.834  | 97.742  |  |
| 6.500                                     | 98.470  | 98.348  | 98.256  |  |
| 6.625                                     | 98.637  | 98.515  | 98.423  |  |
| 6.750                                     | 99.670  | 99.548  | 99.456  |  |
| 6.875                                     | 99.839  | 99.696  | 99.521  |  |
| 6.990                                     | 100.334 | 100.191 | 100.015 |  |
| 7.125                                     | 100.313 | 100.170 | 99.994  |  |
| 7.250                                     | 100.891 | 100.748 | 100.572 |  |
| 7.375                                     | 100.375 | 100.082 | 99.722  |  |
| 7.500                                     | 100.871 | 100.578 | 100.218 |  |
| 7.625                                     | 101.338 | 101.045 | 100.685 |  |
|                                           |         |         |         |  |
|                                           |         |         |         |  |
|                                           |         |         |         |  |

| VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10) |         |        |        |  |
|------------------------------------------------|---------|--------|--------|--|
| Rate                                           | 15 Day  | 30 Day | 45 Day |  |
| 5.990                                          | 95.050  | 94.982 | 94.898 |  |
| 6.125                                          | 95.129  | 95.061 | 94.977 |  |
| 6.250                                          | 96.464  | 96.341 | 96.249 |  |
| 6.375                                          | 97.658  | 97.536 | 97.444 |  |
| 6.500                                          | 98.230  | 98.108 | 98.016 |  |
| 6.625                                          | 98.070  | 97.947 | 97.855 |  |
| 6.750                                          | 98.585  | 98.463 | 98.371 |  |
| 6.875                                          | 99.587  | 99.444 | 99.268 |  |
| 6.990                                          | 100.005 | 99.862 | 99.686 |  |
| 7.125                                          | 99.605  | 99.462 | 99.286 |  |
| 7.250                                          | 99.422  | 99.279 | 99.104 |  |
| 7.375                                          | 97.657  | 97.363 | 97.003 |  |
| 7.500                                          | 98.153  | 97.859 | 97.499 |  |
| 7.625                                          | 98.620  | 98.326 | 97.966 |  |
|                                                |         |        |        |  |
|                                                |         |        |        |  |
|                                                |         |        |        |  |

| USDA 30 - 25 Year Fixed - (501) |         |         |         |  |
|---------------------------------|---------|---------|---------|--|
| Rate                            | 15 Day  | 30 Day  | 45 Day  |  |
| 5.990                           | 95.743  | 95.675  | 95.591  |  |
| 6.125                           | 95.975  | 95.907  | 95.823  |  |
| 6.250                           | 97.186  | 97.064  | 96.972  |  |
| 6.375                           | 97.686  | 97.564  | 97.472  |  |
| 6.500                           | 98.200  | 98.078  | 97.986  |  |
| 6.625                           | 98.367  | 98.245  | 98.153  |  |
| 6.750                           | 99.400  | 99.278  | 99.186  |  |
| 6.875                           | 99.569  | 99.426  | 99.251  |  |
| 6.990                           | 100.064 | 99.921  | 99.745  |  |
| 7.125                           | 100.043 | 99.900  | 99.724  |  |
| 7.250                           | 100.621 | 100.478 | 100.302 |  |
| 7.375                           | 100.105 | 99.812  | 99.452  |  |
| 7.500                           | 100.601 | 100.308 | 99.948  |  |
| 7.625                           | 101.068 | 100.775 | 100.415 |  |
|                                 |         |         |         |  |
|                                 |         |         |         |  |
|                                 |         |         |         |  |

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

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

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



## SELECT PRICING

|            |                 |
|------------|-----------------|
| Effective: | October 2, 2026 |
|------------|-----------------|

### SELECT VA & USDA Pricing

| SELECT VA 30 - 25 Year Fixed (401 & 425) |         |         |         |  |
|------------------------------------------|---------|---------|---------|--|
| Rate                                     | 15 Day  | 30 Day  | 45 Day  |  |
| 5.990                                    | 96.463  | 96.395  | 96.311  |  |
| 6.125                                    | 96.695  | 96.627  | 96.543  |  |
| 6.250                                    | 97.906  | 97.784  | 97.692  |  |
| 6.375                                    | 98.406  | 98.284  | 98.192  |  |
| 6.500                                    | 98.920  | 98.798  | 98.706  |  |
| 6.625                                    | 99.087  | 98.965  | 98.873  |  |
| 6.750                                    | 100.120 | 99.998  | 99.906  |  |
| 6.875                                    | 100.289 | 100.146 | 99.971  |  |
| 6.990                                    | 100.784 | 100.641 | 100.465 |  |
| 7.125                                    | 100.763 | 100.620 | 100.444 |  |
| 7.250                                    | 101.341 | 101.198 | 101.022 |  |
| 7.375                                    | 100.825 | 100.532 | 100.172 |  |
| 7.500                                    | 101.321 | 101.028 | 100.668 |  |
| 7.625                                    | 101.788 | 101.495 | 101.135 |  |
|                                          |         |         |         |  |
|                                          |         |         |         |  |
|                                          |         |         |         |  |

| SELECT VA 15 Year Fixed - (415) |         |         |         |  |
|---------------------------------|---------|---------|---------|--|
| Rate                            | 15 Day  | 30 Day  | 45 Day  |  |
| 5.990                           | 97.850  | 97.788  | 97.696  |  |
| 6.125                           | 97.930  | 97.867  | 97.775  |  |
| 6.250                           | 98.721  | 98.659  | 98.567  |  |
| 6.375                           | 98.195  | 98.117  | 98.050  |  |
| 6.500                           | 98.549  | 98.470  | 98.403  |  |
| 6.625                           | 98.553  | 98.474  | 98.407  |  |
| 6.750                           | 99.808  | 99.727  | 99.660  |  |
| 6.875                           | 100.010 | 99.931  | 99.864  |  |
| 6.990                           | 100.334 | 100.255 | 100.188 |  |
| 7.125                           | 100.161 | 100.082 | 100.015 |  |
| 7.250                           | 100.577 | 100.498 | 100.431 |  |
| 7.375                           | 100.462 | 100.383 | 100.316 |  |
| 7.500                           | 100.797 | 100.718 | 100.651 |  |
| 7.625                           | 101.562 | 101.483 | 101.416 |  |
|                                 |         |         |         |  |
|                                 |         |         |         |  |
|                                 |         |         |         |  |

| Rate  | 15 Day  | 30 Day  | 45 Day  |
|-------|---------|---------|---------|
| 5.990 | 96.313  | 96.245  | 96.161  |
| 6.125 | 96.545  | 96.477  | 96.393  |
| 6.250 | 97.756  | 97.634  | 97.542  |
| 6.375 | 98.256  | 98.134  | 98.042  |
| 6.500 | 98.770  | 98.648  | 98.556  |
| 6.625 | 98.937  | 98.815  | 98.723  |
| 6.750 | 99.970  | 99.848  | 99.756  |
| 6.875 | 100.139 | 99.996  | 99.821  |
| 6.990 | 100.634 | 100.491 | 100.315 |
| 7.125 | 100.613 | 100.470 | 100.294 |
| 7.250 | 101.191 | 101.048 | 100.872 |
| 7.375 | 100.675 | 100.382 | 100.022 |
| 7.500 | 101.171 | 100.878 | 100.518 |
| 7.625 | 101.638 | 101.345 | 100.985 |
|       |         |         |         |
|       |         |         |         |
|       |         |         |         |
|       |         |         |         |

| SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10) |         |         |         |  |
|--------------------------------------------------|---------|---------|---------|--|
| Rate                                             | 15 Day  | Buydown | 45 Day  |  |
| 5.990                                            | 96.313  | 96.245  | 96.161  |  |
| 6.125                                            | 96.545  | 96.477  | 96.393  |  |
| 6.250                                            | 97.756  | 97.634  | 97.542  |  |
| 6.375                                            | 98.256  | 98.134  | 98.042  |  |
| 6.500                                            | 98.770  | 98.648  | 98.556  |  |
| 6.625                                            | 98.937  | 98.615  | 98.723  |  |
| 6.750                                            | 99.970  | 99.648  | 99.756  |  |
| 6.875                                            | 100.139 | 99.996  | 99.821  |  |
| 6.990                                            | 100.634 | 100.491 | 100.315 |  |
| 7.125                                            | 100.613 | 100.470 | 100.294 |  |
| 7.250                                            | 101.191 | 101.048 | 100.872 |  |
| 7.375                                            | 100.675 | 100.382 | 100.022 |  |
| 7.500                                            | 101.171 | 100.878 | 100.518 |  |
| 7.625                                            | 101.638 | 101.345 | 100.985 |  |
|                                                  |         |         |         |  |
|                                                  |         |         |         |  |
|                                                  |         |         |         |  |

| SELECT VA 30 Year Fixed HB - (401HB) |         |         |         |  |
|--------------------------------------|---------|---------|---------|--|
| Rate                                 | 15 Day  | 30 Day  | 45 Day  |  |
| 5.990                                | 95.400  | 95.332  | 95.246  |  |
| 6.125                                | 95.479  | 95.411  | 95.327  |  |
| 6.250                                | 96.814  | 96.691  | 96.599  |  |
| 6.375                                | 98.008  | 97.886  | 97.794  |  |
| 6.500                                | 98.580  | 98.458  | 98.366  |  |
| 6.625                                | 98.420  | 98.297  | 98.205  |  |
| 6.750                                | 98.935  | 98.813  | 98.721  |  |
| 6.875                                | 99.937  | 99.794  | 99.618  |  |
| 6.990                                | 100.355 | 100.212 | 100.036 |  |
| 7.125                                | 99.955  | 99.812  | 99.636  |  |
| 7.250                                | 99.772  | 99.629  | 99.454  |  |
| 7.375                                | 98.007  | 97.713  | 97.353  |  |
| 7.500                                | 98.503  | 98.209  | 97.849  |  |
| 7.625                                | 98.970  | 98.676  | 98.316  |  |
|                                      |         |         |         |  |
|                                      |         |         |         |  |
|                                      |         |         |         |  |

| Rate  | 15 Day  | 30 Day  | 45 Day |
|-------|---------|---------|--------|
| 5.990 | 95.350  | 95.282  | 95.198 |
| 6.125 | 95.429  | 95.361  | 95.277 |
| 6.250 | 96.764  | 96.641  | 96.549 |
| 6.375 | 97.958  | 97.836  | 97.744 |
| 6.500 | 98.630  | 98.408  | 98.316 |
| 6.625 | 98.370  | 98.247  | 98.155 |
| 6.750 | 98.888  | 98.763  | 98.671 |
| 6.875 | 99.887  | 99.744  | 99.588 |
| 6.990 | 100.305 | 100.162 | 99.986 |
| 7.125 | 99.905  | 99.762  | 99.586 |
| 7.250 | 99.722  | 99.579  | 99.404 |
| 7.375 | 97.957  | 97.663  | 97.303 |
| 7.500 | 98.453  | 98.159  | 97.799 |
| 7.625 | 98.920  | 98.626  | 98.266 |
|       |         |         |        |
|       |         |         |        |

| SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB) |         |         |        |
|--------------------------------------------------|---------|---------|--------|
| Rate                                             | 15 Day  | 30 Day  | 45 Day |
| 5.990                                            | 95.350  | 95.282  | 95.198 |
| 6.125                                            | 95.429  | 95.361  | 95.277 |
| 6.250                                            | 96.764  | 96.641  | 96.549 |
| 6.375                                            | 97.958  | 97.836  | 97.744 |
| 6.500                                            | 98.530  | 98.408  | 98.316 |
| 6.625                                            | 98.370  | 98.247  | 98.155 |
| 6.750                                            | 98.885  | 98.763  | 98.671 |
| 6.875                                            | 99.587  | 99.744  | 99.568 |
| 6.990                                            | 100.305 | 100.162 | 99.986 |
| 7.125                                            | 99.905  | 99.762  | 99.586 |
| 7.250                                            | 99.722  | 99.579  | 99.404 |
| 7.375                                            | 97.957  | 97.663  | 97.303 |
| 7.500                                            | 98.453  | 98.159  | 97.799 |
| 7.625                                            | 98.920  | 98.626  | 98.266 |
|                                                  |         |         |        |
|                                                  |         |         |        |
|                                                  |         |         |        |

[illegible]

| SELECT VA | IRRRL 30 - 25 | Year Fixed | (40)RL & 426)RL |
|-----------|---------------|------------|-----------------|
| Rate      | 15 Day        | 30 Day     | 45 Day          |
| 5.990     | 96.563        | 96.495     | 96.411          |
| 6.125     | 96.795        | 96.727     | 96.643          |
| 6.250     | 98.006        | 97.884     | 97.792          |
| 6.375     | 98.506        | 98.384     | 98.292          |
| 6.500     | 99.020        | 98.898     | 98.806          |
| 6.625     | 99.187        | 99.065     | 98.973          |
| 6.750     | 100.220       | 100.098    | 100.006         |
| 6.875     | 100.389       | 100.246    | 100.071         |
| 6.990     | 100.884       | 100.741    | 100.565         |
| 7.125     | 100.863       | 100.720    | 100.544         |
| 7.250     | 101.441       | 101.298    | 101.122         |
| 7.375     | 100.925       | 100.632    | 100.272         |
| 7.500     | 101.421       | 101.128    | 100.768         |
| 7.625     | 101.888       | 101.595    | 101.235         |
|           |               |            |                 |
|           |               |            |                 |
|           |               |            |                 |

| SELECT VA IRRRL 30 Year Fixed HB - (401RLHB) |         |        |        |
|----------------------------------------------|---------|--------|--------|
| Rate                                         | 15 Day  | 30 Day | 45 Day |
| 5.990                                        | 95.125  | 95.057 | 94.973 |
| 6.125                                        | 95.204  | 95.136 | 95.052 |
| 6.250                                        | 96.539  | 96.416 | 96.324 |
| 6.375                                        | 97.733  | 97.611 | 97.519 |
| 6.500                                        | 98.305  | 98.183 | 98.091 |
| 6.625                                        | 98.145  | 98.022 | 97.930 |
| 6.750                                        | 98.660  | 98.538 | 98.446 |
| 6.875                                        | 99.662  | 99.519 | 99.343 |
| 6.990                                        | 100.080 | 99.937 | 99.761 |
| 7.125                                        | 99.680  | 99.537 | 99.361 |
| 7.250                                        | 99.497  | 99.354 | 99.179 |
| 7.375                                        | 97.732  | 97.438 | 97.078 |
| 7.500                                        | 98.228  | 97.934 | 97.574 |
| 7.625                                        | 98.695  | 98.401 | 98.041 |
|                                              |         |        |        |
|                                              |         |        |        |
|                                              |         |        |        |

| SELECT VA IRRRL 15 Year Fixed - (415RL) |         |         |         |  |
|-----------------------------------------|---------|---------|---------|--|
| Rate                                    | 15 Day  | 30 Day  | 45 Day  |  |
| 5.990                                   | 97.700  | 97.638  | 97.546  |  |
| 6.125                                   | 97.780  | 97.717  | 97.625  |  |
| 6.250                                   | 98.571  | 98.509  | 98.417  |  |
| 6.375                                   | 98.045  | 97.967  | 97.900  |  |
| 6.500                                   | 98.399  | 98.320  | 98.253  |  |
| 6.625                                   | 98.403  | 98.324  | 98.257  |  |
| 6.750                                   | 99.656  | 99.577  | 99.510  |  |
| 6.875                                   | 99.860  | 99.781  | 99.714  |  |
| 6.990                                   | 100.184 | 100.105 | 100.038 |  |
| 7.125                                   | 100.011 | 99.932  | 99.865  |  |
| 7.250                                   | 100.427 | 100.348 | 100.281 |  |
| 7.375                                   | 100.312 | 100.233 | 100.166 |  |
| 7.500                                   | 100.647 | 100.568 | 100.501 |  |
| 7.625                                   | 101.412 | 101.333 | 101.266 |  |
|                                         |         |         |         |  |
|                                         |         |         |         |  |
|                                         |         |         |         |  |

| SELECT USDA 30 - 25 Year Fixed - (.501) |         |         |         |
|-----------------------------------------|---------|---------|---------|
| Rate                                    | 15 Day  | 30 Day  | 45 Day  |
| 5.990                                   | 96.043  | 95.975  | 95.891  |
| 6.125                                   | 96.275  | 96.207  | 96.123  |
| 6.250                                   | 97.486  | 97.364  | 97.272  |
| 6.375                                   | 97.986  | 97.864  | 97.772  |
| 6.500                                   | 98.500  | 98.378  | 98.286  |
| 6.625                                   | 98.667  | 98.545  | 98.453  |
| 6.750                                   | 99.700  | 99.578  | 99.486  |
| 6.875                                   | 99.869  | 99.726  | 99.551  |
| 6.990                                   | 100.364 | 100.221 | 100.045 |
| 7.125                                   | 100.343 | 100.200 | 100.024 |
| 7.250                                   | 100.921 | 100.778 | 100.602 |
| 7.375                                   | 100.405 | 100.612 | 99.752  |
| 7.500                                   | 100.901 | 100.608 | 100.248 |
| 7.625                                   | 101.368 | 101.075 | 100.715 |
|                                         |         |         |         |
|                                         |         |         |         |
|                                         |         |         |         |

## LLPAs

|              |
|--------------|
| FICO ≥700    |
| 0.3/5        |
| FICO 680-699 |
| 0.250        |
| FICO 660-679 |
| N/A          |
| FICO 640-659 |
| N/A          |
| FICO 620-639 |
| N/A          |

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

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

| VA State Tier Adjustment        |                                                                                        |       |
|---------------------------------|----------------------------------------------------------------------------------------|-------|
| Tier 1 States                   | AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA                                 | 0.000 |
| Tier 2 States                   | DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN                                 | 0.150 |
| Tier 3 States                   | AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY | 0.250 |
| 60 Day Lock (From 45 Day Price) |                                                                                        |       |
| -0.500                          |                                                                                        |       |
| 3-4 Units                       |                                                                                        |       |
| -0.005                          |                                                                                        |       |
| VA IRRRL >100% CLTV (Sub Fin)   |                                                                                        |       |
| -1.000                          |                                                                                        |       |
| NC Floor Price                  |                                                                                        |       |
| 99.750                          |                                                                                        |       |

|  |                               |  |
|--|-------------------------------|--|
|  | VA, WA                        |  |
|  |                               |  |
|  |                               |  |
|  |                               |  |
|  | 3-4 Units                     |  |
|  | -0.500                        |  |
|  | VA IRRRL >100% CLTV (Sub Fin) |  |
|  | -1.000                        |  |
|  | NC Floor Price                |  |
|  | 99.750                        |  |



Effective: October 2, 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  |  |
| 5.990                                               | 96.241  | 96.173  | 96.090  |  |
| 6.125                                               | 96.407  | 96.339  | 96.256  |  |
| 6.250                                               | 97.746  | 97.624  | 97.532  |  |
| 6.375                                               | 98.277  | 98.155  | 98.063  |  |
| 6.500                                               | 98.834  | 98.712  | 98.620  |  |
| 6.625                                               | 99.055  | 98.933  | 98.841  |  |
| 6.750                                               | 99.889  | 99.766  | 99.674  |  |
| 6.875                                               | 100.223 | 100.080 | 99.904  |  |
| 6.990                                               | 100.738 | 100.595 | 100.419 |  |
| 7.125                                               | 101.002 | 100.859 | 100.683 |  |
| 7.250                                               | 101.090 | 100.947 | 100.771 |  |
| 7.375                                               | 100.575 | 100.281 | 99.921  |  |
| 7.500                                               | 101.071 | 100.777 | 100.417 |  |
| 7.625                                               | 101.538 | 101.244 | 100.884 |  |
|                                                     |         |         |         |  |
|                                                     |         |         |         |  |
|                                                     |         |         |         |  |

| FHA Streamline 20 Year Fixed - (320SL) |         |         |         |  |
|----------------------------------------|---------|---------|---------|--|
| Rate                                   | 15 Day  | 30 Day  | 45 Day  |  |
| 5.990                                  | 95.466  | 95.398  | 95.315  |  |
| 6.125                                  | 95.632  | 95.564  | 95.481  |  |
| 6.250                                  | 96.971  | 96.849  | 96.757  |  |
| 6.375                                  | 97.502  | 97.380  | 97.288  |  |
| 6.500                                  | 98.059  | 97.937  | 97.845  |  |
| 6.625                                  | 98.280  | 98.158  | 98.066  |  |
| 6.750                                  | 99.114  | 98.991  | 98.899  |  |
| 6.875                                  | 99.448  | 99.305  | 99.129  |  |
| 6.990                                  | 99.963  | 99.820  | 99.644  |  |
| 7.125                                  | 100.227 | 100.084 | 99.908  |  |
| 7.250                                  | 100.315 | 100.172 | 99.996  |  |
| 7.375                                  | 99.800  | 99.506  | 99.146  |  |
| 7.500                                  | 100.296 | 100.002 | 99.642  |  |
| 7.625                                  | 100.763 | 100.469 | 100.109 |  |
|                                        |         |         |         |  |
|                                        |         |         |         |  |
|                                        |         |         |         |  |

| FHA Streamline 15 Year Fixed - (315SL) |         |         |         |  |
|----------------------------------------|---------|---------|---------|--|
| Rate                                   | 15 Day  | 30 Day  | 45 Day  |  |
| 5.990                                  | 97.603  | 97.541  | 97.449  |  |
| 6.125                                  | 97.617  | 97.555  | 97.463  |  |
| 6.250                                  | 98.536  | 98.474  | 98.382  |  |
| 6.375                                  | 98.041  | 97.963  | 97.896  |  |
| 6.500                                  | 98.437  | 98.358  | 98.291  |  |
| 6.625                                  | 98.496  | 98.417  | 98.350  |  |
| 6.750                                  | 99.549  | 99.470  | 99.403  |  |
| 6.875                                  | 99.918  | 99.839  | 99.772  |  |
| 6.990                                  | 100.263 | 100.184 | 100.117 |  |
| 7.125                                  | 100.375 | 100.296 | 100.229 |  |
| 7.250                                  | 100.301 | 100.223 | 100.156 |  |
| 7.375                                  | 100.186 | 100.108 | 100.041 |  |
| 7.500                                  | 100.521 | 100.443 | 100.376 |  |
| 7.625                                  | 101.286 | 101.208 | 101.141 |  |
|                                        |         |         |         |  |
|                                        |         |         |         |  |
|                                        |         |         |         |  |

| FHA Streamline 30 Year Fixed HB - (301SLHB) |        |        |        |  |
|---------------------------------------------|--------|--------|--------|--|
| Rate                                        | 15 Day | 30 Day | 45 Day |  |
| 5.990                                       | 94.754 | 94.686 | 94.603 |  |
| 6.125                                       | 94.818 | 94.750 | 94.666 |  |
| 6.250                                       | 96.225 | 96.103 | 96.011 |  |
| 6.375                                       | 97.522 | 97.400 | 97.308 |  |
| 6.500                                       | 97.928 | 97.805 | 97.713 |  |
| 6.625                                       | 97.901 | 97.779 | 97.687 |  |
| 6.750                                       | 98.243 | 98.120 | 98.028 |  |
| 6.875                                       | 99.328 | 99.185 | 99.009 |  |
| 6.990                                       | 99.786 | 99.643 | 99.468 |  |
| 7.125                                       | 99.564 | 99.421 | 99.246 |  |
| 7.250                                       | 99.190 | 99.047 | 98.871 |  |
| 7.375                                       | 97.424 | 97.131 | 96.771 |  |
| 7.500                                       | 97.920 | 97.627 | 97.267 |  |
| 7.625                                       | 98.387 | 98.094 | 97.734 |  |
|                                             |        |        |        |  |
|                                             |        |        |        |  |
|                                             |        |        |        |  |

| VA IRRRL 30 - 25 Year Fixed (401RL & 425RL) |         |         |         |  |
|---------------------------------------------|---------|---------|---------|--|
| Rate                                        | 15 Day  | 30 Day  | 45 Day  |  |
| 5.990                                       | 96.263  | 96.195  | 96.111  |  |
| 6.125                                       | 96.495  | 96.427  | 96.343  |  |
| 6.250                                       | 97.706  | 97.584  | 97.492  |  |
| 6.375                                       | 98.206  | 98.084  | 97.992  |  |
| 6.500                                       | 98.720  | 98.598  | 98.506  |  |
| 6.625                                       | 98.887  | 98.765  | 98.673  |  |
| 6.750                                       | 99.920  | 99.798  | 99.706  |  |
| 6.875                                       | 100.089 | 99.946  | 99.771  |  |
| 6.990                                       | 100.584 | 100.441 | 100.265 |  |
| 7.125                                       | 100.563 | 100.420 | 100.244 |  |
| 7.250                                       | 101.141 | 100.998 | 100.822 |  |
| 7.375                                       | 100.625 | 100.332 | 99.972  |  |
| 7.500                                       | 101.121 | 100.828 | 100.468 |  |
| 7.625                                       | 101.588 | 101.295 | 100.935 |  |
|                                             |         |         |         |  |
|                                             |         |         |         |  |
|                                             |         |         |         |  |

| VA IRRRL 20 Year Fixed - (420IRL) |         |         |        |  |
|-----------------------------------|---------|---------|--------|--|
| Rate                              | 15 Day  | 30 Day  | 45 Day |  |
| 5.990                             | 95.263  | 95.195  | 95.111 |  |
| 6.125                             | 95.495  | 95.427  | 95.343 |  |
| 6.250                             | 96.706  | 96.584  | 96.492 |  |
| 6.375                             | 97.206  | 97.084  | 96.992 |  |
| 6.500                             | 97.720  | 97.598  | 97.506 |  |
| 6.625                             | 97.887  | 97.765  | 97.673 |  |
| 6.750                             | 98.920  | 98.798  | 98.706 |  |
| 6.875                             | 99.089  | 98.946  | 98.771 |  |
| 6.990                             | 99.584  | 99.441  | 99.265 |  |
| 7.125                             | 99.563  | 99.420  | 99.244 |  |
| 7.250                             | 100.141 | 99.998  | 99.822 |  |
| 7.375                             | 99.625  | 99.332  | 98.972 |  |
| 7.500                             | 100.121 | 99.828  | 99.468 |  |
| 7.625                             | 100.588 | 100.295 | 99.935 |  |
|                                   |         |         |        |  |
|                                   |         |         |        |  |
|                                   |         |         |        |  |

| VA IRRRL 15 Year Fixed - (415RL) |         |         |         |  |
|----------------------------------|---------|---------|---------|--|
| Rate                             | 15 Day  | 30 Day  | 45 Day  |  |
| 5.990                            | 97.400  | 97.338  | 97.246  |  |
| 6.125                            | 97.480  | 97.417  | 97.325  |  |
| 6.250                            | 98.271  | 98.209  | 98.117  |  |
| 6.375                            | 97.745  | 97.667  | 97.600  |  |
| 6.500                            | 98.099  | 98.020  | 97.953  |  |
| 6.625                            | 98.103  | 98.024  | 97.957  |  |
| 6.750                            | 99.356  | 99.277  | 99.210  |  |
| 6.875                            | 99.560  | 99.481  | 99.414  |  |
| 6.990                            | 99.884  | 99.805  | 99.738  |  |
| 7.125                            | 99.711  | 99.632  | 99.565  |  |
| 7.250                            | 100.127 | 100.048 | 99.981  |  |
| 7.375                            | 100.012 | 99.933  | 99.866  |  |
| 7.500                            | 100.347 | 100.268 | 100.201 |  |
| 7.625                            | 101.112 | 101.033 | 100.966 |  |
|                                  |         |         |         |  |
|                                  |         |         |         |  |
|                                  |         |         |         |  |

| VA IRRRL 30 Year Fixed HB - (401RLHB) |        |        |        |  |
|---------------------------------------|--------|--------|--------|--|
| Rate                                  | 15 Day | 30 Day | 45 Day |  |
| 5.990                                 | 94.825 | 94.757 | 94.673 |  |
| 6.125                                 | 94.904 | 94.836 | 94.752 |  |
| 6.250                                 | 96.239 | 96.116 | 96.024 |  |
| 6.375                                 | 97.433 | 97.311 | 97.219 |  |
| 6.500                                 | 98.005 | 97.883 | 97.791 |  |
| 6.625                                 | 97.845 | 97.722 | 97.630 |  |
| 6.750                                 | 98.360 | 98.238 | 98.146 |  |
| 6.875                                 | 99.362 | 99.219 | 99.043 |  |
| 6.990                                 | 99.780 | 99.637 | 99.461 |  |
| 7.125                                 | 99.380 | 99.237 | 99.061 |  |
| 7.250                                 | 99.197 | 99.054 | 98.879 |  |
| 7.375                                 | 97.432 | 97.138 | 96.778 |  |
| 7.500                                 | 97.928 | 97.634 | 97.274 |  |
| 7.625                                 | 98.395 | 98.101 | 97.741 |  |
|                                       |        |        |        |  |
|                                       |        |        |        |  |
|                                       |        |        |        |  |

### LLPAs

| FHA FICO ≥700    |  |
|------------------|--|
| 0.500            |  |
| FHA FICO 680-699 |  |
| 0.375            |  |
| FHA FICO 660-679 |  |
| 0.375            |  |
| FHA FICO 640-659 |  |
| 0.125            |  |
| FHA FICO 620-639 |  |
| -0.250           |  |
|                  |  |
| VA FICO ≥700     |  |
| 0.375            |  |
| VA FICO 680-699  |  |
| 0.250            |  |
| VA FICO 660-679  |  |
| 0.250            |  |
| VA FICO 640-659  |  |
| 0.000            |  |
| VA FICO 620-639  |  |
| -0.250           |  |

| FICO 600-619                       |  |
|------------------------------------|--|
| -1.000                             |  |
| FICO 680-699                       |  |
| -1.750                             |  |
| FICO 650-679                       |  |
| -3.250                             |  |
| No FICO Score                      |  |
| -3.000                             |  |
| Loan Amount ≥\$100,000 <=\$249,999 |  |
| 0.250                              |  |

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

| VA Loan Amount >\$950K                         |  |
|------------------------------------------------|--|
| -0.375                                         |  |
| Loan Amount <\$100,000                         |  |
| -0.375                                         |  |
| VA Cashout >90% LTV                            |  |
| -3.00                                          |  |
| 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                  |                                                                            |       |
| 69.750                          |                                                                            |       |



Effective:

Friday, October 2, 2026

## Jumbo Nitro XL Pricing

| Jumbo Nitro XL 30 Year Fixed - (901DI) |        |        |        |        |  |  |
|----------------------------------------|--------|--------|--------|--------|--|--|
| Note Rate                              | 15 DAY | 30 DAY | 45 DAY | 60 DAY |  |  |
| 6.125                                  | 95.191 | 95.097 | 94.910 | 94.722 |  |  |
| 6.250                                  | 95.722 | 95.628 | 95.441 | 95.253 |  |  |
| 6.375                                  | 96.245 | 96.151 | 95.964 | 95.776 |  |  |
| 6.500                                  | 96.736 | 96.742 | 96.555 | 96.367 |  |  |
| 6.625                                  | 97.375 | 97.281 | 97.094 | 96.906 |  |  |
| 6.750                                  | 97.865 | 97.771 | 97.584 | 97.396 |  |  |
| 6.875                                  | 98.245 | 98.151 | 97.964 | 97.776 |  |  |
| 7.000                                  | 98.530 | 98.437 | 98.249 | 98.062 |  |  |
| 7.125                                  | 98.708 | 98.614 | 98.427 | 98.239 |  |  |
| 7.250                                  | 98.888 | 98.795 | 98.607 | 98.420 |  |  |
| 7.375                                  | 99.059 | 98.965 | 98.778 | 98.590 |  |  |
| 7.500                                  | 99.224 | 99.130 | 98.943 | 98.755 |  |  |
| 7.625                                  | 99.376 | 99.282 | 99.094 | 98.907 |  |  |
| 7.750                                  | 99.514 | 99.420 | 99.232 | 99.045 |  |  |
| 7.875                                  | 99.627 | 99.533 | 99.345 | 99.158 |  |  |
| 8.000                                  | 99.718 | 99.625 | 99.437 | 99.250 |  |  |
| 8.125                                  | 99.789 | 99.695 | 99.507 | 99.320 |  |  |
| 8.250                                  | 99.859 | 99.765 | 99.578 | 99.390 |  |  |
| 8.375                                  | 99.930 | 99.836 | 99.648 | 99.461 |  |  |

| Jumbo Nitro XL 10/6 ARM - (9106DI) |         |         |        |        |  |  |
|------------------------------------|---------|---------|--------|--------|--|--|
| Rate                               | 15 DAY  | 30 DAY  | 45 DAY | 60 DAY |  |  |
| 6.250                              | 96.875  | 96.781  | 96.593 | 96.406 |  |  |
| 6.375                              | 97.260  | 97.166  | 96.979 | 96.791 |  |  |
| 6.500                              | 97.646  | 97.552  | 97.365 | 97.177 |  |  |
| 6.625                              | 98.116  | 98.022  | 97.834 | 97.647 |  |  |
| 6.750                              | 98.495  | 98.401  | 98.214 | 98.026 |  |  |
| 6.875                              | 98.769  | 98.676  | 98.488 | 98.301 |  |  |
| 7.000                              | 99.009  | 98.915  | 98.728 | 98.540 |  |  |
| 7.125                              | 99.249  | 99.155  | 98.968 | 98.780 |  |  |
| 7.250                              | 99.392  | 99.298  | 99.111 | 98.923 |  |  |
| 7.375                              | 99.535  | 99.441  | 99.254 | 99.066 |  |  |
| 7.500                              | 99.678  | 99.584  | 99.397 | 99.209 |  |  |
| 7.625                              | 99.821  | 99.728  | 99.540 | 99.353 |  |  |
| 7.750                              | 99.965  | 99.871  | 99.683 | 99.496 |  |  |
| 7.875                              | 100.108 | 100.014 | 99.826 | 99.639 |  |  |
| 8.000                              | 100.251 | 100.157 | 99.970 | 99.782 |  |  |

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

Effective: Friday, October 2, 2026

### Jumbo Nitro Pricing

| Jumbo Nitro 30 Year Fixed - (901SP) |         |         |        |        |
|-------------------------------------|---------|---------|--------|--------|
| Rate                                | 15 Day  | 30 Day  | 45 Day | 60 Day |
| 6.250                               | 96.022  | 95.912  | 95.740 | 95.522 |
| 6.375                               | 96.492  | 96.383  | 96.211 | 95.992 |
| 6.500                               | 96.962  | 96.853  | 96.681 | 96.462 |
| 6.625                               | 97.398  | 97.288  | 97.116 | 96.898 |
| 6.750                               | 97.833  | 97.723  | 97.551 | 97.333 |
| 6.875                               | 98.271  | 98.161  | 97.989 | 97.771 |
| 7.000                               | 98.709  | 98.600  | 98.428 | 98.209 |
| 7.125                               | 99.120  | 99.011  | 98.839 | 98.620 |
| 7.250                               | 99.531  | 99.421  | 99.249 | 99.031 |
| 7.375                               | 99.851  | 99.742  | 99.570 | 99.351 |
| 7.500                               | 100.172 | 100.063 | 99.891 | 99.672 |
|                                     |         |         |        |        |
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|                                     |         |         |        |        |

| Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD) |         |         |        |        |
|----------------------------------------------------|---------|---------|--------|--------|
| Rate                                               | 15 Day  | 30 Day  | 45 Day | 60 Day |
| 6.250                                              | 96.022  | 95.912  | 95.740 | 95.522 |
| 6.375                                              | 96.492  | 96.383  | 96.211 | 95.992 |
| 6.500                                              | 96.962  | 96.853  | 96.681 | 96.462 |
| 6.625                                              | 97.398  | 97.288  | 97.116 | 96.898 |
| 6.750                                              | 97.833  | 97.723  | 97.551 | 97.333 |
| 6.875                                              | 98.271  | 98.161  | 97.989 | 97.771 |
| 7.000                                              | 98.709  | 98.600  | 98.428 | 98.209 |
| 7.125                                              | 99.120  | 99.011  | 98.839 | 98.620 |
| 7.250                                              | 99.531  | 99.421  | 99.249 | 99.031 |
| 7.375                                              | 99.851  | 99.742  | 99.570 | 99.351 |
| 7.500                                              | 100.172 | 100.063 | 99.891 | 99.672 |
|                                                    |         |         |        |        |
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| Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10) |         |         |        |        |
|------------------------------------------------------|---------|---------|--------|--------|
| Rate                                                 | 15 Day  | 30 Day  | 45 Day | 60 Day |
| 6.250                                                | 96.022  | 95.912  | 95.740 | 95.522 |
| 6.375                                                | 96.492  | 96.383  | 96.211 | 95.992 |
| 6.500                                                | 96.962  | 96.853  | 96.681 | 96.462 |
| 6.625                                                | 97.398  | 97.288  | 97.116 | 96.898 |
| 6.750                                                | 97.833  | 97.723  | 97.551 | 97.333 |
| 6.875                                                | 98.271  | 98.161  | 97.989 | 97.771 |
| 7.000                                                | 98.709  | 98.600  | 98.428 | 98.209 |
| 7.125                                                | 99.120  | 99.011  | 98.839 | 98.620 |
| 7.250                                                | 99.531  | 99.421  | 99.249 | 99.031 |
| 7.375                                                | 99.851  | 99.742  | 99.570 | 99.351 |
| 7.500                                                | 100.172 | 100.063 | 99.891 | 99.672 |
|                                                      |         |         |        |        |
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| Jumbo Nitro 15 Year Fixed - (915SP) |        |        |        |        |
|-------------------------------------|--------|--------|--------|--------|
| Rate                                | 15 Day | 30 Day | 45 Day | 60 Day |
| 5.500                               | 93.022 | 92.913 | 92.741 | 92.522 |
| 5.625                               | 93.493 | 93.384 | 93.212 | 92.993 |
| 5.750                               | 93.964 | 93.855 | 93.683 | 93.464 |
| 5.875                               | 94.402 | 94.293 | 94.121 | 93.902 |
| 6.000                               | 94.840 | 94.730 | 94.559 | 94.340 |
| 6.125                               | 95.254 | 95.144 | 94.972 | 94.754 |
| 6.250                               | 95.668 | 95.558 | 95.387 | 95.168 |
| 6.375                               | 96.070 | 95.960 | 95.789 | 95.570 |
| 6.500                               | 96.472 | 96.363 | 96.191 | 95.972 |
| 6.625                               | 96.928 | 96.819 | 96.647 | 96.428 |
| 6.750                               | 97.384 | 97.275 | 97.103 | 96.884 |
|                                     |        |        |        |        |
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| Jumbo Nitro 10/6 ARM - (9106SP) |        |        |        |        |
|---------------------------------|--------|--------|--------|--------|
| Rate                            | 15 Day | 30 Day | 45 Day | 60 Day |
| 5.250                           | 93.540 | 93.431 | 93.259 | 93.040 |
| 5.375                           | 93.968 | 93.858 | 93.687 | 93.468 |
| 5.500                           | 94.391 | 94.281 | 94.109 | 93.891 |
| 5.625                           | 94.725 | 94.615 | 94.443 | 94.225 |
| 5.750                           | 95.045 | 94.935 | 94.764 | 94.545 |
| 5.875                           | 95.395 | 95.286 | 95.114 | 94.895 |
| 6.000                           | 95.749 | 95.640 | 95.468 | 95.249 |
| 6.125                           | 96.155 | 96.046 | 95.874 | 95.655 |
| 6.250                           | 96.529 | 96.419 | 96.248 | 96.029 |
| 6.375                           | 96.777 | 96.668 | 96.496 | 96.277 |
| 6.500                           | 97.027 | 96.918 | 96.746 | 96.527 |
| 6.625                           | 97.060 | 96.950 | 96.779 | 96.560 |
| 6.750                           | 97.093 | 96.984 | 96.812 | 96.593 |
| 6.875                           | 97.305 | 97.196 | 97.024 | 96.805 |
| 7.000                           | 97.518 | 97.409 | 97.237 | 97.018 |
|                                 |        |        |        |        |
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### 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 Plus 30 Year Fixed - (901EM) |        |        |        |        |
|------------------------------------------|--------|--------|--------|--------|
| Rate                                     | 15 Day | 30 Day | 45 Day | 60 Day |
| 6.000                                    | 90.915 | 90.790 | 90.665 | 90.478 |
| 6.125                                    | 91.850 | 91.725 | 91.600 | 91.412 |
| 6.250                                    | 92.457 | 92.332 | 92.207 | 92.019 |
| 6.375                                    | 93.074 | 92.949 | 92.824 | 92.637 |
| 6.500                                    | 93.682 | 93.557 | 93.432 | 93.245 |
| 6.625                                    | 94.557 | 94.432 | 94.307 | 94.120 |
| 6.750                                    | 95.255 | 95.130 | 95.005 | 94.818 |
| 6.875                                    | 95.690 | 95.565 | 95.440 | 95.252 |
| 7.000                                    | 96.409 | 96.284 | 96.159 | 95.971 |
| 7.125                                    | 96.775 | 96.650 | 96.525 | 96.338 |
| 7.250                                    | 97.112 | 96.987 | 96.862 | 96.675 |
| 7.375                                    | 97.429 | 97.304 | 97.179 | 96.992 |
| 7.500                                    | 97.918 | 97.793 | 97.668 | 97.480 |
| 7.625                                    | 98.196 | 98.071 | 97.946 | 97.758 |
| 7.750                                    | 98.444 | 98.319 | 98.194 | 98.007 |
| 7.875                                    | 98.693 | 98.568 | 98.443 | 98.255 |
| 8.000                                    | 99.076 | 98.951 | 98.826 | 98.638 |
| 8.125                                    | 99.324 | 99.199 | 99.074 | 98.886 |
| 8.250                                    | 99.513 | 99.388 | 99.263 | 99.075 |
| 8.375                                    | 99.633 | 99.508 | 99.383 | 99.195 |
| 8.500                                    | 99.812 | 99.687 | 99.562 | 99.375 |
| 8.625                                    | 99.873 | 99.748 | 99.623 | 99.435 |

| Jumbo Nitro Plus 30 Year Fixed Interest Only - (90TEM-IO) |        |        |        |        |        |
|-----------------------------------------------------------|--------|--------|--------|--------|--------|
| Rate                                                      | 15 Day | 30 Day | 45 Day | 60 Day |        |
| 6.000                                                     | 90.915 | 90.790 | 90.665 |        | 90.478 |
| 6.125                                                     | 91.850 | 91.725 | 91.600 |        | 91.412 |
| 6.250                                                     | 92.457 | 92.332 | 92.207 |        | 92.019 |
| 6.375                                                     | 93.074 | 92.949 | 92.824 |        | 92.637 |
| 6.500                                                     | 93.682 | 93.557 | 93.432 |        | 93.245 |
| 6.625                                                     | 94.557 | 94.432 | 94.307 |        | 94.120 |
| 6.750                                                     | 95.255 | 95.130 | 95.005 |        | 94.818 |
| 6.875                                                     | 95.690 | 95.565 | 95.440 |        | 95.252 |
| 7.000                                                     | 96.409 | 96.284 | 96.159 |        | 95.971 |
| 7.125                                                     | 96.775 | 96.650 | 96.525 |        | 96.338 |
| 7.250                                                     | 97.112 | 96.987 | 96.862 |        | 96.675 |
| 7.375                                                     | 97.429 | 97.304 | 97.179 |        | 96.992 |
| 7.500                                                     | 97.918 | 97.793 | 97.668 |        | 97.480 |
| 7.625                                                     | 98.196 | 98.071 | 97.946 |        | 97.758 |
| 7.750                                                     | 98.444 | 98.319 | 98.194 |        | 98.007 |
| 7.875                                                     | 98.693 | 98.568 | 98.443 |        | 98.255 |
| 8.000                                                     | 99.076 | 98.951 | 98.826 |        | 98.638 |
| 8.125                                                     | 99.324 | 99.199 | 99.074 |        | 98.886 |
| 8.250                                                     | 99.513 | 99.388 | 99.263 |        | 99.075 |
| 8.375                                                     | 99.633 | 99.508 | 99.383 |        | 99.195 |
| 8.500                                                     | 99.812 | 99.687 | 99.562 |        | 99.375 |
| 8.625                                                     | 99.873 | 99.748 | 99.623 |        | 99.435 |

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

Effective: Friday, October 2, 2026

**Jumbo Hauler Pricing**

| Jumbo Hauler 30 YR Fixed - (901) |         |         |         |
|----------------------------------|---------|---------|---------|
| Note Rate                        | 15 DAY  | 30 DAY  | 45 DAY  |
| 6.125                            | 95.962  | 95.900  | 96.025  |
| 6.250                            | 96.500  | 96.438  | 96.563  |
| 6.375                            | 96.350  | 96.288  | 96.413  |
| 6.500                            | 96.850  | 96.788  | 96.913  |
| 6.625                            | 97.350  | 97.288  | 97.413  |
| 6.750                            | 97.850  | 97.788  | 97.913  |
| 6.875                            | 98.287  | 98.225  | 98.350  |
| 7.000                            | 98.725  | 98.663  | 98.788  |
| 7.125                            | 99.162  | 99.100  | 99.225  |
| 7.250                            | 99.568  | 99.506  | 99.631  |
| 7.375                            | 99.943  | 99.881  | 100.006 |
| 7.500                            | 100.318 | 100.256 | 100.381 |
| 7.625                            | 100.662 | 100.600 | 100.725 |
| 7.750                            | 100.975 | 100.913 | 101.038 |
| 7.875                            | 101.287 | 101.225 | 101.350 |
| 8.000                            | 101.600 | 101.538 | 101.663 |
| 8.125                            | 101.881 | 101.819 | 101.944 |
| 8.250                            | 102.162 | 102.100 | 102.225 |
| 8.375                            | 102.443 | 102.381 | 102.506 |

| Jumbo Hauler 30 YR Fixed 2:1 Buydown - (901-BD) |         |         |         |
|-------------------------------------------------|---------|---------|---------|
| Note Rate                                       | 15 DAY  | 30 DAY  | 45 DAY  |
| 6.125                                           | 95.962  | 95.900  | 96.025  |
| 6.250                                           | 96.500  | 96.438  | 96.563  |
| 6.375                                           | 96.350  | 96.288  | 96.413  |
| 6.500                                           | 96.850  | 96.788  | 96.913  |
| 6.625                                           | 97.350  | 97.288  | 97.413  |
| 6.750                                           | 97.850  | 97.788  | 97.913  |
| 6.875                                           | 98.287  | 98.225  | 98.350  |
| 7.000                                           | 98.725  | 98.663  | 98.788  |
| 7.125                                           | 99.162  | 99.100  | 99.225  |
| 7.250                                           | 99.568  | 99.506  | 99.631  |
| 7.375                                           | 99.943  | 99.881  | 100.006 |
| 7.500                                           | 100.318 | 100.256 | 100.381 |
| 7.625                                           | 100.662 | 100.600 | 100.725 |
| 7.750                                           | 100.975 | 100.913 | 101.038 |
| 7.875                                           | 101.287 | 101.225 | 101.350 |
| 8.000                                           | 101.600 | 101.538 | 101.663 |
| 8.125                                           | 101.881 | 101.819 | 101.944 |
| 8.250                                           | 102.162 | 102.100 | 102.225 |
| 8.375                                           | 102.443 | 102.381 | 102.506 |

| Jumbo Hauler 30 YR Fixed 1:0 Buydown - (901-BD10) |         |         |         |
|---------------------------------------------------|---------|---------|---------|
| Note Rate                                         | 15 DAY  | 30 DAY  | 45 DAY  |
| 6.125                                             | 95.962  | 95.900  | 96.025  |
| 6.250                                             | 96.500  | 96.438  | 96.563  |
| 6.375                                             | 96.350  | 96.288  | 96.413  |
| 6.500                                             | 96.850  | 96.788  | 96.913  |
| 6.625                                             | 97.350  | 97.288  | 97.413  |
| 6.750                                             | 97.850  | 97.788  | 97.913  |
| 6.875                                             | 98.287  | 98.225  | 98.350  |
| 7.000                                             | 98.725  | 98.663  | 98.788  |
| 7.125                                             | 99.162  | 99.100  | 99.225  |
| 7.250                                             | 99.568  | 99.506  | 99.631  |
| 7.375                                             | 99.943  | 99.881  | 100.006 |
| 7.500                                             | 100.318 | 100.256 | 100.381 |
| 7.625                                             | 100.662 | 100.600 | 100.725 |
| 7.750                                             | 100.975 | 100.913 | 101.038 |
| 7.875                                             | 101.287 | 101.225 | 101.350 |
| 8.000                                             | 101.600 | 101.538 | 101.663 |
| 8.125                                             | 101.881 | 101.819 | 101.944 |
| 8.250                                             | 102.162 | 102.100 | 102.225 |
| 8.375                                             | 102.443 | 102.381 | 102.506 |

| Jumbo Hauler 15 YR Fixed - (915) |         |         |         |
|----------------------------------|---------|---------|---------|
| Note Rate                        | 15 DAY  | 30 DAY  | 45 DAY  |
| 6.125                            | 96.212  | 96.150  | 96.275  |
| 6.250                            | 96.750  | 96.688  | 96.813  |
| 6.375                            | 96.600  | 96.538  | 96.663  |
| 6.500                            | 97.100  | 97.038  | 97.163  |
| 6.625                            | 97.600  | 97.538  | 97.663  |
| 6.750                            | 98.100  | 98.038  | 98.163  |
| 6.875                            | 98.537  | 98.475  | 98.600  |
| 7.000                            | 98.975  | 98.913  | 99.038  |
| 7.125                            | 99.412  | 99.350  | 99.475  |
| 7.250                            | 99.818  | 99.756  | 99.881  |
| 7.375                            | 100.193 | 100.131 | 100.256 |
| 7.500                            | 100.568 | 100.506 | 100.631 |
| 7.625                            | 100.912 | 100.850 | 100.975 |
| 7.750                            | 101.225 | 101.163 | 101.288 |
| 7.875                            | 101.537 | 101.475 | 101.600 |
| 8.000                            | 101.850 | 101.788 | 101.913 |
| 8.125                            | 102.131 | 102.069 | 102.194 |
| 8.250                            | 102.412 | 102.350 | 102.475 |
| 8.375                            | 102.693 | 102.631 | 102.756 |

| 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