



Effective Date: 10/23/26 7:25 AM

Contact list		
Corporate Headquarters:	Phone:	800-760-1833
	Email:	inquiries@forwardlendingmtg.com
Lock Desk:	Phone:	949-679-7400
	Email:	lockdesk@forwardlendingmtg.com
NonQm Lock Desk:	Phone:	Email Only
	Email:	nonqmlockdesk@forwardlendingmtg.com
Prime Loan Scenarios:	Phone:	Email Only
	Email:	scenarios@forwardlendingmtg.com
NoNqm Scenarios:	Phone:	Email Only
	Email:	nonqmscenarios@forwardlendingmtg.com
Bank Statement Calc:	Phone:	Email Only
	Email:	bankstatementreview@forwardlendingmtg.com
Jumbo Scenarios:	Phone:	Email Only
	Email:	jumboscenarios@forwardlendingmtg.com
CD Desk:	Phone:	Email Only
	Email:	cd@forwardlendingmtg.com
Funding Department:	Phone:	Email Only
	Email:	funding@forwardlendingmtg.com
Submission Desk	Phone:	Email Only
	Email:	submissions@forwardlendingmtg.com

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

Price Movement			
Conventional	Previous	Current	Change
6.990	100.546	100.377	-0.168
Government			
6.625	100.156	100.138	-0.017
Alt			
7.499	100.313	100.313	0.000
DSCR			
9.125	100.219	100.219	0.000

A map of the United States showing approved states in green. The legend indicates that green represents 'Approved' and purple represents 'Not Approved'. The states shown in green are WA, OR, ID, MT, ND, SD, MN, WI, MI, IN, OH, PA, NY, CT, RI, NJ, DE, MD, VA, WV, KY, TN, MS, AL, GA, FL, SC, NC, OK, KS, NE, IA, MO, IL, AR, LA, TX, NM, AZ, NV, UT, CO, WY, VT, NH, ME, AK, HI. The state of New York is highlighted in purple, indicating it is not approved.

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

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



Effective: October 23, 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	95.650	95.565	95.488	95.411	5.990	95.332	95.247	95.170	95.093	5.750	96.227	96.110	96.004	95.899
6.125	96.353	96.267	96.189	96.112	6.125	96.077	95.992	95.914	95.837	5.875	96.842	96.725	96.620	96.514
6.250	97.005	96.919	96.842	96.765	6.250	96.730	96.644	96.567	96.489	5.990	97.393	97.276	97.170	97.065
6.375	97.747	97.661	97.584	97.507	6.375	97.472	97.386	97.309	97.232	6.125	97.980	97.863	97.757	97.652
6.500	98.372	98.286	98.209	98.132	6.500	98.097	98.011	97.934	97.857	6.250	98.528	98.410	98.305	98.199
6.625	98.838	98.728	98.635	98.541	6.625	98.563	98.453	98.360	98.266	6.375	99.173	99.056	98.950	98.845
6.750	99.537	99.427	99.329	99.230	6.750	99.262	99.152	99.054	98.955	6.500	99.685	99.567	99.462	99.356
6.875	99.933	99.823	99.725	99.627	6.875	99.658	99.548	99.450	99.352	6.625	100.021	99.904	99.798	99.692
6.990	100.487	100.377	100.279	100.180	6.990	100.212	100.102	100.004	99.905	6.750	100.331	100.190	100.085	99.980
7.125	101.012	100.887	100.781	100.675	7.125	100.737	100.612	100.506	100.400	6.875	100.668	100.527	100.422	100.317
7.250	101.493	101.368	101.256	101.143	7.250	101.218	101.093	100.981	100.868	6.990	101.180	101.039	100.934	100.829
7.375	101.958	101.822	101.707	101.592	7.375	101.670	101.533	101.418	101.303	7.125	101.603	101.462	101.357	101.252
7.500	102.397	102.225	102.103	101.980	7.500	102.102	101.930	101.808	101.685	7.250	101.535	101.410	101.297	101.185
7.625	102.803	102.608	102.471	102.334	7.625	102.508	102.313	102.176	102.039	7.375	101.926	101.801	101.689	101.576
7.750	102.967	102.772	102.643	102.515	7.750	102.672	102.477	102.348	102.220	7.500	102.296	102.171	102.058	101.946
7.875	103.216	103.025	102.921	102.816	7.875	102.921	102.730	102.626	102.521	7.625	102.636	102.511	102.398	102.285
7.990	103.397	103.246	103.150	103.053	7.990	103.102	102.951	102.855	102.758	7.750	102.940	102.747	102.641	102.536
8.125	103.759	103.619	103.524	103.430	8.125	103.464	103.324	103.229	103.135	7.875	103.304	103.139	103.039	102.939
					8.250	104.016	103.875	103.781	103.686	7.990	103.490	103.347	103.252	103.158
					8.375	104.189	104.048	103.954	103.859	8.125	103.864	103.723	103.629	103.534
					8.500	104.428	104.287	104.193	104.098					
					8.625	104.652	104.511	104.417	104.322					

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	96.269	96.207	96.140	96.073	5.990	99.197	99.104	99.012	98.921	5.750	93.848	93.777	93.709	93.640
5.375	96.710	96.648	96.581	96.514	6.125	99.517	99.423	99.332	99.241	5.875	94.528	94.448	94.378	94.307
5.500	97.143	97.080	97.013	96.946	6.250	99.786	99.692	99.601	99.510	5.990	95.250	95.165	95.088	95.011
5.625	97.570	97.507	97.440	97.373	6.375	100.149	100.056	99.965	99.874	6.125	95.953	95.867	95.789	95.712
5.750	98.107	98.013	97.922	97.831	6.500	100.358	100.264	100.173	100.082	6.250	96.605	96.519	96.442	96.365
5.875	98.531	98.437	98.346	98.255	6.625	100.454	100.361	100.270	100.178	6.375	97.347	97.261	97.184	97.107
5.990	98.905	98.811	98.720	98.629	6.750	100.442	100.333	100.234	100.136	6.500	97.972	97.886	97.809	97.732
6.125	99.320	99.226	99.135	99.044	6.875	100.535	100.427	100.331	100.235	6.625	98.438	98.328	98.235	98.141
6.250	99.671	99.577	99.486	99.395	6.990	100.853	100.752	100.660	100.568	6.750	99.137	99.027	98.929	98.830
6.375	100.114	100.020	99.929	99.838	7.125	101.060	100.974	100.890	100.807	6.875	99.533	99.423	99.325	99.227
6.500	100.399	100.306	100.215	100.123	7.250	101.260	101.174	101.091	101.007	6.990	100.087	99.977	99.879	99.780
6.625	100.578	100.484	100.393	100.302	7.375	101.445	101.359	101.276	101.192	7.125	100.612	100.487	100.381	100.275
6.750	100.997	100.888	100.788	100.688	7.500	101.612	101.526	101.443	101.359	7.250	101.093	100.968	100.856	100.743
6.875	101.162	101.053	100.953	100.853	7.625	101.767	101.681	101.598	101.514	7.375	101.558	101.422	101.307	101.192
6.990	101.541	101.432	101.332	101.232	7.750	101.947	101.861	101.778	101.694	7.500	101.997	101.825	101.703	101.580
7.125	101.806	101.697	101.597	101.497	7.875	102.105	102.019	101.936	101.852	7.625	102.403	102.208	102.071	101.934
7.250	101.813	101.727	101.643	101.560	7.990	102.126	102.040	101.956	101.873	7.750	102.567	102.372	102.243	102.115
7.375	102.058	101.972	101.888	101.805	8.125	102.299	102.213	102.130	102.046	7.875	102.816	102.625	102.521	102.416
7.500	102.283	102.197	102.114	102.030						7.990	102.997	102.846	102.750	102.653
7.625	102.485	102.399	102.315	102.232						8.125	103.359	103.219	103.124	103.030
7.750	102.710	102.624	102.541	102.458										
7.875	103.040	102.954	102.870	102.787										

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	91.438	91.375	91.319	91.262	5.250	90.542	90.480	90.423	90.367	5.750	96.152	96.035	95.929	95.824
5.500	92.125	92.063	92.006	91.950	5.375	91.253	91.191	91.135	91.078	5.875	96.767	96.650	96.545	96.439
5.625	92.810	92.740	92.681	92.623	5.500	91.955	91.892	91.836	91.780	5.990	97.318	97.201	97.095	96.990
5.750	93.523	93.452	93.384	93.315	5.625	92.650	92.579	92.521	92.462	6.125	97.905	97.788	97.682	97.577
5.875	94.203	94.123	94.053	93.982	5.750	93.348	93.278	93.210	93.141	6.250	98.453	98.335	98.230	98.124
5.990	94.925	94.840	94.763	94.686	5.875	94.035	93.955	93.885	93.814	6.375	99.098	98.981	98.875	98.770
6.125	95.628	95.542	95.464	95.387	5.990	94.757	94.672	94.595	94.518	6.500	99.610	99.492	99.387	99.281
6.250	96.280	96.194	96.117	96.040	6.125	95.502	95.417	95.339	95.262	6.625	99.946	99.829	99.723	99.617
6.375	97.022	96.936	96.859	96.782	6.250	96.155	96.069	95.992	95.914	6.750	100.256	100.115	100.010	99.905
6.500	97.647	97.561	97.484	97.407	6.375	96.897	96.811	96.734	96.657	6.875	100.593	100.452	100.347	100.242
6.625	98.113	98.003	97.910	97.816	6.500	97.522	97.436	97.359	97.282	6.990	101.105	100.964	100.859	100.754
6.750	98.812	98.702	98.604	98.505	6.625	97.988	97.878	97.785	97.691	7.125	101.528	101.387	101.282	101.177
6.875	99.208	99.098	99.000	98.902	6.750	98.687	98.577	98.479	98.380	7.250	101.460	101.335	101.222	101.110
6.990	99.762	99.652	99.554	99.455	6.875	99.083	98.973	98.875	98.777	7.375	101.851	101.726	101.614	101.501
7.125	100.287	100.162	100.056	99.950	6.990	99.637	99.527	99.429	99.330	7.500	102.221	102.096	101.983	101.871
7.250	100.768	100.643	100.531	100.418	7.125	100.162	100.037	99.931	99.825	7.625	102.561	102.436	102.323	102.210
7.375	101.233	101.097	100.982	100.867	7.250	100.643	100.518	100.406	100.293	7.750	102.865	102.672	102.568	102.461
7.500	101.672	101.500	101.378	101.255	7.375	101.095	100.958	100.843	100.728	7.875	103.229	103.064	102.964	102.864
7.625	102.078	101.883	101.746	101.609	7.500	101.527	101.355	101.233	101.110	7.990	103.415	103.272	103.177	103.083
7.750	102.242	102.047	101.918	101.790	7.625	101.933	101.738	101.601	101.464	8.125	103.789	103.648	103.554	103.459
7.875	102.491	102.300	102.196	102.091	7.750	102.097	101.902	101.773	101.645					
7.990	102.672	102.521	102.425	102.328	7.875	102.346	102.155	102.051	101.946					
8.125	103.034	102.894	102.799	102.705	7.990	102.527	102.376	102.280	102.183					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now					
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Effective: October 23, 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	95.232	95.115	95.009	94.904	5.990	93.282	93.165	93.059	92.954	5.375	88.608	88.538	88.458	88.379	
6.125	95.975	95.858	95.752	95.647	6.125	94.025	93.908	93.802	93.697	5.500	89.355	89.285	89.206	89.126	
6.250	96.965	96.848	96.742	96.637	6.250	95.015	94.898	94.792	94.687	5.625	90.054	89.984	89.904	89.825	
6.375	97.564	97.446	97.341	97.235	6.375	95.614	95.496	95.391	95.285	5.750	91.907	91.790	91.684	91.579	
6.500	98.147	98.030	97.925	97.819	6.500	96.197	96.080	95.975	95.869	5.875	92.640	92.523	92.417	92.312	
6.625	98.684	98.566	98.461	98.355	6.625	96.734	96.616	96.511	96.405	5.990	93.432	93.315	93.209	93.104	
6.750	98.996	98.856	98.729	98.603	6.750	97.046	96.906	96.779	96.653	6.125	94.175	94.058	93.952	93.847	
6.875	99.503	99.362	99.235	99.109	6.875	97.553	97.412	97.285	97.159	6.250	95.165	95.048	94.942	94.837	
6.990	99.868	99.727	99.601	99.474	6.990	97.918	97.777	97.651	97.524	6.375	95.764	95.646	95.541	95.435	
7.125	100.297	100.157	100.030	99.904	7.125	98.327	98.187	98.060	97.934	6.500	96.347	96.230	96.125	96.019	
7.250	100.261	100.105	99.964	99.824	7.250	98.291	98.135	97.994	97.854	6.625	96.884	96.766	96.661	96.555	
7.375	101.031	100.875	100.735	100.594	7.375	99.061	98.905	98.765	98.624	6.750	97.196	97.056	96.929	96.803	
7.500	101.267	101.110	100.970	100.829	7.500	99.297	99.140	99.000	98.859	6.875	97.699	97.558	97.432	97.305	
7.625	101.452	101.295	101.155	101.014	7.625	99.482	99.325	99.185	99.044	6.990	98.049	97.908	97.782	97.655	
7.750	101.757	101.499	101.262	101.024	7.750	99.787	99.529	99.292	99.054	7.125	98.492	98.351	98.225	98.098	
7.875	101.977	101.719	101.481	101.244	7.875	100.007	99.749	99.511	99.274	7.250	98.432	98.276	98.136	97.995	
7.990	100.956	100.698	100.461	100.223	7.990	98.986	98.728	98.491	98.253	7.375	99.219	99.063	98.923	98.782	
8.125	101.228	100.970	100.733	100.496	8.125	99.258	99.000	98.763	98.526	7.500	99.472	99.315	99.175	99.034	
8.250	100.909	100.690	100.525	100.360	8.250	99.414	99.195	99.030	98.865	7.625	99.675	99.519	99.378	99.237	
8.375	101.059	100.840	100.675	100.510	8.375	99.564	99.345	99.180	99.015	7.750	99.964	99.706	99.469	99.231	
8.500	101.272	101.054	100.889	100.724	8.500	99.777	99.559	99.394	99.229	7.875	100.200	99.942	99.705	99.468	
8.625	101.465	101.247	101.082	100.917	8.625	99.970	99.752	99.587	99.422	7.990	99.196	98.938	98.701	98.463	
FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)										
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day						
5.990	96.448	96.369	96.287	96.205	5.990	95.929	95.851	95.769	95.686						
6.125	96.777	96.699	96.617	96.535	6.125	96.245	96.167	96.085	96.003						
6.250	97.251	97.142	97.036	96.929	6.250	96.722	96.613	96.506	96.400						
6.375	97.551	97.441	97.335	97.229	6.375	97.011	96.901	96.795	96.689						
6.500	97.784	97.674	97.568	97.462	6.500	97.231	97.122	97.016	96.909						
6.625	98.080	97.970	97.864	97.758	6.625	97.513	97.403	97.297	97.191						
6.750	98.259	98.134	98.019	97.904	6.750	97.681	97.556	97.441	97.326						
6.875	98.530	98.405	98.290	98.175	6.875	97.937	97.812	97.696	97.581						
6.990	98.718	98.593	98.478	98.363	6.990	98.109	97.984	97.869	97.754						
7.125	98.916	98.791	98.676	98.561	7.125	98.321	98.196	98.081	97.966						
7.250	98.692	98.590	98.492	98.393	7.250	98.073	97.972	97.873	97.774						
7.375	99.250	99.149	99.050	98.952	7.375	98.648	98.547	98.448	98.350						
7.500	99.281	99.180	99.081	98.983	7.500	98.696	98.595	98.496	98.398						
7.625	99.295	99.193	99.094	98.996	7.625	98.728	98.626	98.528	98.429						
7.750	100.373	100.271	100.172	100.074	7.750	99.789	99.688	99.589	99.490						
7.875	100.514	100.413	100.314	100.215	7.875	99.948	99.846	99.748	99.649						
7.990	99.369	99.267	99.168	99.070	7.990	98.819	98.717	98.618	98.520						
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	95.500	95.415	95.338	95.261	6.125	95.925	95.808	95.702	95.597	5.990	94.800	94.715	94.638	94.561	
6.125	96.203	96.117	96.039	95.962	6.250	96.915	96.798	96.692	96.587	6.125	95.503	95.417	95.339	95.262	
6.250	96.855	96.769	96.692	96.615	6.375	97.514	97.396	97.291	97.185	6.250	96.155	96.069	95.992	95.915	
6.375	97.597	97.511	97.434	97.357	6.500	98.097	97.980	97.875	97.769	6.375	96.897	96.811	96.734	96.657	
6.500	98.222	98.136	98.059	97.982	6.625	98.634	98.516	98.411	98.305	6.500	97.522	97.436	97.359	97.282	
6.625	98.688	98.578	98.485	98.391	6.750	98.946	98.806	98.679	98.553	6.625	97.988	97.878	97.785	97.691	
6.750	99.387	99.277	99.179	99.080	6.875	99.453	99.312	99.185	99.059	6.750	98.687	98.577	98.479	98.380	
6.875	99.783	99.673	99.575	99.477	6.990	99.818	99.677	99.551	99.424	6.875	99.083	98.973	98.875	98.777	
6.990	100.337	100.227	100.129	100.030	7.125	100.247	100.107	99.980	99.854	6.990	99.637	99.527	99.429	99.330	
7.125	100.862	100.737	100.631	100.525	7.250	100.211	100.055	99.914	99.774	7.125	100.162	100.037	99.931	99.825	
7.250	101.343	101.218	101.106	100.993	7.375	100.981	100.825	100.685	100.544	7.250	100.643	100.518	100.406	100.293	
7.375	101.808	101.672	101.557	101.442	7.500	101.217	101.060	100.920	100.779	7.375	101.108	100.972	100.857	100.742	
7.500	102.247	102.075	101.953	101.830	7.625	101.402	101.245	101.105	100.964	7.500	101.547	101.375	101.253	101.130	
7.625	102.653	102.458	102.321	102.184	7.750	101.707	101.449	101.212	100.974	7.625	101.953	101.758	101.621	101.484	
7.750	102.817	102.622	102.493	102.365	7.875	101.927	101.669	101.431	101.194	7.750	102.117	101.922	101.793	101.665	
7.875	103.066	102.875	102.771	102.666	7.990	100.906	100.648	100.411	100.173	7.875	102.366	102.175	102.071	101.966	
7.990	103.247	103.096	103.000	102.903	8.125	101.178	100.920	100.683	100.446	7.990	102.547	102.396	102.300	102.203	
8.125	103.609	103.469	103.374	103.280	8.250	100.859	100.640	100.475	100.310	8.125	102.909	102.769	102.674	102.580	
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	95.500	95.415	95.338	95.261	5.990	95.182	95.065	94.959	94.854	5.990	94.800	94.715	94.638	94.561	
6.125	96.203	96.117	96.039	95.962	6.125	95.925	95.808	95.702	95.597	6.125	95.503	95.417	95.339	95.262	
6.250	96.855	96.769	96.692	96.615	6.250	96.915	96.798	96.692	96.587	6.250	96.155	96.069	95.992	95.915	
6.375	97.597	97.511	97.434	97.357	6.375	97.514	97.396	97.291	97.185	6.375	96.897	96.811	96.734	96.657	
6.500	98.222	98.136	98.059	97.982	6.500	98.097	97.980	97.875	97.769	6.500	97.522	97.436	97.359	97.282	

FORWARD LENDING 					SELECT PRICING				
Effective: October 23, 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	95.900	95.815	95.738	95.661	5.250	96.519	96.457	96.390	96.323
6.125	96.603	96.517	96.439	96.362	5.375	96.960	96.898	96.831	96.764
6.250	97.255	97.169	97.092	97.015	5.500	97.393	97.330	97.263	97.196
6.375	97.997	97.911	97.834	97.757	5.625	97.820	97.757	97.690	97.623
6.500	98.622	98.536	98.459	98.382	5.750	98.357	98.263	98.172	98.081
6.625	99.088	98.978	98.885	98.791	5.875	98.781	98.687	98.596	98.505
6.750	99.787	99.677	99.579	99.480	5.990	99.155	99.061	98.970	98.879
6.875	100.183	100.073	99.975	99.877	6.125	99.570	99.476	99.385	99.294
6.990	100.737	100.627	100.529	100.430	6.250	99.921	99.827	99.736	99.645
7.125	101.262	101.137	101.031	100.925	6.375	100.364	100.270	100.179	100.088
7.250	101.743	101.618	101.506	101.393	6.500	100.649	100.556	100.465	100.373
7.375	102.208	102.072	101.957	101.842	6.625	100.828	100.734	100.643	100.552
7.500	102.647	102.475	102.353	102.230	6.750	101.247	101.138	101.038	100.938
7.625	103.053	102.858	102.721	102.584	6.875	101.412	101.303	101.203	101.103
7.750	103.217	103.022	102.893	102.765	6.990	101.791	101.682	101.582	101.482
7.875	103.466	103.275	103.171	103.066	7.125	102.056	101.947	101.847	101.747
7.990	103.647	103.496	103.400	103.303	7.250	102.063	101.977	101.893	101.810
8.125	104.009	103.869	103.774	103.680	7.375	102.308	102.222	102.138	102.055
					7.500	102.533	102.447	102.364	102.280
					7.625	102.735	102.649	102.565	102.482
					7.750	102.960	102.874	102.791	102.708
					7.875	103.290	103.204	103.120	103.037
					7.990	103.478	103.392	103.308	103.225
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	95.482	95.365	95.259	95.154	5.990	96.698	96.619	96.537	96.455
6.125	96.225	96.108	96.002	95.897	6.125	97.027	96.949	96.867	96.785
6.250	97.215	97.098	96.992	96.887	6.250	97.501	97.392	97.286	97.179
6.375	97.814	97.696	97.591	97.485	6.375	97.801	97.691	97.585	97.479
6.500	98.397	98.280	98.175	98.069	6.500	98.034	97.924	97.818	97.712
6.625	98.934	98.816	98.711	98.605	6.625	98.330	98.220	98.114	98.008
6.750	99.246	99.106	98.979	98.853	6.750	98.509	98.384	98.269	98.154
6.875	99.753	99.612	99.485	99.359	6.875	98.780	98.655	98.540	98.425
6.990	100.118	99.977	99.851	99.724	6.990	98.968	98.843	98.728	98.613
7.125	100.547	100.407	100.280	100.154	7.125	99.166	99.041	98.926	98.811
7.250	100.511	100.355	100.214	100.074	7.250	98.942	98.840	98.742	98.643
7.375	101.281	101.125	100.985	100.844	7.375	99.500	99.399	99.300	99.202
7.500	101.517	101.360	101.220	101.079	7.500	99.531	99.430	99.331	99.233
7.625	101.702	101.545	101.405	101.264	7.625	99.545	99.443	99.344	99.246
7.750	102.007	101.749	101.512	101.274	7.750	100.623	100.521	100.422	100.324
7.875	102.227	101.969	101.731	101.494	7.875	100.764	100.663	100.564	100.465
7.990	101.206	100.948	100.711	100.473					
8.125	101.478	101.220	100.983	100.746					
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	95.750	95.665	95.588	95.511	5.990	95.432	95.315	95.209	95.104
6.125	96.453	96.367	96.289	96.212	6.125	96.175	96.058	95.952	95.847
6.250	97.105	97.019	96.942	96.865	6.250	97.165	97.048	96.942	96.837
6.375	97.847	97.761	97.684	97.607	6.375	97.764	97.646	97.541	97.435
6.500	98.472	98.386	98.309	98.232	6.500	98.347	98.230	98.125	98.019
6.625	98.938	98.828	98.735	98.641	6.625	98.884	98.766	98.661	98.555
6.750	99.637	99.527	99.429	99.330	6.750	99.196	99.056	98.929	98.803
6.875	100.033	99.923	99.825	99.727	6.875	99.703	99.562	99.435	99.309
6.990	100.587	100.477	100.379	100.280	6.990	100.068	99.927	99.801	99.674
7.125	101.112	100.987	100.881	100.775	7.125	100.497	100.357	100.230	100.104
7.250	101.593	101.468	101.356	101.243	7.250	100.461	100.305	100.164	100.024
7.375	102.058	101.922	101.807	101.692	7.375	101.231	101.075	100.935	100.794
7.500	102.497	102.325	102.203	102.080	7.500	101.467	101.310	101.170	101.029
7.625	102.903	102.708	102.571	102.434	7.625	101.652	101.495	101.355	101.214
7.750	103.067	102.872	102.743	102.615	7.750	101.957	101.699	101.462	101.224
7.875	103.316	103.125	103.021	102.916	7.875	102.177	101.919	101.681	101.444
7.990	103.497	103.346	103.250	103.153	7.990	101.156	100.898	100.661	100.423
8.125	103.859	103.719	103.624	103.530	8.125	101.428	101.170	100.933	100.696
					8.250	101.109	100.890	100.725	100.560
					8.375	101.259	101.040	100.875	100.710
					8.500	101.472	101.254	101.089	100.924
					8.625	101.665	101.447	101.282	101.117
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	95.750	95.665	95.588	95.511	5.990	95.432	95.315	95.209	95.104
6.125	96.453	96.367	96.289	96.212	6.125	96.175	96.058	95.952	95.847
6.250	97.105	97.019	96.942	96.865	6.250	97.165	97.048	96.942	96.837
6.375	97.847	97.761	97.684	97.607	6.375	97.764	97.646	97.541	97.435
6.500	98.472	98.386	98.309	98.232	6.500	98.347	98.230	98.125	98.019
6.625	98.938	98.828	98.735	98.641	6.625	98.884	98.766	98.661	98.555
6.750	99.637	99.527	99.429	99.330	6.750	99.196	99.056	98.929	98.803
6.875	100.033	99.923	99.825	99.727	6.875	99.703	99.562	99.435	99.309
6.990	100.587	100.477	100.379	100.280	6.990	100.068	99.927	99.801	99.674
7.125	101.112	100.987	100.881	100.775	7.125	100.497	100.357	100.230	100.104
7.250	101.593	101.468	101.356	101.243	7.250	100.461	100.305	100.164	100.024
7.375	102.058	101.922	101.807	101.692	7.375	101.231	101.075	100.935	100.794
7.500	102.497	102.325	102.203	102.080	7.500	101.467	101.310	101.170	101.029
7.625	102.903	102.708	102.571	102.434	7.625	101.652	101.495	101.355	101.214
7.750	103.067	102.872	102.743	102.615	7.750	101.957	101.699	101.462	101.224
7.875	103.316	103.125	103.021	102.916	7.875	102.177	101.919	101.681	101.444
7.990	103.497	103.346	103.250	103.153	7.990	101.156	100.898	100.661	100.423
8.125	103.859	103.719	103.624	103.530	8.125	101.428	101.170	100.933	100.696
					8.250	101.109	100.890	100.725	100.560
					8.375	101.259	101.040	100.875	100.710
					8.500	101.472	101.254	101.089	100.924
					8.625	101.665	101.447	101.282	101.117



Effective: October 23, 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	95.650	95.565	95.488	95.411	5.990	95.332	95.247	95.170	95.093	5.500	94.686	94.585	94.488	94.391
6.125	96.353	96.267	96.189	96.112	6.125	96.077	95.992	95.914	95.837	5.625	95.301	95.199	95.102	95.006
6.250	97.005	96.919	96.842	96.765	6.250	96.730	96.644	96.567	96.489	5.750	96.227	96.110	96.004	95.899
6.375	97.747	97.661	97.584	97.507	6.375	97.472	97.386	97.309	97.232	5.875	96.842	96.725	96.620	96.514
6.500	98.372	98.286	98.209	98.132	6.500	98.097	98.011	97.934	97.857	5.990	97.393	97.276	97.170	97.065
6.625	98.838	98.728	98.635	98.541	6.625	98.563	98.453	98.360	98.266	6.125	97.980	97.863	97.757	97.652
6.750	99.537	99.427	99.329	99.230	6.750	99.262	99.152	99.054	98.955	6.250	98.528	98.410	98.305	98.199
6.875	99.933	99.823	99.725	99.627	6.875	99.658	99.548	99.450	99.352	6.375	99.173	99.056	98.950	98.845
6.990	100.487	100.377	100.279	100.180	6.990	100.212	100.102	100.004	99.905	6.500	99.685	99.567	99.462	99.356
7.125	101.012	100.887	100.781	100.675	7.125	100.737	100.612	100.506	100.400	6.625	100.021	99.904	99.798	99.692
7.250	101.493	101.368	101.256	101.143	7.250	101.218	101.093	100.981	100.868	6.750	100.331	100.190	100.085	99.980
7.375	101.958	101.822	101.707	101.592	7.375	101.670	101.533	101.418	101.303	6.875	100.668	100.527	100.422	100.317
7.500	102.397	102.225	102.103	101.980	7.500	102.102	101.930	101.808	101.685	6.990	101.180	101.039	100.934	100.829
7.625	102.803	102.608	102.471	102.334	7.625	102.508	102.313	102.176	102.039	7.125	101.603	101.462	101.357	101.252
7.750	102.987	102.772	102.643	102.515	7.750	102.672	102.477	102.348	102.220	7.250	101.535	101.410	101.297	101.185
7.875	103.216	103.025	102.921	102.816	7.875	102.921	102.730	102.626	102.521	7.375	101.926	101.801	101.689	101.576
7.990	103.397	103.246	103.150	103.053	7.990	103.102	102.951	102.855	102.758	7.500	102.296	102.171	102.058	101.946
8.125	103.759	103.619	103.524	103.430	8.125	103.464	103.324	103.229	103.135	7.625	102.636	102.511	102.398	102.285
										7.750	102.940	102.747	102.641	102.536
										7.875	103.304	103.139	103.039	102.939
										7.990	103.490	103.347	103.252	103.158
										8.125	103.864	103.723	103.629	103.534
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	96.269	96.207	96.140	96.073	5.500	97.806	97.728	97.646	97.564	5.990	95.250	95.165	95.088	95.011
5.375	96.710	96.648	96.581	96.514	5.625	98.134	98.056	97.974	97.892	6.125	95.953	95.867	95.789	95.712
5.500	97.143	97.080	97.013	96.946	5.750	98.580	98.487	98.396	98.304	6.250	96.605	96.519	96.442	96.365
5.625	97.570	97.507	97.440	97.373	5.875	98.910	98.816	98.725	98.634	6.375	97.347	97.261	97.184	97.107
5.750	98.107	98.013	97.922	97.831	5.990	99.197	99.104	99.012	98.921	6.500	97.972	97.886	97.809	97.732
5.875	98.531	98.437	98.346	98.255	6.125	99.517	99.423	99.332	99.241	6.625	98.438	98.328	98.235	98.141
5.990	98.905	98.811	98.720	98.629	6.250	99.786	99.692	99.601	99.510	6.750	99.137	99.027	98.929	98.830
6.125	99.320	99.226	99.135	99.044	6.375	100.149	100.056	99.965	99.874	6.875	99.533	99.423	99.325	99.227
6.250	99.671	99.577	99.486	99.395	6.500	100.358	100.264	100.173	100.082	6.990	100.087	99.977	99.879	99.780
6.375	100.114	100.020	99.929	99.838	6.625	100.454	100.361	100.270	100.178	7.125	100.612	100.487	100.381	100.275
6.500	100.399	100.306	100.215	100.123	6.750	100.442	100.333	100.234	100.136	7.250	101.093	100.968	100.856	100.743
6.625	100.578	100.484	100.393	100.302	6.875	100.535	100.427	100.331	100.235	7.375	101.558	101.422	101.307	101.192
6.750	100.997	100.888	100.788	100.688	6.990	100.853	100.752	100.660	100.568	7.500	101.997	101.825	101.703	101.580
6.875	101.162	101.053	100.953	100.853	7.125	101.060	100.974	100.890	100.807	7.625	102.403	102.208	102.071	101.934
6.990	101.541	101.432	101.332	101.232	7.250	101.260	101.174	101.091	101.007	7.750	102.567	102.372	102.243	102.115
7.125	101.806	101.697	101.597	101.497						7.875	102.816	102.625	102.521	102.416
7.250	101.813	101.727	101.643	101.560						7.990	102.997	102.846	102.750	102.653
7.375	102.058	101.972	101.888	101.805						8.125	103.359	103.219	103.124	103.030
7.500	102.283	102.197	102.114	102.030										
7.625	102.485	102.399	102.315	102.232										
7.750	102.710	102.624	102.541	102.458										
FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)														
Rate	15-Day	30-Day	45-Day	60-Day										
5.990	95.650	95.565	95.488	95.411										
6.125	96.353	96.267	96.189	96.112										
6.250	97.005	96.919	96.842	96.765										
6.375	97.747	97.661	97.584	97.507										
6.500	98.372	98.286	98.209	98.132										
6.625	98.838	98.728	98.635	98.541										
6.750	99.537	99.427	99.329	99.230										
6.875	99.933	99.823	99.725	99.627										
6.990	100.487	100.377	100.279	100.180										
7.125	101.012	100.887	100.781	100.675										
7.250	101.493	101.368	101.256	101.143										
7.375	101.958	101.822	101.707	101.592										
7.500	102.397	102.225	102.103	101.980										
7.625	102.803	102.608	102.471	102.334										
7.750	102.987	102.772	102.643	102.515										
7.875	103.216	103.025	102.921	102.816										
7.990	103.397	103.246	103.150	103.053										
8.125	103.759	103.619	103.524	103.430										

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	94.882	94.765	94.659	94.554	5.500	88.605	88.535	88.456	88.376	5.500	94.513	94.435	94.353	94.270
6.125	95.625	95.508	95.402	95.297	5.625	89.304	89.234	89.154	89.075	5.625	94.935	94.857	94.774	94.692
6.250	96.615	96.498	96.392	96.287	5.750	91.157	91.040	90.934	90.829	5.750	95.078	95.000	94.918	94.836
6.375	97.214	97.096	96.991	96.885	5.875	91.890	91.773	91.667	91.562	5.875	95.441	95.363	95.281	95.199
6.500	97.797	97.680	97.575	97.469	5.990	92.682	92.565	92.459	92.354	5.990	95.848	95.769	95.687	95.605
6.625	98.334	98.216	98.111	98.005	6.125	93.425	93.308	93.202	93.097	6.125	96.177	96.099	96.017	95.935
6.750	98.646	98.506	98.379	98.253	6.250	94.415	94.298	94.192	94.087	6.250	96.651	96.542	96.436	96.329
6.875	99.153	99.012	98.885	98.759	6.375	95.014	94.896	94.791	94.685	6.375	96.951	96.841	96.735	96.629
6.990	99.518	99.377	99.251	99.124	6.500	95.597	95.480	95.375	95.269	6.500	97.184	97.074	96.968	96.862
7.125	99.947	99.807	99.680	99.554	6.625	96.134	96.016	95.911	95.805	6.625	97.473	97.363	97.257	97.151
7.250	99.911	99.755	99.614	99.474	6.750	96.446	96.306	96.179	96.053	6.750	97.641	97.516	97.401	97.286
7.375	100.681	100.525	100.385	100.244	6.875	96.949	96.808	96.682	96.555	6.875	97.897	97.772	97.656	97.541
7.500	100.917	100.760	100.620	100.479	6.990	97.299	97.158	97.032	96.905	6.990	98.069	97.944	97.829	97.714
7.625	101.102	100.945	100.805	100.664	7.125	97.742	97.601	97.475	97.348	7.125	98.281	98.156	98.041	97.926
7.750	101.407	101.149	100.912	100.674	7.250	97.682	97.526	97.386	97.245	7.250	98.033	97.932	97.833	97.734
7.875	101.627	101.369	101.131	100.894	7.375	98.469	98.313	98.173	98.032	7.375	98.608	98.507	98.408	98.310
7.990	100.606	100.348	100.111	99.873	7.500	98.722	98.565	98.425	98.284	7.500	98.656	98.555	98.456	98.358
8.125	100.878	100.620	100.383	100.146	7.625	98.925	98.769	98.628	98.487	7.625	98.688	98.586	98.488	98.389
					7.750	99.214	98.956	98.719	98.481	7.750	99.749	99.648	99.549	99.450
					7.875	99.450	99.192	98.955	98.718	7.875	99.908	99.806	99.708	99.609
					7.990	98.446	98.188	97.951	97.713	7.990	98.779	98.677	98.578	98.480



Effective: October 23, 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	95.500	95.415	95.338	95.261	5.990	94.832	94.715	94.609	94.504	5.990	94.800	94.715	94.638	94.561
6.125	96.203	96.117	96.039	95.962	6.125	95.575	95.458	95.352	95.247	6.125	95.503	95.417	95.339	95.262
6.250	96.855	96.769	96.692	96.615	6.250	96.565	96.448	96.342	96.237	6.250	96.155	96.069	95.992	95.915
6.375	97.597	97.511	97.434	97.357	6.375	97.164	97.046	96.941	96.835	6.375	96.897	96.811	96.734	96.657
6.500	98.222	98.136	98.059	97.982	6.500	97.747	97.630	97.525	97.419	6.500	97.522	97.436	97.359	97.282
6.625	98.688	98.578	98.485	98.391	6.625	98.284	98.166	98.061	97.955	6.625	97.988	97.878	97.785	97.691
6.750	99.387	99.277	99.179	99.080	6.750	98.596	98.456	98.329	98.203	6.750	98.687	98.577	98.479	98.380
6.875	99.783	99.673	99.575	99.477	6.875	99.103	98.962	98.835	98.709	6.875	99.083	98.973	98.875	98.777
6.990	100.337	100.227	100.129	100.030	6.990	99.468	99.327	99.201	99.074	6.990	99.637	99.527	99.429	99.330
7.125	100.862	100.737	100.631	100.525	7.125	99.897	99.757	99.630	99.504	7.125	100.162	100.037	99.931	99.825
7.250	101.343	101.218	101.106	100.993	7.250	99.861	99.705	99.564	99.424	7.250	100.643	100.518	100.406	100.293
7.375	101.808	101.672	101.557	101.442	7.375	100.631	100.475	100.335	100.194	7.375	101.108	100.972	100.857	100.742
7.500	102.247	102.075	101.953	101.830	7.500	100.867	100.710	100.570	100.429	7.500	101.547	101.375	101.253	101.130
7.625	102.653	102.458	102.321	102.184	7.625	101.052	100.895	100.755	100.614	7.625	101.953	101.758	101.621	101.484
7.750	102.817	102.622	102.493	102.365	7.750	101.357	101.099	100.862	100.624	7.750	102.117	101.922	101.793	101.665
7.875	103.066	102.875	102.771	102.666	7.875	101.577	101.319	101.081	100.844	7.875	102.366	102.175	102.071	101.966
7.990	103.247	103.096	103.000	102.903	7.990	100.556	100.298	100.061	99.823	7.990	102.547	102.396	102.300	102.203
8.125	103.609	103.469	103.374	103.280	8.125	100.828	100.570	100.333	100.096	8.125	102.909	102.769	102.674	102.580

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	95.500	95.415	95.338	95.261	5.990	94.832	94.715	94.609	94.504	5.990	94.800	94.715	94.638	94.561
6.125	96.203	96.117	96.039	95.962	6.125	95.575	95.458	95.352	95.247	6.125	95.503	95.417	95.339	95.262
6.250	96.855	96.769	96.692	96.615	6.250	96.565	96.448	96.342	96.237	6.250	96.155	96.069	95.992	95.915
6.375	97.597	97.511	97.434	97.357	6.375	97.164	97.046	96.941	96.835	6.375	96.897	96.811	96.734	96.657
6.500	98.222	98.136	98.059	97.982	6.500	97.747	97.630	97.525	97.419	6.500	97.522	97.436	97.359	97.282
6.625	98.688	98.578	98.485	98.391	6.625	98.284	98.166	98.061	97.955	6.625	97.988	97.878	97.785	97.691
6.750	99.387	99.277	99.179	99.080	6.750	98.596	98.456	98.329	98.203	6.750	98.687	98.577	98.479	98.380
6.875	99.783	99.673	99.575	99.477	6.875	99.103	98.962	98.835	98.709	6.875	99.083	98.973	98.875	98.777
6.990	100.337	100.227	100.129	100.030	6.990	99.468	99.327	99.201	99.074	6.990	99.637	99.527	99.429	99.330
7.125	100.862	100.737	100.631	100.525	7.125	99.897	99.757	99.630	99.504	7.125	100.162	100.037	99.931	99.825
7.250	101.343	101.218	101.106	100.993	7.250	99.861	99.705	99.564	99.424	7.250	100.643	100.518	100.406	100.293
7.375	101.808	101.672	101.557	101.442	7.375	100.631	100.475	100.335	100.194	7.375	101.108	100.972	100.857	100.742
7.500	102.247	102.075	101.953	101.830	7.500	100.867	100.710	100.570	100.429	7.500	101.547	101.375	101.253	101.130
7.625	102.653	102.458	102.321	102.184	7.625	101.052	100.895	100.755	100.614	7.625	101.953	101.758	101.621	101.484
7.750	102.817	102.622	102.493	102.365	7.750	101.357	101.099	100.862	100.624	7.750	102.117	101.922	101.793	101.665
7.875	103.066	102.875	102.771	102.666	7.875	101.577	101.319	101.081	100.844	7.875	102.366	102.175	102.071	101.966
7.990	103.247	103.096	103.000	102.903	7.990	100.556	100.298	100.061	99.823	7.990	102.547	102.396	102.300	102.203
8.125	103.609	103.469	103.374	103.280	8.125	100.828	100.570	100.333	100.096	8.125	102.909	102.769	102.674	102.580

FORWARD

LENDING

SELECT PRICING

Effective: October 23, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)

Rate

15-Day

30-Day

45-Day

60-Day

5.990

95.900

95.815

95.738

95.661

6.125

96.603

96.517

96.439

96.362

6.250

97.255

97.169

97.092

97.015

6.375

97.997

97.911

97.834

97.757

6.500

98.622

98.536

98.459

98.382

6.625

99.088

98.978

98.885

98.791

6.750

99.787

99.677

99.579

99.480

6.875

100.183

100.073

99.975

99.877

6.990

100.737

100.627

100.529

100.430

7.125

101.262

101.137

101.031

100.925

7.250

101.743

101.618

101.506

101.393

7.375

102.208

102.072

101.957

101.842

7.500

102.647

102.475

102.353

102.230

7.625

103.053

102.858

102.721

102.584

7.750

103.217

103.022

102.893

102.765

7.875

103.466

103.275

103.171

103.066

7.990

103.647

103.496

103.400

103.303

8.125

104.009

103.869

103.774

103.680

SELECT FREDDIE MAC 15 YEAR FIXED (215)

Rate

15-Day

30-Day

45-Day

60-Day

5.250

96.519

96.457

96.390

96.323

5.375

96.960

96.898

96.831

96.764

5.500

97.393

97.330

97.263

97.196

5.625

97.820

97.757

97.690

97.623

5.750

98.357

98.263

98.172

98.081

5.875

98.781

98.687

98.596

98.505

5.990

99.155

99.061

98.970

98.879

6.125

99.570

99.476

99.385

99.294

6.250

99.921

99.827

99.736

99.645

6.375

100.364

100.270

100.179

100.088

6.500

100.649

100.556

100.465

100.373

6.625

100.828

100.734

100.643

100.552

6.750

101.247

101.138

101.038

100.938

6.875

101.412

101.303

101.203

101.103

6.990

101.791

101.682

101.582

101.482

7.125

102.056

101.947

101.847

101.747

7.250

102.063

101.977

101.893

101.810

7.375

102.308

102.222

102.138

102.055

7.500

102.533

102.447

102.364

102.280

7.625

102.735

102.649

102.565

102.482

7.750

102.960

102.874

102.791

102.708

7.875

103.165

103.079

102.995

102.912

7.990

103.228

103.142

103.058

102.975

8.125

103.451

103.365

103.282

103.198

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate

15-Day

30-Day

45-Day

60-Day

5.990

95.132

95.015

94.909

94.804

6.125

95.875

95.758

95.652

95.547

6.250

96.865

96.748

96.642

96.537

6.375

97.464

97.346

97.241

97.135

6.500

98.047

97.930

97.825

97.719

6.625

98.584

98.466

98.361

98.255

6.750

98.896

98.756

98.629

98.503

6.875

99.403

99.262

99.135

99.009

6.990

99.768

99.627

99.501

99.374

7.125

100.197

100.057

99.930

99.804

7.250

100.161

100.005

99.864

99.724

7.375

100.931

100.775

100.635

100.494

7.500

101.167

101.010

100.870

100.729

7.625

101.352

101.195

101.055

100.914

7.750

101.657

101.399

101.162

100.924

7.875

101.877

101.619

101.381

101.144

7.990

100.856

100.598

100.361

100.123

8.125

101.128

100.870

100.633

100.396

SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate

15-Day

30-Day

45-Day

60-Day

5.990

96.098

96.019

95.937

95.855

6.125

96.427

96.349

96.267

96.185

6.250

96.901

96.792

96.686

96.579

6.375

97.201

97.091

96.985

96.879

6.500

97.434

97.324

97.218

97.112

6.625

97.723

97.613

97.507

97.401

6.750

97.891

97.766

97.651

97.536

6.875

98.147

98.022

97.906

97.791

6.990

98.319

98.194

98.079

97.964

7.125

98.531

98.406

98.291

98.176

7.250

98.283

98.182

98.083

97.984

7.375

98.858

98.757

98.658

98.560

7.500

98.906

98.805

98.706

98.608

7.625

98.938

98.836

98.738

98.639

7.750

99.999

99.898

99.799

99.700

7.875

100.158

100.056

99.958

99.859

7.990

99.029

98.927

98.828

98.730

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	95.750	95.665	95.588	95.511	5.990	95.082	94.965	94.859	94.754
6.125	96.453	96.367	96.289	96.212	6.125	95.825	95.708	95.602	95.497
6.250	97.105	97.019	96.942	96.865	6.250	96.815	96.698	96.592	96.487
6.375	97.847	97.761	97.684	97.607	6.375	97.414	97.296	97.191	97.085
6.500	98.472	98.386	98.309	98.232	6.500	97.997	97.880	97.775	97.669
6.625	98.938	98.828	98.735	98.641	6.625	98.534	98.416	98.311	98.205
6.750	99.637	99.527	99.429	99.330	6.750	98.846	98.706	98.579	98.453
6.875	100.033	99.923	99.825	99.727	6.875	99.353	99.212	99.085	98.959
6.990	100.587	100.477	100.379	100.280	6.990	99.718	99.577	99.451	99.324
7.125	101.112	100.987	100.881	100.775	7.125	100.147	100.007	99.880	99.754
7.250	101.593	101.468	101.356	101.243	7.250	100.111	99.955	99.814	99.674
7.375	102.058	101.922	101.807	101.692	7.375	100.881	100.725	100.585	100.444
7.500	102.497	102.325	102.203	102.080	7.500	101.117	100.960	100.820	100.679
7.625	102.903	102.708	102.571	102.434	7.625	101.302	101.145	101.005	100.864
7.750	103.067	102.872	102.743	102.615	7.750	101.607	101.349	101.112	100.874
7.875	103.316	103.125	103.021	102.916	7.875	101.827	101.569	101.331	101.094
7.990	103.497	103.346	103.250	103.153	7.990	100.806	100.548	100.311	100.073
8.125	103.859	103.719	103.624	103.530	8.125	101.078	100.820	100.583	100.346
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	95.750	95.665	95.588	95.511	5.990	95.082	94.965	94.859	94.754
6.125	96.453	96.367	96.289	96.212	6.125	95.825	95.708	95.602	95.497
6.250	97.105	97.019	96.942	96.865	6.250	96.815	96.698	96.592	96.487
6.375	97.847	97.761	97.684	97.607	6.375	97.414	97.296	97.191	97.085
6.500	98.472	98.386	98.309	98.232	6.500	97.997	97.880	97.775	97.669
6.625	98.938	98.828	98.735	98.641	6.625	98.534	98.416	98.311	98.205
6.750	99.637	99.527	99.429	99.330	6.750	98.846	98.706	98.579	98.453
6.875	100.033	99.923	99.825	99.727	6.875	99.353	99.212	99.085	98.959
6.990	100.587	100.477	100.379	100.280	6.990	99.718	99.577	99.451	99.324
7.125	101.112	100.987	100.881	100.775	7.125	100.147	100.007	99.880	99.754
7.250	101.593	101.468	101.356	101.243	7.250	100.111	99.955	99.814	99.674
7.375	102.058	101.922	101.807	101.692	7.375	100.881	100.725	100.585	100.444
7.500	102.497	102.325	102.203	102.080	7.500	101.117	100.960	100.820	100.679
7.625	102.903	102.708	102.571	102.434	7.625	101.302	101.145	101.005	100.864
7.750	103.067	102.872	102.743	102.615	7.750	101.607	101.349	101.112	100.874
7.875	103.316	103.125	103.021	102.916	7.875	101.827	101.569	101.331	101.094
7.990	103.497	103.346	103.250	103.153	7.990	100.806	100.548	100.311	100.073
8.125	103.859	103.719	103.624	103.530	8.125	101.078	100.820	100.583	100.346



Effective: October 23, 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	91.981	92.029	92.029	91.937	3.875	89.732	89.780	89.780	89.688	3.875	87.905	87.953	87.953	87.861		
4.000	92.248	92.293	92.293	92.192	4.000	90.086	90.130	90.130	90.030	4.000	88.349	88.394	88.394	88.293		
4.125	92.671	92.711	92.711	92.603	4.125	90.646	90.686	90.686	90.578	4.125	89.077	89.118	89.118	89.009		
4.250	93.134	93.171	93.171	93.054	4.250	91.241	91.278	91.278	91.162	4.250	89.748	89.785	89.785	89.669		
4.375	93.437	93.470	93.470	93.346	4.375	91.670	91.703	91.703	91.578	4.375	90.110	90.143	90.143	90.018		
4.500	93.812	93.841	93.841	93.708	4.500	92.164	92.193	92.193	92.061	4.500	90.645	90.674	90.674	90.542		
4.625	94.266	94.292	94.292	94.151	4.625	92.730	92.756	92.756	92.615	4.625	91.316	91.341	91.341	91.201		
4.750	94.664	94.685	94.685	94.537	4.750	93.225	93.247	93.247	93.098	4.750	91.918	91.940	91.940	91.791		
4.875	95.136	95.154	95.154	94.997	4.875	93.771	93.789	93.789	93.632	4.875	92.403	92.421	92.421	92.265		
5.000	95.503	95.517	95.517	95.352	5.000	94.219	94.232	94.232	94.068	5.000	92.861	92.875	92.875	92.711		
5.125	96.162	96.172	96.172	95.999	5.125	94.968	94.978	94.978	94.806	5.125	93.802	93.812	93.812	93.639		
5.250	96.571	96.578	96.578	96.397	5.250	95.462	95.469	95.469	95.288	5.250	94.343	94.349	94.349	94.169		
5.375	97.132	97.134	97.134	96.946	5.375	96.098	96.100	96.100	95.912	5.375	94.928	94.930	94.930	94.742		
5.500	97.502	97.500	97.500	97.304	5.500	96.542	96.541	96.541	96.344	5.500	95.428	95.426	95.426	95.230		
5.625	97.974	97.969	97.969	97.765	5.625	97.087	97.082	97.082	96.878	5.625	96.192	96.187	96.187	95.983		
5.750	98.402	98.393	98.393	98.181	5.750	97.593	97.584	97.584	97.371	5.750	96.810	96.801	96.801	96.589		
5.875	98.832	98.819	98.819	98.599	5.875	98.109	98.096	98.096	97.876	5.875	97.273	97.260	97.260	97.040		
6.000	99.156	99.140	99.140	98.911	6.000	98.568	98.551	98.551	98.323	6.000	97.682	97.666	97.666	97.437		
6.125	99.216	99.195	99.195	98.959	6.125	98.836	98.815	98.815	98.579	6.125	97.907	97.886	97.886	97.650		
6.250	99.402	99.378	99.378	99.134	6.250	99.242	99.218	99.218	98.974	6.250	98.307	98.283	98.283	98.038		
6.375	99.470	99.442	99.442	99.190	6.375	99.547	99.519	99.519	99.267	6.375	98.661	98.632	98.632	98.380		
										6.500	99.190	99.159	99.159	98.898		
										6.625	99.596	99.560	99.560	99.292		
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	91.865	91.917	91.917	91.832	3.750	89.564	89.616	89.616	89.531	3.750	87.698	87.750	87.750	87.666		
3.875	92.224	92.273	92.273	92.180	3.875	89.976	90.025	90.025	89.932	3.875	88.151	88.199	88.199	88.106		
4.000	92.491	92.535	92.535	92.435	4.000	90.329	90.374	90.374	90.273	4.000	88.594	88.639	88.639	88.538		
4.125	92.913	92.953	92.953	92.845	4.125	90.888	90.929	90.929	90.820	4.125	89.321	89.362	89.362	89.253		
4.250	93.375	93.412	93.412	93.295	4.250	91.483	91.520	91.520	91.403	4.250	89.992	90.029	90.029	89.912		
4.375	93.678	93.711	93.711	93.587	4.375	91.911	91.944	91.944	91.819	4.375	90.352	90.385	90.385	90.261		
4.500	94.052	94.081	94.081	93.949	4.500	92.404	92.433	92.433	92.301	4.500	90.887	90.916	90.916	90.783		
4.625	94.506	94.531	94.531	94.391	4.625	92.970	92.995	92.995	92.855	4.625	91.557	91.582	91.582	91.441		
4.750	94.903	94.925	94.925	94.776	4.750	93.464	93.485	93.485	93.337	4.750	92.158	92.180	92.180	92.031		
4.875	95.375	95.392	95.392	95.236	4.875	94.009	94.027	94.027	93.870	4.875	92.642	92.660	92.660	92.504		
5.000	95.741	95.755	95.755	95.591	5.000	94.456	94.470	94.470	94.306	5.000	93.100	93.113	93.113	92.949		
5.125	96.400	96.410	96.410	96.238	5.125	95.205	95.215	95.215	95.043	5.125	94.039	94.049	94.049	93.877		
5.250	96.809	96.816	96.816	96.635	5.250	95.699	95.705	95.705	95.525	5.250	94.580	94.586	94.586	94.405		
5.375	97.370	97.372	97.372	97.184	5.375	96.334	96.336	96.336	96.148	5.375	95.164	95.166	95.166	94.978		
5.500	97.739	97.738	97.738	97.541	5.500	96.777	96.776	96.776	96.580	5.500	95.663	95.662	95.662	95.465		
5.625	98.212	98.206	98.206	98.002	5.625	97.322	97.316	97.316	97.112	5.625	96.427	96.422	96.422	96.218		
5.750	98.639	98.630	98.630	98.418	5.750	97.826	97.818	97.818	97.605	5.750	97.044	97.035	97.035	96.823		
5.875	99.068	99.056	99.056	98.835	5.875	98.342	98.329	98.329	98.109	5.875	97.506	97.493	97.493	97.273		
6.000	99.392	99.376	99.376	99.147	6.000	98.800	98.783	98.783	98.555	6.000	97.914	97.898	97.898	97.669		
6.125	99.451	99.431	99.431	99.195	6.125	99.067	99.047	99.047	98.810	6.125	98.138	98.117	98.117	97.881		
6.250	99.402	99.378	99.378	99.134	6.250	99.242	99.218	99.218	98.974	6.250	98.307	98.283	98.283	98.038		
6.375	99.470	99.442	99.442	99.190	6.375	99.547	99.519	99.519	99.267	6.375	98.661	98.632	98.632	98.380		
										6.500	99.190	99.159	99.159	98.898		
										6.625	99.596	99.560	99.560	99.292		
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index			
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR			
FREDDIE MAC 5/6 ARM (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	91.621	91.673	91.673	91.588	3.750	89.319	89.371	89.371	89.286	3.750	87.452	87.504	87.504	87.419		
3.875	91.981	92.029	92.029	91.937	3.875	89.732	89.780	89.780	89.688	3.875	87.905	87.953	87.953	87.861		
4.000	92.248	92.293	92.293	92.192	4.000	90.086	90.130	90.130	90.030	4.000	88.349	88.394	88.394	88.293		
4.125	92.671	92.711	92.711	92.603	4.125	90.646	90.686	90.686	90.578	4.125	89.077	89.118	89.118	89.009		
4.250	93.134	93.171	93.171	93.054	4.250	91.241	91.278	91.278	91.162	4.250	89.748	89.785	89.785	89.669		
4.375	93.437	93.470	93.470	93.346	4.375											



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



Effective: October 23, 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	95.650	95.565	95.488	95.411	5.990	95.332	95.247	95.170	95.093	5.250	93.436	93.334	93.237	93.141
6.125	96.353	96.267	96.189	96.112	6.125	96.077	95.992	95.914	95.837	5.375	94.067	93.965	93.869	93.772
6.250	97.005	96.919	96.842	96.765	6.250	96.730	96.644	96.567	96.489	5.500	94.686	94.585	94.488	94.391
6.375	97.747	97.661	97.584	97.507	6.375	97.472	97.386	97.309	97.232	5.625	95.301	95.199	95.102	95.006
6.500	98.372	98.286	98.209	98.132	6.500	98.097	98.011	97.934	97.857	5.750	96.227	96.110	96.004	95.899
6.625	98.838	98.728	98.635	98.541	6.625	98.563	98.453	98.360	98.266	5.875	96.842	96.725	96.620	96.514
6.750	99.537	99.427	99.329	99.230	6.750	99.262	99.152	99.054	98.955	5.990	97.393	97.276	97.170	97.065
6.875	99.933	99.823	99.725	99.627	6.875	99.658	99.548	99.450	99.352	6.125	97.980	97.863	97.757	97.652
6.990	100.487	100.377	100.279	100.180	6.990	100.212	100.102	100.004	99.905	6.250	98.528	98.410	98.305	98.199
7.125	101.012	100.887	100.781	100.675	7.125	100.737	100.612	100.506	100.400	6.375	99.173	99.056	98.950	98.845
7.250	101.493	101.368	101.256	101.143	7.250	101.218	101.093	100.981	100.868	6.500	99.685	99.567	99.462	99.356
7.375	101.958	101.822	101.707	101.592	7.375	101.670	101.533	101.418	101.303	6.625	100.021	99.904	99.798	99.692
7.500	102.397	102.225	102.103	101.980	7.500	102.102	101.930	101.808	101.685	6.750	100.331	100.190	100.085	99.980
7.625	102.803	102.608	102.471	102.334	7.625	102.508	102.313	102.176	102.039	6.875	100.668	100.527	100.422	100.317
7.750	102.967	102.772	102.643	102.515	7.750	102.672	102.477	102.348	102.220	6.990	101.180	101.039	100.934	100.829
7.875	103.216	103.025	102.921	102.816	7.875	102.921	102.730	102.626	102.521	7.125	101.603	101.462	101.357	101.252
7.990	103.397	103.246	103.150	103.053	7.990	103.102	102.951	102.855	102.758	7.250	101.535	101.410	101.297	101.185
8.125	103.759	103.619	103.524	103.430	8.125	103.464	103.324	103.229	103.135	7.375	101.926	101.801	101.689	101.576
										7.500	102.296	102.171	102.058	101.946
										7.625	102.636	102.511	102.398	102.285
										7.750	102.940	102.747	102.641	102.536
										7.875	103.304	103.139	103.039	102.939
										7.990	103.490	103.347	103.252	103.158
										8.125	103.864	103.723	103.629	103.534

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	95.036	94.981	94.919	94.856	4.990	95.944	95.874	95.796	95.718	
5.125	95.496	95.441	95.379	95.316	5.125	96.310	96.240	96.162	96.085	
5.250	96.269	96.207	96.140	96.073	5.250	97.134	97.055	96.973	96.891	
5.375	96.710	96.648	96.581	96.514	5.375	97.472	97.394	97.312	97.230	
5.500	97.143	97.080	97.013	96.946	5.500	97.806	97.728	97.646	97.564	
5.625	97.570	97.507	97.440	97.373	5.625	98.134	98.056	97.974	97.892	
5.750	98.107	98.013	97.922	97.831	5.750	98.580	98.487	98.396	98.304	
5.875	98.531	98.437	98.346	98.255	5.875	98.910	98.816	98.725	98.634	
5.990	98.905	98.811	98.720	98.629	5.990	99.197	99.104	99.012	98.921	
6.125	99.320	99.226	99.135	99.044	6.125	99.517	99.423	99.332	99.241	
6.250	99.671	99.577	99.486	99.395	6.250	99.786	99.692	99.601	99.510	
6.375	100.114	100.020	99.929	99.838	6.375	100.149	100.056	99.965	99.874	
6.500	100.399	100.306	100.215	100.123	6.500	100.358	100.264	100.173	100.082	
6.625	100.578	100.484	100.393	100.302	6.625	100.454	100.361	100.270	100.178	
6.750	100.997	100.888	100.788	100.688	6.750	100.442	100.333	100.234	100.136	
6.875	101.162	101.053	100.953	100.853	6.875	100.535	100.427	100.331	100.235	
6.990	101.541	101.432	101.332	101.232	6.990	100.853	100.752	100.660	100.568	
7.125	101.806	101.697	101.597	101.497	7.125	101.060	100.974	100.890	100.807	
7.250	101.813	101.727	101.643	101.560	7.250	101.260	101.174	101.091	101.007	

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Effective: October 23, 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	95.557	95.440	95.334	95.229	5.990	93.282	93.165	93.059	92.954	5.375	88.608	88.538	88.458	88.379
6.125	96.300	96.183	96.077	95.972	6.125	94.025	93.908	93.802	93.697	5.500	89.355	89.285	89.206	89.126
6.250	96.940	96.823	96.717	96.612	6.250	95.015	94.898	94.792	94.687	5.625	90.054	89.984	89.904	89.825
6.375	97.539	97.421	97.316	97.210	6.375	95.614	95.496	95.391	95.285	5.750	91.907	91.790	91.684	91.579
6.500	98.147	98.030	97.925	97.819	6.500	96.197	96.080	95.975	95.869	5.875	92.640	92.523	92.417	92.312
6.625	98.659	98.541	98.436	98.330	6.625	96.734	96.616	96.511	96.405	5.990	93.432	93.315	93.209	93.104
6.750	98.846	98.706	98.579	98.453	6.750	97.046	96.906	96.779	96.653	6.125	94.175	94.058	93.952	93.847
6.875	99.353	99.212	99.085	98.959	6.875	97.553	97.412	97.285	97.159	6.250	95.165	95.048	94.942	94.837
6.990	99.768	99.627	99.501	99.374	6.990	97.918	97.777	97.651	97.524	6.375	95.764	95.646	95.541	95.435
7.125	100.197	100.057	99.930	99.804	7.125	98.327	98.187	98.060	97.934	6.500	96.347	96.230	96.125	96.019
7.250	100.361	100.205	100.064	99.924	7.250	98.291	98.135	97.994	97.854	6.625	96.884	96.766	96.661	96.555
7.375	100.756	100.600	100.460	100.319	7.375	99.061	98.905	98.765	98.624	6.750	97.196	97.056	96.929	96.803
7.500	101.117	100.960	100.820	100.679	7.500	99.297	99.140	99.000	98.859	6.875	97.699	97.558	97.432	97.305
7.625	101.427	101.270	101.130	100.989	7.625	99.482	99.325	99.185	99.044	6.990	98.049	97.908	97.782	97.655
7.750	100.832	100.574	100.337	100.099	7.750	99.787	99.529	99.292	99.054	7.125	98.492	98.351	98.225	98.098
7.875	101.052	100.794	100.556	100.319	7.875	100.007	99.749	99.511	99.274	7.250	98.432	98.276	98.136	97.995
7.990	101.306	101.048	100.811	100.573	7.990	98.986	98.728	98.491	98.253	7.375	99.219	99.063	98.923	98.782
8.125	101.578	101.320	101.083	100.846	8.125	99.258	99.000	98.763	98.526	7.500	99.472	99.315	99.175	99.034
8.250	101.259	101.040	100.875	100.710	8.250	98.939	98.720	98.555	98.390	7.625	99.675	99.519	99.378	99.237
8.375	101.409	101.190	101.025	100.860	8.375	99.089	98.870	98.705	98.540	7.750	99.964	99.706	99.469	99.231
8.500	101.622	101.404	101.239	101.074	8.500	99.302	99.084	98.919	98.754	7.875	100.200	99.942	99.705	99.468
8.625	101.815	101.597	101.432	101.267	8.625	99.495	99.277	99.112	98.947	7.990	99.196	98.938	98.701	98.463
Alt Agency 15 Yr Fixed High Bal (Alt115HB)					Alt Agency 10 Yr Fixed High Bal (Alt110HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	96.223	96.144	96.062	95.980	5.990	95.929	95.851	95.769	95.686					
6.125	96.552	96.474	96.392	96.310	6.125	96.245	96.167	96.085	96.003					
6.250	97.026	96.917	96.811	96.704	6.250	96.722	96.613	96.506	96.400					
6.375	97.326	97.216	97.110	97.004	6.375	97.011	96.901	96.795	96.689					
6.500	97.559	97.449	97.343	97.237	6.500	97.231	97.122	97.016	96.909					
6.625	97.848	97.738	97.632	97.526	6.625	97.513	97.403	97.297	97.191					
6.750	98.016	97.891	97.776	97.661	6.750	97.681	97.556	97.441	97.326					
6.875	98.272	98.147	98.031	97.916	6.875	97.937	97.812	97.696	97.581					
6.990	98.444	98.319	98.204	98.089	6.990	98.109	97.984	97.869	97.754					
7.125	98.656	98.531	98.416	98.301	7.125	98.321	98.196	98.081	97.966					
7.250	98.408	98.307	98.208	98.109	7.250	98.073	97.972	97.873	97.774					
7.375	98.983	98.882	98.783	98.685	7.375	98.648	98.547	98.448	98.350					
7.500	99.031	98.930	98.831	98.733	7.500	98.696	98.595	98.496	98.398					
7.625	99.063	98.961	98.863	98.764	7.625	98.728	98.626	98.528	98.429					
7.750	100.124	100.023	99.924	99.825	7.750	99.789	99.688	99.589	99.490					
7.875	100.283	100.181	100.083	99.984	7.875	99.948	99.846	99.748	99.649					
7.990	99.154	99.052	98.953	98.855	7.990	98.819	98.717	98.618	98.520					

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FORWARD LENDING 					SELECT PRICING				
Effective: October 23, 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	95.950	95.865	95.788	95.711	5.990	99.205	99.111	99.020	98.929
6.125	96.653	96.567	96.489	96.412	6.125	99.620	99.526	99.435	99.344
6.250	97.305	97.219	97.142	97.065	6.250	99.971	99.877	99.786	99.695
6.375	98.047	97.961	97.884	97.807	6.375	100.414	100.320	100.229	100.138
6.500	98.672	98.586	98.509	98.432	6.500	100.699	100.606	100.515	100.423
6.625	99.138	99.028	98.935	98.841	6.625	100.878	100.784	100.693	100.602
6.750	99.837	99.727	99.629	99.530	6.750	101.297	101.188	101.088	100.988
6.875	100.233	100.123	100.025	99.927	6.875	101.462	101.353	101.253	101.153
6.990	100.787	100.677	100.579	100.480	6.990	101.841	101.732	101.632	101.532
7.125	101.312	101.187	101.081	100.975	7.125	102.106	101.997	101.897	101.797
7.250	101.793	101.668	101.556	101.443	7.250	102.113	102.027	101.943	101.860
7.375	102.258	102.122	102.007	101.892	7.375	102.358	102.272	102.188	102.105
7.500	102.697	102.525	102.403	102.280	7.500	102.583	102.497	102.414	102.330
7.625	103.103	102.908	102.771	102.634	7.625	102.785	102.699	102.615	102.532
7.750	103.267	103.072	102.943	102.815	7.750	103.010	102.924	102.841	102.758
7.875	103.516	103.325	103.221	103.116	7.875	103.215	103.129	103.045	102.962
7.990	103.697	103.546	103.450	103.353					
8.125	104.059	103.919	103.824	103.730					
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	95.857	95.740	95.634	95.529	5.990	96.523	96.444	96.362	96.280
6.125	96.600	96.483	96.377	96.272	6.125	96.852	96.774	96.692	96.610
6.250	97.240	97.123	97.017	96.912	6.250	97.326	97.217	97.111	97.004
6.375	97.839	97.721	97.616	97.510	6.375	97.626	97.516	97.410	97.304
6.500	98.447	98.330	98.225	98.119	6.500	97.859	97.749	97.643	97.537
6.625	98.959	98.841	98.736	98.630	6.625	98.148	98.038	97.932	97.826
6.750	99.146	99.006	98.879	98.753	6.750	98.316	98.191	98.076	97.961
6.875	99.653	99.512	99.385	99.259	6.875	98.572	98.447	98.331	98.216
6.990	100.068	99.927	99.801	99.674	6.990	98.744	98.619	98.504	98.389
7.125	100.497	100.357	100.230	100.104	7.125	98.956	98.831	98.716	98.601
7.250	100.661	100.505	100.364	100.224	7.250	98.708	98.607	98.508	98.409
7.375	101.056	100.900	100.760	100.619	7.375	99.283	99.182	99.083	98.985
7.500	101.417	101.260	101.120	100.979	7.500	99.331	99.230	99.131	99.033
7.625	101.727	101.570	101.430	101.289	7.625	99.363	99.261	99.163	99.064
7.750	101.132	100.874	100.637	100.399					
7.875	101.352	101.094	100.856	100.619					
7.990	101.606	101.348	101.111	100.873					
8.125	101.878	101.620	101.383	101.146					
8.250	101.559	101.340	101.175	101.010					
8.375	101.709	101.490	101.325	101.160					
8.500	101.922	101.704	101.539	101.374					
8.625	102.115	101.897	101.732	101.567					



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

Effective: October 23, 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

FAST 100+ (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	97.929	97.723	97.510
6.875	97.481	97.235	97.003
6.990	97.993	97.747	97.515
7.000	98.023	97.777	97.545
7.125	98.522	98.276	98.044
7.250	99.625	99.348	99.088
7.375	100.159	99.882	99.622
7.490	100.602	100.325	100.065
7.500	100.641	100.364	100.104
7.625	101.060	100.783	100.523
7.750	101.430	101.153	100.893
7.875	99.761	99.469	99.184
7.990	100.153	99.861	99.576
8.000	100.183	99.891	99.606
8.125	100.532	100.240	99.955
8.250	100.882	100.590	100.305

FAST 100+ 5.0% (-301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	97.179	96.973	96.760
6.875	96.731	96.485	96.263
6.990	97.243	96.997	96.765
7.000	97.273	97.027	96.795
7.125	97.772	97.526	97.294
7.250	98.875	98.598	98.338
7.375	99.409	99.132	98.872
7.490	99.861	99.584	99.324
7.500	99.891	99.614	99.354
7.625	100.310	100.033	99.773
7.750	100.680	100.403	100.143
7.875	99.011	98.719	98.434
7.990	99.403	99.111	98.826
8.000	99.433	99.141	98.856
8.125	99.782	99.490	99.205
8.250	100.132	99.840	99.555

[illegible]

	FAST 100+ 5.0% HB - (301, 1st DPA, Plus, HB)			
Rate	15 Day	30 Day	45 Day	
6.750	95.306	95.179	94.973	
6.875	94.886	94.731	94.485	
6.990	95.398	95.243	94.997	
7.000	95.428	95.273	95.027	
7.125	95.927	95.772	95.526	
7.250	97.052	96.875	96.598	
7.375	97.586	97.409	97.132	
7.490	98.038	97.861	97.584	
7.500	98.068	97.891	97.614	
7.625	98.487	98.310	98.033	
7.750	98.857	98.680	98.403	
7.875	97.200	97.011	96.719	
7.990	97.592	97.403	97.111	
8.000	97.622	97.433	97.141	
8.125	97.971	97.782	97.490	
8.250	98.321	98.132	97.840	

[illegible][illegible][illegible]

FICO ≥ 680
0.500
FICO 660 - 679
0.000
FICO 640 - 659
0.000
FICO 620 - 639
-1.000
FICO 600 - 619
-1.500

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

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



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

Effective: October 23, 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	98.025	97.958	97.887	5.375	93.896	93.804	93.721	5.375	96.655	96.588	96.525	5.990	96.903	96.836	96.765
6.125	98.061	97.994	97.922	5.500	94.511	94.419	94.335	5.500	97.139	97.072	97.008	6.125	96.511	96.444	96.372
6.250	98.977	98.910	98.839	5.625	94.766	94.674	94.590	5.625	97.262	97.195	97.131	6.250	97.736	97.660	97.568
6.375	99.458	99.383	99.290	5.750	96.047	95.980	95.909	5.750	98.335	98.268	98.204	6.375	98.536	98.461	98.369
6.500	99.828	99.752	99.660	5.875	96.566	96.499	96.428	5.875	98.218	98.126	98.042	6.500	98.865	98.790	98.697
6.625	100.214	100.138	100.046	5.990	97.165	97.098	97.027	5.990	98.676	98.584	98.500	6.625	98.862	98.787	98.694
6.750	100.675	100.599	100.507	6.125	97.201	97.134	97.062	6.125	98.560	98.467	98.384	6.750	99.455	99.379	99.287
6.875	100.977	100.834	100.699	6.250	98.117	98.050	97.979	6.250	99.305	99.213	99.129	6.875	99.925	99.783	99.648
6.990	101.481	101.338	101.203	6.375	98.598	98.523	98.430	6.375	98.788	98.696	98.610	6.990	100.501	100.359	100.224
7.125	101.866	101.724	101.589	6.500	98.968	98.892	98.800	6.500	98.997	98.905	98.818	7.125	100.225	100.083	99.948
7.250	101.671	101.529	101.394	6.625	99.354	99.278	99.186	6.625	99.221	99.129	99.042	7.250	100.740	100.597	100.462
7.375	101.847	101.646	101.434	6.750	99.815	99.739	99.647	6.750	99.651	99.559	99.472	7.375	99.958	99.757	99.545
7.500	102.128	101.927	101.715	6.875	100.117	99.974	99.839	6.875	100.414	100.322	100.235	7.500	100.330	100.130	99.918
7.625	102.318	102.117	101.905	6.990	100.621	100.478	100.343	6.990	100.747	100.655	100.568	7.625	100.728	100.527	100.315
				7.125	101.006	100.864	100.729	7.125	100.980	100.888	100.802				
				7.250	100.811	100.669	100.534	7.250	100.625	100.533	100.446				
				7.375	100.987	100.786	100.574	7.375	101.416	101.324	101.237				

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	97.725	97.658	97.587	5.990	96.503	96.436	96.365	5.990	97.725	97.658	97.587	5.990	96.503	96.436	96.365
6.125	97.761	97.694	97.622	6.125	96.111	96.044	95.972	6.125	97.761	97.694	97.622	6.125	96.111	96.044	95.972
6.250	98.677	98.610	98.539	6.250	97.336	97.260	97.168	6.250	98.677	98.610	98.539	6.250	97.336	97.260	97.168
6.375	99.158	99.083	98.990	6.375	98.136	98.061	97.969	6.375	99.158	99.083	98.990	6.375	98.136	98.061	97.969
6.500	99.528	99.452	99.360	6.500	98.465	98.390	98.297	6.500	99.528	99.452	99.360	6.500	98.465	98.390	98.297
6.625	99.914	99.838	99.746	6.625	98.462	98.387	98.294	6.625	99.914	99.838	99.746	6.625	98.462	98.387	98.294
6.750	100.375	100.299	100.207	6.750	99.055	98.979	98.887	6.750	100.375	100.299	100.207	6.750	99.055	98.979	98.887
6.875	100.677	100.534	100.399	6.875	99.525	99.383	99.248	6.875	100.677	100.534	100.399	6.875	99.525	99.383	99.248
6.990	101.181	101.038	100.903	6.990	100.101	99.959	99.824	6.990	101.181	101.038	100.903	6.990	100.101	99.959	99.824
7.125	101.566	101.424	101.289	7.125	99.825	99.683	99.548	7.125	101.566	101.424	101.289	7.125	99.825	99.683	99.548
7.250	101.371	101.229	101.094	7.250	100.340	100.197	100.062	7.250	101.371	101.229	101.094	7.250	100.340	100.197	100.062
7.375	101.547	101.346	101.134	7.375	99.558	99.357	99.145	7.375	101.547	101.346	101.134	7.375	99.558	99.357	99.145
7.500	101.828	101.627	101.415	7.500	99.930	99.730	99.518	7.500	101.828	101.627	101.415	7.500	99.930	99.730	99.518
7.625	102.018	101.817	101.605	7.625	100.328	100.127	99.915	7.625	102.018	101.817	101.605	7.625	100.328	100.127	99.915

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

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
0.375	-1.750	-0.375
FICO 660-679	FICO 550-579	VA Cashout >90% LTV
0.375	-3.250	-3.000
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)
0.125	-3.000	-1.250
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)
-0.250	0.250	-1.250



SELECT PRICING

Effective: October 23, 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	98.325	98.258	98.187	5.990	98.976	98.884	98.800	5.990	98.025	97.958	97.887	5.990	98.025	97.958	97.887
6.125	98.361	98.294	98.222	6.125	98.860	98.767	98.684	6.125	98.061	97.994	97.922	6.125	98.061	97.994	97.922
6.250	99.277	99.210	99.139	6.250	99.605	99.513	99.429	6.250	98.977	98.910	98.839	6.250	98.977	98.910	98.839
6.375	99.758	99.683	99.590	6.375	99.088	98.996	98.910	6.375	99.458	99.383	99.290	6.375	99.458	99.383	99.290
6.500	100.128	100.052	99.960	6.500	99.297	99.205	99.118	6.500	99.828	99.752	99.660	6.500	99.828	99.752	99.660
6.625	100.514	100.438	100.346	6.625	99.521	99.429	99.342	6.625	100.214	100.138	100.046	6.625	100.214	100.138	100.046
6.750	100.975	100.899	100.807	6.750	99.951	99.859	99.772	6.750	100.675	100.599	100.507	6.750	100.675	100.599	100.507
6.875	101.277	101.134	100.999	6.875	100.714	100.622	100.535	6.875	100.977	100.834	100.699	6.875	100.977	100.834	100.699
6.990	101.781	101.638	101.503	6.990	101.047	100.955	100.868	6.990	101.481	101.338	101.203	6.990	101.481	101.338	101.203
7.125	102.166	102.024	101.889	7.125	101.280	101.188	101.102	7.125	101.866	101.724	101.589	7.125	101.866	101.724	101.589
7.250	101.971	101.829	101.694	7.250	100.925	100.833	100.746	7.250	101.671	101.529	101.394	7.250	101.671	101.529	101.394
7.375	102.147	101.946	101.734	7.375	101.716	101.624	101.537	7.375	101.847	101.646	101.434	7.375	101.847	101.646	101.434
7.500	102.428	102.227	102.015	7.500	101.836	101.743	101.657	7.500	102.128	101.927	101.715	7.500	102.128	101.927	101.715
7.625	102.618	102.417	102.205	7.625	102.324	102.232	102.145	7.625	102.318	102.117	101.905	7.625	102.318	102.117	101.905

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	97.203	97.136	97.065	5.990	96.803	96.736	96.665	5.990	96.803	96.736	96.665				
6.125	96.811	96.744	96.672	6.125	96.411	96.344	96.272	6.125	96.411	96.344	96.272				
6.250	98.036	97.960	97.868	6.250	97.636	97.560	97.468	6.250	97.636	97.560	97.468				
6.375	98.836	98.761	98.669	6.375	98.436	98.361	98.269	6.375	98.436	98.361	98.269				
6.500	99.165	99.090	98.997	6.500	98.765	98.690	98.597	6.500	98.765	98.690	98.597				
6.625	99.162	99.087	98.994	6.625	98.762	98.687	98.594	6.625	98.762	98.687	98.594				
6.750	99.755	99.679	99.587	6.750	99.355	99.279	99.187	6.750	99.355	99.279	99.187				
6.875	100.225	100.083	99.948	6.875	99.825	99.683	99.548	6.875	99.825	99.683	99.548				
6.990	100.801	100.659	100.524	6.990	100.401	100.259	100.124	6.990	100.401	100.259	100.124				
7.125	100.525	100.383	100.248	7.125	100.125	99.983	99.848	7.125	100.125	99.983	99.848				
7.250	101.040	100.897	100.762	7.250	100.640	100.497	100.362	7.250	100.640	100.497	100.362				
7.375	100.258	100.057	99.845	7.375	99.858	99.657	99.445	7.375	99.858	99.657	99.445				
7.500	100.630	100.430	100.218	7.500	100.230	100.030	99.818	7.500	100.230	100.030	99.818				
7.625	101.028	100.827	100.615	7.625	100.628	100.427	100.215	7.625	100.628	100.427	100.215				

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	98.065	97.998	97.927	5.990	96.578	96.511	96.440	5.990	98.851	98.759	98.675				
6.125	98.101	98.034	97.962	6.125	96.186	96.119	96.047	6.125	98.735	98.642	98.559				
6.250	99.017	98.950	98.879	6.250	97.411	97.335	97.243	6.250	99.480	99.388	99.304				
6.375	99.498	99.423	99.330	6.375	98.211	98.136	98.044	6.375	98.963	98.871	98.785				
6.500	99.868	99.792	99.700	6.500	98.540	98.465	98.372	6.500	99.172	99.080	98.993				
6.625	100.254	100.178	100.086	6.625	98.537	98.462	98.369	6.625	99.396	99.304	99.217				
6.750	100.715	100.639	100.547	6.750	99.130	99.054	98.962	6.750	99.826	99.734	99.647				
6.875	101.017	100.874	100.739	6.875	99.600	99.458	99.323	6.875	100.589	100.497	100.410				
6.990	101.521	101.378	101.243	6.990	100.176	100.034	99.899	6.990	100.922	100.830	100.743				
7.125	101.906	101.764	101.629	7.125	99.900	99.758	99.623	7.125	101.155	101.063	100.977				
7.250	101.711	101.569	101.434	7.250	100.415	100.272	100.137	7.250	100.800	100.708	100.621				
7.375	101.887	101.686	101.474	7.375	99.633	99.432	99.220	7.375	101.591	101.499	101.412				
7.500	102.168	101.967	101.755	7.500	100.005	99.805	99.593	7.500	101.711	101.618	101.532				
7.625	102.358	102.157	101.945	7.625	100.403	100.202	99.990	7.625	102.199	102.107	102.020				

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

FICO 2700
0.500
FICO 580-599
0.375
FICO 680-679
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 23, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.990	97.737	97.670	97.599	
6.125	97.873	97.806	97.735	
6.250	99.003	98.936	98.865	
6.375	99.342	99.267	99.174	
6.500	99.781	99.706	99.613	
6.625	100.024	99.949	99.856	
6.750	100.667	100.591	100.499	
6.875	100.604	100.462	100.327	
6.990	101.121	100.978	100.843	
7.125	101.177	101.035	100.900	
7.250	101.525	101.383	101.248	
7.375	101.390	101.189	100.977	
7.500	101.700	101.499	101.287	
7.625	101.966	101.765	101.553	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.990	96.987	96.920	96.849	
6.125	97.123	97.056	96.985	
6.250	98.253	98.186	98.115	
6.375	98.592	98.517	98.424	
6.500	99.031	98.956	98.863	
6.625	99.274	99.199	99.106	
6.750	99.917	99.841	99.749	
6.875	99.854	99.712	99.577	
6.990	100.371	100.228	100.093	
7.125	100.427	100.285	100.150	
7.250	100.775	100.633	100.498	
7.375	100.640	100.439	100.227	
7.500	100.950	100.749	100.537	
7.625	101.216	101.015	100.803	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.990	98.498	98.406	98.322	
6.125	98.482	98.390	98.306	
6.250	99.441	99.349	99.265	
6.375	98.782	98.690	98.603	
6.500	99.060	98.968	98.882	
6.625	99.141	99.049	98.963	
6.750	99.753	99.661	99.574	
6.875	100.152	100.060	99.973	
6.990	100.497	100.405	100.318	
7.125	100.401	100.309	100.223	
7.250	100.588	100.496	100.410	
7.375	101.068	100.976	100.890	
7.500	101.217	101.125	101.039	
7.625	101.782	101.690	101.603	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.990	96.824	96.757	96.685	
6.125	96.738	96.671	96.600	
6.250	98.026	97.951	97.859	
6.375	98.611	98.535	98.443	
6.500	99.072	98.996	98.904	
6.625	99.020	98.945	98.852	
6.750	99.736	99.660	99.568	
6.875	100.122	99.979	99.844	
6.990	100.648	100.506	100.371	
7.125	100.236	100.093	99.958	
7.250	100.695	100.553	100.418	
7.375	99.465	99.264	99.052	
7.500	99.813	99.613	99.400	
7.625	100.280	100.080	99.867	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.990	97.537	97.470	97.399	
6.125	97.673	97.606	97.535	
6.250	98.803	98.736	98.665	
6.375	99.142	99.067	98.974	
6.500	99.581	99.506	99.413	
6.625	99.824	99.749	99.656	
6.750	100.467	100.391	100.299	
6.875	100.404	100.262	100.127	
6.990	100.921	100.778	100.643	
7.125	100.977	100.835	100.700	
7.250	101.325	101.183	101.048	
7.375	101.190	100.989	100.777	
7.500	101.500	101.299	101.087	
7.625	101.766	101.565	101.353	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.990	96.574	96.507	96.435	
6.125	96.488	96.421	96.350	
6.250	97.776	97.701	97.609	
6.375	98.361	98.285	98.193	
6.500	98.822	98.746	98.654	
6.625	98.770	98.695	98.602	
6.750	99.486	99.410	99.318	
6.875	99.872	99.729	99.594	
6.990	100.398	100.256	100.121	
7.125	99.986	99.843	99.708	
7.250	100.445	100.303	100.168	
7.375	99.215	99.014	98.802	
7.500	99.563	99.363	99.150	
7.625	100.030	99.830	99.617	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.990	97.537	97.470	97.399	
6.125	97.673	97.606	97.535	
6.250	98.803	98.736	98.665	
6.375	99.142	99.067	98.974	
6.500	99.581	99.506	99.413	
6.625	99.824	99.749	99.656	
6.750	100.467	100.391	100.299	
6.875	100.404	100.262	100.127	
6.990	100.921	100.778	100.643	
7.125	100.977	100.835	100.700	
7.250	101.325	101.183	101.048	
7.375	101.190	100.989	100.777	
7.500	101.500	101.299	101.087	
7.625	101.766	101.565	101.353	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.990	96.574	96.507	96.435	
6.125	96.488	96.421	96.350	
6.250	97.776	97.701	97.609	
6.375	98.361	98.285	98.193	
6.500	98.822	98.746	98.654	
6.625	98.770	98.695	98.602	
6.750	99.486	99.410	99.318	
6.875	99.872	99.729	99.594	
6.990	100.398	100.256	100.121	
7.125	99.986	99.843	99.708	
7.250	100.445	100.303	100.168	
7.375	99.215	99.014	98.802	
7.500	99.563	99.363	99.150	
7.625	100.030	99.830	99.617	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.990	97.317	97.250	97.179	
6.125	97.453	97.386	97.315	
6.250	98.583	98.516	98.445	
6.375	98.922	98.847	98.754	
6.500	99.361	99.286	99.193	
6.625	99.604	99.529	99.436	
6.750	100.247	100.171	100.079	
6.875	100.184	100.042	99.907	
6.990	100.701	100.558	100.423	
7.125	100.757	100.615	100.480	
7.250	101.105	100.963	100.828	
7.375	100.970	100.769	100.557	
7.500	101.280	101.079	100.867	
7.625	101.546	101.345	101.133	

LLPAs

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

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

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

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



SELECT PRICING

Effective: October 23, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.990	98.037	97.970	97.899
6.125	98.173	98.106	98.035
6.250	99.303	99.236	99.165
6.375	99.642	99.567	99.474
6.500	100.081	100.006	99.913
6.625	100.324	100.249	100.156
6.750	100.967	100.891	100.799
6.875	100.904	100.762	100.627
6.990	101.421	101.278	101.143
7.125	101.477	101.335	101.200
7.250	101.825	101.683	101.548
7.375	101.690	101.489	101.277
7.500	102.000	101.799	101.587
7.625	102.266	102.065	101.853

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.990	98.798	98.706	98.622	
6.125	98.782	98.690	98.606	
6.250	99.741	99.649	99.565	
6.375	99.082	98.990	98.903	
6.500	99.360	99.268	99.182	
6.625	99.441	99.349	99.263	
6.750	100.053	99.961	99.874	
6.875	100.452	100.360	100.273	
6.990	100.797	100.705	100.618	
7.125	100.701	100.609	100.523	
7.250	100.888	100.796	100.710	
7.375	101.368	101.276	101.190	
7.500	101.517	101.425	101.339	
7.625	102.082	101.990	101.903	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.990	97.837	97.770	97.699	
6.125	97.973	97.906	97.835	
6.250	99.103	99.036	98.965	
6.375	99.442	99.367	99.274	
6.500	99.881	99.806	99.713	
6.625	100.124	100.049	99.956	
6.750	100.767	100.691	100.599	
6.875	100.704	100.562	100.427	
6.990	101.221	101.078	100.943	
7.125	101.277	101.135	101.000	
7.250	101.625	101.483	101.348	
7.375	101.490	101.289	101.077	
7.500	101.800	101.599	101.387	
7.625	102.066	101.865	101.653	

SELECT VA 30 Day Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.990	97.837	97.770	97.689	
6.125	97.973	97.906	97.835	
6.250	99.103	99.036	98.965	
6.375	99.442	99.367	99.274	
6.500	99.881	99.806	99.713	
6.625	100.124	100.049	99.956	
6.750	100.767	100.691	100.599	
6.875	100.704	100.562	100.427	
6.990	101.221	101.078	100.943	
7.125	101.277	101.135	101.000	
7.250	101.625	101.483	101.348	
7.375	101.490	101.289	101.077	
7.500	101.800	101.599	101.387	
7.625	102.066	101.865	101.653	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.990	97.124	97.057	96.985	
6.125	97.038	96.971	96.900	
6.250	98.326	98.251	98.159	
6.375	98.911	98.835	98.743	
6.500	99.372	99.296	99.204	
6.625	99.320	99.245	99.152	
6.750	100.036	99.960	99.868	
6.875	100.422	100.279	100.144	
6.990	100.948	100.806	100.671	
7.125	100.536	100.393	100.258	
7.250	100.995	100.853	100.718	
7.375	99.765	99.564	99.352	
7.500	100.113	99.913	99.700	
7.625	100.580	100.380	100.167	

Rate	15 Day	30 Day	45 Day
5.990	96.874	96.807	96.735
6.125	96.788	96.721	96.650
6.250	98.076	98.001	97.909
6.375	98.611	98.585	98.493
6.500	99.122	99.046	98.954
6.625	99.070	98.995	98.902
6.750	99.786	99.710	99.618
6.875	100.172	100.029	99.894
6.990	100.698	100.556	100.421
7.125	100.286	100.143	100.008
7.250	100.745	100.603	100.468
7.375	99.515	99.314	99.102
7.500	99.863	99.663	99.450
7.625	100.330	100.130	99.917

Rate	15 Day	30 Day	45 Day
5.990	96.874	96.807	96.735
6.125	96.788	96.721	96.650
6.250	96.076	96.001	97.909
6.375	98.661	98.585	98.493
6.500	99.122	99.046	98.954
6.625	99.070	98.995	98.902
6.750	99.786	99.710	99.618
6.875	100.172	100.029	99.894
6.990	100.698	100.556	100.421
7.125	100.286	100.143	100.008
7.250	100.745	100.603	100.468
7.375	99.515	99.314	99.102
7.500	99.863	99.663	99.450
7.625	100.330	100.130	99.917

[illegible]

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.990	98.087	98.020	97.949	
6.125	98.223	98.156	98.085	
6.250	99.353	99.286	99.215	
6.375	99.692	99.617	99.524	
6.500	100.131	100.056	99.963	
6.625	100.374	100.299	100.206	
6.750	101.017	100.941	100.849	
6.875	100.954	100.812	100.677	
6.990	101.471	101.328	101.193	
7.125	101.527	101.385	101.250	
7.250	101.875	101.733	101.598	
7.375	101.740	101.539	101.327	
7.500	102.050	101.849	101.637	
7.625	102.316	102.115	101.903	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.990	96.649	96.582	96.510
6.125	96.563	96.496	96.425
6.250	97.851	97.776	97.684
6.375	98.436	98.360	98.268
6.500	98.897	98.821	98.729
6.625	98.845	98.770	98.677
6.750	99.561	99.485	99.393
6.875	99.947	99.804	99.669
6.990	100.473	100.331	100.196
7.125	100.061	99.918	99.783
7.250	100.520	100.378	100.243
7.375	99.290	99.089	98.877
7.500	99.638	99.438	99.225
7.625	100.105	99.905	99.692

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.990	98.645	98.556	98.472	
6.125	98.632	98.540	98.456	
6.250	99.591	99.499	99.415	
6.375	98.932	98.840	98.753	
6.500	99.210	99.118	99.032	
6.625	99.291	99.199	99.113	
6.750	99.903	99.811	99.724	
6.875	100.302	100.210	100.123	
6.990	100.647	100.555	100.468	
7.125	100.551	100.459	100.373	
7.250	100.738	100.646	100.560	
7.375	101.218	101.126	101.040	
7.500	101.367	101.275	101.189	
7.625	101.932	101.840	101.753	

SELECT USDA 30 - 25 Year Fixed - (.501)			
Rate	15 Day	30 Day	45 Day
5.990	97.617	97.550	97.479
6.125	97.763	97.686	97.615
6.250	98.883	98.816	98.745
6.375	99.222	99.147	99.054
6.500	99.661	99.586	99.493
6.625	99.904	99.829	99.736
6.750	100.547	100.471	100.379
6.875	100.484	100.342	100.207
6.990	101.001	100.858	100.723
7.125	101.057	100.915	100.780
7.250	101.405	101.263	101.128
7.375	101.270	101.069	100.857
7.500	101.580	101.379	101.167
7.625	101.846	101.645	101.433

LLPAs

FICO ≥ 700
0.375
FICO 680-699
0.250
FICO 660-679
N/A
FICO 640-659
N/A
FICO 620-639
N/A

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

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

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

FHA/VA ARM PRICING

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
3-4 Units		
-0.500		
VA IRRRL >100% CLTV (Sub Fin)		
-1.000		
NC Floor Price		
99,750		



Effective: October 23, 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	97.765	97.698	97.627	
6.125	97.801	97.734	97.662	
6.250	98.717	98.650	98.579	
6.375	99.198	99.123	99.030	
6.500	99.568	99.492	99.400	
6.625	99.954	99.878	99.786	
6.750	100.415	100.339	100.247	
6.875	100.717	100.674	100.439	
6.990	101.221	101.078	100.943	
7.125	101.606	101.464	101.329	
7.250	101.411	101.269	101.134	
7.375	101.587	101.386	101.174	
7.500	101.868	101.667	101.455	
7.625	102.058	101.857	101.645	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.990	97.040	96.973	96.902	
6.125	97.076	97.009	96.937	
6.250	97.992	97.925	97.854	
6.375	98.473	98.398	98.305	
6.500	98.843	98.767	98.675	
6.625	99.229	99.153	99.061	
6.750	99.690	99.614	99.522	
6.875	99.992	99.849	99.714	
6.990	100.496	100.353	100.218	
7.125	100.881	100.739	100.604	
7.250	100.686	100.544	100.409	
7.375	100.862	100.661	100.449	
7.500	101.143	100.942	100.730	
7.625	101.333	101.132	100.920	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.990	98.551	98.459	98.375	
6.125	98.435	98.342	98.259	
6.250	99.180	99.088	99.004	
6.375	98.663	98.571	98.485	
6.500	98.872	98.780	98.693	
6.625	99.096	99.004	98.917	
6.750	99.526	99.434	99.347	
6.875	100.289	100.197	100.110	
6.990	100.622	100.530	100.443	
7.125	100.855	100.763	100.677	
7.250	100.500	100.408	100.321	
7.375	101.291	101.199	101.112	
7.500	101.411	101.318	101.232	
7.625	101.899	101.807	101.720	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.990	96.278	96.211	96.140	
6.125	95.886	95.819	95.747	
6.250	97.111	97.035	96.943	
6.375	97.911	97.836	97.744	
6.500	98.240	98.165	98.072	
6.625	98.237	98.162	98.069	
6.750	98.830	98.754	98.662	
6.875	99.300	99.158	99.023	
6.990	99.876	99.734	99.599	
7.125	99.600	99.458	99.323	
7.250	100.115	99.972	99.837	
7.375	99.333	99.132	98.920	
7.500	99.705	99.505	99.293	
7.625	100.103	99.902	99.690	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.990	97.787	97.720	97.649	
6.125	97.923	97.856	97.785	
6.250	99.053	98.986	98.915	
6.375	99.392	99.317	99.224	
6.500	99.831	99.756	99.663	
6.625	100.074	99.999	99.906	
6.750	100.717	100.641	100.549	
6.875	100.654	100.512	100.377	
6.990	101.171	101.028	100.893	
7.125	101.227	101.085	100.950	
7.250	101.575	101.433	101.298	
7.375	101.440	101.239	101.027	
7.500	101.750	101.549	101.337	
7.625	102.016	101.815	101.603	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.990	96.837	96.770	96.699	
6.125	96.973	96.906	96.835	
6.250	98.103	98.036	97.965	
6.375	98.442	98.367	98.274	
6.500	98.881	98.806	98.713	
6.625	99.124	99.049	98.956	
6.750	99.767	99.691	99.599	
6.875	99.704	99.562	99.427	
6.990	100.221	100.078	99.943	
7.125	100.277	100.135	100.000	
7.250	100.625	100.483	100.348	
7.375	100.490	100.289	100.077	
7.500	100.800	100.599	100.387	
7.625	101.066	100.865	100.653	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.990	98.348	98.256	98.172	
6.125	98.332	98.240	98.156	
6.250	99.291	99.199	99.115	
6.375	98.632	98.540	98.453	
6.500	98.910	98.818	98.732	
6.625	98.991	98.899	98.813	
6.750	99.603	99.511	99.424	
6.875	100.002	99.910	99.823	
6.990	100.347	100.255	100.168	
7.125	100.251	100.159	100.073	
7.250	100.438	100.346	100.260	
7.375	100.918	100.826	100.740	
7.500	101.067	100.975	100.889	
7.625	101.632	101.540	101.453	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.990	96.349	96.282	96.210	
6.125	96.263	96.196	96.125	
6.250	97.551	97.476	97.384	
6.375	98.136	98.060	97.968	
6.500	98.597	98.521	98.429	
6.625	98.545	98.470	98.377	
6.750	99.261	99.185	99.093	
6.875	99.647	99.504	99.369	
6.990	100.173	100.031	99.896	
7.125	99.761	99.618	99.483	
7.250	100.220	100.078	99.943	
7.375	98.990	98.789	98.577	
7.500	99.338	99.138	98.925	
7.625	99.805	99.605	99.392	

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 23, 2026

Jumbo Nitro XL Pricing

Jumbo Nitro XL 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	96.709	96.615	96.427	96.240
6.250	97.221	97.127	96.940	96.752
6.375	97.711	97.617	97.430	97.242
6.500	98.200	98.106	97.918	97.731
6.625	98.713	98.619	98.432	98.244
6.750	99.131	99.037	98.850	98.662
6.875	99.522	99.428	99.241	99.053
7.000	99.785	99.691	99.504	99.316
7.125	99.939	99.845	99.658	99.470
7.250	100.069	99.975	99.787	99.600
7.375	100.194	100.100	99.913	99.725
7.500	100.325	100.231	100.043	99.856
7.625	100.439	100.346	100.158	99.971
7.750	100.554	100.460	100.273	100.085
7.875	100.644	100.550	100.363	100.175
8.000	100.712	100.619	100.431	100.244
8.125	100.760	100.666	100.478	100.291
8.250	100.807	100.713	100.526	100.338
8.375	100.854	100.760	100.573	100.385

Jumbo Nitro XL 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	95.905	95.811	95.623	95.436
6.375	96.463	96.369	96.182	95.994
6.500	97.299	97.206	97.018	96.831
6.625	97.763	97.669	97.482	97.294
6.750	98.228	98.134	97.946	97.759
6.875	98.693	98.599	98.412	98.224
7.000	99.159	99.065	98.878	98.690
7.125	99.622	99.529	99.341	99.154
7.250	100.090	99.996	99.809	99.621
7.375	100.558	100.464	100.276	100.089
7.500	101.025	100.932	100.744	100.557
7.625	101.493	101.399	101.212	101.024
7.750	101.961	101.867	101.680	101.492
7.875	102.428	102.335	102.147	101.960
8.000	102.896	102.802	102.615	102.427

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

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

Effective: Friday, October 23, 2026

Jumbo Nitro Pricing

Jumbo Nitro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	96.191	96.082	95.910	95.691
6.375	96.685	96.575	96.404	96.185
6.500	97.178	97.069	96.897	96.678
6.625	97.628	97.518	97.347	97.128
6.750	98.078	97.968	97.796	97.578
6.875	98.526	98.417	98.245	98.026
7.000	98.975	98.866	98.694	98.475
7.125	99.431	99.321	99.149	98.931
7.250	99.886	99.776	99.605	99.386
7.375	100.201	100.092	99.920	99.701
7.500	100.516	100.407	100.235	100.016

Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	96.191	96.082	95.910	95.691
6.375	96.685	96.575	96.404	96.185
6.500	97.178	97.069	96.897	96.678
6.625	97.628	97.518	97.347	97.128
6.750	98.078	97.968	97.796	97.578
6.875	98.526	98.417	98.245	98.026
7.000	98.975	98.866	98.694	98.475
7.125	99.431	99.321	99.149	98.931
7.250	99.886	99.776	99.605	99.386
7.375	100.201	100.092	99.920	99.701
7.500	100.516	100.407	100.235	100.016

Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	96.191	96.082	95.910	95.691
6.375	96.685	96.575	96.404	96.185
6.500	97.178	97.069	96.897	96.678
6.625	97.628	97.518	97.347	97.128
6.750	98.078	97.968	97.796	97.578
6.875	98.526	98.417	98.245	98.026
7.000	98.975	98.866	98.694	98.475
7.125	99.431	99.321	99.149	98.931
7.250	99.886	99.776	99.605	99.386
7.375	100.201	100.092	99.920	99.701
7.500	100.516	100.407	100.235	100.016

Jumbo Nitro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	93.864	93.755	93.583	93.364
5.625	94.317	94.207	94.035	93.817
5.750	94.769	94.660	94.488	94.269
5.875	95.140	95.031	94.859	94.640
6.000	95.511	95.402	95.230	95.011
6.125	95.816	95.707	95.535	95.316
6.250	96.121	96.012	95.840	95.621
6.375	96.403	96.294	96.122	95.903
6.500	96.685	96.576	96.404	96.185
6.625	97.026	96.916	96.745	96.526
6.750	97.366	97.257	97.085	96.866

Jumbo Nitro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	94.274	94.164	93.993	93.774
5.375	94.689	94.579	94.407	94.189
5.500	95.089	94.980	94.808	94.589
5.625	95.222	95.113	94.941	94.722
5.750	95.352	95.243	95.071	94.852
5.875	95.718	95.609	95.437	95.218
6.000	96.064	95.955	95.783	95.564
6.125	96.523	96.414	96.242	96.023
6.250	96.929	96.820	96.648	96.429
6.375	97.165	97.056	96.884	96.665
6.500	97.403	97.293	97.121	96.903
6.625	97.415	97.305	97.133	96.915
6.750	97.427	97.318	97.146	96.927
6.875	97.656	97.547	97.375	97.156
7.000	97.886	97.777	97.605	97.386

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 - (90IEM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	91.932	91.807	91.682	91.494
6.125	92.754	92.629	92.504	92.316
6.250	93.369	93.244	93.119	92.932
6.375	93.995	93.870	93.745	93.557
6.500	94.611	94.486	94.361	94.174
6.625	95.304	95.179	95.054	94.867
6.750	96.011	95.886	95.761	95.573
6.875	96.449	96.324	96.199	96.012
7.000	96.958	96.833	96.708	96.521
7.125	97.327	97.202	97.077	96.890
7.250	97.666	97.541	97.416	97.229
7.375	97.985	97.860	97.735	97.548
7.500	98.340	98.215	98.090	97.902
7.625	98.619	98.494	98.369	98.182
7.750	98.869	98.744	98.619	98.431
7.875	99.118	98.993	98.868	98.680
8.000	99.392	99.267	99.142	98.955
8.125	99.642	99.517	99.392	99.204
8.250	99.931	99.706	99.581	99.394
8.375	99.951	99.826	99.701	99.514
8.500	100.093	99.908	99.783	99.595
8.625	100.093	99.968	99.843	99.656

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Jumbo Nitro Plus 30 Day Fixed Interest Only - (901EM-JO)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	91.932	91.807	91.682	91.494
6.125	92.754	92.629	92.504	92.316
6.250	93.369	93.244	93.119	92.932
6.375	93.995	93.870	93.745	93.557
6.500	94.611	94.486	94.361	94.174
6.625	95.304	95.179	95.054	94.867
6.750	96.011	95.886	95.761	95.573
6.875	96.449	96.324	96.199	96.012
7.000	96.958	96.833	96.708	96.521
7.125	97.327	97.202	97.077	96.890
7.250	97.666	97.541	97.416	97.229
7.375	97.985	97.860	97.735	97.548
7.500	98.340	98.215	98.090	97.902
7.625	98.619	98.494	98.369	98.182
7.750	98.869	98.744	98.619	98.431
7.875	99.118	98.993	98.868	98.680
8.000	99.392	99.267	99.142	98.955
8.125	99.642	99.517	99.392	99.204
8.250	99.831	99.706	99.581	99.394
8.375	99.951	99.826	99.701	99.514
8.500	100.033	99.908	99.783	99.595
8.625	100.093	99.968	99.843	99.656

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

Effective: Friday, October 23, 2026

Jumbo Hauler Pricing

Jumbo Hauler 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.712	95.650	95.775
6.250	96.250	96.188	96.313
6.375	96.100	96.038	96.163
6.500	96.600	96.538	96.663
6.625	96.374	96.312	96.437
6.750	96.937	96.875	97.000
6.875	97.437	97.375	97.500
7.000	97.937	97.875	98.000
7.125	98.437	98.375	98.500
7.250	98.874	98.812	98.937
7.375	99.312	99.250	99.375
7.500	99.749	99.687	99.812
7.625	100.187	100.125	100.250
7.750	100.562	100.500	100.625
7.875	100.937	100.875	101.000
8.000	101.312	101.250	101.375
8.125	101.687	101.625	101.750
8.250	101.999	101.937	102.062
8.375	102.312	102.250	102.375

Jumbo Hauler 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.712	95.650	95.775
6.250	96.250	96.188	96.313
6.375	96.100	96.038	96.163
6.500	96.600	96.538	96.663
6.625	96.374	96.312	96.437
6.750	96.937	96.875	97.000
6.875	97.437	97.375	97.500
7.000	97.937	97.875	98.000
7.125	98.437	98.375	98.500
7.250	98.874	98.812	98.937
7.375	99.312	99.250	99.375
7.500	99.749	99.687	99.812
7.625	100.187	100.125	100.250
7.750	100.562	100.500	100.625
7.875	100.937	100.875	101.000
8.000	101.312	101.250	101.375
8.125	101.687	101.625	101.750
8.250	101.999	101.937	102.062
8.375	102.312	102.250	102.375

Jumbo Hauler 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.712	95.650	95.775
6.250	96.250	96.188	96.313
6.375	96.100	96.038	96.163
6.500	96.600	96.538	96.663
6.625	96.374	96.312	96.437
6.750	96.937	96.875	97.000
6.875	97.437	97.375	97.500
7.000	97.937	97.875	98.000
7.125	98.437	98.375	98.500
7.250	98.874	98.812	98.937
7.375	99.312	99.250	99.375
7.500	99.749	99.687	99.812
7.625	100.187	100.125	100.250
7.750	100.562	100.500	100.625
7.875	100.937	100.875	101.000
8.000	101.312	101.250	101.375
8.125	101.687	101.625	101.750
8.250	101.999	101.937	102.062
8.375	102.312	102.250	102.375

Jumbo Hauler 15 YR Fixed - (915)			
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	96.624	96.562	96.687
6.750	97.187	97.125	97.250
6.875	97.687	97.625	97.750
7.000	98.187	98.125	98.250
7.125	98.687	98.625	98.750
7.250	99.124	99.062	99.187
7.375	99.562	99.500	99.625
7.500	99.999	99.937	100.062
7.625	100.437	100.375	100.500
7.750	100.812	100.750	100.875
7.875	101.187	101.125	101.250
8.000	101.562	101.500	101.625
8.125	101.937	101.875	102.000
8.250	102.249	102.187	102.312
8.375	102.562	102.500	102.625

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