FORWARD LENDING

19000 MacArthur Boulevard, 3rd Floor
Irvine, CA 92612



Ratesheet Code: RS-WS

Effective Date: 11/12/26 7:29 AM

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Lock Expiration Days

15 Day	11/26/26
30 Day	12/11/26
45 Day	12/28/26
60 Day	01/10/27

Mortgagee Clause

OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD
SUITE 200 IRVINE, CA 92612

2026 FHA/VA Loan Limits

# of Units	Loan Limits
1	$832,750
2	$1,066,250
3	$1,288,800
4	$1,601,750

2027 Conforming Loan Limits

# of Units	Loan Limits
1	$845,000
2	$1,081,950
3	$1,307,800
4	$1,625,350

Price Movement

Conventional	Previous	Current	Change
6.990	100.631	100.171	-0.460
Government			
6.625	100.424	100.016	-0.408
Alt			
7.499	100.263	100.263	0.000
DSCR			
9.125	100.219	100.219	0.000

Allowable Fees

Click Here

Relock Fee

(0.250)

Lock Extension Fees

0.02 Per Day

Max extension 30 days and / or 10 times, whichever comes first.

Lock Desk Hours

8:00 AM - 6:00 PM PST

Lock Request Hours

8:00 AM - 8:59 PM PST**

Lender ID Number

FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

Maximum Loan Limits

FHA Mortgage Limits for all Counties

FHA Condo Search

FHA Approved Condo Search

Contact list

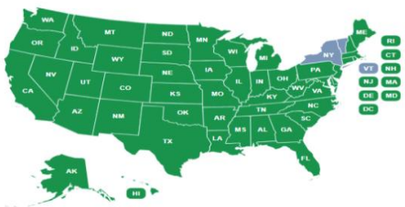
Corporate Headquarters:	Phone:	800-760-1833
	Email:	inquiries@forwardlendingmtg.com
Lock Desk:	Phone:	949-679-7400
	Email:	lockdesk@forwardlendingmtg.com
NonQm Lock Desk:	Phone:	Email Only
	Email:	nonqmlockdesk@forwardlendingmtg.com
Prime Loan Scenarios:	Phone:	Email Only
	Email:	scenarios@forwardlendingmtg.com
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:	jumboscenario@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.**

November Pricing Special

All FHA (excludes DPA and CalHFA)	0.125

Approved States



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.**

FORWARD LENDING

Effective: November 12, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.523	95.462	95.412	95.362
6.125	96.205	96.130	96.068	96.005
6.250	96.857	96.773	96.705	96.636
6.375	97.587	97.503	97.434	97.366
6.500	98.211	98.128	98.059	97.990
6.625	98.684	98.587	98.507	98.427
6.750	99.380	99.281	99.200	99.118
6.875	99.771	99.672	99.591	99.510
6.990	100.270	100.171	100.090	100.008
7.125	100.763	100.665	100.584	100.502
7.250	101.236	101.137	101.056	100.975
7.375	101.661	101.562	101.481	101.400
7.500	102.036	101.938	101.856	101.775
7.625	102.415	102.299	102.203	102.108
7.750	102.425	102.212	102.037	101.862
7.875	102.800	102.602	102.439	102.276
7.990	102.953	102.791	102.657	102.524
8.125	103.248	103.125	103.024	102.923

FANNIE MAE 25 YEAR FIXED (125)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.205	95.145	95.095	95.045
6.125	95.917	95.842	95.780	95.717
6.250	96.569	96.485	96.417	96.348
6.375	97.311	97.228	97.159	97.090
6.500	97.936	97.853	97.784	97.715
6.625	98.409	98.312	98.232	98.152
6.750	99.105	99.006	98.925	98.843
6.875	99.496	99.397	99.316	99.235
6.990	99.995	99.896	99.815	99.733
7.125	100.488	100.390	100.309	100.227
7.250	100.943	100.844	100.763	100.682
7.375	101.366	101.267	101.186	101.105
7.500	101.741	101.643	101.561	101.480
7.625	102.120	102.004	101.908	101.813
7.750	102.130	101.917	101.742	101.567
7.875	102.505	102.307	102.144	101.981
7.990	102.658	102.496	102.362	102.229
8.125	102.953	102.830	102.729	102.628
8.250	103.503	103.382	103.282	103.182
8.375	103.665	103.543	103.443	103.343
8.500	103.898	103.776	103.676	103.576
8.625	104.119	103.998	103.898	103.798

FANNIE MAE 20 YEAR FIXED (120)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	95.755	95.641	95.547	95.454
5.875	96.334	96.220	96.126	96.032
5.990	96.887	96.774	96.680	96.586
6.125	97.508	97.394	97.300	97.207
6.250	98.073	97.960	97.866	97.772
6.375	98.725	98.611	98.518	98.424
6.500	99.229	99.115	99.021	98.928
6.625	99.564	99.450	99.356	99.263
6.750	99.925	99.796	99.690	99.584
6.875	100.257	100.128	100.022	99.916
6.990	100.764	100.635	100.529	100.422
7.125	101.191	101.062	100.956	100.850
7.250	101.196	101.097	101.016	100.935
7.375	101.577	101.479	101.398	101.316
7.500	101.934	101.836	101.754	101.673
7.625	102.271	102.172	102.091	102.010
7.750	102.541	102.346	102.185	102.024
7.875	102.905	102.732	102.589	102.446
7.990	103.071	102.919	102.795	102.670
8.125	103.386	103.263	103.162	103.061

FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.214	96.136	96.074	96.011
5.375	96.656	96.578	96.516	96.454
5.500	97.091	97.013	96.951	96.888
5.625	97.518	97.440	97.378	97.315
5.750	98.030	97.931	97.856	97.781
5.875	98.457	98.358	98.283	98.208
5.990	98.828	98.729	98.654	98.579
6.125	99.243	99.145	99.070	98.995
6.250	99.591	99.493	99.418	99.343
6.375	100.029	99.931	99.856	99.781
6.500	100.307	100.209	100.134	100.059
6.625	100.481	100.382	100.307	100.233
6.750	100.884	100.785	100.704	100.622
6.875	101.054	100.954	100.873	100.792
6.990	101.427	101.327	101.246	101.165
7.125	101.692	101.592	101.511	101.430
7.250	101.486	101.399	101.330	101.261
7.375	101.727	101.640	101.571	101.502
7.500	101.951	101.864	101.795	101.726
7.625	102.149	102.061	101.993	101.924
7.750	102.347	102.260	102.191	102.122
7.875	102.695	102.608	102.539	102.470

FANNIE MAE 10 YEAR FIXED (110)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.058	98.959	98.884	98.809
6.125	99.377	99.279	99.204	99.129
6.250	99.645	99.547	99.472	99.397
6.375	100.011	99.913	99.838	99.763
6.500	100.222	100.123	100.048	99.973
6.625	100.312	100.213	100.138	100.063
6.750	100.416	100.316	100.235	100.154
6.875	100.491	100.392	100.310	100.229
6.990	100.801	100.701	100.620	100.539
7.125	101.002	100.902	100.821	100.740
7.250	100.934	100.846	100.778	100.709
7.375	101.117	101.030	100.961	100.892
7.500	101.284	101.196	101.128	101.059
7.625	101.436	101.349	101.280	101.212
7.750	101.590	101.503	101.434	101.365
7.875	101.769	101.681	101.613	101.544
7.990	101.786	101.699	101.631	101.562
8.125	101.957	101.870	101.801	101.733

HOME READY 30 YEAR FIXED (R101)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	93.755	93.694	93.644	93.594
5.875	94.425	94.364	94.314	94.264
5.990	95.123	95.062	95.012	94.962
6.125	95.805	95.730	95.668	95.605
6.250	96.457	96.373	96.305	96.236
6.375	97.187	97.103	97.034	96.966
6.500	97.811	97.728	97.659	97.590
6.625	98.284	98.187	98.107	98.027
6.750	98.980	98.881	98.800	98.718
6.875	99.371	99.272	99.191	99.110
6.990	99.870	99.771	99.690	99.608
7.125	100.363	100.265	100.184	100.102
7.250	100.836	100.737	100.656	100.575
7.375	101.261	101.162	101.081	101.000
7.500	101.636	101.538	101.456	101.375
7.625	102.015	101.899	101.803	101.708
7.750	102.025	101.812	101.637	101.462
7.875	102.400	102.202	102.039	101.876
7.990	102.553	102.391	102.257	102.124
8.125	102.848	102.725	102.624	102.523

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.375	91.341	91.288	91.244	91.200
5.500	92.030	91.977	91.933	91.889
5.625	92.718	92.657	92.607	92.557
5.750	93.430	93.369	93.319	93.269
5.875	94.100	94.039	93.989	93.939
5.990	94.798	94.737	94.687	94.637
6.125	95.480	95.405	95.343	95.280
6.250	96.132	96.048	95.980	95.911
6.375	96.862	96.778	96.709	96.641
6.500	97.486	97.403	97.334	97.265
6.625	97.959	97.862	97.782	97.702
6.750	98.655	98.556	98.475	98.393
6.875	99.046	98.947	98.866	98.785
6.990	99.545	99.446	99.365	99.283
7.125	100.038	99.940	99.859	99.777
7.250	100.511	100.412	100.331	100.250
7.375	100.936	100.837	100.756	100.675
7.500	101.311	101.213	101.131	101.050
7.625	101.690	101.574	101.478	101.383
7.750	101.700	101.487	101.312	101.137
7.875	102.075	101.877	101.714	101.551
7.990	102.228	102.066	101.932	101.799
8.125	102.523	102.400	102.299	102.198

Fannie Mae 25 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.250	90.444	90.391	90.347	90.304
5.375	91.157	91.104	91.060	91.016
5.500	91.859	91.806	91.762	91.719
5.625	92.557	92.497	92.447	92.397
5.750	93.256	93.195	93.145	93.095
5.875	93.932	93.872	93.822	93.772
5.990	94.630	94.570	94.520	94.470
6.125	95.342	95.267	95.205	95.142
6.250	95.994	95.910	95.842	95.773
6.375	96.736	96.653	96.584	96.515
6.500	97.361	97.278	97.209	97.140
6.625	97.834	97.737	97.657	97.577
6.750	98.530	98.431	98.350	98.268
6.875	98.921	98.822	98.741	98.660
6.990	99.420	99.321	99.240	99.158
7.125	99.913	99.815	99.734	99.652
7.250	100.368	100.269	100.188	100.107
7.375	100.791	100.692	100.611	100.530
7.500	101.166	101.068	100.986	100.905
7.625	101.545	101.429	101.333	101.238
7.750	101.555	101.342	101.167	100.992
7.875	101.930	101.732	101.569	101.406
7.990	102.083	101.921	101.787	101.654

Fannie Mae 20 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.750	95.680	95.566	95.472	95.379
5.875	96.259	96.145	96.051	95.957
5.990	96.812	96.699	96.605	96.511
6.125	97.433	97.319	97.225	97.132
6.250	97.998	97.885	97.791	97.697
6.375	98.650	98.536	98.443	98.349
6.500	99.154	99.040	98.946	98.853
6.625	99.489	99.375	99.281	99.188
6.750	99.850	99.721	99.615	99.509
6.875	100.182	100.053	99.947	99.841
6.990	100.689	100.560	100.454	100.347
7.125	101.116	100.987	100.881	100.775
7.250	101.121	101.022	100.941	100.860
7.375	101.502	101.404	101.323	101.241
7.500	101.859	101.761	101.679	101.598
7.625	102.196	102.097	102.016	101.935
7.750	102.466	102.271	102.110	101.949
7.875	102.830	102.657	102.514	102.371
7.990	102.996	102.844	102.720	102.595
8.125	103.311	103.188	103.087	102.986

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	100.157	100.059	99.984	99.909
6.625	100.331	100.232	100.157	100.083
6.750	100.734	100.635	100.554	100.472
6.875	100.904	100.804	100.723	100.642
6.990	101.277	101.177	101.096	101.015
7.125	101.542	101.442	101.361	101.280
7.250	101.336	101.249	101.180	101.111
7.375	101.577	101.490	101.421	101.352
7.500	101.801	101.714	101.645	101.576
7.625	101.999	101.911	101.843	101.774
7.750	102.197	102.110	102.041	101.972
7.875	102.420	102.333	102.264	102.195
7.990	102.479	102.393	102.324	102.254
8.125	102.699	102.612	102.543	102.474
8.250	103.152	103.065	102.996	102.926
8.375	103.119	103.033	102.963	102.894
8.500	103.319	103.232	103.163	103.093

Fannie Mae 10 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	100.272	100.173	100.098	100.023
6.625	100.362	100.263	100.188	100.113
6.750	100.466	100.366	100.285	100.204
6.875	100.541	100.442	100.360	100.279
6.990	100.851	100.751	100.670	100.589
7.125	101.052	100.952	100.871	100.790
7.250	100.984	100.896	100.828	100.759
7.375	101.167	101.080	101.011	100.942
7.500	101.334	101.246	101.178	101.109
7.625	101.486	101.399	101.330	101.262
7.750	101.640	101.553	101.484	101.415
7.875	101.819	101.731	101.663	101.594
7.990	101.836	101.749	101.681	101.612
8.125	102.007	101.920	101.851	101.783
8.250	102.415	102.328	102.259	102.191
8.375	102.148	102.061	101.992	101.924
8.500	102.303	102.216	102.147	102.078

FORWARD LENDING

Effective: November 12, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.308	95.194	95.100	95.007
6.125	95.981	95.867	95.773	95.679
6.250	96.929	96.815	96.722	96.628
6.375	97.474	97.360	97.267	97.173
6.500	98.015	97.901	97.808	97.714
6.625	98.453	98.339	98.246	98.152
6.750	98.678	98.549	98.443	98.336
6.875	99.153	99.024	98.917	98.811
6.990	99.554	99.425	99.319	99.213
7.125	99.942	99.813	99.707	99.600
7.250	100.272	100.143	100.036	99.930
7.375	100.655	100.526	100.420	100.314
7.500	100.816	100.687	100.581	100.474
7.625	101.419	101.290	101.184	101.077
7.750	101.010	100.737	100.512	100.287
7.875	101.086	100.813	100.588	100.363
7.990	101.339	101.066	100.841	100.616
8.125	101.609	101.336	101.111	100.886
8.250	101.205	101.008	100.845	100.683
8.375	101.346	101.149	100.986	100.824
8.500	101.553	101.355	101.193	101.030
8.625	101.743	101.546	101.384	101.221

FANNIE MAE HB 25 YEAR FIXED (125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.358	93.244	93.150	93.057
6.125	94.031	93.917	93.823	93.729
6.250	94.979	94.865	94.772	94.678
6.375	95.524	95.410	95.317	95.223
6.500	96.065	95.951	95.858	95.764
6.625	96.503	96.389	96.296	96.202
6.750	96.726	96.597	96.491	96.385
6.875	97.183	97.054	96.947	96.841
6.990	97.584	97.455	97.349	97.243
7.125	97.972	97.843	97.737	97.630
7.250	98.302	98.173	98.066	97.960
7.375	98.685	98.556	98.450	98.344
7.500	98.846	98.717	98.611	98.504
7.625	99.449	99.320	99.214	99.107
7.750	99.040	98.767	98.542	98.317
7.875	99.116	98.843	98.618	98.393
7.990	99.369	99.096	98.871	98.646
8.125	99.639	99.366	99.141	98.916
8.250	98.957	98.760	98.597	98.435
8.375	99.098	98.900	98.738	98.575
8.500	99.304	99.107	98.945	98.782
8.625	99.495	99.298	99.135	98.973

FANNIE MAE HB 20 YEAR FIXED (120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	88.482	88.421	88.371	88.321
5.500	89.212	89.152	89.102	89.052
5.625	89.942	89.881	89.831	89.781
5.750	91.760	91.646	91.552	91.458
5.875	92.496	92.382	92.288	92.195
5.990	93.508	93.394	93.300	93.207
6.125	94.181	94.067	93.973	93.879
6.250	95.129	95.015	94.922	94.828
6.375	95.674	95.560	95.467	95.373
6.500	96.215	96.101	96.008	95.914
6.625	96.653	96.539	96.446	96.352
6.750	96.878	96.749	96.643	96.536
6.875	97.357	97.228	97.122	97.015
6.990	97.752	97.623	97.517	97.410
7.125	98.177	98.048	97.942	97.836
7.250	98.517	98.388	98.282	98.176
7.375	98.876	98.747	98.640	98.534
7.500	99.053	98.924	98.818	98.712
7.625	99.674	99.545	99.438	99.332
7.750	99.290	99.017	98.792	98.567
7.875	99.340	99.066	98.841	98.616
7.990	99.609	99.335	99.110	98.885

FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.591	96.497	96.422	96.347
6.125	96.845	96.752	96.677	96.602
6.250	97.255	97.141	97.053	96.966
6.375	97.496	97.381	97.294	97.206
6.500	97.685	97.570	97.483	97.395
6.625	97.878	97.764	97.677	97.589
6.750	97.992	97.877	97.783	97.689
6.875	98.229	98.114	98.020	97.926
6.990	98.454	98.339	98.245	98.151
7.125	98.620	98.504	98.411	98.317
7.250	98.577	98.474	98.393	98.312
7.375	98.758	98.655	98.573	98.492
7.500	98.725	98.622	98.541	98.460
7.625	99.158	99.055	98.974	98.892
7.750	99.702	99.599	99.518	99.436
7.875	99.603	99.500	99.419	99.338
7.990	99.731	99.628	99.547	99.466

FANNIE MAE HB 10 YEAR FIXED (110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.078	95.985	95.910	95.835
6.125	96.321	96.228	96.153	96.078
6.250	96.722	96.608	96.521	96.433
6.375	96.965	96.851	96.764	96.676
6.500	97.143	97.029	96.941	96.854
6.625	97.323	97.209	97.122	97.034
6.750	97.422	97.307	97.213	97.119
6.875	97.652	97.537	97.443	97.349
6.990	97.862	97.747	97.653	97.559
7.125	98.065	97.950	97.856	97.762
7.250	98.033	97.930	97.848	97.767
7.375	98.188	98.085	98.004	97.922
7.500	98.172	98.069	97.988	97.907
7.625	98.622	98.519	98.438	98.357
7.750	99.192	99.089	99.007	98.926
7.875	99.067	98.964	98.883	98.801
7.990	99.210	99.107	99.026	98.945

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.373	95.312	95.262	95.212
6.125	96.055	95.980	95.918	95.855
6.250	96.707	96.623	96.555	96.486
6.375	97.437	97.353	97.284	97.216
6.500	98.061	97.978	97.909	97.840
6.625	98.534	98.437	98.357	98.277
6.750	99.230	99.131	99.050	98.968
6.875	99.621	99.522	99.441	99.360
6.990	100.120	100.021	99.940	99.858
7.125	100.613	100.515	100.434	100.352
7.250	101.086	100.987	100.906	100.825
7.375	101.511	101.412	101.331	101.250
7.500	101.886	101.788	101.706	101.625
7.625	102.265	102.149	102.053	101.958
7.750	102.275	102.062	101.887	101.712
7.875	102.650	102.452	102.289	102.126
7.990	102.803	102.641	102.507	102.374
8.125	103.098	102.975	102.874	102.773

FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)

Rate	15-Day	30-Day	45-Day	60-Day
6.125	95.931	95.817	95.723	95.629
6.250	96.879	96.765	96.672	96.578
6.375	97.424	97.310	97.217	97.123
6.500	97.965	97.851	97.758	97.664
6.625	98.403	98.289	98.196	98.102
6.750	98.628	98.499	98.393	98.286
6.875	99.103	98.974	98.867	98.761
6.990	99.504	99.375	99.269	99.163
7.125	99.892	99.763	99.657	99.550
7.250	100.222	100.093	99.986	99.880
7.375	100.605	100.476	100.370	100.264
7.500	100.766	100.637	100.531	100.424
7.625	101.369	101.240	101.134	101.027
7.750	100.960	100.687	100.462	100.237
7.875	101.036	100.763	100.538	100.313
7.990	101.289	101.016	100.791	100.566
8.125	101.559	101.286	101.061	100.836
8.250	101.155	100.958	100.795	100.633
8.375	101.296	101.099	100.936	100.774
8.500	101.503	101.305	101.143	100.980
8.625	101.693	101.496	101.334	101.171

ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.673	94.612	94.562	94.512
6.125	95.355	95.280	95.218	95.155
6.250	96.007	95.923	95.855	95.786
6.375	96.737	96.653	96.584	96.516
6.500	97.361	97.278	97.209	97.140
6.625	97.834	97.737	97.657	97.577
6.750	98.530	98.431	98.350	98.268
6.875	98.921	98.822	98.741	98.660
6.990	99.420	99.321	99.240	99.158
7.125	99.913	99.815	99.734	99.652
7.250	100.386	100.287	100.206	100.125
7.375	100.811	100.712	100.631	100.550
7.500	101.186	101.088	101.006	100.925
7.625	101.565	101.449	101.353	101.258
7.750	101.575	101.362	101.187	101.012
7.875	101.950	101.752	101.589	101.426
7.990	102.103	101.941	101.807	101.674
8.125	102.398	102.275	102.174	102.073

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.373	95.312	95.262	95.212
6.125	96.055	95.980	95.918	95.855
6.250	96.707	96.623	96.555	96.486
6.375	97.437	97.353	97.284	97.216
6.500	98.061	97.978	97.909	97.840
6.625	98.534	98.437	98.357	98.277
6.750	99.230	99.131	99.050	98.968
6.875	99.621	99.522	99.441	99.360
6.990	100.120	100.021	99.940	99.858
7.125	100.613	100.515	100.434	100.352
7.250	101.086	100.987	100.906	100.825
7.375	101.511	101.412	101.331	101.250
7.500	101.886	101.788	101.706	101.625
7.625	102.265	102.149	102.053	101.958
7.750	102.275	102.062	101.887	101.712
7.875	102.650	102.452	102.289	102.126
7.990	102.803	102.641	102.507	102.374
8.125	103.098	102.975	102.874	102.773

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.258	95.144	95.050	94.957
6.125	95.931	95.817	95.723	95.629
6.250	96.879	96.765	96.672	96.578
6.375	97.424	97.310	97.217	97.123
6.500	97.965	97.851	97.758	97.664
6.625	98.403	98.289	98.196	98.102
6.750	98.628	98.499	98.393	98.286
6.875	99.103	98.974	98.867	98.761
6.990	99.504	99.375	99.269	99.163
7.125	99.892	99.763	99.657	99.550
7.250	100.222	100.093	99.986	99.880
7.375	100.605	100.476	100.370	100.264
7.500	100.766	100.637	100.531	100.424
7.625	101.369	101.240	101.134	101.027
7.750	100.960	100.687	100.462	100.237
7.875	101.036	100.763	100.538	100.313
7.990	101.289	101.016	100.791	100.566
8.125	101.559	101.286	101.061	100.836
8.250	101.155	100.958	100.795	100.633
8.375	101.296	101.099	100.936	100.774
8.500	101.503	101.305	101.143	100.980
8.625	101.693	101.496	101.334	101.171

NNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.673	94.612	94.562	94.512
6.125	95.355	95.280	95.218	95.155
6.250	96.007	95.923	95.855	95.786
6.375	96.737	96.653	96.584	96.516
6.500	97.361	97.278	97.209	97.140
6.625	97.834	97.737	97.657	97.577
6.750	98.530	98.431	98.350	98.268
6.875	98.921	98.822	98.741	98.660
6.990	99.420	99.321	99.240	99.158
7.125	99.913	99.815	99.734	99.652
7.250	100.386	100.287	100.206	100.125
7.375	100.811	100.712	100.631	100.550
7.500	101.186	101.088	101.006	100.925
7.625	101.565	101.449	101.353	101.258
7.750	101.575	101.362	101.187	101.012
7.875	101.950	101.752	101.589	101.426
7.990	102.103	101.941	101.807	101.674
8.125	102.398	102.275	102.174	102.073

FORWARD LENDING

SELECT PRICING

Effective: November 12, 2026

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.773	95.712	95.662	95.612
6.125	96.455	96.380	96.318	96.255
6.250	97.107	97.023	96.955	96.886
6.375	97.837	97.753	97.684	97.616
6.500	98.461	98.378	98.309	98.240
6.625	98.934	98.837	98.757	98.677
6.750	99.630	99.531	99.450	99.368
6.875	100.021	99.922	99.841	99.760
6.990	100.520	100.421	100.340	100.258
7.125	101.013	100.915	100.834	100.752
7.250	101.486	101.387	101.306	101.225
7.375	101.911	101.812	101.731	101.650
7.500	102.286	102.188	102.106	102.025
7.625	102.665	102.549	102.453	102.358
7.750	102.675	102.462	102.287	102.112
7.875	103.050	102.852	102.689	102.526
7.990	103.203	103.041	102.907	102.774
8.125	103.498	103.375	103.274	103.173

SELECT FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.464	96.386	96.324	96.261
5.375	96.906	96.828	96.766	96.704
5.500	97.341	97.263	97.201	97.138
5.625	97.768	97.690	97.628	97.565
5.750	98.280	98.181	98.106	98.031
5.875	98.707	98.608	98.533	98.458
5.990	99.078	98.979	98.904	98.829
6.125	99.493	99.395	99.320	99.245
6.250	99.841	99.743	99.668	99.593
6.375	100.279	100.181	100.106	100.031
6.500	100.557	100.459	100.384	100.309
6.625	100.731	100.632	100.557	100.483
6.750	101.134	101.035	100.954	100.872
6.875	101.304	101.204	101.123	101.042
6.990	101.677	101.577	101.496	101.415
7.125	101.942	101.842	101.761	101.680
7.250	101.736	101.649	101.580	101.511
7.375	101.977	101.890	101.821	101.752
7.500	102.201	102.114	102.045	101.976
7.625	102.399	102.311	102.243	102.174
7.750	102.597	102.510	102.441	102.372
7.875	102.945	102.858	102.789	102.720
7.990	103.129	103.043	102.974	102.904

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.558	95.444	95.350	95.257
6.125	96.231	96.117	96.023	95.929
6.250	97.179	97.065	96.972	96.878
6.375	97.724	97.610	97.517	97.423
6.500	98.265	98.151	98.058	97.964
6.625	98.703	98.589	98.496	98.402
6.750	98.928	98.799	98.693	98.586
6.875	99.403	99.274	99.167	99.061
6.990	99.804	99.675	99.569	99.463
7.125	100.192	100.063	99.957	99.850
7.250	100.522	100.393	100.286	100.180
7.375	100.905	100.776	100.670	100.564
7.500	101.066	100.937	100.831	100.724
7.625	101.669	101.540	101.434	101.327
7.750	101.260	100.987	100.762	100.537
7.875	101.336	101.063	100.838	100.613
7.990	101.589	101.316	101.091	100.866
8.125	101.859	101.586	101.361	101.136

SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.841	96.747	96.672	96.597
6.125	97.095	97.002	96.927	96.852
6.250	97.505	97.391	97.303	97.216
6.375	97.746	97.631	97.544	97.456
6.500	97.935	97.820	97.733	97.645
6.625	98.128	98.014	97.927	97.839
6.750	98.242	98.127	98.033	97.939
6.875	98.479	98.364	98.270	98.176
6.990	98.704	98.589	98.495	98.401
7.125	98.870	98.754	98.661	98.567
7.250	98.827	98.724	98.643	98.562
7.375	99.008	98.905	98.823	98.742
7.500	98.975	98.872	98.791	98.710
7.625	99.408	99.305	99.224	99.142
7.750	99.952	99.849	99.768	99.686
7.875	99.853	99.750	99.669	99.588

SELECT FANNIE MAE BUYDOWN

SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.623	95.562	95.512	95.462
6.125	96.305	96.230	96.168	96.105
6.250	96.957	96.873	96.805	96.736
6.375	97.687	97.603	97.534	97.466
6.500	98.311	98.228	98.159	98.090
6.625	98.784	98.687	98.607	98.527
6.750	99.480	99.381	99.300	99.218
6.875	99.871	99.772	99.691	99.610
6.990	100.370	100.271	100.190	100.108
7.125	100.863	100.765	100.684	100.602
7.250	101.336	101.237	101.156	101.075
7.375	101.761	101.662	101.581	101.500
7.500	102.136	102.038	101.956	101.875
7.625	102.515	102.399	102.303	102.208
7.750	102.525	102.312	102.137	101.962
7.875	102.900	102.702	102.539	102.376
7.990	103.053	102.891	102.757	102.624
8.125	103.348	103.225	103.124	103.023

SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.508	95.394	95.300	95.207
6.125	96.181	96.067	95.973	95.879
6.250	97.129	97.015	96.922	96.828
6.375	97.674	97.560	97.467	97.373
6.500	98.215	98.101	98.008	97.914
6.625	98.653	98.539	98.446	98.352
6.750	98.878	98.749	98.643	98.536
6.875	99.353	99.224	99.117	99.011
6.990	99.754	99.625	99.519	99.413
7.125	100.142	100.013	99.907	99.800
7.250	100.472	100.343	100.236	100.130
7.375	100.855	100.726	100.620	100.514
7.500	101.016	100.887	100.781	100.674
7.625	101.619	101.490	101.384	101.277
7.750	101.210	100.937	100.712	100.487
7.875	101.286	101.013	100.788	100.563
7.990	101.539	101.266	101.041	100.816
8.125	101.809	101.536	101.311	101.086
8.250	101.405	101.208	101.045	100.883
8.375	101.546	101.349	101.186	101.024
8.500	101.753	101.555	101.393	101.230
8.625	101.943	101.746	101.584	101.421

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.623	95.562	95.512	95.462
6.125	96.305	96.230	96.168	96.105
6.250	96.957	96.873	96.805	96.736
6.375	97.687	97.603	97.534	97.466
6.500	98.311	98.228	98.159	98.090
6.625	98.784	98.687	98.607	98.527
6.750	99.480	99.381	99.300	99.218
6.875	99.871	99.772	99.691	99.610
6.990	100.370	100.271	100.190	100.108
7.125	100.863	100.765	100.684	100.602
7.250	101.336	101.237	101.156	101.075
7.375	101.761	101.662	101.581	101.500
7.500	102.136	102.038	101.956	101.875
7.625	102.515	102.399	102.303	102.208
7.750	102.525	102.312	102.137	101.962
7.875	102.900	102.702	102.539	102.376
7.990	103.053	102.891	102.757	102.624
8.125	103.348	103.225	103.124	103.023

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.508	95.394	95.300	95.207
6.125	96.181	96.067	95.973	95.879
6.250	97.129	97.015	96.922	96.828
6.375	97.674	97.560	97.467	97.373
6.500	98.215	98.101	98.008	97.914
6.625	98.653	98.539	98.446	98.352
6.750	98.878	98.749	98.643	98.536
6.875	99.353	99.224	99.117	99.011
6.990	99.754	99.625	99.519	99.413
7.125	100.142	100.013	99.907	99.800
7.250	100.472	100.343	100.236	100.130
7.375	100.855	100.726	100.620	100.514
7.500	101.016	100.887	100.781	100.674
7.625	101.619	101.490	101.384	101.277
7.750	101.210	100.937	100.712	100.487
7.875	101.286	101.013	100.788	100.563
7.990	101.539	101.266	101.041	100.816
8.125	101.809	101.536	101.311	101.086
8.250	101.405	101.208	101.045	100.883
8.375	101.546	101.349	101.186	101.024
8.500	101.753	101.555	101.393	101.230
8.625	101.943	101.746	101.584	101.421

FORWARD LENDING

Effective: November 12, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.523	95.462	95.412	95.362
6.125	96.205	96.130	96.068	96.005
6.250	96.857	96.773	96.705	96.636
6.375	97.587	97.503	97.434	97.366
6.500	98.211	98.128	98.059	97.990
6.625	98.684	98.587	98.507	98.427
6.750	99.380	99.281	99.200	99.118
6.875	99.771	99.672	99.591	99.510
6.990	100.270	100.171	100.090	100.008
7.125	100.763	100.665	100.584	100.502
7.250	101.236	101.137	101.056	100.975
7.375	101.661	101.562	101.481	101.400
7.500	102.036	101.938	101.856	101.775
7.625	102.415	102.299	102.203	102.108
7.750	102.425	102.212	102.037	101.862
7.875	102.800	102.602	102.439	102.276
7.990	102.953	102.791	102.657	102.524
8.125	103.248	103.125	103.024	102.923

FREDDIE MAC 25 YEAR FIXED (225)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.205	95.145	95.095	95.045
6.125	95.917	95.842	95.780	95.717
6.250	96.569	96.485	96.417	96.348
6.375	97.311	97.228	97.159	97.090
6.500	97.936	97.853	97.784	97.715
6.625	98.409	98.312	98.232	98.152
6.750	99.105	99.006	98.925	98.843
6.875	99.496	99.397	99.316	99.235
6.990	99.995	99.896	99.815	99.733
7.125	100.488	100.390	100.309	100.227
7.250	100.943	100.844	100.763	100.682
7.375	101.366	101.267	101.186	101.105
7.500	101.741	101.643	101.561	101.480
7.625	102.120	102.004	101.908	101.813
7.750	102.130	101.917	101.742	101.567
7.875	102.505	102.307	102.144	101.981
7.990	102.658	102.496	102.362	102.229
8.125	102.953	102.830	102.729	102.628

FREDDIE MAC 20 YEAR FIXED (220)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	94.456	94.365	94.290	94.215
5.625	95.072	94.981	94.906	94.831
5.750	95.755	95.641	95.547	95.454
5.875	96.334	96.220	96.126	96.032
5.990	96.887	96.774	96.680	96.586
6.125	97.508	97.394	97.300	97.207
6.250	98.073	97.960	97.866	97.772
6.375	98.725	98.611	98.518	98.424
6.500	99.229	99.115	99.021	98.928
6.625	99.564	99.450	99.356	99.263
6.750	99.925	99.796	99.690	99.584
6.875	100.257	100.128	100.022	99.916
6.990	100.764	100.635	100.529	100.422
7.125	101.191	101.062	100.956	100.850
7.250	101.196	101.097	101.016	100.935
7.375	101.577	101.479	101.398	101.316
7.500	101.934	101.836	101.754	101.673
7.625	102.271	102.172	102.091	102.010
7.750	102.541	102.346	102.185	102.024
7.875	102.905	102.732	102.589	102.446
7.990	103.071	102.919	102.795	102.670
8.125	103.386	103.263	103.162	103.061

FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.214	96.136	96.074	96.011
5.375	96.656	96.578	96.516	96.454
5.500	97.091	97.013	96.951	96.888
5.625	97.518	97.440	97.378	97.315
5.750	98.030	97.931	97.856	97.781
5.875	98.457	98.358	98.283	98.208
5.990	98.828	98.729	98.654	98.579
6.125	99.243	99.145	99.070	98.995
6.250	99.591	99.493	99.418	99.343
6.375	100.029	99.931	99.856	99.781
6.500	100.307	100.209	100.134	100.059
6.625	100.481	100.382	100.307	100.233
6.750	100.884	100.785	100.704	100.622
6.875	101.054	100.954	100.873	100.792
6.990	101.427	101.327	101.246	101.165
7.125	101.692	101.592	101.511	101.430
7.250	101.486	101.399	101.330	101.261
7.375	101.727	101.640	101.571	101.502
7.500	101.951	101.864	101.795	101.726
7.625	102.149	102.061	101.993	101.924
7.750	102.347	102.260	102.191	102.122

FREDDIE MAC 10 YEAR FIXED (210)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.702	97.608	97.533	97.458
5.625	98.030	97.937	97.862	97.787
5.750	98.441	98.342	98.268	98.193
5.875	98.771	98.672	98.597	98.522
5.990	99.058	98.959	98.884	98.809
6.125	99.377	99.279	99.204	99.129
6.250	99.645	99.547	99.472	99.397
6.375	100.011	99.913	99.838	99.763
6.500	100.222	100.123	100.048	99.973
6.625	100.312	100.213	100.138	100.063
6.750	100.416	100.316	100.235	100.154
6.875	100.491	100.392	100.310	100.229
6.990	100.801	100.701	100.620	100.539
7.125	101.002	100.902	100.821	100.740
7.250	100.934	100.846	100.778	100.709

HOME POSSIBLE 30 YEAR FIXED (HP201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.123	95.062	95.012	94.962
6.125	95.805	95.730	95.668	95.605
6.250	96.457	96.373	96.305	96.236
6.375	97.187	97.103	97.034	96.966
6.500	97.811	97.728	97.659	97.590
6.625	98.284	98.187	98.107	98.027
6.750	98.980	98.881	98.800	98.718
6.875	99.371	99.272	99.191	99.110
6.990	99.870	99.771	99.690	99.608
7.125	100.363	100.265	100.184	100.102
7.250	100.836	100.737	100.656	100.575
7.375	101.261	101.162	101.081	101.000
7.500	101.636	101.538	101.456	101.375
7.625	102.015	101.899	101.803	101.708
7.750	102.025	101.812	101.637	101.462
7.875	102.400	102.202	102.039	101.876
7.990	102.553	102.391	102.257	102.124
8.125	102.848	102.725	102.624	102.523

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.523	95.462	95.412	95.362
6.125	96.205	96.130	96.068	96.005
6.250	96.857	96.773	96.705	96.636
6.375	97.587	97.503	97.434	97.366
6.500	98.211	98.128	98.059	97.990
6.625	98.684	98.587	98.507	98.427
6.750	99.380	99.281	99.200	99.118
6.875	99.771	99.672	99.591	99.510
6.990	100.270	100.171	100.090	100.008
7.125	100.763	100.665	100.584	100.502
7.250	101.236	101.137	101.056	100.975
7.375	101.661	101.562	101.481	101.400
7.500	102.036	101.938	101.856	101.775
7.625	102.415	102.299	102.203	102.108
7.750	102.425	102.212	102.037	101.862
7.875	102.800	102.602	102.439	102.276
7.990	102.953	102.791	102.657	102.524
8.125	103.248	103.125	103.024	102.923

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.958	94.844	94.750	94.657
6.125	95.631	95.517	95.423	95.329
6.250	96.579	96.465	96.372	96.278
6.375	97.124	97.010	96.917	96.823
6.500	97.665	97.551	97.458	97.364
6.625	98.103	97.989	97.896	97.802
6.750	98.328	98.199	98.093	97.986
6.875	98.803	98.674	98.567	98.461
6.990	99.204	99.075	98.969	98.863
7.125	99.592	99.463	99.357	99.250
7.250	99.922	99.793	99.686	99.580
7.375	100.305	100.176	100.070	99.964
7.500	100.466	100.337	100.231	100.124
7.625	101.069	100.940	100.834	100.727
7.750	100.660	100.387	100.162	99.937
7.875	100.736	100.463	100.238	100.013
7.990	100.989	100.716	100.491	100.266
8.125	101.259	100.986	100.761	100.536

FREDDIE MAC SC 20 YEAR FIXED (220SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	88.462	88.402	88.352	88.302
5.625	89.192	89.131	89.081	89.031
5.750	91.010	90.896	90.802	90.708
5.875	91.746	91.632	91.538	91.445
5.990	92.758	92.644	92.550	92.457
6.125	93.431	93.317	93.223	93.129
6.250	94.379	94.265	94.172	94.078
6.375	94.924	94.810	94.717	94.623
6.500	95.465	95.351	95.258	95.164
6.625	95.903	95.789	95.696	95.602
6.750	96.128	95.999	95.893	95.786
6.875	96.607	96.478	96.372	96.265
6.990	97.002	96.873	96.767	96.660
7.125	97.427	97.298	97.192	97.086
7.250	97.767	97.638	97.532	97.426
7.375	98.126	97.997	97.890	97.784
7.500	98.303	98.174	98.068	97.962
7.625	98.924	98.795	98.688	98.582
7.750	98.540	98.267	98.042	97.817
7.875	98.590	98.316	98.091	97.866
7.990	98.859	98.585	98.360	98.135

FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	94.438	94.345	94.270	94.195
5.625	94.862	94.768	94.693	94.618
5.750	95.005	94.911	94.836	94.761
5.875	95.368	95.275	95.200	95.124
5.990	95.991	95.897	95.822	95.747
6.125	96.245	96.152	96.077	96.002
6.250	96.655	96.541	96.453	96.366
6.375	96.896	96.781	96.694	96.606
6.500	97.085	96.970	96.883	96.795
6.625	97.278	97.164	97.077	96.989
6.750	97.382	97.267	97.173	97.079
6.875	97.612	97.497	97.403	97.309
6.990	97.822	97.707	97.613	97.519
7.125	98.025	97.910	97.816	97.722
7.250	97.993	97.890	97.808	97.727
7.375	98.148	98.045	97.964	97.882
7.500	98.132	98.029	97.948	97.867
7.625	98.582	98.479	98.398	98.317
7.750	99.152	99.049	98.967	98.886
7.875	99.027	98.924	98.843	98.761
7.990	99.170	99.067	98.986	98.905

FORWARD LENDING

Effective: November 12, 2026

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.373	95.312	95.262	95.212
6.125	96.055	95.980	95.918	95.855
6.250	96.707	96.623	96.555	96.486
6.375	97.437	97.353	97.284	97.216
6.500	98.061	97.978	97.909	97.840
6.625	98.534	98.437	98.357	98.277
6.750	99.230	99.131	99.050	98.968
6.875	99.621	99.522	99.441	99.360
6.990	100.120	100.021	99.940	99.858
7.125	100.613	100.515	100.434	100.352
7.250	101.086	100.987	100.906	100.825
7.375	101.511	101.412	101.331	101.250
7.500	101.886	101.788	101.706	101.625
7.625	102.265	102.149	102.053	101.958
7.750	102.275	102.062	101.887	101.712
7.875	102.650	102.452	102.289	102.126
7.990	102.803	102.641	102.507	102.374
8.125	103.098	102.975	102.874	102.773

FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.908	94.794	94.700	94.607
6.125	95.581	95.467	95.373	95.279
6.250	96.529	96.415	96.322	96.228
6.375	97.074	96.960	96.867	96.773
6.500	97.615	97.501	97.408	97.314
6.625	98.053	97.939	97.846	97.752
6.750	98.278	98.149	98.043	97.936
6.875	98.753	98.624	98.517	98.411
6.990	99.154	99.025	98.919	98.813
7.125	99.542	99.413	99.307	99.200
7.250	99.872	99.743	99.636	99.530
7.375	100.255	100.126	100.020	99.914
7.500	100.416	100.287	100.181	100.074
7.625	101.019	100.890	100.784	100.677
7.750	100.610	100.337	100.112	99.887
7.875	100.686	100.413	100.188	99.963
7.990	100.939	100.666	100.441	100.216
8.125	101.209	100.936	100.711	100.486

FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.673	94.612	94.562	94.512
6.125	95.355	95.280	95.218	95.155
6.250	96.007	95.923	95.855	95.786
6.375	96.737	96.653	96.584	96.516
6.500	97.361	97.278	97.209	97.140
6.625	97.834	97.737	97.657	97.577
6.750	98.530	98.431	98.350	98.268
6.875	98.921	98.822	98.741	98.660
6.990	99.420	99.321	99.240	99.158
7.125	99.913	99.815	99.734	99.652
7.250	100.386	100.287	100.206	100.125
7.375	100.811	100.712	100.631	100.550
7.500	101.186	101.088	101.006	100.925
7.625	101.565	101.449	101.353	101.258
7.750	101.575	101.362	101.187	101.012
7.875	101.950	101.752	101.589	101.426
7.990	102.103	101.941	101.807	101.674
8.125	102.398	102.275	102.174	102.073

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.373	95.312	95.262	95.212
6.125	96.055	95.980	95.918	95.855
6.250	96.707	96.623	96.555	96.486
6.375	97.437	97.353	97.284	97.216
6.500	98.061	97.978	97.909	97.840
6.625	98.534	98.437	98.357	98.277
6.750	99.230	99.131	99.050	98.968
6.875	99.621	99.522	99.441	99.360
6.990	100.120	100.021	99.940	99.858
7.125	100.613	100.515	100.434	100.352
7.250	101.086	100.987	100.906	100.825
7.375	101.511	101.412	101.331	101.250
7.500	101.886	101.788	101.706	101.625
7.625	102.265	102.149	102.053	101.958
7.750	102.275	102.062	101.887	101.712
7.875	102.650	102.452	102.289	102.126
7.990	102.803	102.641	102.507	102.374
8.125	103.098	102.975	102.874	102.773

FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.908	94.794	94.700	94.607
6.125	95.581	95.467	95.373	95.279
6.250	96.529	96.415	96.322	96.228
6.375	97.074	96.960	96.867	96.773
6.500	97.615	97.501	97.408	97.314
6.625	98.053	97.939	97.846	97.752
6.750	98.278	98.149	98.043	97.936
6.875	98.753	98.624	98.517	98.411
6.990	99.154	99.025	98.919	98.813
7.125	99.542	99.413	99.307	99.200
7.250	99.872	99.743	99.636	99.530
7.375	100.255	100.126	100.020	99.914
7.500	100.416	100.287	100.181	100.074
7.625	101.019	100.890	100.784	100.677
7.750	100.610	100.337	100.112	99.887
7.875	100.686	100.413	100.188	99.963
7.990	100.939	100.666	100.441	100.216
8.125	101.209	100.936	100.711	100.486

FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.673	94.612	94.562	94.512
6.125	95.355	95.280	95.218	95.155
6.250	96.007	95.923	95.855	95.786
6.375	96.737	96.653	96.584	96.516
6.500	97.361	97.278	97.209	97.140
6.625	97.834	97.737	97.657	97.577
6.750	98.530	98.431	98.350	98.268
6.875	98.921	98.822	98.741	98.660
6.990	99.420	99.321	99.240	99.158
7.125	99.913	99.815	99.734	99.652
7.250	100.386	100.287	100.206	100.125
7.375	100.811	100.712	100.631	100.550
7.500	101.186	101.088	101.006	100.925
7.625	101.565	101.449	101.353	101.258
7.750	101.575	101.362	101.187	101.012
7.875	101.950	101.752	101.589	101.426
7.990	102.103	101.941	101.807	101.674
8.125	102.398	102.275	102.174	102.073

FORWARD LENDING

SELECT PRICING

Effective: November 12, 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	95.773	95.712	95.662	95.612
6.125	96.455	96.380	96.318	96.255
6.250	97.107	97.023	96.955	96.886
6.375	97.837	97.753	97.684	97.616
6.500	98.461	98.378	98.309	98.240
6.625	98.934	98.837	98.757	98.677
6.750	99.630	99.531	99.450	99.368
6.875	100.021	99.922	99.841	99.760
6.990	100.520	100.421	100.340	100.258
7.125	101.013	100.915	100.834	100.752
7.250	101.486	101.387	101.306	101.225
7.375	101.911	101.812	101.731	101.650
7.500	102.286	102.188	102.106	102.025
7.625	102.665	102.549	102.453	102.358
7.750	102.675	102.462	102.287	102.112
7.875	103.050	102.852	102.689	102.526
7.990	103.203	103.041	102.907	102.774
8.125	103.498	103.375	103.274	103.173

SELECT FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.464	96.386	96.324	96.261
5.375	96.906	96.828	96.766	96.704
5.500	97.341	97.263	97.201	97.138
5.625	97.768	97.690	97.628	97.565
5.750	98.280	98.181	98.106	98.031
5.875	98.707	98.608	98.533	98.458
5.990	99.078	98.979	98.904	98.829
6.125	99.493	99.395	99.320	99.245
6.250	99.841	99.743	99.668	99.593
6.375	100.279	100.181	100.106	100.031
6.500	100.557	100.459	100.384	100.309
6.625	100.731	100.632	100.557	100.483
6.750	101.134	101.035	100.954	100.872
6.875	101.304	101.204	101.123	101.042
6.990	101.677	101.577	101.496	101.415
7.125	101.942	101.842	101.761	101.680
7.250	101.736	101.649	101.580	101.511
7.375	101.977	101.890	101.821	101.752
7.500	102.201	102.114	102.045	101.976
7.625	102.399	102.311	102.243	102.174
7.750	102.597	102.510	102.441	102.372
7.875	102.820	102.733	102.664	102.595
7.990	102.879	102.793	102.724	102.654
8.125	103.099	103.012	102.943	102.874

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.208	95.094	95.000	94.907
6.125	95.881	95.767	95.673	95.579
6.250	96.829	96.715	96.622	96.528
6.375	97.374	97.260	97.167	97.073
6.500	97.915	97.801	97.708	97.614
6.625	98.353	98.239	98.146	98.052
6.750	98.578	98.449	98.343	98.236
6.875	99.053	98.924	98.817	98.711
6.990	99.454	99.325	99.219	99.113
7.125	99.842	99.713	99.607	99.500
7.250	100.172	100.043	99.936	99.830
7.375	100.555	100.426	100.320	100.214
7.500	100.716	100.587	100.481	100.374
7.625	101.319	101.190	101.084	100.977
7.750	100.910	100.637	100.412	100.187
7.875	100.986	100.713	100.488	100.263
7.990	101.239	100.966	100.741	100.516
8.125	101.509	101.236	101.011	100.786

SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.241	96.147	96.072	95.997
6.125	96.495	96.402	96.327	96.252
6.250	96.905	96.791	96.703	96.616
6.375	97.146	97.031	96.944	96.856
6.500	97.335	97.220	97.133	97.045
6.625	97.528	97.414	97.327	97.239
6.750	97.632	97.517	97.423	97.329
6.875	97.862	97.747	97.653	97.559
6.990	98.072	97.957	97.863	97.769
7.125	98.275	98.160	98.066	97.972
7.250	98.243	98.140	98.058	97.977
7.375	98.398	98.295	98.214	98.132
7.500	98.382	98.279	98.198	98.117
7.625	98.832	98.729	98.648	98.567
7.750	99.402	99.299	99.217	99.136
7.875	99.277	99.174	99.093	99.011
7.990	99.420	99.317	99.236	99.155

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.623	95.562	95.512	95.462
6.125	96.305	96.230	96.168	96.105
6.250	96.957	96.873	96.805	96.736
6.375	97.687	97.603	97.534	97.466
6.500	98.311	98.228	98.159	98.090
6.625	98.784	98.687	98.607	98.527
6.750	99.480	99.381	99.300	99.218
6.875	99.871	99.772	99.691	99.610
6.990	100.370	100.271	100.190	100.108
7.125	100.863	100.765	100.684	100.602
7.250	101.336	101.237	101.156	101.075
7.375	101.761	101.662	101.581	101.500
7.500	102.136	102.038	101.956	101.875
7.625	102.515	102.399	102.303	102.208
7.750	102.525	102.312	102.137	101.962
7.875	102.900	102.702	102.539	102.376
7.990	103.053	102.891	102.757	102.624
8.125	103.348	103.225	103.124	103.023

SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 S

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.158	95.044	94.950	94.857
6.125	95.831	95.717	95.623	95.529
6.250	96.779	96.665	96.572	96.478
6.375	97.324	97.210	97.117	97.023
6.500	97.865	97.751	97.658	97.564
6.625	98.303	98.189	98.096	98.002
6.750	98.528	98.399	98.293	98.186
6.875	99.003	98.874	98.767	98.661
6.990	99.404	99.275	99.169	99.063
7.125	99.792	99.663	99.557	99.450
7.250	100.122	99.993	99.886	99.780
7.375	100.505	100.376	100.270	100.164
7.500	100.666	100.537	100.431	100.324
7.625	101.269	101.140	101.034	100.927
7.750	100.860	100.587	100.362	100.137
7.875	100.936	100.663	100.438	100.213
7.990	101.189	100.916	100.691	100.466
8.125	101.459	101.186	100.961	100.736

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.623	95.562	95.512	95.462
6.125	96.305	96.230	96.168	96.105
6.250	96.957	96.873	96.805	96.736
6.375	97.687	97.603	97.534	97.466
6.500	98.311	98.228	98.159	98.090
6.625	98.784	98.687	98.607	98.527
6.750	99.480	99.381	99.300	99.218
6.875	99.871	99.772	99.691	99.610
6.990	100.370	100.271	100.190	100.108
7.125	100.863	100.765	100.684	100.602
7.250	101.336	101.237	101.156	101.075
7.375	101.761	101.662	101.581	101.500
7.500	102.136	102.038	101.956	101.875
7.625	102.515	102.399	102.303	102.208
7.750	102.525	102.312	102.137	101.962
7.875	102.900	102.702	102.539	102.376
7.990	103.053	102.891	102.757	102.624
8.125	103.348	103.225	103.124	103.023

SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 S

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.158	95.044	94.950	94.857
6.125	95.831	95.717	95.623	95.529
6.250	96.779	96.665	96.572	96.478
6.375	97.324	97.210	97.117	97.023
6.500	97.865	97.751	97.658	97.564
6.625	98.303	98.189	98.096	98.002
6.750	98.528	98.399	98.293	98.186
6.875	99.003	98.874	98.767	98.661
6.990	99.404	99.275	99.169	99.063
7.125	99.792	99.663	99.557	99.450
7.250	100.122	99.993	99.886	99.780
7.375	100.505	100.376	100.270	100.164
7.500	100.666	100.537	100.431	100.324
7.625	101.269	101.140	101.034	100.927
7.750	100.860	100.587	100.362	100.137
7.875	100.936	100.663	100.438	100.213
7.990	101.189	100.916	100.691	100.466
8.125	101.459	101.186	100.961	100.736

FORWARD LENDING

Effective: November 12, 2026

FANNIE MAE ARMS PRICING

FANNIE MAE 5/6 ARM (105-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.875	92.266	92.266	92.197	92.201
4.000	92.479	92.479	92.398	92.401
4.125	92.939	92.939	92.845	92.847
4.250	93.448	93.448	93.342	93.344
4.375	93.709	93.709	93.590	93.592
4.500	94.080	94.080	93.949	93.950
4.625	94.532	94.532	94.388	94.388
4.750	94.943	94.943	94.787	94.787
4.875	95.356	95.356	95.187	95.186
5.000	95.645	95.645	95.464	95.463
5.125	96.301	96.301	96.107	96.105
5.250	96.707	96.707	96.500	96.498
5.375	97.284	97.284	97.065	97.062
5.500	97.650	97.650	97.419	97.415
5.625	98.119	98.119	97.875	97.871
5.750	98.487	98.487	98.231	98.226
5.875	98.968	98.968	98.700	98.695
6.000	99.225	99.225	98.944	98.938
6.125	99.405	99.405	99.111	99.105
6.250	99.546	99.546	99.240	99.233
6.375	99.536	99.536	99.218	99.210

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

FANNIE MAE 7/6 ARM (107-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.875	89.781	89.781	89.712	89.716
4.000	90.082	90.082	90.001	90.004
4.125	90.680	90.680	90.586	90.589
4.250	91.323	91.323	91.217	91.219
4.375	91.709	91.709	91.590	91.592
4.500	92.201	92.201	92.069	92.071
4.625	92.765	92.765	92.621	92.621
4.750	93.297	93.297	93.140	93.140
4.875	93.840	93.840	93.671	93.671
5.000	94.239	94.239	94.058	94.057
5.125	94.970	94.970	94.776	94.774
5.250	95.445	95.445	95.238	95.236
5.375	96.081	96.081	95.863	95.860
5.500	96.546	96.546	96.315	96.311
5.625	97.173	97.173	96.929	96.925
5.750	97.664	97.664	97.407	97.403
5.875	98.214	98.214	97.945	97.940
6.000	98.570	98.570	98.289	98.283
6.125	98.895	98.895	98.601	98.595
6.250	99.249	99.249	98.942	98.936
6.375	99.553	99.553	99.234	99.227

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FANNIE MAE 10/6 ARM (110-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.875	87.834	87.834	87.765	87.769
4.000	88.226	88.226	88.145	88.148
4.125	88.993	88.993	88.899	88.902
4.250	89.713	89.713	89.606	89.608
4.375	90.031	90.031	89.912	89.914
4.500	90.564	90.564	90.433	90.434
4.625	91.337	91.337	91.193	91.193
4.750	91.969	91.969	91.812	91.813
4.875	92.445	92.445	92.276	92.276
5.000	92.818	92.818	92.636	92.635
5.125	93.586	93.586	93.392	93.390
5.250	94.070	94.070	93.863	93.861
5.375	94.671	94.671	94.452	94.449
5.500	95.211	95.211	94.980	94.977
5.625	96.084	96.084	95.841	95.837
5.750	96.717	96.717	96.461	96.457
5.875	97.248	97.248	96.979	96.974
6.000	97.595	97.595	97.314	97.308
6.125	97.929	97.929	97.635	97.629
6.250	98.309	98.309	98.002	97.995
6.375	98.664	98.664	98.345	98.338
6.500	99.073	99.073	98.741	98.733
6.625	99.283	99.283	98.939	98.931

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FANNIE MAE 5/6 ARM HB (105HB-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.000	92.723	92.723	92.641	92.645
4.125	93.181	93.181	93.087	93.090
4.250	93.690	93.690	93.584	93.586
4.375	93.950	93.950	93.831	93.833
4.500	94.321	94.321	94.189	94.191
4.625	94.772	94.772	94.628	94.628
4.750	95.183	95.183	95.027	95.027
4.875	95.595	95.595	95.426	95.425
5.000	95.884	95.884	95.703	95.702
5.125	96.539	96.539	96.345	96.344
5.250	96.945	96.945	96.739	96.736
5.375	97.522	97.522	97.303	97.300
5.500	97.888	97.888	97.656	97.653
5.625	98.356	98.356	98.112	98.108
5.750	98.724	98.724	98.467	98.463
5.875	99.215	99.215	98.946	98.941
6.000	99.461	99.461	99.180	99.174
6.125	99.641	99.641	99.347	99.341
6.250	99.782	99.782	99.476	99.469
6.375	99.772	99.772	99.453	99.446

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

FANNIE MAE 7/6 ARM HB (107HB-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.000	90.326	90.326	90.245	90.248
4.125	90.923	90.923	90.829	90.832
4.250	91.565	91.565	91.459	91.461
4.375	91.951	91.951	91.832	91.833
4.500	92.441	92.441	92.310	92.311
4.625	93.005	93.005	92.861	92.861
4.750	93.536	93.536	93.379	93.379
4.875	94.079	94.079	93.910	93.909
5.000	94.477	94.477	94.295	94.294
5.125	95.207	95.207	95.013	95.011
5.250	95.682	95.682	95.475	95.473
5.375	96.318	96.318	96.099	96.096
5.500	96.782	96.782	96.550	96.547
5.625	97.407	97.407	97.163	97.160
5.750	97.897	97.897	97.641	97.637
5.875	98.457	98.457	98.188	98.183
6.000	98.802	98.802	98.521	98.515
6.125	99.126	99.126	98.832	98.826
6.250	99.479	99.479	99.173	99.166
6.375	99.783	99.783	99.464	99.456

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FANNIE MAE 10/6 ARM HB (110HB-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.000	88.471	88.471	88.390	88.393
4.125	89.237	89.237	89.143	89.146
4.250	89.956	89.956	89.849	89.852
4.375	90.273	90.273	90.154	90.156
4.500	90.806	90.806	90.674	90.676
4.625	91.577	91.577	91.433	91.434
4.750	92.209	92.209	92.052	92.052
4.875	92.684	92.684	92.515	92.515
5.000	93.056	93.056	92.875	92.874
5.125	93.823	93.823	93.629	93.628
5.250	94.306	94.306	94.100	94.098
5.375	94.907	94.907	94.688	94.685
5.500	95.447	95.447	95.215	95.212
5.625	96.319	96.319	96.075	96.071
5.750	96.951	96.951	96.695	96.690
5.875	97.491	97.491	97.222	97.217
6.000	97.827	97.827	97.546	97.540
6.125	98.159	98.159	97.866	97.860
6.250	98.538	98.538	98.232	98.225
6.375	98.893	98.893	98.574	98.567

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.750	91.949	91.949	91.893	91.897
3.875	92.266	92.266	92.197	92.201
4.000	92.479	92.479	92.398	92.401
4.125	92.939	92.939	92.845	92.847
4.250	93.448	93.448	93.342	93.344
4.375	93.709	93.709	93.590	93.592
4.500	94.080	94.080	93.949	93.950
4.625	94.532	94.532	94.388	94.388
4.750	94.943	94.943	94.787	94.787
4.875	95.356	95.356	95.187	95.186
5.000	95.645	95.645	95.464	95.463
5.125	96.301	96.301	96.107	96.105
5.250	96.707	96.707	96.500	96.498
5.375	97.284	97.284	97.065	97.062
5.500	97.650	97.650	97.419	97.415
5.625	98.119	98.119	97.875	97.871
5.750	98.487	98.487	98.231	98.226
5.875	98.968	98.968	98.700	98.695
6.000	99.225	99.225	98.944	98.938
6.125	99.405	99.405	99.111	99.105
6.250	99.546	99.546	99.240	99.233
6.375	99.536	99.536	99.218	99.210

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

FREDDIE MAC 7/6 ARM (207-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.750	89.411	89.411	89.355	89.359
3.875	89.781	89.781	89.712	89.716
4.000	90.082	90.082	90.001	90.004
4.125	90.680	90.680	90.586	90.589
4.250	91.323	91.323	91.217	91.219
4.375	91.709	91.709	91.590	91.592
4.500	92.201	92.201	92.069	92.071
4.625	92.765	92.765	92.621	92.621
4.750	93.297	93.297	93.140	93.140
4.875	93.840	93.840	93.671	93.671
5.000	94.239	94.239	94.058	94.057
5.125	94.970	94.970	94.776	94.774
5.250	95.445	95.445	95.238	95.236
5.375	96.081	96.081	95.863	95.860
5.500	96.546	96.546	96.315	96.311
5.625	97.173	97.173	96.929	96.925
5.750	97.664	97.664	97.407	97.403
5.875	98.214	98.214	97.945	97.940
6.000	98.570	98.570	98.289	98.283
6.125	98.895	98.895	98.601	98.595
6.250	99.249	99.249	98.942	98.936
6.375	99.553	99.553	99.234	99.227

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FREDDIE MAC 10/6 ARM (210-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.750	87.424	87.424	87.367	87.372
3.875	87.834	87.834	87.765	87.769
4.000	88.226	88.226	88.145	88.148
4.125	88.993	88.993	88.899	88.902
4.250	89.713	89.713	89.606	89.608
4.375	90.031	90.031	89.912	89.914
4.500	90.564	90.564	90.433	90.434
4.625	91.337	91.337	91.193	91.193
4.750	91.969	91.969	91.812	91.813
4.875	92.445	92.445	92.276	92.276
5.000	92.818	92.818	92.636	92.635
5.125	93.586	93.586	93.392	93.390
5.250	94.070	94.070	93.863	93.861
5.375	94.671	94.671	94.452	94.449
5.500	95.211	95.211	94.980	94.977
5.625	96.084	96.084	95.841	95.837
5.750	96.717	96.717	96.461	96.457
5.875	97.248	97.248	96.979	96.974
6.000	97.595	97.595	97.314	97.308
6.125	97.929	97.929	97.635	97.629
6.250	98.309	98.309	98.002	97.995
6.375	98.664	98.664	98.345	98.338
6.500	99.073	99.073	98.741	98.733

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
3.750	92.194	92.194	92.137	92.142
3.875	92.510	92.510	92.441	92.445
4.000	92.723	92.723	92.641	92.645
4.125	93.181	93.181	93.087	93.090
4.250	93.690	93.690	93.584	93.586
4.375	93.950	93.950	93.831	93.833
4.500	94.321	94.321	94.189	94.191
4.625	94.772	94.772	94.628	94.628
4.750	95.183	95.183	95.027	95.027
4.875	95.595	95.595	95.426	95.425
5.000	95.884	95.884	95.703	95.702
5.125	96.539	96.539	96.345	96.344
5.250	96.945	96.945	96.739	96.736
5.375	97.522	97.522	97.303	97.300
5.500	97.888	97.888	97.656	97.653
5.625	98.356	98.356	98.112	98.108
5.750	98.724	98.724	98.467	98.463
5.875	99.215	99.215	98.946	98.941
6.000	99.461	99.461	99.180	99.174
6.125	99.641	99.641	99.347	99.341
6.250	99.782	99.782	99.476	99.469
6.375	99.772	99.772	99.453	99.446

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
3.750	89.656	89.656	89.600	89.604
3.875	90.026	90.026	89.957	89.961
4.000	90.326	90.326	90.245	90.248
4.125	90.923	90.923	90.829	90.832
4.250	91.565	91.565	91.459	91.461
4.375	91.951	91.951	91.832	91.833
4.500	92.441	92.441	92.310	92.311
4.625	93.005	93.005	92.861	92.861
4.750	93.536	93.536	93.379	93.379
4.875	94.079	94.079	93.910	93.909
5.000	94.477	94.477	94.295	94.294
5.125	95.207	95.207	95.013	95.011
5.250	95.682	95.682	95.475	95.473
5.375	96.318	96.318	96.099	96.096
5.500	96.782	96.782	96.550	96.547
5.625	97.407	97.407	97.163	97.160
5.750	97.897	97.897	97.641	97.637
5.875	98.457	98.457	98.188	98.183
6.000	98.802	98.802	98.521	98.515
6.125	99.126	99.126	98.832	98.826
6.250	99.479	99.479	99.173	99.166
6.375	99.783	99.783	99.464	99.456

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
3.750	87.670	87.670	87.614	87.618
3.875	88.080	88.080	88.011	88.015
4.000	88.471	88.471	88.390	88.393
4.125	89.237	89.237	89.143	89.146
4.250	89.956	89.956	89.849	89.852
4.375	90.273	90.273	90.154	90.156
4.500	90.806	90.806	90.674	90.676
4.625	91.577	91.577	91.433	91.434
4.750	92.209	92.209	92.052	92.052
4.875	92.684	92.684	92.515	92.515
5.000	93.056	93.056	92.875	92.874
5.125	93.823	93.823	93.629	93.628
5.250	94.306	94.306	94.100	94.098
5.375	94.907	94.907	94.688	94.685
5.500	95.447	95.447	95.215	95.212
5.625	96.319	96.319	96.075	96.071
5.750	96.951	96.951	96.695	96.690
5.875	97.491	97.491	97.222	97.217
6.000	97.827	97.827	97.546	97.540
6.125	98.159	98.159	97.866	97.860
6.250	98.538	98.538	98.232	98.225
6.375	98.893	98.893	98.574	98.567
6.500	99.300	99.300	98.968	98.961
6.625	99.509	99.509	99.165	99.157

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FORWARD LENDING

Effective: November 12, 2026

Agency Loan Parameter Price Adjustments

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

FICO/LTV Purchase Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

FICO/LTV Cashout Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%				
780+	-0.375	-0.375	-0.625	-0.875	-1.375				
760-779	-0.375	-0.375	-0.875	-1.250	-1.875				
740-759	-0.375	-0.375	-1.000	-1.625	-2.375				
720-739	-0.375	-0.500	-1.375	-2.000	-2.750				
700-719	-0.375	-0.500	-1.625	-2.625	-3.250				
680-699	-0.375	-0.625	-2.000	-2.875	-3.750				
660-679	-0.375	-0.875	-2.750	-4.000	-4.750				
640-659	-0.375	-1.375	-3.125	-4.625	-5.125				
<=639	-0.375	-1.375	-3.375	-4.875	-5.125				

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
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 **	
Loan Amt $75,000 <= $100,000	-1.000
Loan Amt >$100,000 < = $350,000	0.375

MISCELLANEOUS	
Texas Cash out	-1.000
HB 20YR & 25YR Term	-1.500
> 6 Financed Properties	-0.500
Escrow Waiver (Non-CA)	-0.250

HR/HP/FTHB + AMI ADJUSTMENT CAPS*	
LTV > 80% AND FICO >= 680	0.000
All other LTV & FICO combinations	0.000
FTHB + AMI LLPA Waiver	0.000

Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj

*****Minimum Loan Amount $75,000*****

******All loan level price adjustments are cumulative******

Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs

** 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***

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

FORWARD LENDING

Effective: November 12, 2026

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (Alt101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.673	95.612	95.562	95.512
6.125	96.355	96.280	96.218	96.155
6.250	97.007	96.923	96.855	96.786
6.375	97.737	97.653	97.584	97.516
6.500	98.361	98.278	98.209	98.140
6.625	98.834	98.737	98.657	98.577
6.750	99.530	99.431	99.350	99.268
6.875	99.921	99.822	99.741	99.660
6.990	100.420	100.321	100.240	100.158
7.125	100.913	100.815	100.734	100.652
7.250	101.386	101.287	101.206	101.125
7.375	101.811	101.712	101.631	101.550
7.500	102.186	102.088	102.006	101.925
7.625	102.565	102.449	102.353	102.258
7.750	102.575	102.362	102.187	102.012
7.875	102.950	102.752	102.589	102.426
7.990	103.103	102.941	102.807	102.674
8.125	103.398	103.275	103.174	103.073

Alt Agency 25 Yr Fixed (Alt125)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.355	95.295	95.245	95.195
6.125	96.067	95.992	95.930	95.867
6.250	96.719	96.635	96.567	96.498
6.375	97.461	97.378	97.309	97.240
6.500	98.086	98.003	97.934	97.865
6.625	98.559	98.462	98.382	98.302
6.750	99.255	99.156	99.075	98.993
6.875	99.646	99.547	99.466	99.385
6.990	100.145	100.046	99.965	99.883
7.125	100.638	100.540	100.459	100.377
7.250	101.093	100.994	100.913	100.832
7.375	101.516	101.417	101.336	101.255
7.500	101.891	101.793	101.711	101.630
7.625	102.270	102.154	102.058	101.963
7.750	102.280	102.067	101.892	101.717
7.875	102.655	102.457	102.294	102.131
7.990	102.808	102.646	102.512	102.379
8.125	103.103	102.980	102.879	102.778

Alt Agency 20 Yr Fixed (Alt120)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	93.358	93.267	93.192	93.117
5.375	93.986	93.895	93.820	93.745
5.500	94.606	94.515	94.440	94.365
5.625	95.222	95.131	95.056	94.981
5.750	95.905	95.791	95.697	95.604
5.875	96.484	96.370	96.276	96.182
5.990	97.037	96.924	96.830	96.736
6.125	97.658	97.544	97.450	97.357
6.250	98.223	98.110	98.016	97.922
6.375	98.875	98.761	98.668	98.574
6.500	99.379	99.265	99.171	99.078
6.625	99.714	99.600	99.506	99.413
6.750	100.075	99.946	99.840	99.734
6.875	100.407	100.278	100.172	100.066
6.990	100.914	100.785	100.679	100.572
7.125	101.341	101.212	101.106	101.000
7.250	101.346	101.247	101.166	101.085
7.375	101.727	101.629	101.548	101.466
7.500	102.084	101.986	101.904	101.823
7.625	102.421	102.322	102.241	102.160
7.750	102.691	102.496	102.335	102.174
7.875	103.055	102.882	102.739	102.596
7.990	103.221	103.069	102.945	102.820
8.125	103.536	103.413	103.312	103.211

Alt Agency 15 Yr Fixed (Alt115)

Rate	15-Day	30-Day	45-Day	60-Day
4.990	95.267	95.193	95.130	95.068
5.125	95.744	95.669	95.607	95.544
5.250	96.364	96.286	96.224	96.161
5.375	96.806	96.728	96.666	96.604
5.500	97.241	97.163	97.101	97.038
5.625	97.668	97.590	97.528	97.465
5.750	98.180	98.081	98.006	97.931
5.875	98.607	98.508	98.433	98.358
5.990	98.978	98.879	98.804	98.729
6.125	99.393	99.295	99.220	99.145
6.250	99.741	99.643	99.568	99.493
6.375	100.179	100.081	100.006	99.931
6.500	100.457	100.359	100.284	100.209
6.625	100.631	100.532	100.457	100.383
6.750	101.034	100.935	100.854	100.772
6.875	101.204	101.104	101.023	100.942
6.990	101.577	101.477	101.396	101.315
7.125	101.842	101.742	101.661	101.580
7.250	101.636	101.549	101.480	101.411

Alt Agency 10 Yr Fixed (Alt110)

Rate	15-Day	30-Day	45-Day	60-Day
4.990	95.888	95.798	95.723	95.648
5.125	96.255	96.165	96.090	96.015
5.250	97.176	97.082	97.007	96.932
5.375	97.518	97.424	97.350	97.275
5.500	97.852	97.758	97.683	97.608
5.625	98.180	98.087	98.012	97.937
5.750	98.591	98.492	98.418	98.343
5.875	98.921	98.822	98.747	98.672
5.990	99.208	99.109	99.034	98.959
6.125	99.527	99.429	99.354	99.279
6.250	99.795	99.697	99.622	99.547
6.375	100.161	100.063	99.988	99.913
6.500	100.372	100.273	100.198	100.123
6.625	100.462	100.363	100.288	100.213
6.750	100.566	100.466	100.385	100.304
6.875	100.641	100.542	100.460	100.379
6.990	100.951	100.851	100.770	100.689
7.125	101.152	101.052	100.971	100.890
7.250	101.084	100.996	100.928	100.859

FORWARD LENDING

Effective: November 12, 2026

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (Alt101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.567	95.453	95.359	95.265
6.125	96.310	96.196	96.102	96.008
6.250	96.950	96.836	96.742	96.648
6.375	97.548	97.435	97.341	97.247
6.500	98.155	98.041	97.947	97.853
6.625	98.661	98.547	98.453	98.360
6.750	98.810	98.681	98.575	98.469
6.875	99.306	99.177	99.071	98.965
6.990	99.713	99.584	99.478	99.372
7.125	100.111	99.982	99.875	99.769
7.250	100.224	100.095	99.989	99.883
7.375	100.640	100.511	100.404	100.298
7.500	100.989	100.860	100.754	100.647
7.625	101.296	101.167	101.060	100.954
7.750	100.473	100.200	99.974	99.749
7.875	100.833	100.560	100.335	100.109
7.990	101.086	100.813	100.588	100.363
8.125	101.355	101.082	100.857	100.632
8.250	100.952	100.755	100.592	100.430
8.375	101.093	100.895	100.733	100.570
8.500	101.299	101.102	100.940	100.777
8.625	101.490	101.293	101.130	100.968

Alt Agency 25 Yr Fixed High Bal (Alt125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.292	93.178	93.084	92.990
6.125	94.035	93.921	93.827	93.733
6.250	95.025	94.911	94.817	94.723
6.375	95.623	95.510	95.416	95.322
6.500	96.205	96.091	95.997	95.903
6.625	96.736	96.622	96.528	96.435
6.750	97.009	96.880	96.774	96.667
6.875	97.486	97.357	97.251	97.145
6.990	97.843	97.714	97.608	97.502
7.125	98.241	98.112	98.005	97.899
7.250	98.154	98.025	97.919	97.813
7.375	98.945	98.816	98.709	98.603
7.500	99.169	99.040	98.934	98.827
7.625	99.351	99.222	99.115	99.009
7.750	99.428	99.155	98.929	98.704
7.875	99.788	99.515	99.290	99.064
7.990	98.766	98.493	98.268	98.043
8.125	99.035	98.762	98.537	98.312
8.250	98.632	98.435	98.272	98.110
8.375	98.773	98.575	98.413	98.250
8.500	98.979	98.782	98.620	98.457
8.625	99.170	98.973	98.810	98.648

Alt Agency 20 Yr Fixed High Bal (Alt120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	88.632	88.571	88.521	88.471
5.500	89.362	89.302	89.252	89.202
5.625	90.092	90.031	89.981	89.931
5.750	91.910	91.796	91.702	91.608
5.875	92.646	92.532	92.438	92.345
5.990	93.442	93.328	93.234	93.140
6.125	94.185	94.071	93.977	93.883
6.250	95.175	95.061	94.967	94.873
6.375	95.773	95.660	95.566	95.472
6.500	96.355	96.241	96.147	96.053
6.625	96.886	96.772	96.678	96.585
6.750	97.160	97.031	96.925	96.819
6.875	97.660	97.531	97.425	97.319
6.990	98.011	97.882	97.776	97.670
7.125	98.446	98.317	98.211	98.104
7.250	98.370	98.241	98.135	98.028
7.375	99.135	99.006	98.900	98.793
7.500	99.376	99.247	99.141	99.035
7.625	99.575	99.446	99.340	99.234
7.750	99.678	99.404	99.179	98.954
7.875	100.011	99.738	99.513	99.288
7.990	99.005	98.732	98.507	98.282

Alt Agency 15 Yr Fixed High Bal (Alt115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.299	96.206	96.131	96.056
6.125	96.624	96.531	96.456	96.381
6.250	97.075	96.961	96.874	96.786
6.375	97.370	97.256	97.168	97.081
6.500	97.599	97.485	97.397	97.310
6.625	97.886	97.772	97.685	97.597
6.750	98.040	97.924	97.830	97.737
6.875	98.291	98.175	98.081	97.988
6.990	98.456	98.341	98.247	98.153
7.125	98.669	98.554	98.460	98.366
7.250	98.220	98.117	98.036	97.955
7.375	98.782	98.679	98.598	98.517
7.500	98.830	98.727	98.646	98.565
7.625	98.859	98.756	98.675	98.594
7.750	99.914	99.811	99.730	99.649
7.875	100.074	99.971	99.889	99.808
7.990	98.942	98.839	98.758	98.676

Alt Agency 10 Yr Fixed High Bal (Alt110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.012	95.919	95.844	95.769
6.125	96.325	96.232	96.157	96.082
6.250	96.768	96.654	96.566	96.478
6.375	97.065	96.950	96.863	96.775
6.500	97.282	97.168	97.081	96.993
6.625	97.556	97.442	97.355	97.267
6.750	97.705	97.589	97.495	97.402
6.875	97.956	97.840	97.746	97.653
6.990	98.121	98.006	97.912	97.818
7.125	98.334	98.219	98.125	98.031
7.250	97.885	97.782	97.701	97.620
7.375	98.447	98.344	98.263	98.182
7.500	98.495	98.392	98.311	98.230
7.625	98.524	98.421	98.340	98.259
7.750	99.579	99.476	99.395	99.314
7.875	99.739	99.636	99.554	99.473
7.990	98.607	98.504	98.423	98.341

FORWARD LENDING

SELECT PRICING

Effective: November 12, 2026

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT Alt101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.973	95.912	95.862	95.812
6.125	96.655	96.580	96.518	96.455
6.250	97.307	97.223	97.155	97.086
6.375	98.037	97.953	97.884	97.816
6.500	98.661	98.578	98.509	98.440
6.625	99.134	99.037	98.957	98.877
6.750	99.830	99.731	99.650	99.568
6.875	100.221	100.122	100.041	99.960
6.990	100.720	100.621	100.540	100.458
7.125	101.213	101.115	101.034	100.952
7.250	101.686	101.587	101.506	101.425
7.375	102.111	102.012	101.931	101.850
7.500	102.486	102.388	102.306	102.225
7.625	102.865	102.749	102.653	102.558
7.750	102.875	102.662	102.487	102.312
7.875	103.250	103.052	102.889	102.726
7.990	103.403	103.241	103.107	102.974
8.125	103.698	103.575	103.474	103.373

SELECT Alt Agency 15 Yr Fixed (SELECT Alt115)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.278	99.179	99.104	99.029
6.125	99.693	99.595	99.520	99.445
6.250	100.041	99.943	99.868	99.793
6.375	100.479	100.381	100.306	100.231
6.500	100.757	100.659	100.584	100.509
6.625	100.931	100.832	100.757	100.683
6.750	101.334	101.235	101.154	101.072
6.875	101.504	101.404	101.323	101.242
6.990	101.877	101.777	101.696	101.615
7.125	102.142	102.042	101.961	101.880
7.250	101.936	101.849	101.780	101.711
7.375	102.177	102.090	102.021	101.952
7.500	102.401	102.314	102.245	102.176
7.625	102.599	102.511	102.443	102.374
7.750	102.797	102.710	102.641	102.572
7.875	103.020	102.933	102.864	102.795

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT Alt101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.867	95.753	95.659	95.565
6.125	96.610	96.496	96.402	96.308
6.250	97.250	97.136	97.042	96.948
6.375	97.848	97.735	97.641	97.547
6.500	98.455	98.341	98.247	98.153
6.625	98.961	98.847	98.753	98.660
6.750	99.110	98.981	98.875	98.769
6.875	99.606	99.477	99.371	99.265
6.990	100.013	99.884	99.778	99.672
7.125	100.411	100.282	100.175	100.069
7.250	100.524	100.395	100.289	100.183
7.375	100.940	100.811	100.704	100.598
7.500	101.289	101.160	101.054	100.947
7.625	101.596	101.467	101.360	101.254
7.750	100.773	100.500	100.274	100.049
7.875	101.133	100.860	100.635	100.409
7.990	101.386	101.113	100.888	100.663
8.125	101.655	101.382	101.157	100.932
8.250	101.252	101.055	100.892	100.730
8.375	101.393	101.195	101.033	100.870
8.500	101.599	101.402	101.240	101.077
8.625	101.790	101.593	101.430	101.268

SELECT Alt Agency 15 Yr Fixed High Bal (SELECT Alt115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.599	96.506	96.431	96.356
6.125	96.924	96.831	96.756	96.681
6.250	97.375	97.261	97.174	97.086
6.375	97.670	97.556	97.468	97.381
6.500	97.899	97.785	97.697	97.610
6.625	98.186	98.072	97.985	97.897
6.750	98.340	98.224	98.130	98.037
6.875	98.591	98.475	98.381	98.288
6.990	98.756	98.641	98.547	98.453
7.125	98.969	98.854	98.760	98.666
7.250	98.520	98.417	98.336	98.255
7.375	99.082	98.979	98.898	98.817
7.500	99.130	99.027	98.946	98.865
7.625	99.159	99.056	98.975	98.894

FORWARD LENDING

Effective: November 12, 2026

ALT Agency Loan Parameter Price Adjustments

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

FICO/LTV Purchase Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250		
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500		
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750		
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000		
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250		
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500		
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750		
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000		
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625		

FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500		
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750		
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125		
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500		
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750		
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125		
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375		
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875		
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625		

FICO/LTV Cashout Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%					
780+	-0.375	-0.375	-0.625	-0.875					
760-779	-0.375	-0.375	-0.875	-1.250					
740-759	-0.375	-0.375	-1.000	-1.625					
720-739	-0.375	-0.500	-1.375	-2.000					
700-719	-0.375	-0.500	-1.625	-2.625					
680-699	-0.375	-0.625	-2.000	-2.875					
660-679	-0.375	-0.875	-2.750	-4.000					
640-659	-0.375	-1.375	-3.125	-4.625					
<=639	-0.375	-1.375	-3.375	-4.875					

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750		
Investment	-0.500	-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
Loan Amt >$100,000 < = $350,000	0.375

MISCELLANEOUS

Texas Cash out	-1.000
HB 20YR & 25YR Term	-1.500
> 6 Financed Properties	-0.500
Escrow Waiver (Non-CA)	-0.250

Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments

*****Minimum Loan Amount $75,000*****

******All loan level price adjustments are cumulative******

Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs

** 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***

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

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

Effective: November 12, 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

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

Effective: November 12, 2026

FAST 100 Pricing

FAST 100+ - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	97.604	97.374	97.167
6.875	97.632	97.367	97.134
6.990	98.104	97.839	97.606
7.000	98.134	97.869	97.636
7.125	98.583	98.318	98.085
7.250	99.258	98.959	98.699
7.375	99.782	99.483	99.223
7.490	100.198	99.899	99.639
7.500	100.234	99.935	99.675
7.625	100.603	100.304	100.044
7.750	100.943	100.644	100.384
7.875	99.409	99.077	98.790
7.990	99.801	99.469	99.182
8.000	99.831	99.499	99.212
8.125	100.180	99.848	99.561
8.250	100.540	100.208	99.921

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

FAST 100+ 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	96.854	96.624	96.417
6.875	96.882	96.617	96.384
6.990	97.354	97.089	96.856
7.000	97.384	97.119	96.886
7.125	97.833	97.568	97.335
7.250	98.508	98.209	97.949
7.375	99.032	98.733	98.473
7.490	99.454	99.155	98.895
7.500	99.484	99.185	98.925
7.625	99.853	99.554	99.294
7.750	100.193	99.894	99.634
7.875	98.659	98.327	98.040
7.990	99.051	98.719	98.432
8.000	99.081	98.749	98.462
8.125	99.430	99.098	98.811
8.250	99.790	99.458	99.171

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

FAST 100+ HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	95.604	95.374	95.167
6.875	95.632	95.367	95.134
6.990	96.104	95.839	95.606
7.000	96.134	95.869	95.636
7.125	96.583	96.318	96.085
7.250	97.258	96.959	96.699
7.375	97.782	97.483	97.223
7.490	98.204	97.905	97.645
7.500	98.234	97.935	97.675
7.625	98.603	98.304	98.044
7.750	98.943	98.644	98.384
7.875	97.409	97.077	96.790
7.990	97.801	97.469	97.182
8.000	97.831	97.499	97.212
8.125	98.180	97.848	97.561
8.250	98.529	98.197	97.910

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

FAST 100+ 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	94.959	94.854	94.624
6.875	95.005	94.882	94.617
6.990	95.477	95.354	95.089
7.000	95.507	95.384	95.119
7.125	95.956	95.833	95.568
7.250	96.648	96.508	96.209
7.375	97.172	97.032	96.733
7.490	97.594	97.454	97.155
7.500	97.624	97.484	97.185
7.625	97.993	97.853	97.554
7.750	98.333	98.193	97.894
7.875	96.809	96.659	96.327
7.990	97.201	97.051	96.719
8.000	97.231	97.081	96.749
8.125	97.580	97.430	97.098
8.250	97.940	97.790	97.458

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

FAST 100 3Yr - (301_1st_DPA_3YR)			
Rate	15 Day	30 Day	45 Day
6.750	95.104	94.874	94.667
6.875	95.132	94.867	94.634
6.990	95.604	95.339	95.106
7.000	95.634	95.369	95.136
7.125	96.083	95.818	95.585
7.250	96.758	96.459	96.199
7.375	97.282	96.983	96.723
7.490	97.704	97.405	97.145
7.500	97.734	97.435	97.175
7.625	98.103	97.804	97.544
7.750	98.443	98.144	97.884
7.875	96.909	96.577	96.290
7.990	97.301	96.969	96.682
8.000	97.331	96.999	96.712
8.125	97.680	97.348	97.061
8.250	98.040	97.708	97.421
8.375	98.400	98.068	97.781

Fast 100 LLPAs

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

Effective: November 12, 2026

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

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)

Rate	15 Day	30 Day	45 Day
5.990	97.112	97.049	96.989
6.125	97.699	97.636	97.576
6.250	98.543	98.480	98.420
6.375	99.450	99.353	99.253
6.500	99.864	99.766	99.666
6.625	100.113	100.016	99.915
6.750	100.543	100.446	100.345
6.875	101.173	101.058	100.951
6.990	101.644	101.530	101.422
7.125	101.995	101.881	101.774
7.250	101.475	101.360	101.253
7.375	101.807	101.712	101.632
7.500	102.141	102.046	101.966
7.625	102.417	102.322	102.242

FHA 20 Year Fixed - (320)

Rate	15 Day	30 Day	45 Day
5.375	93.021	92.961	92.901
5.500	93.647	93.587	93.527
5.625	94.254	94.194	94.134
5.750	95.040	94.977	94.917
5.875	95.656	95.593	95.533
5.990	96.252	96.189	96.129
6.125	96.839	96.776	96.716
6.250	97.683	97.620	97.560
6.375	98.590	98.493	98.393
6.500	99.004	98.906	98.806
6.625	99.253	99.156	99.055
6.750	99.683	99.586	99.485
6.875	100.313	100.198	100.091
6.990	100.784	100.670	100.562
7.125	101.135	101.021	100.914
7.250	100.615	100.500	100.393
7.375	100.947	100.852	100.772

FHA 15 Year Fixed - (315)

Rate	15 Day	30 Day	45 Day
5.375	96.084	95.983	95.883
5.500	96.579	96.478	96.378
5.625	97.054	96.953	96.853
5.750	97.509	97.408	97.308
5.875	97.485	97.371	97.257
5.990	97.940	97.826	97.712
6.125	98.375	98.261	98.147
6.250	99.048	98.934	98.820
6.375	98.687	98.606	98.526
6.500	98.939	98.859	98.779
6.625	99.026	98.946	98.866
6.750	99.363	99.282	99.202
6.875	100.443	100.363	100.282
6.990	100.743	100.663	100.583
7.125	100.942	100.862	100.782
7.250	100.261	100.181	100.100
7.375	101.482	101.401	101.321

FHA 30 Year Fixed HB - (301HB)

Rate	15 Day	30 Day	45 Day
5.990	96.493	96.430	96.370
6.125	97.080	97.017	96.957
6.250	98.305	98.208	98.108
6.375	98.892	98.795	98.695
6.500	99.259	99.162	99.062
6.625	99.560	99.463	99.362
6.750	99.808	99.711	99.611
6.875	100.261	100.147	100.040
6.990	100.627	100.513	100.405
7.125	100.767	100.652	100.545
7.250	100.790	100.676	100.569
7.375	100.629	100.534	100.454
7.500	100.904	100.808	100.728
7.625	101.210	101.115	101.035

FHA 30 Year Fixed 2:1 Buydown - (301-BD)

Rate	15 Day	30 Day	45 Day
5.990	96.812	96.749	96.689
6.125	97.399	97.336	97.276
6.250	98.243	98.180	98.120
6.375	99.150	99.053	98.953
6.500	99.564	99.466	99.366
6.625	99.813	99.716	99.615
6.750	100.243	100.146	100.045
6.875	100.873	100.758	100.651
6.990	101.344	101.230	101.122
7.125	101.695	101.581	101.474
7.250	101.175	101.060	100.953
7.375	101.507	101.412	101.332
7.500	101.841	101.746	101.666
7.625	102.117	102.022	101.942

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)

Rate	15 Day	30 Day	45 Day
5.990	95.618	95.555	95.495
6.125	96.205	96.142	96.082
6.250	97.430	97.333	97.233
6.375	98.017	97.920	97.820
6.500	98.384	98.287	98.187
6.625	98.685	98.588	98.487
6.750	98.933	98.836	98.736
6.875	99.386	99.272	99.165
6.990	99.752	99.638	99.530
7.125	99.892	99.777	99.670
7.250	99.915	99.801	99.694
7.375	99.754	99.659	99.579
7.500	100.029	99.933	99.853
7.625	100.335	100.240	100.160

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)

Rate	15 Day	30 Day	45 Day
5.990	96.812	96.749	96.689
6.125	97.399	97.336	97.276
6.250	98.243	98.180	98.120
6.375	99.150	99.053	98.953
6.500	99.564	99.466	99.366
6.625	99.813	99.716	99.615
6.750	100.243	100.146	100.045
6.875	100.873	100.758	100.651
6.990	101.344	101.230	101.122
7.125	101.695	101.581	101.474
7.250	101.175	101.060	100.953
7.375	101.507	101.412	101.332
7.500	101.841	101.746	101.666
7.625	102.117	102.022	101.942

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)

Rate	15 Day	30 Day	45 Day
5.990	95.618	95.555	95.495
6.125	96.205	96.142	96.082
6.250	97.430	97.333	97.233
6.375	98.017	97.920	97.820
6.500	98.384	98.287	98.187
6.625	98.685	98.588	98.487
6.750	98.933	98.836	98.736
6.875	99.386	99.272	99.165
6.990	99.752	99.638	99.530
7.125	99.892	99.777	99.670
7.250	99.915	99.801	99.694
7.375	99.754	99.659	99.579
7.500	100.029	99.933	99.853
7.625	100.335	100.240	100.160

LLPAs

FHA State Tier Adjustment		
Tier 1 States	CT, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	CA, DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375

FICO ≥700
0.500
FICO 680-699
0.375
FICO 660-679
0.375
FICO 640-659
0.125
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
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRRL)
-1.250

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

FORWARD LENDING

SELECT PRICING

Effective: November 12, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)

Rate	15 Day	30 Day	45 Day
5.990	97.412	97.349	97.289
6.125	97.999	97.936	97.876
6.250	98.843	98.780	98.720
6.375	99.750	99.653	99.553
6.500	100.164	100.066	99.966
6.625	100.413	100.316	100.215
6.750	100.843	100.746	100.645
6.875	101.473	101.358	101.251
6.990	101.944	101.830	101.722
7.125	102.295	102.181	102.074
7.250	101.775	101.660	101.553
7.375	102.107	102.012	101.932
7.500	102.441	102.346	102.266
7.625	102.717	102.622	102.542

SELECT FHA 15 Year Fixed - (315)

Rate	15 Day	30 Day	45 Day
5.990	98.240	98.126	98.012
6.125	98.675	98.561	98.447
6.250	99.348	99.234	99.120
6.375	98.987	98.906	98.826
6.500	99.239	99.159	99.079
6.625	99.326	99.246	99.166
6.750	99.663	99.582	99.502
6.875	100.743	100.663	100.582
6.990	101.043	100.963	100.883
7.125	101.242	101.162	101.082
7.250	100.561	100.481	100.400
7.375	101.782	101.701	101.621
7.500	101.955	101.874	101.794
7.625	102.528	102.448	102.368

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)

Rate	15 Day	30 Day	45 Day
5.990	97.112	97.049	96.989
6.125	97.699	97.636	97.576
6.250	98.543	98.480	98.420
6.375	99.450	99.353	99.253
6.500	99.864	99.766	99.666
6.625	100.113	100.016	99.915
6.750	100.543	100.446	100.345
6.875	101.173	101.058	100.951
6.990	101.644	101.530	101.422
7.125	101.995	101.881	101.774
7.250	101.475	101.360	101.253
7.375	101.807	101.712	101.632
7.500	102.141	102.046	101.966
7.625	102.417	102.322	102.242

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)

Rate	15 Day	30 Day	45 Day
5.990	97.112	97.049	96.989
6.125	97.699	97.636	97.576
6.250	98.543	98.480	98.420
6.375	99.450	99.353	99.253
6.500	99.864	99.766	99.666
6.625	100.113	100.016	99.915
6.750	100.543	100.446	100.345
6.875	101.173	101.058	100.951
6.990	101.644	101.530	101.422
7.125	101.995	101.881	101.774
7.250	101.475	101.360	101.253
7.375	101.807	101.712	101.632
7.500	102.141	102.046	101.966
7.625	102.417	102.322	102.242

SELECT FHA 30 Year Fixed HB - (301HB)

Rate	15 Day	30 Day	45 Day
5.990	96.793	96.730	96.670
6.125	97.380	97.317	97.257
6.250	98.605	98.508	98.408
6.375	99.192	99.095	98.995
6.500	99.559	99.462	99.362
6.625	99.860	99.763	99.662
6.750	100.108	100.011	99.911
6.875	100.561	100.447	100.340
6.990	100.927	100.813	100.705
7.125	101.067	100.952	100.845
7.250	101.090	100.976	100.869
7.375	100.929	100.834	100.754
7.500	101.204	101.108	101.028
7.625	101.510	101.415	101.335

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-B

Rate	15 Day	30 Day	45 Day
5.990	95.918	95.855	95.795
6.125	96.505	96.442	96.382
6.250	97.730	97.633	97.533
6.375	98.317	98.220	98.120
6.500	98.684	98.587	98.487
6.625	98.985	98.888	98.787
6.750	99.233	99.136	99.036
6.875	99.686	99.572	99.465
6.990	100.052	99.938	99.830
7.125	100.192	100.077	99.970
7.250	100.215	100.101	99.994
7.375	100.054	99.959	99.879
7.500	100.329	100.233	100.153
7.625	100.635	100.540	100.460

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB

Rate	15 Day	30 Day	45 Day
5.990	95.918	95.855	95.795
6.125	96.505	96.442	96.382
6.250	97.730	97.633	97.533
6.375	98.317	98.220	98.120
6.500	98.684	98.587	98.487
6.625	98.985	98.888	98.787
6.750	99.233	99.136	99.036
6.875	99.686	99.572	99.465
6.990	100.052	99.938	99.830
7.125	100.192	100.077	99.970
7.250	100.215	100.101	99.994
7.375	100.054	99.959	99.879
7.500	100.329	100.233	100.153
7.625	100.635	100.540	100.460

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL &

Rate	15 Day	30 Day	45 Day
5.990	97.152	97.089	97.029
6.125	97.739	97.676	97.616
6.250	98.583	98.520	98.460
6.375	99.490	99.393	99.293
6.500	99.904	99.806	99.706
6.625	100.153	100.056	99.955
6.750	100.583	100.486	100.385
6.875	101.213	101.098	100.991
6.990	101.684	101.570	101.462
7.125	102.035	101.921	101.814
7.250	101.515	101.400	101.293
7.375	101.847	101.752	101.672
7.500	102.181	102.086	102.006
7.625	102.457	102.362	102.282

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)

Rate	15 Day	30 Day	45 Day
5.990	95.693	95.630	95.570
6.125	96.280	96.217	96.157
6.250	97.505	97.408	97.308
6.375	98.092	97.995	97.895
6.500	98.459	98.362	98.262
6.625	98.760	98.663	98.562
6.750	99.008	98.911	98.811
6.875	99.461	99.347	99.240
6.990	99.827	99.713	99.605
7.125	99.967	99.852	99.745
7.250	99.990	99.876	99.769
7.375	99.829	99.734	99.654
7.500	100.104	100.008	99.928
7.625	100.410	100.315	100.235

SELECT FHA Streamline 15 Year Fixed - (315SL)

Rate	15 Day	30 Day	45 Day
5.990	98.115	98.001	97.887
6.125	98.550	98.436	98.322
6.250	99.223	99.109	98.995
6.375	98.862	98.781	98.701
6.500	99.114	99.034	98.954
6.625	99.201	99.121	99.041
6.750	99.538	99.457	99.377
6.875	100.618	100.538	100.457
6.990	100.918	100.838	100.758
7.125	101.117	101.037	100.957
7.250	100.436	100.356	100.275
7.375	101.657	101.576	101.496
7.500	101.830	101.749	101.669
7.625	102.403	102.323	102.243

LLPAs

FHA State Tier Adjustment		
Tier 1 States	CT, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	CA, DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375

FICO ≥700
0.500
FICO 680-699
0.375
FICO 660-679
N/A
FICO 640-659
N/A
FICO 620-639
N/A

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

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

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

FORWARD LENDING

Effective: November 12, 2026

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

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)

Rate	15 Day	30 Day	45 Day
5.990	97.044	96.981	96.921
6.125	97.631	97.568	97.508
6.250	98.652	98.589	98.529
6.375	99.401	99.304	99.203
6.500	99.812	99.715	99.615
6.625	100.079	99.981	99.881
6.750	100.356	100.259	100.158
6.875	100.768	100.654	100.547
6.990	101.109	100.994	100.887
7.125	101.298	101.184	101.077
7.250	101.296	101.182	101.075
7.375	101.519	101.424	101.344
7.500	101.676	101.580	101.500
7.625	101.905	101.810	101.729

VA 20 Year Fixed - (420)

Rate	15 Day	30 Day	45 Day
5.990	96.294	96.231	96.171
6.125	96.881	96.818	96.758
6.250	97.902	97.839	97.779
6.375	98.651	98.554	98.453
6.500	99.062	98.965	98.865
6.625	99.329	99.231	99.131
6.750	99.606	99.509	99.408
6.875	100.018	99.904	99.797
6.990	100.359	100.244	100.137
7.125	100.548	100.434	100.327
7.250	100.546	100.432	100.325
7.375	100.769	100.674	100.594
7.500	100.926	100.830	100.750
7.625	101.155	101.060	100.979

VA 15 Year Fixed - (415)

Rate	15 Day	30 Day	45 Day
5.990	97.982	97.868	97.755
6.125	98.417	98.303	98.190
6.250	99.267	99.153	99.039
6.375	98.748	98.667	98.587
6.500	98.998	98.918	98.837
6.625	99.102	99.022	98.942
6.750	99.286	99.206	99.125
6.875	100.148	100.068	99.988
6.990	100.318	100.238	100.157
7.125	100.356	100.275	100.195
7.250	100.193	100.112	100.032
7.375	101.304	101.223	101.143
7.500	101.299	101.218	101.138
7.625	101.826	101.746	101.665

VA 30 Year Fixed HB - (401HB)

Rate	15 Day	30 Day	45 Day
5.990	96.611	96.548	96.488
6.125	97.198	97.135	97.075
6.250	98.533	98.436	98.335
6.375	99.019	98.922	98.821
6.500	99.419	99.322	99.222
6.625	99.614	99.517	99.416
6.750	99.940	99.843	99.742
6.875	100.325	100.210	100.103
6.990	100.715	100.600	100.493
7.125	100.784	100.669	100.562
7.250	100.752	100.638	100.530
7.375	100.521	100.426	100.345
7.500	100.836	100.741	100.660
7.625	101.303	101.208	101.127

VA 30 Year Fixed 2:1 Buydown - (401-BD)

Rate	15 Day	30 Day	45 Day
5.990	96.844	96.781	96.721
6.125	97.431	97.368	97.308
6.250	98.452	98.389	98.329
6.375	99.201	99.104	99.003
6.500	99.612	99.515	99.415
6.625	99.879	99.781	99.681
6.750	100.156	100.059	99.958
6.875	100.568	100.454	100.347
6.990	100.909	100.794	100.687
7.125	101.098	100.984	100.877
7.250	101.096	100.982	100.875
7.375	101.319	101.224	101.144
7.500	101.476	101.380	101.300
7.625	101.705	101.610	101.529

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)

Rate	15 Day	30 Day	45 Day
5.990	95.886	95.823	95.763
6.125	96.473	96.410	96.350
6.250	97.808	97.711	97.610
6.375	98.294	98.197	98.096
6.500	98.694	98.597	98.497
6.625	98.889	98.792	98.691
6.750	99.215	99.118	99.017
6.875	99.600	99.485	99.378
6.990	99.990	99.875	99.768
7.125	100.059	99.944	99.837
7.250	100.027	99.913	99.805
7.375	99.796	99.701	99.620
7.500	100.111	100.016	99.935
7.625	100.578	100.483	100.402

VA 30 Year Fixed 1:0 Buydown - (401-BD10)

Rate	15 Day	30 Day	45 Day
5.990	96.844	96.781	96.721
6.125	97.431	97.368	97.308
6.250	98.452	98.389	98.329
6.375	99.201	99.104	99.003
6.500	99.612	99.515	99.415
6.625	99.879	99.781	99.681
6.750	100.156	100.059	99.958
6.875	100.568	100.454	100.347
6.990	100.909	100.794	100.687
7.125	101.098	100.984	100.877
7.250	101.096	100.982	100.875
7.375	101.319	101.224	101.144
7.500	101.476	101.380	101.300
7.625	101.705	101.610	101.529

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)

Rate	15 Day	30 Day	45 Day
5.990	95.886	95.823	95.763
6.125	96.473	96.410	96.350
6.250	97.808	97.711	97.610
6.375	98.294	98.197	98.096
6.500	98.694	98.597	98.497
6.625	98.889	98.792	98.691
6.750	99.215	99.118	99.017
6.875	99.600	99.485	99.378
6.990	99.990	99.875	99.768
7.125	100.059	99.944	99.837
7.250	100.027	99.913	99.805
7.375	99.796	99.701	99.620
7.500	100.111	100.016	99.935
7.625	100.578	100.483	100.402

USDA 30 - 25 Year Fixed - (501)

Rate	15 Day	30 Day	45 Day
5.990	97.124	97.061	97.001
6.125	97.711	97.648	97.588
6.250	98.732	98.669	98.609
6.375	99.481	99.384	99.283
6.500	99.892	99.795	99.695
6.625	100.159	100.061	99.961
6.750	100.436	100.339	100.238
6.875	100.848	100.734	100.627
6.990	101.189	101.074	100.967
7.125	101.378	101.264	101.157
7.250	101.376	101.262	101.155
7.375	101.599	101.504	101.424
7.500	101.756	101.660	101.580
7.625	101.985	101.890	101.809

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

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

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

FORWARD LENDING

SELECT PRICING

Effective: November 12, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)

Rate	15 Day	30 Day	45 Day
5.990	97.344	97.281	97.221
6.125	97.931	97.868	97.808
6.250	98.952	98.889	98.829
6.375	99.701	99.604	99.503
6.500	100.112	100.015	99.915
6.625	100.379	100.281	100.181
6.750	100.656	100.559	100.458
6.875	101.068	100.954	100.847
6.990	101.409	101.294	101.187
7.125	101.598	101.484	101.377
7.250	101.596	101.482	101.375
7.375	101.819	101.724	101.644
7.500	101.976	101.880	101.800
7.625	102.205	102.110	102.029

SELECT VA 15 Year Fixed - (415)

Rate	15 Day	30 Day	45 Day
5.990	98.282	98.168	98.055
6.125	98.717	98.603	98.490
6.250	99.567	99.453	99.339
6.375	99.048	98.967	98.887
6.500	99.298	99.218	99.137
6.625	99.402	99.322	99.242
6.750	99.586	99.506	99.425
6.875	100.448	100.368	100.288
6.990	100.618	100.538	100.457
7.125	100.656	100.575	100.495
7.250	100.493	100.412	100.332
7.375	101.604	101.523	101.443
7.500	101.599	101.518	101.438
7.625	102.126	102.046	101.965

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)

Rate	15 Day	30 Day	45 Day
5.990	97.144	97.081	97.021
6.125	97.731	97.668	97.608
6.250	98.752	98.689	98.629
6.375	99.501	99.404	99.303
6.500	99.912	99.815	99.715
6.625	100.179	100.081	99.981
6.750	100.456	100.359	100.258
6.875	100.868	100.754	100.647
6.990	101.209	101.094	100.987
7.125	101.398	101.284	101.177
7.250	101.396	101.282	101.175
7.375	101.619	101.524	101.444
7.500	101.776	101.680	101.600
7.625	102.005	101.910	101.829

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)

Rate	15 Day	30 Day	45 Day
5.990	97.144	97.081	97.021
6.125	97.731	97.668	97.608
6.250	98.752	98.689	98.629
6.375	99.501	99.404	99.303
6.500	99.912	99.815	99.715
6.625	100.179	100.081	99.981
6.750	100.456	100.359	100.258
6.875	100.868	100.754	100.647
6.990	101.209	101.094	100.987
7.125	101.398	101.284	101.177
7.250	101.396	101.282	101.175
7.375	101.619	101.524	101.444
7.500	101.776	101.680	101.600
7.625	102.005	101.910	101.829

SELECT VA 30 Year Fixed HB - (401HB)

Rate	15 Day	30 Day	45 Day
5.990	96.911	96.848	96.788
6.125	97.498	97.435	97.375
6.250	98.833	98.736	98.635
6.375	99.319	99.222	99.121
6.500	99.719	99.622	99.522
6.625	99.914	99.817	99.716
6.750	100.240	100.143	100.042
6.875	100.625	100.510	100.403
6.990	101.015	100.900	100.793
7.125	101.084	100.969	100.862
7.250	101.052	100.938	100.830
7.375	100.821	100.726	100.645
7.500	101.136	101.041	100.960
7.625	101.603	101.508	101.427

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD

Rate	15 Day	30 Day	45 Day
5.990	96.186	96.123	96.063
6.125	96.773	96.710	96.650
6.250	98.108	98.011	97.910
6.375	98.594	98.497	98.396
6.500	98.994	98.897	98.797
6.625	99.189	99.092	98.991
6.750	99.515	99.418	99.317
6.875	99.900	99.785	99.678
6.990	100.290	100.175	100.068
7.125	100.359	100.244	100.137
7.250	100.327	100.213	100.105
7.375	100.096	100.001	99.920
7.500	100.411	100.316	100.235
7.625	100.878	100.783	100.702

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-B

Rate	15 Day	30 Day	45 Day
5.990	96.186	96.123	96.063
6.125	96.773	96.710	96.650
6.250	98.108	98.011	97.910
6.375	98.594	98.497	98.396
6.500	98.994	98.897	98.797
6.625	99.189	99.092	98.991
6.750	99.515	99.418	99.317
6.875	99.900	99.785	99.678
6.990	100.290	100.175	100.068
7.125	100.359	100.244	100.137
7.250	100.327	100.213	100.105
7.375	100.096	100.001	99.920
7.500	100.411	100.316	100.235
7.625	100.878	100.783	100.702

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)

Rate	15 Day	30 Day	45 Day
5.990	97.394	97.331	97.271
6.125	97.981	97.918	97.858
6.250	99.002	98.939	98.879
6.375	99.751	99.654	99.553
6.500	100.162	100.065	99.965
6.625	100.429	100.331	100.231
6.750	100.706	100.609	100.508
6.875	101.118	101.004	100.897
6.990	101.459	101.344	101.237
7.125	101.648	101.534	101.427
7.250	101.646	101.532	101.425
7.375	101.869	101.774	101.694
7.500	102.026	101.930	101.850
7.625	102.255	102.160	102.079

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)

Rate	15 Day	30 Day	45 Day
5.990	95.961	95.898	95.838
6.125	96.548	96.485	96.425
6.250	97.883	97.786	97.685
6.375	98.369	98.272	98.171
6.500	98.769	98.672	98.572
6.625	98.964	98.867	98.766
6.750	99.290	99.193	99.092
6.875	99.675	99.560	99.453
6.990	100.065	99.950	99.843
7.125	100.134	100.019	99.912
7.250	100.102	99.988	99.880
7.375	99.871	99.776	99.695
7.500	100.186	100.091	100.010
7.625	100.653	100.558	100.477

SELECT VA IRRRL 15 Year Fixed - (415RL)

Rate	15 Day	30 Day	45 Day
5.990	98.132	98.018	97.905
6.125	98.567	98.453	98.340
6.250	99.417	99.303	99.189
6.375	98.898	98.817	98.737
6.500	99.148	99.068	98.987
6.625	99.252	99.172	99.092
6.750	99.436	99.356	99.275
6.875	100.298	100.218	100.138
6.990	100.468	100.388	100.307
7.125	100.506	100.425	100.345
7.250	100.343	100.262	100.182
7.375	101.454	101.373	101.293
7.500	101.449	101.368	101.288
7.625	101.976	101.896	101.815

SELECT USDA 30 - 25 Year Fixed - (501)

Rate	15 Day	30 Day	45 Day
5.990	97.424	97.361	97.301
6.125	98.011	97.948	97.888
6.250	99.032	98.969	98.909
6.375	99.781	99.684	99.583
6.500	100.192	100.095	99.995
6.625	100.459	100.361	100.261
6.750	100.736	100.639	100.538
6.875	101.148	101.034	100.927
6.990	101.489	101.374	101.267
7.125	101.678	101.564	101.457
7.250	101.676	101.562	101.455
7.375	101.899	101.804	101.724
7.500	102.056	101.960	101.880
7.625	102.285	102.190	102.109

LLPAs

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

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/IRRRL)
-1.250

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

FORWARD LENDING

Effective: November 12, 2026

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

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.500	94.580	94.580	94.446
4.625	94.178	94.178	94.044
4.750	95.751	95.751	95.567
4.875	96.089	96.089	95.905
5.000	96.436	96.436	96.252
5.125	96.273	96.273	96.089
5.250	97.527	97.527	97.293
5.375	97.973	97.973	97.739
5.500	98.197	98.197	97.963
5.625	98.067	98.067	97.834
5.750	98.748	98.748	98.464
5.875	99.189	99.189	98.905
6.000	99.666	99.666	99.382
6.125	99.089	99.089	98.805
6.250	99.277	99.277	98.943
6.375	99.597	99.597	99.263
5/1 ARM Caps	Amort (Mos)	Margin/Floor	Index
1/1/5	360	2.000	1 Yr Weekly CMT

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.500	94.256	94.256	94.122
4.625	93.843	93.843	93.709
4.750	95.444	95.444	95.260
4.875	95.771	95.771	95.587
5.000	96.106	96.106	95.923
5.125	95.929	95.929	95.746
5.250	97.216	97.216	96.982
5.375	97.646	97.646	97.413
5.500	97.850	97.850	97.616
5.625	97.696	97.696	97.462
5.750	98.426	98.426	98.143
5.875	98.842	98.842	98.558
6.000	99.289	99.289	99.006
6.125	98.676	98.676	98.392
6.250	98.940	98.940	98.606
6.375	99.221	99.221	98.887
5/1 ARM Caps	Amort (Mos)	Margin/Floor	Index
1/1/5	360	2.000	1 Yr Weekly CMT

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.500	94.498	94.498	94.364
4.625	94.035	94.035	93.901
4.750	95.762	95.762	95.578
4.875	96.059	96.059	95.875
5.000	96.344	96.344	96.160
5.125	96.115	96.115	95.932
5.250	97.531	97.531	97.297
5.375	97.930	97.930	97.697
5.500	98.084	98.084	97.850
5.625	97.881	97.881	97.647
5.750	98.740	98.740	98.456
5.875	99.127	99.127	98.843
6.000	99.529	99.529	99.245
6.125	98.874	98.874	98.590

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.500	94.147	94.147	94.013
4.625	93.673	93.673	93.539
4.750	95.426	95.426	95.243
4.875	95.711	95.711	95.528
5.000	95.981	95.981	95.798
5.125	95.735	95.735	95.551
5.250	97.187	97.187	96.953
5.375	97.566	97.566	97.332
5.500	97.693	97.693	97.459
5.625	97.457	97.457	97.223
5.750	98.379	98.379	98.095
5.875	98.734	98.734	98.450
6.000	99.099	99.099	98.815
6.125	98.402	98.402	98.118

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 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

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

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

FICO 600-619
-1.000
FICO 580-599
-1.750
FICO 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

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

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

Effective: November 12, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)

Rate	15 Day	30 Day	45 Day
5.990	96.852	96.789	96.729
6.125	97.439	97.376	97.316
6.250	98.283	98.220	98.160
6.375	99.190	99.093	98.993
6.500	99.604	99.506	99.406
6.625	99.853	99.756	99.655
6.750	100.283	100.186	100.085
6.875	100.913	100.798	100.691
6.990	101.384	101.270	101.162
7.125	101.735	101.621	101.514
7.250	101.215	101.100	100.993
7.375	101.547	101.452	101.372
7.500	101.881	101.786	101.706
7.625	102.157	102.062	101.982

FHA Streamline 20 Year Fixed - (320SL)

Rate	15 Day	30 Day	45 Day
5.990	96.127	96.064	96.004
6.125	96.714	96.651	96.591
6.250	97.558	97.495	97.435
6.375	98.465	98.368	98.268
6.500	98.879	98.781	98.681
6.625	99.128	99.031	98.930
6.750	99.558	99.461	99.360
6.875	100.188	100.073	99.966
6.990	100.659	100.545	100.437
7.125	101.010	100.896	100.789
7.250	100.490	100.375	100.268
7.375	100.822	100.727	100.647
7.500	101.156	101.061	100.981
7.625	101.432	101.337	101.257

FHA Streamline 15 Year Fixed - (315SL)

Rate	15 Day	30 Day	45 Day
5.990	97.815	97.701	97.587
6.125	98.250	98.136	98.022
6.250	98.923	98.809	98.695
6.375	98.562	98.481	98.401
6.500	98.814	98.734	98.654
6.625	98.901	98.821	98.741
6.750	99.238	99.157	99.077
6.875	100.318	100.238	100.157
6.990	100.618	100.538	100.458
7.125	100.817	100.737	100.657
7.250	100.136	100.056	99.975
7.375	101.357	101.276	101.196
7.500	101.530	101.449	101.369
7.625	102.103	102.023	101.943

FHA Streamline 30 Year Fixed HB - (301SLHB)

Rate	15 Day	30 Day	45 Day
5.990	95.393	95.330	95.270
6.125	95.980	95.917	95.857
6.250	97.205	97.108	97.008
6.375	97.792	97.695	97.595
6.500	98.159	98.062	97.962
6.625	98.460	98.363	98.262
6.750	98.708	98.611	98.511
6.875	99.161	99.047	98.940
6.990	99.527	99.413	99.305
7.125	99.667	99.552	99.445
7.250	99.690	99.576	99.469
7.375	99.529	99.434	99.354
7.500	99.804	99.708	99.628
7.625	100.110	100.015	99.935

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)

Rate	15 Day	30 Day	45 Day
5.990	97.094	97.031	96.971
6.125	97.681	97.618	97.558
6.250	98.702	98.639	98.579
6.375	99.451	99.354	99.253
6.500	99.862	99.765	99.665
6.625	100.129	100.031	99.931
6.750	100.406	100.309	100.208
6.875	100.818	100.704	100.597
6.990	101.159	101.044	100.937
7.125	101.348	101.234	101.127
7.250	101.346	101.232	101.125
7.375	101.569	101.474	101.394
7.500	101.726	101.630	101.550
7.625	101.955	101.860	101.779

VA IRRRL 20 Year Fixed - (420IRL)

Rate	15 Day	30 Day	45 Day
5.990	96.144	96.081	96.021
6.125	96.731	96.668	96.608
6.250	97.752	97.689	97.629
6.375	98.501	98.404	98.303
6.500	98.912	98.815	98.715
6.625	99.179	99.081	98.981
6.750	99.456	99.359	99.258
6.875	99.868	99.754	99.647
6.990	100.209	100.094	99.987
7.125	100.398	100.284	100.177
7.250	100.396	100.282	100.175
7.375	100.619	100.524	100.444
7.500	100.776	100.680	100.600
7.625	101.005	100.910	100.829

VA IRRRL 15 Year Fixed - (415RL)

Rate	15 Day	30 Day	45 Day
5.990	97.832	97.718	97.605
6.125	98.267	98.153	98.040
6.250	99.117	99.003	98.889
6.375	98.598	98.517	98.437
6.500	98.848	98.768	98.687
6.625	98.952	98.872	98.792
6.750	99.136	99.056	98.975
6.875	99.998	99.918	99.838
6.990	100.168	100.088	100.007
7.125	100.206	100.125	100.045
7.250	100.043	99.962	99.882
7.375	101.154	101.073	100.993
7.500	101.149	101.068	100.988
7.625	101.676	101.596	101.515

VA IRRRL 30 Year Fixed HB - (401RLHB)

Rate	15 Day	30 Day	45 Day
5.990	95.661	95.598	95.538
6.125	96.248	96.185	96.125
6.250	97.583	97.486	97.385
6.375	98.069	97.972	97.871
6.500	98.469	98.372	98.272
6.625	98.664	98.567	98.466
6.750	98.990	98.893	98.792
6.875	99.375	99.260	99.153
6.990	99.765	99.650	99.543
7.125	99.834	99.719	99.612
7.250	99.802	99.688	99.580
7.375	99.571	99.476	99.395
7.500	99.886	99.791	99.710
7.625	100.353	100.258	100.177

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 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

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

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

FICO 600-619
-1.000
FICO 580-599
-1.750
FICO 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

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

FORWARD LENDING

Effective: Thursday, November 12, 2026

Jumbo Nitro XL Pricing

Jumbo Nitro XL 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	96.066	95.972	95.785	95.597
6.250	96.574	96.480	96.293	96.105
6.375	97.094	97.000	96.813	96.625
6.500	97.645	97.551	97.363	97.176
6.625	98.196	98.102	97.915	97.727
6.750	98.645	98.551	98.364	98.176
6.875	99.083	98.989	98.801	98.614
7.000	99.525	99.432	99.244	99.057
7.125	99.784	99.691	99.503	99.316
7.250	99.968	99.874	99.687	99.499
7.375	100.105	100.011	99.824	99.636
7.500	100.226	100.132	99.945	99.757
7.625	100.358	100.264	100.077	99.889
7.750	100.475	100.381	100.194	100.006
7.875	100.578	100.484	100.296	100.109
8.000	100.691	100.597	100.409	100.222
8.125	100.751	100.657	100.470	100.282
8.250	100.811	100.717	100.530	100.342
8.375	100.871	100.777	100.590	100.402

Jumbo Nitro XL 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	95.488	95.394	95.206	95.019
6.375	96.044	95.950	95.763	95.575
6.500	96.934	96.841	96.653	96.466
6.625	97.396	97.303	97.115	96.928
6.750	97.859	97.765	97.578	97.390
6.875	98.323	98.229	98.041	97.854
7.000	98.787	98.693	98.506	98.318
7.125	99.252	99.159	98.971	98.784
7.250	99.718	99.625	99.437	99.250
7.375	100.184	100.090	99.903	99.715
7.500	100.650	100.556	100.369	100.181
7.625	101.116	101.022	100.835	100.647
7.750	101.582	101.488	101.301	101.113
7.875	102.048	101.954	101.767	101.579
8.000	102.514	102.420	102.233	102.045

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%
Floor:	2.75%
Caps:	5/1/5
Index:	SOFR

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

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

Effective: Thursday, November 12, 2026

Jumbo Nitro Pricing

Jumbo Nitro 30 Year Fixed - (901SP)

Rate	15 Day	30 Day	45 Day	60 Day
6.250	96.462	96.352	96.180	95.962
6.375	96.907	96.798	96.626	96.407
6.500	97.352	97.243	97.071	96.852
6.625	97.754	97.645	97.473	97.254
6.750	98.156	98.046	97.875	97.656
6.875	98.504	98.394	98.223	98.004
7.000	98.852	98.743	98.571	98.352
7.125	99.207	99.098	98.926	98.707
7.250	99.562	99.452	99.280	99.062
7.375	100.094	99.984	99.812	99.594
7.500	100.626	100.517	100.345	100.126

Jumbo Nitro 30 Year Fixed 2:1 Buydown - (901SP-BD)

Rate	15 Day	30 Day	45 Day	60 Day
6.250	96.462	96.352	96.180	95.962
6.375	96.907	96.798	96.626	96.407
6.500	97.352	97.243	97.071	96.852
6.625	97.754	97.645	97.473	97.254
6.750	98.156	98.046	97.875	97.656
6.875	98.504	98.394	98.223	98.004
7.000	98.852	98.743	98.571	98.352
7.125	99.207	99.098	98.926	98.707
7.250	99.562	99.452	99.280	99.062
7.375	100.094	99.984	99.812	99.594
7.500	100.626	100.517	100.345	100.126

Jumbo Nitro 30 Year Fixed 1:0 Buydown - (901SP-BD10)

Rate	15 Day	30 Day	45 Day	60 Day
6.250	96.462	96.352	96.180	95.962
6.375	96.907	96.798	96.626	96.407
6.500	97.352	97.243	97.071	96.852
6.625	97.754	97.645	97.473	97.254
6.750	98.156	98.046	97.875	97.656
6.875	98.504	98.394	98.223	98.004
7.000	98.852	98.743	98.571	98.352
7.125	99.207	99.098	98.926	98.707
7.250	99.562	99.452	99.280	99.062
7.375	100.094	99.984	99.812	99.594
7.500	100.626	100.517	100.345	100.126

Jumbo Nitro 15 Year Fixed - (915SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.500	93.660	93.550	93.378	93.160
5.625	94.072	93.963	93.791	93.572
5.750	94.485	94.376	94.204	93.985
5.875	94.812	94.702	94.531	94.312
6.000	95.138	95.029	94.857	94.638
6.125	95.399	95.289	95.117	94.899
6.250	95.659	95.550	95.378	95.159
6.375	95.885	95.776	95.604	95.385
6.500	96.112	96.002	95.830	95.612
6.625	96.397	96.287	96.115	95.897
6.750	96.682	96.572	96.400	96.182

Jumbo Nitro 10/6 ARM - (9106SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.250	93.297	93.187	93.015	92.797
5.375	93.698	93.589	93.417	93.198
5.500	94.098	93.988	93.817	93.598
5.625	94.225	94.116	93.944	93.725
5.750	94.353	94.243	94.071	93.853
5.875	94.710	94.601	94.429	94.210
6.000	95.076	94.966	94.794	94.576
6.125	95.512	95.402	95.230	95.012
6.250	95.905	95.796	95.624	95.405
6.375	96.145	96.035	95.863	95.645
6.500	96.385	96.276	96.104	95.885
6.625	96.397	96.287	96.115	95.897
6.750	96.409	96.299	96.127	95.909
6.875	96.640	96.531	96.359	96.140
7.000	96.873	96.764	96.592	96.373

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	Maximum Net Price	
99.750	102.000	Must be Conditionally Approved to lock

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

Effective: Thursday, November 12, 2026

Jumbo Nitro Plus Pricing

Jumbo Nitro Plus 30 Year Fixed - (901EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	92.455	92.330	92.205	92.017
6.125	93.210	93.085	92.960	92.773
6.250	93.830	93.705	93.580	93.392
6.375	94.460	94.335	94.210	94.022
6.500	95.080	94.955	94.830	94.643
6.625	95.682	95.557	95.432	95.244
6.750	96.392	96.267	96.142	95.955
6.875	96.833	96.708	96.583	96.395
7.000	97.220	97.095	96.970	96.783
7.125	97.591	97.466	97.341	97.153
7.250	97.931	97.806	97.681	97.493
7.375	98.251	98.126	98.001	97.814
7.500	98.525	98.400	98.275	98.087
7.625	98.805	98.680	98.555	98.367
7.750	99.055	98.930	98.805	98.617
7.875	99.305	99.180	99.055	98.867
8.000	99.529	99.404	99.279	99.091
8.125	99.778	99.653	99.528	99.341
8.250	99.968	99.843	99.718	99.531
8.375	100.088	99.963	99.838	99.651
8.500	100.135	100.010	99.885	99.698
8.625	100.196	100.071	99.946	99.758

Jumbo Nitro Plus 30 Year Fixed Interest Only - (901EM-IO)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	92.455	92.330	92.205	92.017
6.125	93.210	93.085	92.960	92.773
6.250	93.830	93.705	93.580	93.392
6.375	94.460	94.335	94.210	94.022
6.500	95.080	94.955	94.830	94.643
6.625	95.682	95.557	95.432	95.244
6.750	96.392	96.267	96.142	95.955
6.875	96.833	96.708	96.583	96.395
7.000	97.220	97.095	96.970	96.783
7.125	97.591	97.466	97.341	97.153
7.250	97.931	97.806	97.681	97.493
7.375	98.251	98.126	98.001	97.814
7.500	98.525	98.400	98.275	98.087
7.625	98.805	98.680	98.555	98.367
7.750	99.055	98.930	98.805	98.617
7.875	99.305	99.180	99.055	98.867
8.000	99.529	99.404	99.279	99.091
8.125	99.778	99.653	99.528	99.341
8.250	99.968	99.843	99.718	99.531
8.375	100.088	99.963	99.838	99.651
8.500	100.135	100.010	99.885	99.698
8.625	100.196	100.071	99.946	99.758

Jumbo Nitro Plus 15 Year Fixed - (915EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	92.531	92.406	92.281	92.093
6.125	93.274	93.149	93.024	92.836
6.250	93.897	93.772	93.647	93.459
6.375	94.520	94.395	94.270	94.083
6.500	95.144	95.019	94.894	94.706
6.625	95.750	95.625	95.500	95.312
6.750	96.462	96.337	96.212	96.024
6.875	96.898	96.773	96.648	96.461
7.000	97.322	97.197	97.072	96.884
7.125	97.696	97.571	97.446	97.258
7.250	98.039	97.914	97.789	97.601
7.375	98.351	98.226	98.101	97.913
7.500	98.663	98.538	98.413	98.225

Jumbo Nitro Plus 10/6 ARM - (9106EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	91.983	91.858	91.733	91.545
6.125	92.733	92.608	92.483	92.296
6.250	93.356	93.231	93.106	92.919
6.375	93.979	93.854	93.729	93.542
6.500	94.751	94.626	94.501	94.314
6.625	95.097	94.972	94.847	94.659
6.750	95.278	95.153	95.028	94.841
6.875	95.469	95.344	95.219	95.032
7.000	95.876	95.751	95.626	95.439
7.125	96.027	95.902	95.777	95.590
7.250	96.159	96.034	95.909	95.721

Loan Level Price Adjustments (LLPAs)

FICO	CLTV 0.00-55.00	CLTV 55.01-60.00	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
660-679	0.000	0.000	-0.500	-0.750	-1.500	-2.500		
680-699	0.000	0.000	0.000	-0.500	-1.000	-1.500	-2.000	-2.500
700-719	0.250	0.250	0.000	0.000	0.000	-0.500	-1.500	-2.000
720-739	0.500	0.375	0.250	0.000	0.000	0.000	-1.000	-2.000
740-759	0.500	0.500	0.375	0.250	0.000	0.000	-0.750	-1.750
760-779	0.625	0.625	0.500	0.375	0.250	0.000	-0.500	-1.500
780-850	0.750	0.625	0.500	0.375	0.375	0.125	-0.500	-1.000
Other Adjusters	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**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**
MI Source Type							0.000	0.000
Interest Only	0.000	0.000	-0.250	-0.250	-0.500	-0.500		
Investment Property	0.000	0.000	0.000	-0.250	-0.500	-0.750		
Second Home	0.000	0.000	0.000	-0.250	-0.500	-0.500	-1.750	-1.750
Cash-Out/Debt Consolidation	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Cash-Out/Home Improvement	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Cash-Out/Other	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**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**
0.000000-30.000000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30.010000-43.000000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
43.010000-45.000000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	-0.750
45.010000	0.000	-0.250	-0.250	-0.750	-1.000	-1.000		
Self Employed	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**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**
660-679	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
680-699	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
700-719	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
720-739	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
740-759	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
760-779	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125

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

Effective: Thursday, November 12, 2026

Jumbo Hauler Pricing

Jumbo Hauler 30 YR Fixed - (901)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.662	95.600	95.725
6.250	96.200	96.138	96.263
6.375	96.050	95.988	96.113
6.500	96.550	96.488	96.613
6.625	96.324	96.262	96.387
6.750	96.887	96.825	96.950
6.875	97.387	97.325	97.450
7.000	97.887	97.825	97.950
7.125	98.387	98.325	98.450
7.250	98.824	98.762	98.887
7.375	99.262	99.200	99.325
7.500	99.699	99.637	99.762
7.625	100.137	100.075	100.200
7.750	100.512	100.450	100.575
7.875	100.887	100.825	100.950
8.000	101.262	101.200	101.325
8.125	101.637	101.575	101.700
8.250	101.949	101.887	102.012
8.375	102.262	102.200	102.325

Jumbo Hauler 30 YR Fixed 2:1 Buydown - (901-BD)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.662	95.600	95.725
6.250	96.200	96.138	96.263
6.375	96.050	95.988	96.113
6.500	96.550	96.488	96.613
6.625	96.324	96.262	96.387
6.750	96.887	96.825	96.950
6.875	97.387	97.325	97.450
7.000	97.887	97.825	97.950
7.125	98.387	98.325	98.450
7.250	98.824	98.762	98.887
7.375	99.262	99.200	99.325
7.500	99.699	99.637	99.762
7.625	100.137	100.075	100.200
7.750	100.512	100.450	100.575
7.875	100.887	100.825	100.950
8.000	101.262	101.200	101.325
8.125	101.637	101.575	101.700
8.250	101.949	101.887	102.012
8.375	102.262	102.200	102.325

Jumbo Hauler 30 YR Fixed 1:0 Buydown - (901-BD10)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.662	95.600	95.725
6.250	96.200	96.138	96.263
6.375	96.050	95.988	96.113
6.500	96.550	96.488	96.613
6.625	96.324	96.262	96.387
6.750	96.887	96.825	96.950
6.875	97.387	97.325	97.450
7.000	97.887	97.825	97.950
7.125	98.387	98.325	98.450
7.250	98.824	98.762	98.887
7.375	99.262	99.200	99.325
7.500	99.699	99.637	99.762
7.625	100.137	100.075	100.200
7.750	100.512	100.450	100.575
7.875	100.887	100.825	100.950
8.000	101.262	101.200	101.325
8.125	101.637	101.575	101.700
8.250	101.949	101.887	102.012
8.375	102.262	102.200	102.325

Jumbo Hauler 15 YR Fixed - (915)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.912	95.850	95.975
6.250	96.450	96.388	96.513
6.375	96.300	96.238	96.363
6.500	96.800	96.738	96.863
6.625	96.574	96.512	96.637
6.750	97.137	97.075	97.200
6.875	97.637	97.575	97.700
7.000	98.137	98.075	98.200
7.125	98.637	98.575	98.700
7.250	99.074	99.012	99.137
7.375	99.512	99.450	99.575
7.500	99.949	99.887	100.012
7.625	100.387	100.325	100.450
7.750	100.762	100.700	100.825
7.875	101.137	101.075	101.200
8.000	101.512	101.450	101.575
8.125	101.887	101.825	101.950
8.250	102.199	102.137	102.262
8.375	102.512	102.450	102.575

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