FORWARD LENDING

19000 MacArthur Boulevard, 3rd Floor
Irvine, CA 92612



Ratesheet Code: RS-WS

Effective Date: 11/13/26 7:24 AM

Table of Contents

Pages	Product
2	FannieMae Products
3	FannieMae Select
4	FreddieMac Products
5	FreddieMac Select
6	Agency LLPAs
7-8	CalHFA / Fast 100 / FAST+
9-10	Government Products
11-13	Jumbo Product

Lock Expiration Days

15 Day	11/27/26
30 Day	12/14/26
45 Day	12/27/26
60 Day	01/11/27

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
7.125	100.665	100.441	-0.224
Government			
6.750	100.446	100.067	-0.379
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

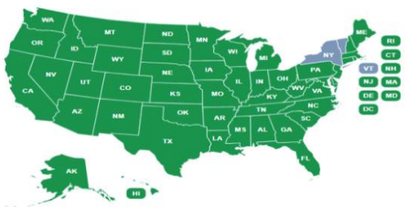
Corporate Headquarters:	Phone:	800-760-1833
	Email:	inquiries@forwardlendingmtg.com
Lock Desk:	Phone:	949-679-7400
	Email:	lockdesk@forwardlendingmtg.com
NonQm Lock Desk:	Phone:	Email Only
	Email:	nonqmlockdesk@forwardlendingmtg.com
Prime Loan Scenarios:	Phone:	Email Only
	Email:	scenarios@forwardlendingmtg.com
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 13, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.171	95.121	95.067	95.014
6.125	95.860	95.799	95.734	95.669
6.250	96.519	96.450	96.377	96.303
6.375	97.260	97.191	97.118	97.044
6.500	97.898	97.830	97.756	97.683
6.625	98.392	98.311	98.224	98.137
6.750	99.102	99.021	98.934	98.847
6.875	99.509	99.427	99.340	99.253
6.990	100.024	99.942	99.855	99.768
7.125	100.522	100.441	100.354	100.267
7.250	100.988	100.901	100.807	100.713
7.375	101.446	101.358	101.264	101.171
7.500	101.854	101.767	101.673	101.579
7.625	102.220	102.132	102.038	101.945
7.750	102.206	102.044	101.870	101.695
7.875	102.564	102.402	102.228	102.054
7.990	102.758	102.595	102.421	102.247
8.125	103.071	102.929	102.778	102.626

FANNIE MAE 25 YEAR FIXED (125)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.853	94.803	94.749	94.696
6.125	95.572	95.511	95.446	95.381
6.250	96.231	96.162	96.089	96.015
6.375	96.985	96.916	96.842	96.769
6.500	97.623	97.555	97.481	97.408
6.625	98.117	98.036	97.949	97.862
6.750	98.827	98.746	98.659	98.572
6.875	99.234	99.152	99.065	98.978
6.990	99.749	99.667	99.580	99.493
7.125	100.247	100.166	100.079	99.992
7.250	100.713	100.626	100.532	100.438
7.375	101.152	101.065	100.971	100.877
7.500	101.559	101.472	101.378	101.284
7.625	101.925	101.837	101.743	101.650
7.750	101.911	101.749	101.575	101.400
7.875	102.269	102.107	101.933	101.759
7.990	102.463	102.300	102.126	101.952
8.125	102.776	102.634	102.483	102.331
8.250	103.253	103.153	103.046	102.939
8.375	103.435	103.335	103.228	103.121
8.500	103.678	103.578	103.471	103.364
8.625	103.907	103.807	103.700	103.593

FANNIE MAE 20 YEAR FIXED (120)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	95.395	95.301	95.200	95.100
5.875	95.978	95.885	95.784	95.684
5.990	96.535	96.441	96.340	96.240
6.125	97.162	97.068	96.968	96.867
6.250	97.734	97.640	97.540	97.439
6.375	98.396	98.302	98.202	98.101
6.500	98.913	98.819	98.719	98.618
6.625	99.263	99.169	99.069	98.968
6.750	99.648	99.541	99.427	99.314
6.875	99.995	99.889	99.775	99.661
6.990	100.515	100.409	100.295	100.182
7.125	100.966	100.859	100.745	100.631
7.250	100.979	100.892	100.798	100.704
7.375	101.375	101.288	101.194	101.100
7.500	101.749	101.662	101.568	101.474
7.625	102.103	102.015	101.921	101.828
7.750	102.311	102.148	101.974	101.800
7.875	102.688	102.525	102.351	102.177
7.990	102.868	102.706	102.531	102.357
8.125	103.202	103.060	102.908	102.757

FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	95.945	95.883	95.816	95.749
5.375	96.387	96.326	96.259	96.192
5.500	96.825	96.763	96.696	96.629
5.625	97.257	97.195	97.128	97.061
5.750	97.807	97.731	97.650	97.570
5.875	98.238	98.161	98.081	98.001
5.990	98.616	98.539	98.459	98.379
6.125	99.039	98.963	98.882	98.802
6.250	99.397	99.321	99.241	99.160
6.375	99.845	99.769	99.689	99.608
6.500	100.149	100.069	99.983	99.897
6.625	100.348	100.267	100.180	100.093
6.750	100.791	100.710	100.623	100.536
6.875	100.973	100.892	100.805	100.718
6.990	101.375	101.294	101.207	101.120
7.125	101.660	101.579	101.492	101.405
7.250	101.420	101.350	101.277	101.203
7.375	101.673	101.603	101.529	101.455
7.500	101.910	101.840	101.767	101.693
7.625	102.121	102.051	101.978	101.904
7.750	102.333	102.263	102.189	102.115
7.875	102.694	102.624	102.550	102.476

FANNIE MAE 10 YEAR FIXED (110)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	98.847	98.771	98.691	98.610
6.125	99.173	99.097	99.017	98.936
6.250	99.449	99.373	99.292	99.212
6.375	99.822	99.746	99.665	99.585
6.500	100.047	99.970	99.890	99.810
6.625	100.162	100.085	100.005	99.925
6.750	100.339	100.259	100.172	100.084
6.875	100.427	100.346	100.259	100.172
6.990	100.747	100.666	100.579	100.492
7.125	100.959	100.879	100.791	100.704
7.250	100.866	100.796	100.723	100.649
7.375	101.055	100.985	100.911	100.837
7.500	101.235	101.165	101.092	101.018
7.625	101.394	101.324	101.250	101.176
7.750	101.553	101.483	101.409	101.336
7.875	101.736	101.666	101.593	101.519
7.990	101.759	101.689	101.615	101.542
8.125	101.936	101.866	101.792	101.719

HOME READY 30 YEAR FIXED (R101)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	93.389	93.339	93.285	93.231
5.875	94.065	94.015	93.961	93.908
5.990	94.771	94.721	94.667	94.614
6.125	95.460	95.399	95.334	95.269
6.250	96.119	96.050	95.977	95.903
6.375	96.860	96.791	96.718	96.644
6.500	97.498	97.430	97.356	97.283
6.625	97.992	97.911	97.824	97.737
6.750	98.702	98.621	98.534	98.447
6.875	99.109	99.027	98.940	98.853
6.990	99.624	99.542	99.455	99.368
7.125	100.122	100.041	99.954	99.867
7.250	100.588	100.501	100.407	100.313
7.375	101.046	100.958	100.864	100.771
7.500	101.454	101.367	101.273	101.179
7.625	101.820	101.732	101.638	101.545
7.750	101.806	101.644	101.470	101.295
7.875	102.164	102.002	101.828	101.654
7.990	102.358	102.195	102.021	101.847
8.125	102.671	102.529	102.378	102.226

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.375	90.978	90.934	90.887	90.840
5.500	91.669	91.625	91.579	91.532
5.625	92.350	92.307	92.260	92.213
5.750	93.064	93.014	92.960	92.906
5.875	93.740	93.690	93.636	93.583
5.990	94.446	94.396	94.342	94.289
6.125	95.135	95.074	95.009	94.944
6.250	95.794	95.725	95.652	95.578
6.375	96.535	96.466	96.393	96.319
6.500	97.173	97.105	97.031	96.958
6.625	97.667	97.586	97.499	97.412
6.750	98.377	98.296	98.209	98.122
6.875	98.784	98.702	98.615	98.528
6.990	99.299	99.217	99.130	99.043
7.125	99.797	99.716	99.629	99.542
7.250	100.263	100.176	100.082	99.988
7.375	100.721	100.633	100.539	100.446
7.500	101.129	101.042	100.948	100.854
7.625	101.495	101.407	101.313	101.220
7.750	101.481	101.319	101.145	100.970
7.875	101.839	101.677	101.503	101.329
7.990	102.033	101.870	101.696	101.522
8.125	102.346	102.204	102.053	101.901

Fannie Mae 25 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.250	90.079	90.035	89.988	89.941
5.375	90.794	90.750	90.703	90.656
5.500	91.499	91.455	91.408	91.361
5.625	92.190	92.146	92.099	92.053
5.750	92.889	92.839	92.786	92.732
5.875	93.572	93.522	93.468	93.415
5.990	94.278	94.228	94.174	94.121
6.125	94.997	94.936	94.871	94.806
6.250	95.656	95.587	95.514	95.440
6.375	96.410	96.341	96.267	96.194
6.500	97.048	96.980	96.906	96.833
6.625	97.542	97.461	97.374	97.287
6.750	98.252	98.171	98.084	97.997
6.875	98.659	98.577	98.490	98.403
6.990	99.174	99.092	99.005	98.918
7.125	99.672	99.591	99.504	99.417
7.250	100.138	100.051	99.957	99.863
7.375	100.577	100.490	100.396	100.302
7.500	100.984	100.897	100.803	100.709
7.625	101.350	101.262	101.168	101.075
7.750	101.336	101.174	101.000	100.825
7.875	101.694	101.532	101.358	101.184
7.990	101.888	101.725	101.551	101.377

Fannie Mae 20 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.750	95.320	95.226	95.125	95.025
5.875	95.903	95.810	95.709	95.609
5.990	96.460	96.366	96.265	96.165
6.125	97.087	96.993	96.893	96.792
6.250	97.659	97.565	97.465	97.364
6.375	98.321	98.227	98.127	98.026
6.500	98.838	98.744	98.644	98.543
6.625	99.188	99.094	98.994	98.893
6.750	99.573	99.466	99.352	99.239
6.875	99.920	99.814	99.700	99.586
6.990	100.440	100.334	100.220	100.107
7.125	100.891	100.784	100.670	100.556
7.250	100.904	100.817	100.723	100.629
7.375	101.300	101.213	101.119	101.025
7.500	101.674	101.587	101.493	101.399
7.625	102.028	101.940	101.846	101.753
7.750	102.236	102.073	101.899	101.725
7.875	102.613	102.450	102.276	102.102
7.990	102.793	102.631	102.456	102.282
8.125	103.127	102.985	102.833	102.682

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	99.999	99.919	99.833	99.747
6.625	100.198	100.117	100.030	99.943
6.750	100.641	100.560	100.473	100.386
6.875	100.823	100.742	100.655	100.568
6.990	101.225	101.144	101.057	100.970
7.125	101.510	101.429	101.342	101.255
7.250	101.270	101.200	101.127	101.053
7.375	101.523	101.453	101.379	101.305
7.500	101.760	101.690	101.617	101.543
7.625	101.971	101.901	101.828	101.754
7.750	102.183	102.113	102.039	101.965
7.875	102.419	102.349	102.275	102.201
7.990	102.490	102.420	102.346	102.272
8.125	102.723	102.653	102.579	102.506
8.250	103.189	103.119	103.046	102.972
8.375	103.346	103.276	103.202	103.129
8.500	103.392	103.322	103.248	103.175

Fannie Mae 10 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	100.097	100.020	99.940	99.860
6.625	100.212	100.135	100.055	99.975
6.750	100.389	100.309	100.222	100.134
6.875	100.477	100.396	100.309	100.222
6.990	100.797	100.716	100.629	100.542
7.125	101.009	100.929	100.841	100.754
7.250	100.916	100.846	100.773	100.699
7.375	101.105	101.035	100.961	100.887
7.500	101.285	101.215	101.142	101.068
7.625	101.444	101.374	101.300	101.226
7.750	101.603	101.533	101.459	101.386
7.875	101.786	101.716	101.643	101.569
7.990	101.809	101.739	101.665	101.592
8.125	101.986	101.916	101.842	101.769
8.250	102.400	102.330	102.256	102.183
8.375	102.504	102.434	102.361	102.287
8.500	102.308	102.238	102.164	102.090

FORWARD LENDING

Effective: November 13, 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	94.951	94.857	94.757	94.656
6.125	95.630	95.537	95.436	95.336
6.250	96.588	96.494	96.394	96.293
6.375	97.144	97.050	96.950	96.849
6.500	97.699	97.605	97.505	97.404
6.625	98.153	98.059	97.959	97.858
6.750	98.397	98.291	98.177	98.063
6.875	98.891	98.785	98.671	98.557
6.990	99.309	99.202	99.088	98.975
7.125	99.737	99.631	99.517	99.403
7.250	100.050	99.938	99.817	99.697
7.375	100.425	100.312	100.192	100.071
7.500	100.633	100.521	100.400	100.280
7.625	101.254	101.142	101.021	100.901
7.750	100.788	100.576	100.348	100.120
7.875	100.833	100.620	100.392	100.165
7.990	101.139	100.926	100.698	100.471
8.125	101.422	101.209	100.981	100.754
8.250	100.941	100.779	100.605	100.431
8.375	101.100	100.937	100.763	100.589
8.500	101.315	101.152	100.978	100.804
8.625	101.511	101.348	101.174	101.000

FANNIE MAE HB 25 YEAR FIXED (125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.001	92.907	92.807	92.706
6.125	93.680	93.587	93.486	93.386
6.250	94.638	94.544	94.444	94.343
6.375	95.194	95.100	95.000	94.899
6.500	95.749	95.655	95.555	95.454
6.625	96.203	96.109	96.009	95.908
6.750	96.447	96.341	96.227	96.113
6.875	96.938	96.831	96.717	96.604
6.990	97.355	97.249	97.135	97.021
7.125	97.767	97.661	97.547	97.433
7.250	98.080	97.968	97.847	97.727
7.375	98.455	98.342	98.222	98.101
7.500	98.663	98.551	98.430	98.310
7.625	99.284	99.172	99.051	98.931
7.750	98.818	98.606	98.378	98.150
7.875	98.863	98.650	98.422	98.195
7.990	99.169	98.956	98.728	98.501
8.125	99.452	99.239	99.011	98.784
8.250	98.693	98.531	98.356	98.182
8.375	98.851	98.689	98.515	98.341
8.500	99.067	98.904	98.730	98.556
8.625	99.262	99.100	98.926	98.752

FANNIE MAE HB 20 YEAR FIXED (120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	88.108	88.058	88.004	87.950
5.500	88.841	88.791	88.737	88.684
5.625	89.570	89.520	89.466	89.413
5.750	91.398	91.304	91.204	91.103
5.875	92.136	92.042	91.941	91.841
5.990	93.151	93.057	92.957	92.856
6.125	93.830	93.737	93.636	93.536
6.250	94.788	94.694	94.594	94.493
6.375	95.344	95.250	95.150	95.049
6.500	95.899	95.805	95.705	95.604
6.625	96.353	96.259	96.159	96.058
6.750	96.597	96.491	96.377	96.263
6.875	97.091	96.985	96.871	96.757
6.990	97.509	97.402	97.288	97.175
7.125	97.966	97.860	97.746	97.632
7.250	98.291	98.178	98.058	97.937
7.375	98.663	98.551	98.430	98.310
7.500	98.858	98.745	98.625	98.504
7.625	99.496	99.383	99.263	99.142
7.750	99.047	98.835	98.607	98.379
7.875	99.114	98.901	98.673	98.446
7.990	99.398	99.186	98.958	98.730

FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.382	96.309	96.229	96.149
6.125	96.646	96.574	96.493	96.413
6.250	97.087	97.000	96.906	96.812
6.375	97.339	97.252	97.158	97.064
6.500	97.538	97.451	97.357	97.263
6.625	97.742	97.655	97.561	97.467
6.750	97.924	97.832	97.732	97.632
6.875	98.177	98.085	97.985	97.884
6.990	98.412	98.321	98.220	98.120
7.125	98.613	98.521	98.421	98.321
7.250	98.541	98.460	98.373	98.286
7.375	98.705	98.624	98.537	98.450
7.500	98.714	98.633	98.546	98.459
7.625	99.154	99.073	98.986	98.898
7.750	99.711	99.630	99.543	99.455
7.875	99.569	99.488	99.401	99.314
7.990	99.739	99.658	99.571	99.484

FANNIE MAE HB 10 YEAR FIXED (110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.882	95.809	95.729	95.649
6.125	96.138	96.066	95.985	95.905
6.250	96.572	96.484	96.391	96.297
6.375	96.827	96.739	96.645	96.552
6.500	97.015	96.928	96.834	96.740
6.625	97.207	97.119	97.026	96.932
6.750	97.375	97.283	97.183	97.083
6.875	97.616	97.525	97.424	97.324
6.990	97.837	97.745	97.645	97.544
7.125	98.053	97.961	97.860	97.760
7.250	97.992	97.911	97.824	97.736
7.375	98.154	98.073	97.986	97.899
7.500	98.149	98.068	97.981	97.894
7.625	98.605	98.524	98.437	98.350
7.750	99.180	99.099	99.012	98.924
7.875	99.060	98.979	98.892	98.805
7.990	99.209	99.128	99.041	98.954

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	95.021	94.971	94.917	94.864
6.125	95.710	95.649	95.584	95.519
6.250	96.369	96.300	96.227	96.153
6.375	97.110	97.041	96.968	96.894
6.500	97.748	97.680	97.606	97.533
6.625	98.242	98.161	98.074	97.987
6.750	98.952	98.871	98.784	98.697
6.875	99.359	99.277	99.190	99.103
6.990	99.874	99.792	99.705	99.618
7.125	100.372	100.291	100.204	100.117
7.250	100.838	100.751	100.657	100.563
7.375	101.296	101.208	101.114	101.021
7.500	101.704	101.617	101.523	101.429
7.625	102.070	101.982	101.888	101.795
7.750	102.056	101.894	101.720	101.545
7.875	102.414	102.252	102.078	101.904
7.990	102.608	102.445	102.271	102.097
8.125	102.921	102.779	102.628	102.476

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

Rate	15-Day	30-Day	45-Day	60-Day
6.125	95.580	95.487	95.386	95.286
6.250	96.538	96.444	96.344	96.243
6.375	97.094	97.000	96.900	96.799
6.500	97.649	97.555	97.455	97.354
6.625	98.103	98.009	97.909	97.808
6.750	98.347	98.241	98.127	98.013
6.875	98.841	98.735	98.621	98.507
6.990	99.259	99.152	99.038	98.925
7.125	99.687	99.581	99.467	99.353
7.250	100.000	99.888	99.767	99.647
7.375	100.375	100.262	100.142	100.021
7.500	100.583	100.471	100.350	100.230
7.625	101.204	101.092	100.971	100.851
7.750	100.738	100.526	100.298	100.070
7.875	100.783	100.570	100.342	100.115
7.990	101.089	100.876	100.648	100.421
8.125	101.372	101.159	100.931	100.704
8.250	100.891	100.729	100.555	100.381
8.375	101.050	100.887	100.713	100.539
8.500	101.265	101.102	100.928	100.754
8.625	101.461	101.298	101.124	100.950

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.321	94.271	94.217	94.164
6.125	95.010	94.949	94.884	94.819
6.250	95.669	95.600	95.527	95.453
6.375	96.410	96.341	96.268	96.194
6.500	97.048	96.980	96.906	96.833
6.625	97.542	97.461	97.374	97.287
6.750	98.252	98.171	98.084	97.997
6.875	98.659	98.577	98.490	98.403
6.990	99.174	99.092	99.005	98.918
7.125	99.672	99.591	99.504	99.417
7.250	100.138	100.051	99.957	99.863
7.375	100.596	100.508	100.414	100.321
7.500	101.004	100.917	100.823	100.729
7.625	101.370	101.282	101.188	101.095
7.750	101.356	101.194	101.020	100.845
7.875	101.714	101.552	101.378	101.204
7.990	101.908	101.745	101.571	101.397
8.125	102.221	102.079	101.928	101.776

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.021	94.971	94.917	94.864
6.125	95.710	95.649	95.584	95.519
6.250	96.369	96.300	96.227	96.153
6.375	97.110	97.041	96.968	96.894
6.500	97.748	97.680	97.606	97.533
6.625	98.242	98.161	98.074	97.987
6.750	98.952	98.871	98.784	98.697
6.875	99.359	99.277	99.190	99.103
6.990	99.874	99.792	99.705	99.618
7.125	100.372	100.291	100.204	100.117
7.250	100.838	100.751	100.657	100.563
7.375	101.296	101.208	101.114	101.021
7.500	101.704	101.617	101.523	101.429
7.625	102.070	101.982	101.888	101.795
7.750	102.056	101.894	101.720	101.545
7.875	102.414	102.252	102.078	101.904
7.990	102.608	102.445	102.271	102.097
8.125	102.921	102.779	102.628	102.476

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.901	94.807	94.707	94.606
6.125	95.580	95.487	95.386	95.286
6.250	96.538	96.444	96.344	96.243
6.375	97.094	97.000	96.900	96.799
6.500	97.649	97.555	97.455	97.354
6.625	98.103	98.009	97.909	97.808
6.750	98.347	98.241	98.127	98.013
6.875	98.841	98.735	98.621	98.507
6.990	99.259	99.152	99.038	98.925
7.125	99.687	99.581	99.467	99.353
7.250	100.000	99.888	99.767	99.647
7.375	100.375	100.262	100.142	100.021
7.500	100.583	100.471	100.350	100.230
7.625	101.204	101.092	100.971	100.851
7.750	100.738	100.526	100.298	100.070
7.875	100.783	100.570	100.342	100.115
7.990	101.089	100.876	100.648	100.421
8.125	101.372	101.159	100.931	100.704
8.250	100.891	100.729	100.555	100.381
8.375	101.050	100.887	100.713	100.539
8.500	101.265	101.102	100.928	100.754
8.625	101.461	101.298	101.124	100.950

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.321	94.271	94.217	94.164
6.125	95.010	94.949	94.884	94.819
6.250	95.669	95.600	95.527	95.453
6.375	96.410	96.341	96.268	96.194
6.500	97.048	96.980	96.906	96.833
6.625	97.542	97.461	97.374	97.287
6.750	98.252	98.171	98.084	97.997
6.875	98.659	98.577	98.490	98.403
6.990	99.174	99.092	99.005	98.918
7.125	99.672	99.591	99.504	99.417
7.250	100.138	100.051	99.957	99.863
7.375	100.596	100.508	100.414	100.321
7.500	101.004	100.917	100.823	100.729
7.625	101.370	101.282	101.188	101.095
7.750	101.356	101.194	101.020	100.845
7.875	101.714	101.552	101.378	101.204
7.990	101.908	101.745	101.571	101.397
8.125	102.221	102.079	101.928	101.776

FORWARD LENDING

SELECT PRICING

Effective: November 13, 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	95.421	95.371	95.317	95.264
6.125	96.110	96.049	95.984	95.919
6.250	96.769	96.700	96.627	96.553
6.375	97.510	97.441	97.368	97.294
6.500	98.148	98.080	98.006	97.933
6.625	98.642	98.561	98.474	98.387
6.750	99.352	99.271	99.184	99.097
6.875	99.759	99.677	99.590	99.503
6.990	100.274	100.192	100.105	100.018
7.125	100.772	100.691	100.604	100.517
7.250	101.238	101.151	101.057	100.963
7.375	101.696	101.608	101.514	101.421
7.500	102.104	102.017	101.923	101.829
7.625	102.470	102.382	102.288	102.195
7.750	102.456	102.294	102.120	101.945
7.875	102.814	102.652	102.478	102.304
7.990	103.008	102.845	102.671	102.497
8.125	103.321	103.179	103.028	102.876

SELECT FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.195	96.133	96.066	95.999
5.375	96.637	96.576	96.509	96.442
5.500	97.075	97.013	96.946	96.879
5.625	97.507	97.445	97.378	97.311
5.750	98.057	97.981	97.900	97.820
5.875	98.488	98.411	98.331	98.251
5.990	98.866	98.789	98.709	98.629
6.125	99.289	99.213	99.132	99.052
6.250	99.647	99.571	99.491	99.410
6.375	100.095	100.019	99.939	99.858
6.500	100.399	100.319	100.233	100.147
6.625	100.598	100.517	100.430	100.343
6.750	101.041	100.960	100.873	100.786
6.875	101.223	101.142	101.055	100.968
6.990	101.625	101.544	101.457	101.370
7.125	101.910	101.829	101.742	101.655
7.250	101.670	101.600	101.527	101.453
7.375	101.923	101.853	101.779	101.705
7.500	102.160	102.090	102.017	101.943
7.625	102.371	102.301	102.228	102.154
7.750	102.583	102.513	102.439	102.365
7.875	102.944	102.874	102.800	102.726
7.990	103.140	103.070	102.996	102.922

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.201	95.107	95.007	94.906
6.125	95.880	95.787	95.686	95.586
6.250	96.838	96.744	96.644	96.543
6.375	97.394	97.300	97.200	97.099
6.500	97.949	97.855	97.755	97.654
6.625	98.403	98.309	98.209	98.108
6.750	98.647	98.541	98.427	98.313
6.875	99.141	99.035	98.921	98.807
6.990	99.559	99.452	99.338	99.225
7.125	99.987	99.881	99.767	99.653
7.250	100.300	100.188	100.067	99.947
7.375	100.675	100.562	100.442	100.321
7.500	100.883	100.771	100.650	100.530
7.625	101.504	101.392	101.271	101.151
7.750	101.038	100.826	100.598	100.370
7.875	101.083	100.870	100.642	100.415
7.990	101.389	101.176	100.948	100.721
8.125	101.672	101.459	101.231	101.004

SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.632	96.559	96.479	96.399
6.125	96.896	96.824	96.743	96.663
6.250	97.337	97.250	97.156	97.062
6.375	97.589	97.502	97.408	97.314
6.500	97.788	97.701	97.607	97.513
6.625	97.992	97.905	97.811	97.717
6.750	98.174	98.082	97.982	97.882
6.875	98.427	98.335	98.235	98.134
6.990	98.662	98.571	98.470	98.370
7.125	98.863	98.771	98.671	98.571
7.250	98.791	98.710	98.623	98.536
7.375	98.955	98.874	98.787	98.700
7.500	98.964	98.883	98.796	98.709
7.625	99.404	99.323	99.236	99.148
7.750	99.961	99.880	99.793	99.705
7.875	99.819	99.738	99.651	99.564

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	95.271	95.221	95.167	95.114
6.125	95.960	95.899	95.834	95.769
6.250	96.619	96.550	96.477	96.403
6.375	97.360	97.291	97.218	97.144
6.500	97.998	97.930	97.856	97.783
6.625	98.492	98.411	98.324	98.237
6.750	99.202	99.121	99.034	98.947
6.875	99.609	99.527	99.440	99.353
6.990	100.124	100.042	99.955	99.868
7.125	100.622	100.541	100.454	100.367
7.250	101.088	101.001	100.907	100.813
7.375	101.546	101.458	101.364	101.271
7.500	101.954	101.867	101.773	101.679
7.625	102.320	102.232	102.138	102.045
7.750	102.306	102.144	101.970	101.795
7.875	102.664	102.502	102.328	102.154
7.990	102.858	102.695	102.521	102.347
8.125	103.171	103.029	102.878	102.726

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.151	95.057	94.957	94.856
6.125	95.830	95.737	95.636	95.536
6.250	96.788	96.694	96.594	96.493
6.375	97.344	97.250	97.150	97.049
6.500	97.899	97.805	97.705	97.604
6.625	98.353	98.259	98.159	98.058
6.750	98.597	98.491	98.377	98.263
6.875	99.091	98.985	98.871	98.757
6.990	99.509	99.402	99.288	99.175
7.125	99.937	99.831	99.717	99.603
7.250	100.250	100.138	100.017	99.897
7.375	100.625	100.512	100.392	100.271
7.500	100.833	100.721	100.600	100.480
7.625	101.454	101.342	101.221	101.101
7.750	100.988	100.776	100.548	100.320
7.875	101.033	100.820	100.592	100.365
7.990	101.339	101.126	100.898	100.671
8.125	101.622	101.409	101.181	100.954
8.250	101.141	100.979	100.805	100.631
8.375	101.300	101.137	100.963	100.789
8.500	101.515	101.352	101.178	101.004
8.625	101.711	101.548	101.374	101.200

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.271	95.221	95.167	95.114
6.125	95.960	95.899	95.834	95.769
6.250	96.619	96.550	96.477	96.403
6.375	97.360	97.291	97.218	97.144
6.500	97.998	97.930	97.856	97.783
6.625	98.492	98.411	98.324	98.237
6.750	99.202	99.121	99.034	98.947
6.875	99.609	99.527	99.440	99.353
6.990	100.124	100.042	99.955	99.868
7.125	100.622	100.541	100.454	100.367
7.250	101.088	101.001	100.907	100.813
7.375	101.546	101.458	101.364	101.271
7.500	101.954	101.867	101.773	101.679
7.625	102.320	102.232	102.138	102.045
7.750	102.306	102.144	101.970	101.795
7.875	102.664	102.502	102.328	102.154
7.990	102.858	102.695	102.521	102.347
8.125	103.171	103.029	102.878	102.726

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.151	95.057	94.957	94.856
6.125	95.830	95.737	95.636	95.536
6.250	96.788	96.694	96.594	96.493
6.375	97.344	97.250	97.150	97.049
6.500	97.899	97.805	97.705	97.604
6.625	98.353	98.259	98.159	98.058
6.750	98.597	98.491	98.377	98.263
6.875	99.091	98.985	98.871	98.757
6.990	99.509	99.402	99.288	99.175
7.125	99.937	99.831	99.717	99.603
7.250	100.250	100.138	100.017	99.897
7.375	100.625	100.512	100.392	100.271
7.500	100.833	100.721	100.600	100.480
7.625	101.454	101.342	101.221	101.101
7.750	100.988	100.776	100.548	100.320
7.875	101.033	100.820	100.592	100.365
7.990	101.339	101.126	100.898	100.671
8.125	101.622	101.409	101.181	100.954
8.250	101.141	100.979	100.805	100.631
8.375	101.300	101.137	100.963	100.789
8.500	101.515	101.352	101.178	101.004
8.625	101.711	101.548	101.374	101.200

FORWARD LENDING

Effective: November 13, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.171	95.121	95.067	95.014
6.125	95.860	95.799	95.734	95.669
6.250	96.519	96.450	96.377	96.303
6.375	97.260	97.191	97.118	97.044
6.500	97.898	97.830	97.756	97.683
6.625	98.392	98.311	98.224	98.137
6.750	99.102	99.021	98.934	98.847
6.875	99.509	99.427	99.340	99.253
6.990	100.024	99.942	99.855	99.768
7.125	100.522	100.441	100.354	100.267
7.250	100.988	100.901	100.807	100.713
7.375	101.446	101.358	101.264	101.171
7.500	101.854	101.767	101.673	101.579
7.625	102.220	102.132	102.038	101.945
7.750	102.206	102.044	101.870	101.695
7.875	102.564	102.402	102.228	102.054
7.990	102.758	102.595	102.421	102.247
8.125	103.071	102.929	102.778	102.626

FREDDIE MAC 25 YEAR FIXED (225)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.853	94.803	94.749	94.696
6.125	95.572	95.511	95.446	95.381
6.250	96.231	96.162	96.089	96.015
6.375	96.985	96.916	96.842	96.769
6.500	97.623	97.555	97.481	97.408
6.625	98.117	98.036	97.949	97.862
6.750	98.827	98.746	98.659	98.572
6.875	99.234	99.152	99.065	98.978
6.990	99.749	99.667	99.580	99.493
7.125	100.247	100.166	100.079	99.992
7.250	100.713	100.626	100.532	100.438
7.375	101.152	101.065	100.971	100.877
7.500	101.559	101.472	101.378	101.284
7.625	101.925	101.837	101.743	101.650
7.750	101.911	101.749	101.575	101.400
7.875	102.269	102.107	101.933	101.759
7.990	102.463	102.300	102.126	101.952
8.125	102.776	102.634	102.483	102.331

FREDDIE MAC 20 YEAR FIXED (220)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	94.082	94.007	93.926	93.846
5.625	94.699	94.624	94.543	94.463
5.750	95.395	95.301	95.200	95.100
5.875	95.978	95.885	95.784	95.684
5.990	96.535	96.441	96.340	96.240
6.125	97.162	97.068	96.968	96.867
6.250	97.734	97.640	97.540	97.439
6.375	98.396	98.302	98.202	98.101
6.500	98.913	98.819	98.719	98.618
6.625	99.263	99.169	99.069	98.968
6.750	99.648	99.541	99.427	99.314
6.875	99.995	99.889	99.775	99.661
6.990	100.515	100.409	100.295	100.182
7.125	100.966	100.859	100.745	100.631
7.250	100.979	100.892	100.798	100.704
7.375	101.375	101.288	101.194	101.100
7.500	101.749	101.662	101.568	101.474
7.625	102.103	102.015	101.921	101.828
7.750	102.311	102.148	101.974	101.800
7.875	102.688	102.525	102.351	102.177
7.990	102.868	102.706	102.531	102.357
8.125	103.202	103.060	102.908	102.757

FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	95.945	95.883	95.816	95.749
5.375	96.387	96.326	96.259	96.192
5.500	96.825	96.763	96.696	96.629
5.625	97.257	97.195	97.128	97.061
5.750	97.807	97.731	97.650	97.570
5.875	98.238	98.161	98.081	98.001
5.990	98.616	98.539	98.459	98.379
6.125	99.039	98.963	98.882	98.802
6.250	99.397	99.321	99.241	99.160
6.375	99.845	99.769	99.689	99.608
6.500	100.149	100.069	99.983	99.897
6.625	100.348	100.267	100.180	100.093
6.750	100.791	100.710	100.623	100.536
6.875	100.973	100.892	100.805	100.718
6.990	101.375	101.294	101.207	101.120
7.125	101.660	101.579	101.492	101.405
7.250	101.420	101.350	101.277	101.203
7.375	101.673	101.603	101.529	101.455
7.500	101.910	101.840	101.767	101.693
7.625	102.121	102.051	101.978	101.904
7.750	102.333	102.263	102.189	102.115

FREDDIE MAC 10 YEAR FIXED (210)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.463	97.391	97.311	97.230
5.625	97.796	97.723	97.643	97.563
5.750	98.222	98.146	98.065	97.985
5.875	98.557	98.480	98.400	98.320
5.990	98.847	98.771	98.691	98.610
6.125	99.173	99.097	99.017	98.936
6.250	99.449	99.373	99.292	99.212
6.375	99.822	99.746	99.665	99.585
6.500	100.047	99.970	99.890	99.810
6.625	100.162	100.085	100.005	99.925
6.750	100.339	100.259	100.172	100.084
6.875	100.427	100.346	100.259	100.172
6.990	100.747	100.666	100.579	100.492
7.125	100.959	100.879	100.791	100.704
7.250	100.866	100.796	100.723	100.649

HOME POSSIBLE 30 YEAR FIXED (HP201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.771	94.721	94.667	94.614
6.125	95.460	95.399	95.334	95.269
6.250	96.119	96.050	95.977	95.903
6.375	96.860	96.791	96.718	96.644
6.500	97.498	97.430	97.356	97.283
6.625	97.992	97.911	97.824	97.737
6.750	98.702	98.621	98.534	98.447
6.875	99.109	99.027	98.940	98.853
6.990	99.624	99.542	99.455	99.368
7.125	100.122	100.041	99.954	99.867
7.250	100.588	100.501	100.407	100.313
7.375	101.046	100.958	100.864	100.771
7.500	101.454	101.367	101.273	101.179
7.625	101.820	101.732	101.638	101.545
7.750	101.806	101.644	101.470	101.295
7.875	102.164	102.002	101.828	101.654
7.990	102.358	102.195	102.021	101.847
8.125	102.671	102.529	102.378	102.226

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.171	95.121	95.067	95.014
6.125	95.860	95.799	95.734	95.669
6.250	96.519	96.450	96.377	96.303
6.375	97.260	97.191	97.118	97.044
6.500	97.898	97.830	97.756	97.683
6.625	98.392	98.311	98.224	98.137
6.750	99.102	99.021	98.934	98.847
6.875	99.509	99.427	99.340	99.253
6.990	100.024	99.942	99.855	99.768
7.125	100.522	100.441	100.354	100.267
7.250	100.988	100.901	100.807	100.713
7.375	101.446	101.358	101.264	101.171
7.500	101.854	101.767	101.673	101.579
7.625	102.220	102.132	102.038	101.945
7.750	102.206	102.044	101.870	101.695
7.875	102.564	102.402	102.228	102.054
7.990	102.758	102.595	102.421	102.247
8.125	103.071	102.929	102.778	102.626

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	94.601	94.507	94.407	94.306
6.125	95.280	95.187	95.086	94.986
6.250	96.238	96.144	96.044	95.943
6.375	96.794	96.700	96.600	96.499
6.500	97.349	97.255	97.155	97.054
6.625	97.803	97.709	97.609	97.508
6.750	98.047	97.941	97.827	97.713
6.875	98.541	98.435	98.321	98.207
6.990	98.959	98.852	98.738	98.625
7.125	99.387	99.281	99.167	99.053
7.250	99.700	99.588	99.467	99.347
7.375	100.075	99.962	99.842	99.721
7.500	100.283	100.171	100.050	99.930
7.625	100.904	100.792	100.671	100.551
7.750	100.438	100.226	99.998	99.770
7.875	100.483	100.270	100.042	99.815
7.990	100.789	100.576	100.348	100.121
8.125	101.072	100.859	100.631	100.404

FREDDIE MAC SC 20 YEAR FIXED (220SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	88.091	88.041	87.987	87.934
5.625	88.820	88.770	88.716	88.663
5.750	90.648	90.554	90.454	90.353
5.875	91.386	91.292	91.191	91.091
5.990	92.401	92.307	92.207	92.106
6.125	93.080	92.987	92.886	92.786
6.250	94.038	93.944	93.844	93.743
6.375	94.594	94.500	94.400	94.299
6.500	95.149	95.055	94.955	94.854
6.625	95.603	95.509	95.409	95.308
6.750	95.847	95.741	95.627	95.513
6.875	96.341	96.235	96.121	96.007
6.990	96.759	96.652	96.538	96.425
7.125	97.216	97.110	96.996	96.882
7.250	97.541	97.428	97.308	97.187
7.375	97.913	97.801	97.680	97.560
7.500	98.108	97.995	97.875	97.754
7.625	98.746	98.633	98.513	98.392
7.750	98.297	98.085	97.857	97.629
7.875	98.364	98.151	97.923	97.696
7.990	98.648	98.436	98.208	97.980

FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	94.200	94.128	94.048	93.967
5.625	94.627	94.555	94.475	94.394
5.750	94.777	94.704	94.624	94.544
5.875	95.146	95.074	94.994	94.913
5.990	95.782	95.709	95.629	95.549
6.125	96.046	95.974	95.893	95.813
6.250	96.487	96.400	96.306	96.212
6.375	96.739	96.652	96.558	96.464
6.500	96.938	96.851	96.757	96.663
6.625	97.142	97.055	96.961	96.867
6.750	97.324	97.232	97.132	97.032
6.875	97.576	97.485	97.384	97.284
6.990	97.797	97.705	97.605	97.504
7.125	98.013	97.921	97.820	97.720
7.250	97.952	97.871	97.784	97.696
7.375	98.114	98.033	97.946	97.859
7.500	98.109	98.028	97.941	97.854
7.625	98.565	98.484	98.397	98.310
7.750	99.140	99.059	98.972	98.884
7.875	99.020	98.939	98.852	98.765
7.990	99.169	99.088	99.001	98.914

FORWARD LENDING

Effective: November 13, 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	95.021	94.971	94.917	94.864
6.125	95.710	95.649	95.584	95.519
6.250	96.369	96.300	96.227	96.153
6.375	97.110	97.041	96.968	96.894
6.500	97.748	97.680	97.606	97.533
6.625	98.242	98.161	98.074	97.987
6.750	98.952	98.871	98.784	98.697
6.875	99.359	99.277	99.190	99.103
6.990	99.874	99.792	99.705	99.618
7.125	100.372	100.291	100.204	100.117
7.250	100.838	100.751	100.657	100.563
7.375	101.296	101.208	101.114	101.021
7.500	101.704	101.617	101.523	101.429
7.625	102.070	101.982	101.888	101.795
7.750	102.056	101.894	101.720	101.545
7.875	102.414	102.252	102.078	101.904
7.990	102.608	102.445	102.271	102.097
8.125	102.921	102.779	102.628	102.476

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.551	94.457	94.357	94.256
6.125	95.230	95.137	95.036	94.936
6.250	96.188	96.094	95.994	95.893
6.375	96.744	96.650	96.550	96.449
6.500	97.299	97.205	97.105	97.004
6.625	97.753	97.659	97.559	97.458
6.750	97.997	97.891	97.777	97.663
6.875	98.491	98.385	98.271	98.157
6.990	98.909	98.802	98.688	98.575
7.125	99.337	99.231	99.117	99.003
7.250	99.650	99.538	99.417	99.297
7.375	100.025	99.912	99.792	99.671
7.500	100.233	100.121	100.000	99.880
7.625	100.854	100.742	100.621	100.501
7.750	100.388	100.176	99.948	99.720
7.875	100.433	100.220	99.992	99.765
7.990	100.739	100.526	100.298	100.071
8.125	101.022	100.809	100.581	100.354

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.321	94.271	94.217	94.164
6.125	95.010	94.949	94.884	94.819
6.250	95.669	95.600	95.527	95.453
6.375	96.410	96.341	96.268	96.194
6.500	97.048	96.980	96.906	96.833
6.625	97.542	97.461	97.374	97.287
6.750	98.252	98.171	98.084	97.997
6.875	98.659	98.577	98.490	98.403
6.990	99.174	99.092	99.005	98.918
7.125	99.672	99.591	99.504	99.417
7.250	100.138	100.051	99.957	99.863
7.375	100.596	100.508	100.414	100.321
7.500	101.004	100.917	100.823	100.729
7.625	101.370	101.282	101.188	101.095
7.750	101.356	101.194	101.020	100.845
7.875	101.714	101.552	101.378	101.204
7.990	101.908	101.745	101.571	101.397
8.125	102.221	102.079	101.928	101.776

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.021	94.971	94.917	94.864
6.125	95.710	95.649	95.584	95.519
6.250	96.369	96.300	96.227	96.153
6.375	97.110	97.041	96.968	96.894
6.500	97.748	97.680	97.606	97.533
6.625	98.242	98.161	98.074	97.987
6.750	98.952	98.871	98.784	98.697
6.875	99.359	99.277	99.190	99.103
6.990	99.874	99.792	99.705	99.618
7.125	100.372	100.291	100.204	100.117
7.250	100.838	100.751	100.657	100.563
7.375	101.296	101.208	101.114	101.021
7.500	101.704	101.617	101.523	101.429
7.625	102.070	101.982	101.888	101.795
7.750	102.056	101.894	101.720	101.545
7.875	102.414	102.252	102.078	101.904
7.990	102.608	102.445	102.271	102.097
8.125	102.921	102.779	102.628	102.476

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.551	94.457	94.357	94.256
6.125	95.230	95.137	95.036	94.936
6.250	96.188	96.094	95.994	95.893
6.375	96.744	96.650	96.550	96.449
6.500	97.299	97.205	97.105	97.004
6.625	97.753	97.659	97.559	97.458
6.750	97.997	97.891	97.777	97.663
6.875	98.491	98.385	98.271	98.157
6.990	98.909	98.802	98.688	98.575
7.125	99.337	99.231	99.117	99.003
7.250	99.650	99.538	99.417	99.297
7.375	100.025	99.912	99.792	99.671
7.500	100.233	100.121	100.000	99.880
7.625	100.854	100.742	100.621	100.501
7.750	100.388	100.176	99.948	99.720
7.875	100.433	100.220	99.992	99.765
7.990	100.739	100.526	100.298	100.071
8.125	101.022	100.809	100.581	100.354

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.321	94.271	94.217	94.164
6.125	95.010	94.949	94.884	94.819
6.250	95.669	95.600	95.527	95.453
6.375	96.410	96.341	96.268	96.194
6.500	97.048	96.980	96.906	96.833
6.625	97.542	97.461	97.374	97.287
6.750	98.252	98.171	98.084	97.997
6.875	98.659	98.577	98.490	98.403
6.990	99.174	99.092	99.005	98.918
7.125	99.672	99.591	99.504	99.417
7.250	100.138	100.051	99.957	99.863
7.375	100.596	100.508	100.414	100.321
7.500	101.004	100.917	100.823	100.729
7.625	101.370	101.282	101.188	101.095
7.750	101.356	101.194	101.020	100.845
7.875	101.714	101.552	101.378	101.204
7.990	101.908	101.745	101.571	101.397
8.125	102.221	102.079	101.928	101.776

FORWARD LENDING

SELECT PRICING

Effective: November 13, 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	95.421	95.371	95.317	95.264
6.125	96.110	96.049	95.984	95.919
6.250	96.769	96.700	96.627	96.553
6.375	97.510	97.441	97.368	97.294
6.500	98.148	98.080	98.006	97.933
6.625	98.642	98.561	98.474	98.387
6.750	99.352	99.271	99.184	99.097
6.875	99.759	99.677	99.590	99.503
6.990	100.274	100.192	100.105	100.018
7.125	100.772	100.691	100.604	100.517
7.250	101.238	101.151	101.057	100.963
7.375	101.696	101.608	101.514	101.421
7.500	102.104	102.017	101.923	101.829
7.625	102.470	102.382	102.288	102.195
7.750	102.456	102.294	102.120	101.945
7.875	102.814	102.652	102.478	102.304
7.990	103.008	102.845	102.671	102.497
8.125	103.321	103.179	103.028	102.876

SELECT FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.195	96.133	96.066	95.999
5.375	96.637	96.576	96.509	96.442
5.500	97.075	97.013	96.946	96.879
5.625	97.507	97.445	97.378	97.311
5.750	98.057	97.981	97.900	97.820
5.875	98.488	98.411	98.331	98.251
5.990	98.866	98.789	98.709	98.629
6.125	99.289	99.213	99.132	99.052
6.250	99.647	99.571	99.491	99.410
6.375	100.095	100.019	99.939	99.858
6.500	100.399	100.319	100.233	100.147
6.625	100.598	100.517	100.430	100.343
6.750	101.041	100.960	100.873	100.786
6.875	101.223	101.142	101.055	100.968
6.990	101.625	101.544	101.457	101.370
7.125	101.910	101.829	101.742	101.655
7.250	101.670	101.600	101.527	101.453
7.375	101.923	101.853	101.779	101.705
7.500	102.160	102.090	102.017	101.943
7.625	102.371	102.301	102.228	102.154
7.750	102.583	102.513	102.439	102.365
7.875	102.819	102.749	102.675	102.601
7.990	102.890	102.820	102.746	102.672
8.125	103.123	103.053	102.979	102.906

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.851	94.757	94.657	94.556
6.125	95.530	95.437	95.336	95.236
6.250	96.488	96.394	96.294	96.193
6.375	97.044	96.950	96.850	96.749
6.500	97.599	97.505	97.405	97.304
6.625	98.053	97.959	97.859	97.758
6.750	98.297	98.191	98.077	97.963
6.875	98.791	98.685	98.571	98.457
6.990	99.209	99.102	98.988	98.875
7.125	99.637	99.531	99.417	99.303
7.250	99.950	99.838	99.717	99.597
7.375	100.325	100.212	100.092	99.971
7.500	100.533	100.421	100.300	100.180
7.625	101.154	101.042	100.921	100.801
7.750	100.688	100.476	100.248	100.020
7.875	100.733	100.520	100.292	100.065
7.990	101.039	100.826	100.598	100.371
8.125	101.322	101.109	100.881	100.654

SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.032	95.959	95.879	95.799
6.125	96.296	96.224	96.143	96.063
6.250	96.737	96.650	96.556	96.462
6.375	96.989	96.902	96.808	96.714
6.500	97.188	97.101	97.007	96.913
6.625	97.392	97.305	97.211	97.117
6.750	97.574	97.482	97.382	97.282
6.875	97.826	97.735	97.634	97.534
6.990	98.047	97.955	97.855	97.754
7.125	98.263	98.171	98.070	97.970
7.250	98.202	98.121	98.034	97.946
7.375	98.364	98.283	98.196	98.109
7.500	98.359	98.278	98.191	98.104
7.625	98.815	98.734	98.647	98.560
7.750	99.390	99.309	99.222	99.134
7.875	99.270	99.189	99.102	99.015
7.990	99.419	99.338	99.251	99.164

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	95.271	95.221	95.167	95.114
6.125	95.960	95.899	95.834	95.769
6.250	96.619	96.550	96.477	96.403
6.375	97.360	97.291	97.218	97.144
6.500	97.998	97.930	97.856	97.783
6.625	98.492	98.411	98.324	98.237
6.750	99.202	99.121	99.034	98.947
6.875	99.609	99.527	99.440	99.353
6.990	100.124	100.042	99.955	99.868
7.125	100.622	100.541	100.454	100.367
7.250	101.088	101.001	100.907	100.813
7.375	101.546	101.458	101.364	101.271
7.500	101.954	101.867	101.773	101.679
7.625	102.320	102.232	102.138	102.045
7.750	102.306	102.144	101.970	101.795
7.875	102.664	102.502	102.328	102.154
7.990	102.858	102.695	102.521	102.347
8.125	103.171	103.029	102.878	102.726

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.801	94.707	94.607	94.506
6.125	95.480	95.387	95.286	95.186
6.250	96.438	96.344	96.244	96.143
6.375	96.994	96.900	96.800	96.699
6.500	97.549	97.455	97.355	97.254
6.625	98.003	97.909	97.809	97.708
6.750	98.247	98.141	98.027	97.913
6.875	98.741	98.635	98.521	98.407
6.990	99.159	99.052	98.938	98.825
7.125	99.587	99.481	99.367	99.253
7.250	99.900	99.788	99.667	99.547
7.375	100.275	100.162	100.042	99.921
7.500	100.483	100.371	100.250	100.130
7.625	101.104	100.992	100.871	100.751
7.750	100.638	100.426	100.198	99.970
7.875	100.683	100.470	100.242	100.015
7.990	100.989	100.776	100.548	100.321
8.125	101.272	101.059	100.831	100.604

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.271	95.221	95.167	95.114
6.125	95.960	95.899	95.834	95.769
6.250	96.619	96.550	96.477	96.403
6.375	97.360	97.291	97.218	97.144
6.500	97.998	97.930	97.856	97.783
6.625	98.492	98.411	98.324	98.237
6.750	99.202	99.121	99.034	98.947
6.875	99.609	99.527	99.440	99.353
6.990	100.124	100.042	99.955	99.868
7.125	100.622	100.541	100.454	100.367
7.250	101.088	101.001	100.907	100.813
7.375	101.546	101.458	101.364	101.271
7.500	101.954	101.867	101.773	101.679
7.625	102.320	102.232	102.138	102.045
7.750	102.306	102.144	101.970	101.795
7.875	102.664	102.502	102.328	102.154
7.990	102.858	102.695	102.521	102.347
8.125	103.171	103.029	102.878	102.726

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.801	94.707	94.607	94.506
6.125	95.480	95.387	95.286	95.186
6.250	96.438	96.344	96.244	96.143
6.375	96.994	96.900	96.800	96.699
6.500	97.549	97.455	97.355	97.254
6.625	98.003	97.909	97.809	97.708
6.750	98.247	98.141	98.027	97.913
6.875	98.741	98.635	98.521	98.407
6.990	99.159	99.052	98.938	98.825
7.125	99.587	99.481	99.367	99.253
7.250	99.900	99.788	99.667	99.547
7.375	100.275	100.162	100.042	99.921
7.500	100.483	100.371	100.250	100.130
7.625	101.104	100.992	100.871	100.751
7.750	100.638	100.426	100.198	99.970
7.875	100.683	100.470	100.242	100.015
7.990	100.989	100.776	100.548	100.321
8.125	101.272	101.059	100.831	100.604

FORWARD LENDING

Effective: November 13, 2026

FANNIE MAE ARMS PRICING

FANNIE MAE 5/6 ARM (105-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.875	91.876	91.759	91.759	91.807
4.000	92.087	91.966	91.966	92.005
4.125	92.544	92.418	92.418	92.449
4.250	93.051	92.921	92.921	92.944
4.375	93.308	93.174	93.174	93.189
4.500	93.676	93.538	93.538	93.545
4.625	94.125	93.983	93.983	93.981
4.750	94.505	94.358	94.358	94.348
4.875	94.944	94.794	94.794	94.775
5.000	95.201	95.046	95.046	95.019
5.125	95.884	95.725	95.725	95.690
5.250	96.288	96.125	96.125	96.081
5.375	96.811	96.644	96.644	96.592
5.500	97.235	97.064	97.064	97.003
5.625	97.642	97.466	97.466	97.397
5.750	98.037	97.857	97.857	97.780
5.875	98.415	98.231	98.231	98.146
6.000	98.730	98.542	98.542	98.448
6.125	98.948	98.756	98.756	98.653
6.250	99.119	98.922	98.922	98.812
6.375	99.168	98.968	98.968	98.849

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	89.302	89.185	89.185	89.233
4.000	89.599	89.478	89.478	89.517
4.125	90.191	90.066	90.066	90.097
4.250	90.830	90.700	90.700	90.723
4.375	91.211	91.077	91.077	91.091
4.500	91.697	91.559	91.559	91.566
4.625	92.257	92.114	92.114	92.112
4.750	92.754	92.607	92.607	92.597
4.875	93.322	93.172	93.172	93.153
5.000	93.693	93.538	93.538	93.511
5.125	94.465	94.306	94.306	94.271
5.250	94.946	94.783	94.783	94.739
5.375	95.528	95.361	95.361	95.309
5.500	96.048	95.877	95.877	95.817
5.625	96.610	96.435	96.435	96.366
5.750	97.127	96.947	96.947	96.870
5.875	97.574	97.391	97.391	97.305
6.000	97.988	97.800	97.800	97.706
6.125	98.350	98.158	98.158	98.056
6.250	98.732	98.536	98.536	98.426
6.375	99.094	98.894	98.894	98.775

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	87.356	87.239	87.239	87.286
4.000	87.742	87.621	87.621	87.660
4.125	88.501	88.376	88.376	88.407
4.250	89.214	89.085	89.085	89.108
4.375	89.529	89.395	89.395	89.409
4.500	90.056	89.918	89.918	89.924
4.625	90.821	90.679	90.679	90.676
4.750	91.416	91.270	91.270	91.260
4.875	91.918	91.768	91.768	91.749
5.000	92.256	92.101	92.101	92.074
5.125	93.048	92.889	92.889	92.854
5.250	93.527	93.364	93.364	93.320
5.375	94.074	93.907	93.907	93.854
5.500	94.668	94.497	94.497	94.436
5.625	95.473	95.297	95.297	95.228
5.750	96.129	95.949	95.949	95.872
5.875	96.556	96.372	96.372	96.286
6.000	96.960	96.772	96.772	96.678
6.125	97.331	97.139	97.139	97.036
6.250	97.738	97.542	97.542	97.431
6.375	98.151	97.950	97.950	97.831
6.500	98.457	98.252	98.252	98.125
6.625	98.667	98.458	98.458	98.323

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	92.333	92.212	92.212	92.251
4.125	92.789	92.663	92.663	92.694
4.250	93.295	93.165	93.165	93.188
4.375	93.552	93.418	93.418	93.433
4.500	93.920	93.782	93.782	93.788
4.625	94.368	94.226	94.226	94.224
4.750	94.747	94.600	94.600	94.590
4.875	95.186	95.035	95.035	95.017
5.000	95.442	95.288	95.288	95.261
5.125	96.125	95.966	95.966	95.931
5.250	96.528	96.365	96.365	96.321
5.375	97.102	96.935	96.935	96.882
5.500	97.505	97.334	97.334	97.273
5.625	97.961	97.786	97.786	97.717
5.750	98.296	98.117	98.117	98.039
5.875	98.774	98.590	98.590	98.505
6.000	99.088	98.900	98.900	98.806
6.125	99.186	98.994	98.994	98.892
6.250	99.406	99.210	99.210	99.099
6.375	99.406	99.205	99.205	99.087

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	89.845	89.724	89.724	89.763
4.125	90.437	90.311	90.311	90.342
4.250	91.074	90.945	90.945	90.967
4.375	91.455	91.321	91.321	91.335
4.500	91.941	91.803	91.803	91.809
4.625	92.499	92.357	92.357	92.355
4.750	92.995	92.849	92.849	92.839
4.875	93.563	93.413	93.413	93.394
5.000	93.933	93.778	93.778	93.751
5.125	94.705	94.546	94.546	94.510
5.250	95.185	95.022	95.022	94.978
5.375	95.817	95.650	95.650	95.598
5.500	96.317	96.145	96.145	96.085
5.625	96.928	96.752	96.752	96.683
5.750	97.384	97.204	97.204	97.127
5.875	97.930	97.746	97.746	97.661
6.000	98.343	98.155	98.155	98.061
6.125	98.585	98.392	98.392	98.290
6.250	99.016	98.820	98.820	98.709
6.375	99.327	99.126	99.126	99.008

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	87.990	87.868	87.868	87.908
4.125	88.748	88.622	88.622	88.653
4.250	89.460	89.331	89.331	89.353
4.375	89.773	89.640	89.640	89.654
4.500	90.300	90.162	90.162	90.168
4.625	91.064	90.922	90.922	90.920
4.750	91.659	91.512	91.512	91.502
4.875	92.160	92.009	92.009	91.990
5.000	92.497	92.342	92.342	92.315
5.125	93.288	93.129	93.129	93.094
5.250	93.766	93.603	93.603	93.559
5.375	94.362	94.195	94.195	94.143
5.500	94.936	94.765	94.765	94.704
5.625	95.790	95.614	95.614	95.545
5.750	96.385	96.206	96.206	96.128
5.875	96.911	96.727	96.727	96.642
6.000	97.315	97.127	97.127	97.033
6.125	97.565	97.373	97.373	97.270
6.250	98.021	97.825	97.825	97.714
6.375	98.382	98.182	98.182	98.063

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	91.562	91.449	91.449	91.505
3.875	91.876	91.759	91.759	91.807
4.000	92.087	91.966	91.966	92.005
4.125	92.544	92.418	92.418	92.449
4.250	93.051	92.921	92.921	92.944
4.375	93.308	93.174	93.174	93.189
4.500	93.676	93.538	93.538	93.545
4.625	94.125	93.983	93.983	93.981
4.750	94.505	94.358	94.358	94.348
4.875	94.944	94.794	94.794	94.775
5.000	95.201	95.046	95.046	95.019
5.125	95.884	95.725	95.725	95.690
5.250	96.288	96.125	96.125	96.081
5.375	96.811	96.644	96.644	96.592
5.500	97.235	97.064	97.064	97.003
5.625	97.642	97.466	97.466	97.397
5.750	98.037	97.857	97.857	97.780
5.875	98.415	98.231	98.231	98.146
6.000	98.730	98.542	98.542	98.448
6.125	98.948	98.756	98.756	98.653
6.250	99.119	98.922	98.922	98.812
6.375	99.168	98.968	98.968	98.849

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	88.936	88.823	88.823	88.879
3.875	89.302	89.185	89.185	89.233
4.000	89.599	89.478	89.478	89.517
4.125	90.191	90.066	90.066	90.097
4.250	90.830	90.700	90.700	90.723
4.375	91.211	91.077	91.077	91.091
4.500	91.697	91.559	91.559	91.566
4.625	92.257	92.114	92.114	92.112
4.750	92.754	92.607	92.607	92.597
4.875	93.322	93.172	93.172	93.153
5.000	93.693	93.538	93.538	93.511
5.125	94.465	94.306	94.306	94.271
5.250	94.946	94.783	94.783	94.739
5.375	95.528	95.361	95.361	95.309
5.500	96.048	95.877	95.877	95.817
5.625	96.610	96.435	96.435	96.366
5.750	97.127	96.947	96.947	96.870
5.875	97.574	97.391	97.391	97.305
6.000	97.988	97.800	97.800	97.706
6.125	98.350	98.158	98.158	98.056
6.250	98.732	98.536	98.536	98.426
6.375	99.094	98.894	98.894	98.775

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	86.950	86.837	86.837	86.893
3.875	87.356	87.239	87.239	87.286
4.000	87.742	87.621	87.621	87.660
4.125	88.501	88.376	88.376	88.407
4.250	89.214	89.085	89.085	89.108
4.375	89.529	89.395	89.395	89.409
4.500	90.056	89.918	89.918	89.924
4.625	90.821	90.679	90.679	90.676
4.750	91.416	91.270	91.270	91.260
4.875	91.918	91.768	91.768	91.749
5.000	92.256	92.101	92.101	92.074
5.125	93.048	92.889	92.889	92.854
5.250	93.527	93.364	93.364	93.320
5.375	94.074	93.907	93.907	93.854
5.500	94.668	94.497	94.497	94.436
5.625	95.473	95.297	95.297	95.228
5.750	96.129	95.949	95.949	95.872
5.875	96.556	96.372	96.372	96.286
6.000	96.960	96.772	96.772	96.678
6.125	97.331	97.139	97.139	97.036
6.250	97.738	97.542	97.542	97.431
6.375	98.151	97.950	97.950	97.831
6.500	98.457	98.252	98.252	98.125

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	91.810	91.697	91.697	91.753
3.875	92.123	92.006	92.006	92.053
4.000	92.333	92.212	92.212	92.251
4.125	92.789	92.663	92.663	92.694
4.250	93.295	93.165	93.165	93.188
4.375	93.552	93.418	93.418	93.433
4.500	93.920	93.782	93.782	93.788
4.625	94.368	94.226	94.226	94.224
4.750	94.747	94.600	94.600	94.590
4.875	95.186	95.035	95.035	95.017
5.000	95.442	95.288	95.288	95.261
5.125	96.125	95.966	95.966	95.931
5.250	96.528	96.365	96.365	96.321
5.375	97.102	96.935	96.935	96.882
5.500	97.505	97.334	97.334	97.273
5.625	97.961	97.786	97.786	97.717
5.750	98.296	98.117	98.117	98.039
5.875	98.774	98.590	98.590	98.505
6.000	99.088	98.900	98.900	98.806
6.125	99.186	98.994	98.994	98.892
6.250	99.406	99.210	99.210	99.099
6.375	99.406	99.205	99.205	99.087

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	89.184	89.071	89.071	89.127
3.875	89.549	89.432	89.432	89.480
4.000	89.845	89.724	89.724	89.763
4.125	90.437	90.311	90.311	90.342
4.250	91.074	90.945	90.945	90.967
4.375	91.455	91.321	91.321	91.335
4.500	91.941	91.803	91.803	91.809
4.625	92.499	92.357	92.357	92.355
4.750	92.995	92.849	92.849	92.839
4.875	93.563	93.413	93.413	93.394
5.000	93.933	93.778	93.778	93.751
5.125	94.705	94.546	94.546	94.510
5.250	95.185	95.022	95.022	94.978
5.375	95.817	95.650	95.650	95.598
5.500	96.317	96.145	96.145	96.085
5.625	96.928	96.752	96.752	96.683
5.750	97.384	97.204	97.204	97.127
5.875	97.930	97.746	97.746	97.661
6.000	98.343	98.155	98.155	98.061
6.125	98.585	98.392	98.392	98.290
6.250	99.016	98.820	98.820	98.709
6.375	99.327	99.126	99.126	99.008

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	87.199	87.086	87.086	87.142
3.875	87.604	87.487	87.487	87.535
4.000	87.990	87.868	87.868	87.908
4.125	88.748	88.622	88.622	88.653
4.250	89.460	89.331	89.331	89.353
4.375	89.773	89.640	89.640	89.654
4.500	90.300	90.162	90.162	90.168
4.625	91.064	90.922	90.922	90.920
4.750	91.659	91.512	91.512	91.502
4.875	92.160	92.009	92.009	91.990
5.000	92.497	92.342	92.342	92.315
5.125	93.288	93.129	93.129	93.094
5.250	93.766	93.603	93.603	93.559
5.375	94.362	94.195	94.195	94.143
5.500	94.936	94.765	94.765	94.704
5.625	95.790	95.614	95.614	95.545
5.750	96.385	96.206	96.206	96.128
5.875	96.911	96.727	96.727	96.642
6.000	97.315	97.127	97.127	97.033
6.125	97.565	97.373	97.373	97.270
6.250	98.021	97.825	97.825	97.714
6.375	98.382	98.182	98.182	98.063
6.500	98.687	98.483	98.483	98.355
6.625	98.896	98.688	98.688	98.552

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

FORWARD LENDING

Effective: November 13, 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 13, 2026

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (Alt101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.321	95.271	95.217	95.164
6.125	96.010	95.949	95.884	95.819
6.250	96.669	96.600	96.527	96.453
6.375	97.410	97.341	97.268	97.194
6.500	98.048	97.980	97.906	97.833
6.625	98.542	98.461	98.374	98.287
6.750	99.252	99.171	99.084	98.997
6.875	99.659	99.577	99.490	99.403
6.990	100.174	100.092	100.005	99.918
7.125	100.672	100.591	100.504	100.417
7.250	101.138	101.051	100.957	100.863
7.375	101.596	101.508	101.414	101.321
7.500	102.004	101.917	101.823	101.729
7.625	102.370	102.282	102.188	102.095
7.750	102.356	102.194	102.020	101.845
7.875	102.714	102.552	102.378	102.204
7.990	102.908	102.745	102.571	102.397
8.125	103.221	103.079	102.928	102.776

Alt Agency 25 Yr Fixed (Alt125)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.003	94.953	94.899	94.846
6.125	95.722	95.661	95.596	95.531
6.250	96.381	96.312	96.239	96.165
6.375	97.135	97.066	96.992	96.919
6.500	97.773	97.705	97.631	97.558
6.625	98.267	98.186	98.099	98.012
6.750	98.977	98.896	98.809	98.722
6.875	99.384	99.302	99.215	99.128
6.990	99.899	99.817	99.730	99.643
7.125	100.397	100.316	100.229	100.142
7.250	100.863	100.776	100.682	100.588
7.375	101.302	101.215	101.121	101.027
7.500	101.709	101.622	101.528	101.434
7.625	102.075	101.987	101.893	101.800
7.750	102.061	101.899	101.725	101.550
7.875	102.419	102.257	102.083	101.909
7.990	102.613	102.450	102.276	102.102
8.125	102.926	102.784	102.633	102.481

Alt Agency 20 Yr Fixed (Alt120)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	92.983	92.908	92.828	92.747
5.375	93.612	93.537	93.457	93.377
5.500	94.232	94.157	94.076	93.996
5.625	94.849	94.774	94.693	94.613
5.750	95.545	95.451	95.350	95.250
5.875	96.128	96.035	95.934	95.834
5.990	96.685	96.591	96.490	96.390
6.125	97.312	97.218	97.118	97.017
6.250	97.884	97.790	97.690	97.589
6.375	98.546	98.452	98.352	98.251
6.500	99.063	98.969	98.869	98.768
6.625	99.413	99.319	99.219	99.118
6.750	99.798	99.691	99.577	99.464
6.875	100.145	100.039	99.925	99.811
6.990	100.665	100.559	100.445	100.332
7.125	101.116	101.009	100.895	100.781
7.250	101.129	101.042	100.948	100.854
7.375	101.525	101.438	101.344	101.250
7.500	101.899	101.812	101.718	101.624
7.625	102.253	102.165	102.071	101.978
7.750	102.461	102.298	102.124	101.950
7.875	102.838	102.675	102.501	102.327
7.990	103.018	102.856	102.681	102.507
8.125	103.352	103.210	103.058	102.907

Alt Agency 15 Yr Fixed (Alt115)

Rate	15-Day	30-Day	45-Day	60-Day
4.990	94.897	94.842	94.782	94.721
5.125	95.375	95.320	95.260	95.200
5.250	96.095	96.033	95.966	95.899
5.375	96.537	96.476	96.409	96.342
5.500	96.975	96.913	96.846	96.779
5.625	97.407	97.345	97.278	97.211
5.750	97.957	97.881	97.800	97.720
5.875	98.388	98.311	98.231	98.151
5.990	98.766	98.689	98.609	98.529
6.125	99.189	99.113	99.032	98.952
6.250	99.547	99.471	99.391	99.310
6.375	99.995	99.919	99.839	99.758
6.500	100.299	100.219	100.133	100.047
6.625	100.498	100.417	100.330	100.243
6.750	100.941	100.860	100.773	100.686
6.875	101.123	101.042	100.955	100.868
6.990	101.525	101.444	101.357	101.270
7.125	101.810	101.729	101.642	101.555
7.250	101.570	101.500	101.427	101.353

Alt Agency 10 Yr Fixed (Alt110)

Rate	15-Day	30-Day	45-Day	60-Day
4.990	95.545	95.480	95.406	95.332
5.125	95.914	95.849	95.775	95.701
5.250	96.934	96.861	96.781	96.701
5.375	97.276	97.204	97.123	97.043
5.500	97.613	97.541	97.461	97.380
5.625	97.946	97.873	97.793	97.713
5.750	98.372	98.296	98.215	98.135
5.875	98.707	98.630	98.550	98.470
5.990	98.997	98.921	98.841	98.760
6.125	99.323	99.247	99.167	99.086
6.250	99.599	99.523	99.442	99.362
6.375	99.972	99.896	99.815	99.735
6.500	100.197	100.120	100.040	99.960
6.625	100.312	100.235	100.155	100.075
6.750	100.489	100.409	100.322	100.234
6.875	100.577	100.496	100.409	100.322
6.990	100.897	100.816	100.729	100.642
7.125	101.109	101.029	100.941	100.854
7.250	101.016	100.946	100.873	100.799

FORWARD LENDING

Effective: November 13, 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	95.210	95.116	95.016	94.915
6.125	95.959	95.866	95.765	95.665
6.250	96.608	96.514	96.414	96.313
6.375	97.218	97.124	97.024	96.923
6.500	97.838	97.744	97.644	97.543
6.625	98.361	98.267	98.166	98.066
6.750	98.530	98.423	98.310	98.196
6.875	99.045	98.938	98.825	98.711
6.990	99.468	99.362	99.248	99.134
7.125	99.906	99.800	99.686	99.572
7.250	100.003	99.890	99.770	99.649
7.375	100.409	100.297	100.176	100.056
7.500	100.806	100.694	100.573	100.453
7.625	101.131	101.019	100.898	100.777
7.750	100.251	100.038	99.811	99.583
7.875	100.579	100.367	100.139	99.911
7.990	100.885	100.673	100.445	100.217
8.125	101.168	100.956	100.728	100.500
8.250	100.688	100.526	100.351	100.177
8.375	100.846	100.684	100.510	100.336
8.500	101.062	100.899	100.725	100.551
8.625	101.257	101.095	100.921	100.747

Alt Agency 25 Yr Fixed High Bal (Alt125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	92.935	92.841	92.741	92.640
6.125	93.684	93.591	93.490	93.390
6.250	94.683	94.589	94.489	94.388
6.375	95.293	95.199	95.099	94.998
6.500	95.888	95.794	95.694	95.593
6.625	96.436	96.342	96.241	96.141
6.750	96.730	96.623	96.510	96.396
6.875	97.241	97.135	97.021	96.907
6.990	97.614	97.508	97.394	97.280
7.125	98.036	97.930	97.816	97.702
7.250	97.933	97.820	97.700	97.579
7.375	98.714	98.602	98.481	98.361
7.500	98.986	98.874	98.753	98.633
7.625	99.186	99.074	98.953	98.832
7.750	99.206	98.993	98.766	98.538
7.875	99.534	99.322	99.094	98.866
7.990	98.565	98.353	98.125	97.897
8.125	98.848	98.636	98.408	98.180
8.250	98.368	98.206	98.031	97.857
8.375	98.526	98.364	98.190	98.016
8.500	98.742	98.579	98.405	98.231
8.625	98.937	98.775	98.601	98.427

Alt Agency 20 Yr Fixed High Bal (Alt120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	88.258	88.208	88.154	88.100
5.500	88.991	88.941	88.887	88.834
5.625	89.720	89.670	89.616	89.563
5.750	91.548	91.454	91.354	91.253
5.875	92.286	92.192	92.091	91.991
5.990	93.085	92.991	92.891	92.790
6.125	93.834	93.741	93.640	93.540
6.250	94.833	94.739	94.639	94.538
6.375	95.443	95.349	95.249	95.148
6.500	96.038	95.944	95.844	95.743
6.625	96.586	96.492	96.391	96.291
6.750	96.880	96.773	96.660	96.546
6.875	97.395	97.288	97.175	97.061
6.990	97.768	97.662	97.548	97.434
7.125	98.235	98.129	98.015	97.901
7.250	98.143	98.031	97.910	97.790
7.375	98.923	98.810	98.690	98.569
7.500	99.181	99.069	98.948	98.828
7.625	99.398	99.285	99.165	99.044
7.750	99.435	99.222	98.995	98.767
7.875	99.785	99.573	99.345	99.117
7.990	98.795	98.582	98.355	98.127

Alt Agency 15 Yr Fixed High Bal (Alt115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.090	96.018	95.938	95.858
6.125	96.425	96.353	96.272	96.192
6.250	96.908	96.820	96.727	96.633
6.375	97.213	97.126	97.032	96.938
6.500	97.453	97.365	97.271	97.178
6.625	97.750	97.662	97.569	97.475
6.750	97.982	97.890	97.790	97.689
6.875	98.255	98.163	98.063	97.963
6.990	98.431	98.340	98.239	98.139
7.125	98.656	98.565	98.464	98.364
7.250	98.179	98.098	98.011	97.924
7.375	98.748	98.667	98.580	98.493
7.500	98.807	98.726	98.639	98.552
7.625	98.842	98.761	98.674	98.587
7.750	99.902	99.821	99.734	99.647
7.875	100.067	99.986	99.899	99.812
7.990	98.940	98.859	98.772	98.685

Alt Agency 10 Yr Fixed High Bal (Alt110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.815	95.743	95.663	95.583
6.125	96.142	96.070	95.989	95.909
6.250	96.617	96.530	96.436	96.342
6.375	96.926	96.838	96.745	96.651
6.500	97.155	97.067	96.973	96.880
6.625	97.439	97.352	97.258	97.165
6.750	97.658	97.566	97.466	97.365
6.875	97.920	97.828	97.728	97.628
6.990	98.096	98.005	97.904	97.804
7.125	98.321	98.230	98.129	98.029
7.250	97.844	97.763	97.676	97.589
7.375	98.413	98.332	98.245	98.158
7.500	98.472	98.391	98.304	98.217
7.625	98.507	98.426	98.339	98.252
7.750	99.567	99.486	99.399	99.312
7.875	99.732	99.651	99.564	99.477
7.990	98.605	98.524	98.437	98.350

FORWARD LENDING

SELECT PRICING

Effective: November 13, 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	95.621	95.571	95.517	95.464
6.125	96.310	96.249	96.184	96.119
6.250	96.969	96.900	96.827	96.753
6.375	97.710	97.641	97.568	97.494
6.500	98.348	98.280	98.206	98.133
6.625	98.842	98.761	98.674	98.587
6.750	99.552	99.471	99.384	99.297
6.875	99.959	99.877	99.790	99.703
6.990	100.474	100.392	100.305	100.218
7.125	100.972	100.891	100.804	100.717
7.250	101.438	101.351	101.257	101.163
7.375	101.896	101.808	101.714	101.621
7.500	102.304	102.217	102.123	102.029
7.625	102.670	102.582	102.488	102.395
7.750	102.656	102.494	102.320	102.145
7.875	103.014	102.852	102.678	102.504
7.990	103.208	103.045	102.871	102.697
8.125	103.521	103.379	103.228	103.076

SELECT Alt Agency 15 Yr Fixed (SELECT Alt115)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.066	98.989	98.909	98.829
6.125	99.489	99.413	99.332	99.252
6.250	99.847	99.771	99.691	99.610
6.375	100.295	100.219	100.139	100.058
6.500	100.599	100.519	100.433	100.347
6.625	100.798	100.717	100.630	100.543
6.750	101.241	101.160	101.073	100.986
6.875	101.423	101.342	101.255	101.168
6.990	101.825	101.744	101.657	101.570
7.125	102.110	102.029	101.942	101.855
7.250	101.870	101.800	101.727	101.653
7.375	102.123	102.053	101.979	101.905
7.500	102.360	102.290	102.217	102.143
7.625	102.571	102.501	102.428	102.354
7.750	102.783	102.713	102.639	102.565
7.875	103.019	102.949	102.875	102.801

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.510	95.416	95.316	95.215
6.125	96.259	96.166	96.065	95.965
6.250	96.908	96.814	96.714	96.613
6.375	97.518	97.424	97.324	97.223
6.500	98.138	98.044	97.944	97.843
6.625	98.661	98.567	98.466	98.366
6.750	98.830	98.723	98.610	98.496
6.875	99.345	99.238	99.125	99.011
6.990	99.768	99.662	99.548	99.434
7.125	100.206	100.100	99.986	99.872
7.250	100.303	100.190	100.070	99.949
7.375	100.709	100.597	100.476	100.356
7.500	101.106	100.994	100.873	100.753
7.625	101.431	101.319	101.198	101.077
7.750	100.551	100.338	100.111	99.883
7.875	100.879	100.667	100.439	100.211
7.990	101.185	100.973	100.745	100.517
8.125	101.468	101.256	101.028	100.800
8.250	100.988	100.826	100.651	100.477
8.375	101.146	100.984	100.810	100.636
8.500	101.362	101.199	101.025	100.851
8.625	101.557	101.395	101.221	101.047

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.390	96.318	96.238	96.158
6.125	96.725	96.653	96.572	96.492
6.250	97.208	97.120	97.027	96.933
6.375	97.513	97.426	97.332	97.238
6.500	97.753	97.665	97.571	97.478
6.625	98.050	97.962	97.869	97.775
6.750	98.282	98.190	98.090	97.989
6.875	98.555	98.463	98.363	98.263
6.990	98.731	98.640	98.539	98.439
7.125	98.956	98.865	98.764	98.664
7.250	98.479	98.398	98.311	98.224
7.375	99.048	98.967	98.880	98.793
7.500	99.107	99.026	98.939	98.852
7.625	99.142	99.061	98.974	98.887

FORWARD LENDING

Effective: November 13, 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 13, 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 13, 2026

FAST 100 Pricing

FAST 100+ - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	96.644	96.439	96.251
6.875	96.746	96.497	96.275
6.990	97.238	96.989	96.767
7.000	97.268	97.019	96.797
7.125	97.737	97.488	97.266
7.250	98.447	98.170	97.924
7.375	98.971	98.694	98.448
7.490	99.424	99.147	98.901
7.500	99.463	99.186	98.940
7.625	99.842	99.565	99.319
7.750	100.192	99.915	99.669
7.875	98.610	98.305	98.035
7.990	99.002	98.697	98.427
8.000	99.032	98.727	98.457
8.125	99.381	99.076	98.806
8.250	99.731	99.426	99.156

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	95.894	95.689	95.501
6.875	95.996	95.747	95.525
6.990	96.488	96.239	96.017
7.000	96.518	96.269	96.047
7.125	96.987	96.738	96.516
7.250	97.697	97.420	97.174
7.375	98.221	97.944	97.698
7.490	98.683	98.406	98.160
7.500	98.713	98.436	98.190
7.625	99.092	98.815	98.569
7.750	99.442	99.165	98.919
7.875	97.860	97.555	97.285
7.990	98.252	97.947	97.677
8.000	98.282	97.977	97.707
8.125	98.631	98.326	98.056
8.250	98.981	98.676	98.406

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	94.644	94.439	94.251
6.875	94.746	94.497	94.275
6.990	95.238	94.989	94.767
7.000	95.268	95.019	94.797
7.125	95.737	95.488	95.266
7.250	96.447	96.170	95.924
7.375	96.971	96.694	96.448
7.490	97.433	97.156	96.910
7.500	97.463	97.186	96.940
7.625	97.842	97.565	97.319
7.750	98.192	97.915	97.669
7.875	96.610	96.305	96.035
7.990	97.002	96.697	96.427
8.000	97.032	96.727	96.457
8.125	97.381	97.076	96.806
8.250	97.730	97.425	97.155

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	94.014	93.894	93.689
6.875	94.136	93.996	93.747
6.990	94.628	94.488	94.239
7.000	94.658	94.518	94.269
7.125	95.127	94.987	94.738
7.250	95.858	95.697	95.420
7.375	96.382	96.221	95.944
7.490	96.844	96.683	96.406
7.500	96.874	96.713	96.436
7.625	97.253	97.092	96.815
7.750	97.603	97.442	97.165
7.875	96.035	95.860	95.555
7.990	96.427	96.252	95.947
8.000	96.457	96.282	95.977
8.125	96.806	96.631	96.326
8.250	97.156	96.981	96.676

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	94.144	93.939	93.751
6.875	94.246	93.997	93.775
6.990	94.738	94.489	94.267
7.000	94.768	94.519	94.297
7.125	95.237	94.988	94.766
7.250	95.947	95.670	95.424
7.375	96.471	96.194	95.948
7.490	96.933	96.656	96.410
7.500	96.963	96.686	96.440
7.625	97.342	97.065	96.819
7.750	97.692	97.415	97.169
7.875	96.110	95.805	95.535
7.990	96.502	96.197	95.927
8.000	96.532	96.227	95.957
8.125	96.881	96.576	96.306
8.250	97.231	96.926	96.656
8.375	97.581	97.276	97.006

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 13, 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	96.742	96.682	96.621
6.125	97.329	97.269	97.208
6.250	98.173	98.113	98.052
6.375	99.061	98.974	98.887
6.500	99.475	99.388	99.301
6.625	99.724	99.637	99.550
6.750	100.154	100.067	99.980
6.875	100.780	100.659	100.539
6.990	101.251	101.130	101.010
7.125	101.602	101.482	101.361
7.250	101.082	100.961	100.841
7.375	101.484	101.350	101.216
7.500	101.818	101.684	101.550
7.625	102.094	101.960	101.826

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
5.375	92.638	92.578	92.518
5.500	93.264	93.204	93.144
5.625	93.871	93.811	93.751
5.750	94.670	94.610	94.549
5.875	95.286	95.226	95.165
5.990	95.882	95.822	95.761
6.125	96.469	96.409	96.348
6.250	97.313	97.253	97.192
6.375	98.201	98.114	98.027
6.500	98.615	98.528	98.441
6.625	98.864	98.777	98.690
6.750	99.294	99.207	99.120
6.875	99.920	99.799	99.679
6.990	100.391	100.270	100.150
7.125	100.742	100.622	100.501
7.250	100.222	100.101	99.981
7.375	100.624	100.490	100.356

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.375	95.767	95.714	95.660
5.500	96.262	96.209	96.155
5.625	96.737	96.684	96.630
5.750	97.192	97.139	97.085
5.875	97.230	97.156	97.082
5.990	97.685	97.611	97.537
6.125	98.120	98.046	97.972
6.250	98.793	98.719	98.646
6.375	98.582	98.502	98.422
6.500	98.835	98.754	98.674
6.625	98.922	98.842	98.761
6.750	99.258	99.178	99.098
6.875	100.339	100.258	100.178
6.990	100.639	100.558	100.478
7.125	100.838	100.758	100.677
7.250	100.157	100.076	99.996
7.375	101.377	101.297	101.216

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.990	96.123	96.063	96.002
6.125	96.710	96.650	96.589
6.250	97.917	97.830	97.742
6.375	98.504	98.417	98.330
6.500	98.871	98.784	98.697
6.625	99.171	99.084	98.997
6.750	99.419	99.332	99.245
6.875	99.868	99.748	99.627
6.990	100.234	100.114	99.993
7.125	100.374	100.253	100.133
7.250	100.397	100.277	100.156
7.375	100.306	100.172	100.038
7.500	100.580	100.446	100.312
7.625	100.887	100.753	100.619

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.990	96.442	96.382	96.321
6.125	97.029	96.969	96.908
6.250	97.873	97.813	97.752
6.375	98.761	98.674	98.587
6.500	99.175	99.088	99.001
6.625	99.424	99.337	99.250
6.750	99.854	99.767	99.680
6.875	100.480	100.359	100.239
6.990	100.951	100.830	100.710
7.125	101.302	101.182	101.061
7.250	100.782	100.661	100.541
7.375	101.184	101.050	100.916
7.500	101.518	101.384	101.250
7.625	101.794	101.660	101.526

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.990	95.248	95.188	95.127
6.125	95.835	95.775	95.714
6.250	97.042	96.955	96.867
6.375	97.629	97.542	97.455
6.500	97.996	97.909	97.822
6.625	98.296	98.209	98.122
6.750	98.544	98.457	98.370
6.875	98.993	98.873	98.752
6.990	99.359	99.239	99.118
7.125	99.499	99.378	99.258
7.250	99.522	99.402	99.281
7.375	99.431	99.297	99.163
7.500	99.705	99.571	99.437
7.625	100.012	99.878	99.744

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	96.442	96.382	96.321
6.125	97.029	96.969	96.908
6.250	97.873	97.813	97.752
6.375	98.761	98.674	98.587
6.500	99.175	99.088	99.001
6.625	99.424	99.337	99.250
6.750	99.854	99.767	99.680
6.875	100.480	100.359	100.239
6.990	100.951	100.830	100.710
7.125	101.302	101.182	101.061
7.250	100.782	100.661	100.541
7.375	101.184	101.050	100.916
7.500	101.518	101.384	101.250
7.625	101.794	101.660	101.526

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	95.248	95.188	95.127
6.125	95.835	95.775	95.714
6.250	97.042	96.955	96.867
6.375	97.629	97.542	97.455
6.500	97.996	97.909	97.822
6.625	98.296	98.209	98.122
6.750	98.544	98.457	98.370
6.875	98.993	98.873	98.752
6.990	99.359	99.239	99.118
7.125	99.499	99.378	99.258
7.250	99.522	99.402	99.281
7.375	99.431	99.297	99.163
7.500	99.705	99.571	99.437
7.625	100.012	99.878	99.744

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 13, 2026

SELECT FHA Pricing

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

Rate	15 Day	30 Day	45 Day
5.990	97.042	96.982	96.921
6.125	97.629	97.569	97.508
6.250	98.473	98.413	98.352
6.375	99.361	99.274	99.187
6.500	99.775	99.688	99.601
6.625	100.024	99.937	99.850
6.750	100.454	100.367	100.280
6.875	101.080	100.959	100.839
6.990	101.551	101.430	101.310
7.125	101.902	101.782	101.661
7.250	101.382	101.261	101.141
7.375	101.784	101.650	101.516
7.500	102.118	101.984	101.850
7.625	102.394	102.260	102.126

SELECT FHA 15 Year Fixed - (315)

Rate	15 Day	30 Day	45 Day
5.990	97.985	97.911	97.837
6.125	98.420	98.346	98.272
6.250	99.093	99.019	98.946
6.375	98.882	98.802	98.722
6.500	99.135	99.054	98.974
6.625	99.222	99.142	99.061
6.750	99.558	99.478	99.398
6.875	100.639	100.558	100.478
6.990	100.939	100.858	100.778
7.125	101.138	101.058	100.977
7.250	100.457	100.376	100.296
7.375	101.677	101.597	101.516
7.500	101.850	101.770	101.689
7.625	102.424	102.344	102.263

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

Rate	15 Day	30 Day	45 Day
5.990	96.742	96.682	96.621
6.125	97.329	97.269	97.208
6.250	98.173	98.113	98.052
6.375	99.061	98.974	98.887
6.500	99.475	99.388	99.301
6.625	99.724	99.637	99.550
6.750	100.154	100.067	99.980
6.875	100.780	100.659	100.539
6.990	101.251	101.130	101.010
7.125	101.602	101.482	101.361
7.250	101.082	100.961	100.841
7.375	101.484	101.350	101.216
7.500	101.818	101.684	101.550
7.625	102.094	101.960	101.826

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

Rate	15 Day	30 Day	45 Day
5.990	96.742	96.682	96.621
6.125	97.329	97.269	97.208
6.250	98.173	98.113	98.052
6.375	99.061	98.974	98.887
6.500	99.475	99.388	99.301
6.625	99.724	99.637	99.550
6.750	100.154	100.067	99.980
6.875	100.780	100.659	100.539
6.990	101.251	101.130	101.010
7.125	101.602	101.482	101.361
7.250	101.082	100.961	100.841
7.375	101.484	101.350	101.216
7.500	101.818	101.684	101.550
7.625	102.094	101.960	101.826

SELECT FHA 30 Year Fixed HB - (301HB)

Rate	15 Day	30 Day	45 Day
5.990	96.423	96.363	96.302
6.125	97.010	96.950	96.889
6.250	98.217	98.130	98.042
6.375	98.804	98.717	98.630
6.500	99.171	99.084	98.997
6.625	99.471	99.384	99.297
6.750	99.719	99.632	99.545
6.875	100.168	100.048	99.927
6.990	100.534	100.414	100.293
7.125	100.674	100.553	100.433
7.250	100.697	100.577	100.456
7.375	100.606	100.472	100.338
7.500	100.880	100.746	100.612
7.625	101.187	101.053	100.919

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

Rate	15 Day	30 Day	45 Day
5.990	95.548	95.488	95.427
6.125	96.135	96.075	96.014
6.250	97.342	97.255	97.167
6.375	97.929	97.842	97.755
6.500	98.296	98.209	98.122
6.625	98.596	98.509	98.422
6.750	98.844	98.757	98.670
6.875	99.293	99.173	99.052
6.990	99.659	99.539	99.418
7.125	99.799	99.678	99.558
7.250	99.822	99.702	99.581
7.375	99.731	99.597	99.463
7.500	100.005	99.871	99.737
7.625	100.312	100.178	100.044

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

Rate	15 Day	30 Day	45 Day
5.990	95.548	95.488	95.427
6.125	96.135	96.075	96.014
6.250	97.342	97.255	97.167
6.375	97.929	97.842	97.755
6.500	98.296	98.209	98.122
6.625	98.596	98.509	98.422
6.750	98.844	98.757	98.670
6.875	99.293	99.173	99.052
6.990	99.659	99.539	99.418
7.125	99.799	99.678	99.558
7.250	99.822	99.702	99.581
7.375	99.731	99.597	99.463
7.500	100.005	99.871	99.737
7.625	100.312	100.178	100.044

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

Rate	15 Day	30 Day	45 Day
5.990	96.782	96.722	96.661
6.125	97.369	97.309	97.248
6.250	98.213	98.153	98.092
6.375	99.101	99.014	98.927
6.500	99.515	99.428	99.341
6.625	99.764	99.677	99.590
6.750	100.194	100.107	100.020
6.875	100.820	100.699	100.579
6.990	101.291	101.170	101.050
7.125	101.642	101.522	101.401
7.250	101.122	101.001	100.881
7.375	101.524	101.390	101.256
7.500	101.858	101.724	101.590
7.625	102.134	102.000	101.866

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

Rate	15 Day	30 Day	45 Day
5.990	95.323	95.263	95.202
6.125	95.910	95.850	95.789
6.250	97.117	97.030	96.942
6.375	97.704	97.617	97.530
6.500	98.071	97.984	97.897
6.625	98.371	98.284	98.197
6.750	98.619	98.532	98.445
6.875	99.068	98.948	98.827
6.990	99.434	99.314	99.193
7.125	99.574	99.453	99.333
7.250	99.597	99.477	99.356
7.375	99.506	99.372	99.238
7.500	99.780	99.646	99.512
7.625	100.087	99.953	99.819

SELECT FHA Streamline 15 Year Fixed - (315SL)

Rate	15 Day	30 Day	45 Day
5.990	97.860	97.786	97.712
6.125	98.295	98.221	98.147
6.250	98.968	98.894	98.821
6.375	98.757	98.677	98.597
6.500	99.010	98.929	98.849
6.625	99.097	99.017	98.936
6.750	99.433	99.353	99.273
6.875	100.514	100.433	100.353
6.990	100.814	100.733	100.653
7.125	101.013	100.933	100.852
7.250	100.332	100.251	100.171
7.375	101.552	101.472	101.391
7.500	101.725	101.645	101.564
7.625	102.299	102.219	102.138

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

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

Effective: November 13, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.990	96.674	96.614	96.554
6.125	97.261	97.201	97.141
6.250	98.282	98.222	98.162
6.375	99.012	98.925	98.838
6.500	99.424	99.337	99.250
6.625	99.690	99.603	99.516
6.750	99.967	99.880	99.793
6.875	100.375	100.255	100.134
6.990	100.716	100.595	100.475
7.125	100.905	100.785	100.664
7.250	100.903	100.783	100.662
7.375	101.196	101.062	100.928
7.500	101.352	101.218	101.084
7.625	101.581	101.447	101.313

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
5.990	95.924	95.864	95.804
6.125	96.511	96.451	96.391
6.250	97.532	97.472	97.412
6.375	98.262	98.175	98.088
6.500	98.674	98.587	98.500
6.625	98.940	98.853	98.766
6.750	99.217	99.130	99.043
6.875	99.625	99.505	99.384
6.990	99.966	99.845	99.725
7.125	100.155	100.035	99.914
7.250	100.153	100.033	99.912
7.375	100.446	100.312	100.178
7.500	100.602	100.468	100.334
7.625	100.831	100.697	100.563

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.990	97.727	97.654	97.580
6.125	98.162	98.089	98.015
6.250	99.012	98.938	98.865
6.375	98.643	98.563	98.482
6.500	98.894	98.813	98.733
6.625	98.998	98.917	98.837
6.750	99.181	99.101	99.021
6.875	100.044	99.964	99.883
6.990	100.214	100.133	100.053
7.125	100.251	100.171	100.090
7.250	100.088	100.008	99.927
7.375	101.199	101.119	101.038
7.500	101.194	101.114	101.034
7.625	101.721	101.641	101.561

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.990	96.241	96.181	96.120
6.125	96.828	96.768	96.707
6.250	98.144	98.057	97.970
6.375	98.630	98.543	98.456
6.500	99.031	98.943	98.856
6.625	99.225	99.138	99.051
6.750	99.551	99.464	99.377
6.875	99.932	99.811	99.691
6.990	100.322	100.201	100.081
7.125	100.391	100.270	100.150
7.250	100.359	100.239	100.118
7.375	100.197	100.063	99.929
7.500	100.512	100.378	100.244
7.625	100.979	100.845	100.711

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.990	96.474	96.414	96.354
6.125	97.061	97.001	96.941
6.250	98.082	98.022	97.962
6.375	98.812	98.725	98.638
6.500	99.224	99.137	99.050
6.625	99.490	99.403	99.316
6.750	99.767	99.680	99.593
6.875	100.175	100.055	99.934
6.990	100.516	100.395	100.275
7.125	100.705	100.585	100.464
7.250	100.703	100.583	100.462
7.375	100.996	100.862	100.728
7.500	101.152	101.018	100.884
7.625	101.381	101.247	101.113

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.990	95.516	95.456	95.395
6.125	96.103	96.043	95.982
6.250	97.419	97.332	97.245
6.375	97.905	97.818	97.731
6.500	98.306	98.218	98.131
6.625	98.500	98.413	98.326
6.750	98.826	98.739	98.652
6.875	99.207	99.086	98.966
6.990	99.597	99.476	99.356
7.125	99.666	99.545	99.425
7.250	99.634	99.514	99.393
7.375	99.472	99.338	99.204
7.500	99.787	99.653	99.519
7.625	100.254	100.120	99.986

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	96.474	96.414	96.354
6.125	97.061	97.001	96.941
6.250	98.082	98.022	97.962
6.375	98.812	98.725	98.638
6.500	99.224	99.137	99.050
6.625	99.490	99.403	99.316
6.750	99.767	99.680	99.593
6.875	100.175	100.055	99.934
6.990	100.516	100.395	100.275
7.125	100.705	100.585	100.464
7.250	100.703	100.583	100.462
7.375	100.996	100.862	100.728
7.500	101.152	101.018	100.884
7.625	101.381	101.247	101.113

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	95.516	95.456	95.395
6.125	96.103	96.043	95.982
6.250	97.419	97.332	97.245
6.375	97.905	97.818	97.731
6.500	98.306	98.218	98.131
6.625	98.500	98.413	98.326
6.750	98.826	98.739	98.652
6.875	99.207	99.086	98.966
6.990	99.597	99.476	99.356
7.125	99.666	99.545	99.425
7.250	99.634	99.514	99.393
7.375	99.472	99.338	99.204
7.500	99.787	99.653	99.519
7.625	100.254	100.120	99.986

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.990	96.754	96.694	96.634
6.125	97.341	97.281	97.221
6.250	98.362	98.302	98.242
6.375	99.092	99.005	98.918
6.500	99.504	99.417	99.330
6.625	99.770	99.683	99.596
6.750	100.047	99.960	99.873
6.875	100.455	100.335	100.214
6.990	100.796	100.675	100.555
7.125	100.985	100.865	100.744
7.250	100.983	100.863	100.742
7.375	101.276	101.142	101.008
7.500	101.432	101.298	101.164
7.625	101.661	101.527	101.393

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 13, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.990	96.974	96.914	96.854
6.125	97.561	97.501	97.441
6.250	98.582	98.522	98.462
6.375	99.312	99.225	99.138
6.500	99.724	99.637	99.550
6.625	99.990	99.903	99.816
6.750	100.267	100.180	100.093
6.875	100.675	100.555	100.434
6.990	101.016	100.895	100.775
7.125	101.205	101.085	100.964
7.250	101.203	101.083	100.962
7.375	101.496	101.362	101.228
7.500	101.652	101.518	101.384
7.625	101.881	101.747	101.613

SELECT VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.990	98.027	97.954	97.880
6.125	98.462	98.389	98.315
6.250	99.312	99.238	99.165
6.375	98.943	98.863	98.782
6.500	99.194	99.113	99.033
6.625	99.298	99.217	99.137
6.750	99.481	99.401	99.321
6.875	100.344	100.264	100.183
6.990	100.514	100.433	100.353
7.125	100.551	100.471	100.390
7.250	100.388	100.308	100.227
7.375	101.499	101.419	101.338
7.500	101.494	101.414	101.334
7.625	102.021	101.941	101.861

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.990	96.774	96.714	96.654
6.125	97.361	97.301	97.241
6.250	98.382	98.322	98.262
6.375	99.112	99.025	98.938
6.500	99.524	99.437	99.350
6.625	99.790	99.703	99.616
6.750	100.067	99.980	99.893
6.875	100.475	100.355	100.234
6.990	100.816	100.695	100.575
7.125	101.005	100.885	100.764
7.250	101.003	100.883	100.762
7.375	101.296	101.162	101.028
7.500	101.452	101.318	101.184
7.625	101.681	101.547	101.413

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	96.774	96.714	96.654
6.125	97.361	97.301	97.241
6.250	98.382	98.322	98.262
6.375	99.112	99.025	98.938
6.500	99.524	99.437	99.350
6.625	99.790	99.703	99.616
6.750	100.067	99.980	99.893
6.875	100.475	100.355	100.234
6.990	100.816	100.695	100.575
7.125	101.005	100.885	100.764
7.250	101.003	100.883	100.762
7.375	101.296	101.162	101.028
7.500	101.452	101.318	101.184
7.625	101.681	101.547	101.413

SELECT VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.990	96.541	96.481	96.420
6.125	97.128	97.068	97.007
6.250	98.444	98.357	98.270
6.375	98.930	98.843	98.756
6.500	99.331	99.243	99.156
6.625	99.525	99.438	99.351
6.750	99.851	99.764	99.677
6.875	100.232	100.111	99.991
6.990	100.622	100.501	100.381
7.125	100.691	100.570	100.450
7.250	100.659	100.539	100.418
7.375	100.497	100.363	100.229
7.500	100.812	100.678	100.544
7.625	101.279	101.145	101.011

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD			
Rate	15 Day	30 Day	45 Day
5.990	95.816	95.756	95.695
6.125	96.403	96.343	96.282
6.250	97.719	97.632	97.545
6.375	98.205	98.118	98.031
6.500	98.606	98.518	98.431
6.625	98.800	98.713	98.626
6.750	99.126	99.039	98.952
6.875	99.507	99.386	99.266
6.990	99.897	99.776	99.656
7.125	99.966	99.845	99.725
7.250	99.934	99.814	99.693
7.375	99.772	99.638	99.504
7.500	100.087	99.953	99.819
7.625	100.554	100.420	100.286

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-B			
Rate	15 Day	30 Day	45 Day
5.990	95.816	95.756	95.695
6.125	96.403	96.343	96.282
6.250	97.719	97.632	97.545
6.375	98.205	98.118	98.031
6.500	98.606	98.518	98.431
6.625	98.800	98.713	98.626
6.750	99.126	99.039	98.952
6.875	99.507	99.386	99.266
6.990	99.897	99.776	99.656
7.125	99.966	99.845	99.725
7.250	99.934	99.814	99.693
7.375	99.772	99.638	99.504
7.500	100.087	99.953	99.819
7.625	100.554	100.420	100.286

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
5.990	97.024	96.964	96.904
6.125	97.611	97.551	97.491
6.250	98.632	98.572	98.512
6.375	99.362	99.275	99.188
6.500	99.774	99.687	99.600
6.625	100.040	99.953	99.866
6.750	100.317	100.230	100.143
6.875	100.725	100.605	100.484
6.990	101.066	100.945	100.825
7.125	101.255	101.135	101.014
7.250	101.253	101.133	101.012
7.375	101.546	101.412	101.278
7.500	101.702	101.568	101.434
7.625	101.931	101.797	101.663

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.990	95.591	95.531	95.470
6.125	96.178	96.118	96.057
6.250	97.494	97.407	97.320
6.375	97.980	97.893	97.806
6.500	98.381	98.293	98.206
6.625	98.575	98.488	98.401
6.750	98.901	98.814	98.727
6.875	99.282	99.161	99.041
6.990	99.672	99.551	99.431
7.125	99.741	99.620	99.500
7.250	99.709	99.589	99.468
7.375	99.547	99.413	99.279
7.500	99.862	99.728	99.594
7.625	100.329	100.195	100.061

SELECT VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
5.990	97.877	97.804	97.730
6.125	98.312	98.239	98.165
6.250	99.162	99.088	99.015
6.375	98.793	98.713	98.632
6.500	99.044	98.963	98.883
6.625	99.148	99.067	98.987
6.750	99.331	99.251	99.171
6.875	100.194	100.114	100.033
6.990	100.364	100.283	100.203
7.125	100.401	100.321	100.240
7.250	100.238	100.158	100.077
7.375	101.349	101.269	101.188
7.500	101.344	101.264	101.184
7.625	101.871	101.791	101.711

SELECT USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.990	97.054	96.994	96.934
6.125	97.641	97.581	97.521
6.250	98.662	98.602	98.542
6.375	99.392	99.305	99.218
6.500	99.804	99.717	99.630
6.625	100.070	99.983	99.896
6.750	100.347	100.260	100.173
6.875	100.755	100.635	100.514
6.990	101.096	100.975	100.855
7.125	101.285	101.165	101.044
7.250	101.283	101.163	101.042
7.375	101.576	101.442	101.308
7.500	101.732	101.598	101.464
7.625	101.961	101.827	101.693

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 13, 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	93.974	93.842	93.842
4.625	93.618	93.486	93.486
4.750	95.213	95.063	95.063
4.875	95.547	95.397	95.397
5.000	95.871	95.721	95.721
5.125	95.505	95.356	95.356
5.250	97.004	96.836	96.836
5.375	97.428	97.260	97.260
5.500	97.710	97.542	97.542
5.625	97.289	97.121	97.121
5.750	98.247	98.061	98.061
5.875	98.686	98.500	98.500
6.000	99.142	98.956	98.956
6.125	98.514	98.328	98.328
6.250	98.713	98.509	98.509
6.375	99.034	98.829	98.829
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	93.651	93.520	93.520
4.625	93.283	93.151	93.151
4.750	94.905	94.755	94.755
4.875	95.229	95.079	95.079
5.000	95.542	95.392	95.392
5.125	95.164	95.014	95.014
5.250	96.694	96.526	96.526
5.375	97.103	96.935	96.935
5.500	97.368	97.200	97.200
5.625	96.927	96.759	96.759
5.750	97.928	97.742	97.742
5.875	98.345	98.159	98.159
6.000	98.775	98.589	98.589
6.125	98.115	97.929	97.929
6.250	98.382	98.177	98.177
6.375	98.668	98.464	98.464
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	93.896	93.764	93.764
4.625	93.481	93.349	93.349
4.750	95.226	95.076	95.076
4.875	95.521	95.371	95.371
5.000	95.785	95.635	95.635
5.125	95.357	95.207	95.207
5.250	97.012	96.844	96.844
5.375	97.392	97.224	97.224
5.500	97.607	97.439	97.439
5.625	97.116	96.948	96.948
5.750	98.244	98.058	98.058
5.875	98.632	98.446	98.446
6.000	99.014	98.828	98.828
6.125	98.311	98.125	98.125

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.500	93.548	93.416	93.416
4.625	93.121	92.989	92.989
4.750	94.891	94.741	94.741
4.875	95.176	95.026	95.026
5.000	95.426	95.277	95.277
5.125	94.982	94.832	94.832
5.250	96.671	96.503	96.503
5.375	97.033	96.865	96.865
5.500	97.226	97.058	97.058
5.625	96.707	96.539	96.539
5.750	97.889	97.703	97.703
5.875	98.248	98.062	98.062
6.000	98.597	98.411	98.411
6.125	97.854	97.668	97.668

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

Effective: November 13, 2026

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

FHA Streamline & VA IRRRL Pricing

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

Rate	15 Day	30 Day	45 Day
5.990	96.482	96.422	96.361
6.125	97.069	97.009	96.948
6.250	97.913	97.853	97.792
6.375	98.801	98.714	98.627
6.500	99.215	99.128	99.041
6.625	99.464	99.377	99.290
6.750	99.894	99.807	99.720
6.875	100.520	100.399	100.279
6.990	100.991	100.870	100.750
7.125	101.342	101.222	101.101
7.250	100.822	100.701	100.581
7.375	101.224	101.090	100.956
7.500	101.558	101.424	101.290
7.625	101.834	101.700	101.566

FHA Streamline 20 Year Fixed - (320SL)

Rate	15 Day	30 Day	45 Day
5.990	95.757	95.697	95.636
6.125	96.344	96.284	96.223
6.250	97.188	97.128	97.067
6.375	98.076	97.989	97.902
6.500	98.490	98.403	98.316
6.625	98.739	98.652	98.565
6.750	99.169	99.082	98.995
6.875	99.795	99.674	99.554
6.990	100.266	100.145	100.025
7.125	100.617	100.497	100.376
7.250	100.097	99.976	99.856
7.375	100.499	100.365	100.231
7.500	100.833	100.699	100.565
7.625	101.109	100.975	100.841

FHA Streamline 15 Year Fixed - (315SL)

Rate	15 Day	30 Day	45 Day
5.990	97.560	97.486	97.412
6.125	97.995	97.921	97.847
6.250	98.668	98.594	98.521
6.375	98.457	98.377	98.297
6.500	98.710	98.629	98.549
6.625	98.797	98.717	98.636
6.750	99.133	99.053	98.973
6.875	100.214	100.133	100.053
6.990	100.514	100.433	100.353
7.125	100.713	100.633	100.552
7.250	100.032	99.951	99.871
7.375	101.252	101.172	101.091
7.500	101.425	101.345	101.264
7.625	101.999	101.919	101.838

FHA Streamline 30 Year Fixed HB - (301SLHB)

Rate	15 Day	30 Day	45 Day
5.990	95.023	94.963	94.902
6.125	95.610	95.550	95.489
6.250	96.817	96.730	96.642
6.375	97.404	97.317	97.230
6.500	97.771	97.684	97.597
6.625	98.071	97.984	97.897
6.750	98.319	98.232	98.145
6.875	98.768	98.648	98.527
6.990	99.134	99.014	98.893
7.125	99.274	99.153	99.033
7.250	99.297	99.177	99.056
7.375	99.206	99.072	98.938
7.500	99.480	99.346	99.212
7.625	99.787	99.653	99.519

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

Rate	15 Day	30 Day	45 Day
5.990	96.724	96.664	96.604
6.125	97.311	97.251	97.191
6.250	98.332	98.272	98.212
6.375	99.062	98.975	98.888
6.500	99.474	99.387	99.300
6.625	99.740	99.653	99.566
6.750	100.017	99.930	99.843
6.875	100.425	100.305	100.184
6.990	100.766	100.645	100.525
7.125	100.955	100.835	100.714
7.250	100.953	100.833	100.712
7.375	101.246	101.112	100.978
7.500	101.402	101.268	101.134
7.625	101.631	101.497	101.363

VA IRRRL 20 Year Fixed - (420IRL)

Rate	15 Day	30 Day	45 Day
5.990	95.774	95.714	95.654
6.125	96.361	96.301	96.241
6.250	97.382	97.322	97.262
6.375	98.112	98.025	97.938
6.500	98.524	98.437	98.350
6.625	98.790	98.703	98.616
6.750	99.067	98.980	98.893
6.875	99.475	99.355	99.234
6.990	99.816	99.695	99.575
7.125	100.005	99.885	99.764
7.250	100.003	99.883	99.762
7.375	100.296	100.162	100.028
7.500	100.452	100.318	100.184
7.625	100.681	100.547	100.413

VA IRRRL 15 Year Fixed - (415RL)

Rate	15 Day	30 Day	45 Day
5.990	97.577	97.504	97.430
6.125	98.012	97.939	97.865
6.250	98.862	98.788	98.715
6.375	98.493	98.413	98.332
6.500	98.744	98.663	98.583
6.625	98.848	98.767	98.687
6.750	99.031	98.951	98.871
6.875	99.894	99.814	99.733
6.990	100.064	99.983	99.903
7.125	100.101	100.021	99.940
7.250	99.938	99.858	99.777
7.375	101.049	100.969	100.888
7.500	101.044	100.964	100.884
7.625	101.571	101.491	101.411

VA IRRRL 30 Year Fixed HB - (401RLHB)

Rate	15 Day	30 Day	45 Day
5.990	95.291	95.231	95.170
6.125	95.878	95.818	95.757
6.250	97.194	97.107	97.020
6.375	97.680	97.593	97.506
6.500	98.081	97.993	97.906
6.625	98.275	98.188	98.101
6.750	98.601	98.514	98.427
6.875	98.982	98.861	98.741
6.990	99.372	99.251	99.131
7.125	99.441	99.320	99.200
7.250	99.409	99.289	99.168
7.375	99.247	99.113	98.979
7.500	99.562	99.428	99.294
7.625	100.029	99.895	99.761

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: Friday, November 13, 2026

Jumbo Nitro XL Pricing

Jumbo Nitro XL 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	95.033	94.939	94.752	94.564
6.250	95.552	95.458	95.271	95.083
6.375	96.024	95.930	95.743	95.555
6.500	96.637	96.543	96.355	96.168
6.625	97.235	97.141	96.954	96.766
6.750	97.742	97.648	97.461	97.273
6.875	98.191	98.097	97.910	97.722
7.000	98.645	98.551	98.364	98.176
7.125	98.915	98.821	98.634	98.446
7.250	99.111	99.017	98.829	98.642
7.375	99.263	99.169	98.982	98.794
7.500	99.395	99.302	99.114	98.927
7.625	99.539	99.446	99.258	99.071
7.750	99.668	99.574	99.386	99.199
7.875	99.782	99.688	99.501	99.313
8.000	99.907	99.813	99.625	99.438
8.125	99.978	99.885	99.697	99.510
8.250	100.050	99.956	99.769	99.581
8.375	100.122	100.028	99.841	99.653

Jumbo Nitro XL 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	93.848	93.754	93.567	93.379
6.375	94.606	94.512	94.325	94.137
6.500	95.929	95.835	95.648	95.460
6.625	96.565	96.471	96.284	96.096
6.750	97.023	96.929	96.742	96.554
6.875	97.482	97.389	97.201	97.014
7.000	97.942	97.848	97.661	97.473
7.125	98.403	98.309	98.122	97.934
7.250	98.864	98.771	98.583	98.396
7.375	99.326	99.232	99.045	98.857
7.500	99.787	99.693	99.506	99.318
7.625	100.249	100.155	99.967	99.780
7.750	100.710	100.616	100.429	100.241
7.875	101.171	101.078	100.890	100.703
8.000	101.633	101.539	101.352	101.164

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

ARM Notes	
Margin:	2.75%
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: Friday, November 13, 2026

Jumbo Nitro Pricing

Jumbo Nitro 30 Year Fixed - (901SP)

Rate	15 Day	30 Day	45 Day	60 Day
6.250	95.781	95.672	95.500	95.281
6.375	96.237	96.127	95.955	95.737
6.500	96.691	96.582	96.410	96.191
6.625	97.145	97.036	96.864	96.645
6.750	97.599	97.489	97.317	97.099
6.875	97.991	97.882	97.710	97.491
7.000	98.385	98.276	98.104	97.885
7.125	98.742	98.632	98.461	98.242
7.250	99.099	98.989	98.817	98.599
7.375	99.436	99.327	99.155	98.936
7.500	99.774	99.665	99.493	99.274

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

Rate	15 Day	30 Day	45 Day	60 Day
6.250	95.781	95.672	95.500	95.281
6.375	96.237	96.127	95.955	95.737
6.500	96.691	96.582	96.410	96.191
6.625	97.145	97.036	96.864	96.645
6.750	97.599	97.489	97.317	97.099
6.875	97.991	97.882	97.710	97.491
7.000	98.385	98.276	98.104	97.885
7.125	98.742	98.632	98.461	98.242
7.250	99.099	98.989	98.817	98.599
7.375	99.436	99.327	99.155	98.936
7.500	99.774	99.665	99.493	99.274

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

Rate	15 Day	30 Day	45 Day	60 Day
6.250	95.781	95.672	95.500	95.281
6.375	96.237	96.127	95.955	95.737
6.500	96.691	96.582	96.410	96.191
6.625	97.145	97.036	96.864	96.645
6.750	97.599	97.489	97.317	97.099
6.875	97.991	97.882	97.710	97.491
7.000	98.385	98.276	98.104	97.885
7.125	98.742	98.632	98.461	98.242
7.250	99.099	98.989	98.817	98.599
7.375	99.436	99.327	99.155	98.936
7.500	99.774	99.665	99.493	99.274

Jumbo Nitro 15 Year Fixed - (915SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.500	93.481	93.372	93.200	92.981
5.625	93.944	93.835	93.663	93.444
5.750	94.407	94.297	94.126	93.907
5.875	94.778	94.669	94.497	94.278
6.000	95.149	95.040	94.868	94.649
6.125	95.454	95.345	95.173	94.954
6.250	95.759	95.650	95.478	95.259
6.375	96.037	95.928	95.756	95.537
6.500	96.315	96.206	96.034	95.815
6.625	96.652	96.542	96.370	96.152
6.750	96.988	96.879	96.707	96.488

Jumbo Nitro 10/6 ARM - (9106SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.250	93.603	93.494	93.322	93.103
5.375	94.025	93.915	93.743	93.525
5.500	94.437	94.328	94.156	93.937
5.625	94.585	94.476	94.304	94.085
5.750	94.726	94.617	94.445	94.226
5.875	95.102	94.992	94.820	94.602
6.000	95.476	95.367	95.195	94.976
6.125	95.947	95.837	95.665	95.447
6.250	96.376	96.266	96.094	95.876
6.375	96.612	96.503	96.331	96.112
6.500	96.850	96.741	96.569	96.350
6.625	96.862	96.752	96.580	96.362
6.750	96.874	96.764	96.592	96.374
6.875	97.103	96.994	96.822	96.603
7.000	97.334	97.224	97.052	96.834

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: Friday, November 13, 2026

Jumbo Nitro Plus Pricing

Jumbo Nitro Plus 30 Year Fixed - (901EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	91.885	91.760	91.635	91.447
6.125	92.702	92.577	92.452	92.265
6.250	93.318	93.193	93.068	92.880
6.375	93.943	93.818	93.693	93.506
6.500	94.559	94.434	94.309	94.122
6.625	95.245	95.120	94.995	94.808
6.750	95.951	95.826	95.701	95.514
6.875	96.389	96.264	96.139	95.952
7.000	96.891	96.766	96.641	96.453
7.125	97.260	97.135	97.010	96.822
7.250	97.599	97.474	97.349	97.161
7.375	97.918	97.793	97.668	97.480
7.500	98.270	98.145	98.020	97.832
7.625	98.549	98.424	98.299	98.112
7.750	98.798	98.673	98.548	98.361
7.875	99.048	98.923	98.798	98.610
8.000	99.325	99.200	99.075	98.887
8.125	99.574	99.449	99.324	99.137
8.250	99.764	99.639	99.514	99.326
8.375	99.884	99.759	99.634	99.446
8.500	99.970	99.845	99.720	99.532
8.625	100.030	99.905	99.780	99.593

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

Rate	15 Day	30 Day	45 Day	60 Day
6.000	91.885	91.760	91.635	91.447
6.125	92.702	92.577	92.452	92.265
6.250	93.318	93.193	93.068	92.880
6.375	93.943	93.818	93.693	93.506
6.500	94.559	94.434	94.309	94.122
6.625	95.245	95.120	94.995	94.808
6.750	95.951	95.826	95.701	95.514
6.875	96.389	96.264	96.139	95.952
7.000	96.891	96.766	96.641	96.453
7.125	97.260	97.135	97.010	96.822
7.250	97.599	97.474	97.349	97.161
7.375	97.918	97.793	97.668	97.480
7.500	98.270	98.145	98.020	97.832
7.625	98.549	98.424	98.299	98.112
7.750	98.798	98.673	98.548	98.361
7.875	99.048	98.923	98.798	98.610
8.000	99.325	99.200	99.075	98.887
8.125	99.574	99.449	99.324	99.137
8.250	99.764	99.639	99.514	99.326
8.375	99.884	99.759	99.634	99.446
8.500	99.970	99.845	99.720	99.532
8.625	100.030	99.905	99.780	99.593

Jumbo Nitro Plus 15 Year Fixed - (915EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	92.037	91.912	91.787	91.600
6.125	92.821	92.696	92.571	92.384
6.250	93.440	93.315	93.190	93.002
6.375	94.059	93.934	93.809	93.621
6.500	94.678	94.553	94.428	94.240
6.625	95.348	95.223	95.098	94.910
6.750	96.055	95.930	95.805	95.617
6.875	96.489	96.364	96.239	96.051
7.000	96.995	96.870	96.745	96.558
7.125	97.368	97.243	97.118	96.930
7.250	97.709	97.584	97.459	97.272
7.375	98.020	97.895	97.770	97.582
7.500	98.330	98.205	98.080	97.893

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

Rate	15 Day	30 Day	45 Day	60 Day
6.000	91.470	91.345	91.220	91.032
6.125	92.263	92.138	92.013	91.825
6.250	92.882	92.757	92.632	92.444
6.375	93.501	93.376	93.251	93.064
6.500	94.269	94.144	94.019	93.831
6.625	94.678	94.553	94.428	94.241
6.750	94.860	94.735	94.610	94.422
6.875	95.051	94.926	94.801	94.613
7.000	95.550	95.425	95.300	95.112
7.125	95.701	95.576	95.451	95.263
7.250	95.832	95.707	95.582	95.395

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: Friday, November 13, 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