



RISE TPO Wholesale Rate Sheet

RiseTPO.com

Ratesheet Code: RS-WS

Effective Date:

12/25 8:02 AM

Table of Contents	
Pages	Product
2-3	FannieMae Products
4-5	FreddieMac Products
6	Agency LLPAs
7-8	CalHFA / LoanLift
9-10	Government Products
11-13	Jumbo Product

Lock Expiration Days	
15 Day	12/19/25
30 Day	01/05/26
45 Day	01/19/26
60 Day	02/03/26

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

2025 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250

2026 Conforming Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750

State Tier Adjustment (Excludes Jumbos)		
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

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

Contact list	
Corporate Headquarters:	Phone: 866-328-8059 Email: Inquires@risetpo.com
Lock Desk:	Phone: 949-679-7400 Email: LockDesk@risetpo.com
NonQM Lock Desk:	Phone: Email Only Email: LockDesk@risetpo.com
Prime Loan Scenarios:	Phone: Email Only Email: Scenarios@risetpo.com
NonQM Scenarios:	Phone: Email Only Email: NonQMScenarios@risetpo.com
Bank Statement Calc:	Phone: Email Only Email: QuickCalc@risetpo.com
Jumbo Scenarios:	Phone: Email Only Email: JumboScenario@risetpo.com
CD Desk:	Phone: Email Only Email: CD@risetpo.com
Funding Department:	Phone: Email Only Email: Funding@risetpo.com
Loan Setup	Phone: Email Only Email: Setup@risetpo.com

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

December Pricing Specials	
25 BPS on FHA Streamlines & VA IRRRLs	0.250

Announcements



Temporary Property Eligibility Restrictions

Properties located in the following City/County are NOT eligible to be locked:

- Baltimore City, Maryland
- (Properties located in Baltimore County are not restricted)
- Essex County, New Jersey

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



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale

Effective: December 5, 2025

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.034	96.023	95.998	95.974	4.875	95.738	95.727	95.702	95.678	5.000	97.332	97.259	97.162	97.065
5.000	96.716	96.704	96.680	96.655	5.000	96.420	96.408	96.384	96.359	5.125	97.686	97.613	97.516	97.419
5.125	97.115	97.084	97.060	97.035	5.125	96.829	96.798	96.774	96.749	5.250	98.501	98.428	98.331	98.234
5.250	98.171	98.130	98.082	98.033	5.250	97.892	97.852	97.803	97.755	5.375	99.050	98.977	98.880	98.783
5.375	98.806	98.765	98.717	98.668	5.375	98.531	98.490	98.442	98.393	5.500	99.575	99.502	99.405	99.308
5.500	99.427	99.387	99.338	99.290	5.500	99.152	99.112	99.063	99.015	5.625	100.063	99.990	99.893	99.796
5.625	99.977	99.937	99.888	99.840	5.625	99.702	99.662	99.613	99.565	5.750	99.956	99.888	99.807	99.727
5.750	100.251	100.210	100.162	100.113	5.750	99.976	99.935	99.887	99.838	5.875	100.439	100.371	100.291	100.210
5.875	100.762	100.722	100.673	100.625	5.875	100.487	100.447	100.398	100.350	6.000	100.891	100.823	100.742	100.661
6.000	101.250	101.209	101.161	101.112	6.000	100.964	100.923	100.874	100.826	6.125	101.303	101.235	101.154	101.073
6.125	101.687	101.646	101.597	101.549	6.125	101.392	101.351	101.302	101.254	6.250	101.076	101.008	100.927	100.846
6.250	101.724	101.683	101.635	101.586	6.250	101.429	101.388	101.340	101.291	6.375	101.609	101.541	101.461	101.380
6.375	102.283	102.242	102.194	102.145	6.375	101.988	101.947	101.899	101.850	6.500	101.991	101.923	101.842	101.761
6.500	102.673	102.632	102.584	102.535	6.500	102.378	102.337	102.289	102.240	6.625	102.208	102.140	102.059	101.978
6.625	102.894	102.853	102.804	102.756	6.625	102.599	102.558	102.509	102.461	6.750	102.305	102.270	102.237	102.205
6.750	103.172	103.149	103.117	103.084	6.750	102.842	102.819	102.787	102.754	6.875	102.530	102.494	102.462	102.430
6.875	103.383	103.360	103.328	103.296	6.875	103.077	103.054	103.022	102.990					
7.000	103.804	103.781	103.749	103.717	7.000	103.506	103.483	103.450	103.418					
7.125	104.097	104.074	104.042	104.009	7.125	103.782	103.759	103.726	103.694					
7.250	104.304	104.295	104.279	104.263	7.250	103.950	103.940	103.924	103.908					
7.375	104.559	104.550	104.534	104.518	7.375	104.227	104.218	104.202	104.186					
7.500	104.707	104.698	104.681	104.665	7.500	104.401	104.392	104.376	104.359					
7.625	104.914	104.905	104.889	104.872	7.625	104.616	104.607	104.591	104.574					

FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.000	99.255	99.230	99.189	99.148	5.000	99.877	99.839	99.782	99.724	5.000	96.366	96.354	96.330	96.305
5.125	99.335	99.310	99.269	99.228	5.125	99.891	99.853	99.796	99.738	5.125	96.765	96.734	96.710	96.685
5.250	99.855	99.842	99.802	99.762	5.250	100.351	100.326	100.270	100.213	5.250	97.821	97.780	97.732	97.683
5.375	100.177	100.165	100.125	100.085	5.375	100.606	100.581	100.525	100.468	5.375	98.456	98.415	98.367	98.318
5.500	100.470	100.457	100.417	100.377	5.500	100.840	100.815	100.759	100.703	5.500	99.077	99.037	98.988	98.940
5.625	100.759	100.746	100.706	100.666	5.625	101.063	101.038	100.982	100.925	5.625	99.627	99.587	99.538	99.490
5.750	100.942	100.936	100.904	100.873	5.750	101.226	101.220	101.188	101.157	5.750	99.901	99.860	99.812	99.763
5.875	101.225	101.219	101.187	101.155	5.875	101.469	101.463	101.432	101.400	5.875	100.423	100.372	100.323	100.275
6.000	101.543	101.537	101.506	101.474	6.000	101.698	101.691	101.660	101.628	6.000	100.965	100.910	100.866	100.781
6.125	101.847	101.841	101.809	101.777	6.125	101.915	101.909	101.877	101.846	6.125	101.481	101.427	101.362	101.297
6.250	102.165	102.129	102.096	102.062	6.250	102.328	102.278	102.236	102.193	6.250	101.495	101.440	101.376	101.311
6.375	102.573	102.523	102.488	102.453	6.375	102.673	102.623	102.580	102.537	6.375	102.124	102.070	102.005	101.940
6.500	102.856	102.806	102.764	102.721	6.500	102.879	102.829	102.786	102.744	6.500	102.599	102.544	102.480	102.415
6.625	102.997	102.947	102.905	102.862	6.625	102.955	102.905	102.863	102.820	6.625	102.882	102.828	102.763	102.698
										6.750	103.157	103.128	103.087	103.047
										6.875	103.436	103.406	103.366	103.325
										7.000	103.915	103.885	103.845	103.804
										7.125	104.262	104.233	104.192	104.152
										7.250	104.305	104.289	104.265	104.241
										7.375	104.624	104.608	104.584	104.559

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.000	95.941	95.929	95.905	95.880	4.875	95.163	95.152	95.127	95.103	5.000	97.257	97.184	97.087	96.990
5.125	96.340	96.309	96.285	96.260	5.000	95.845	95.833	95.809	95.784	5.125	97.611	97.538	97.441	97.344
5.250	97.396	97.355	97.307	97.258	5.125	96.254	96.223	96.199	96.174	5.250	98.426	98.353	98.256	98.159
5.375	98.031	97.990	97.942	97.893	5.250	97.317	97.277	97.228	97.180	5.375	98.975	98.902	98.805	98.708
5.500	98.652	98.612	98.563	98.515	5.375	97.956	97.915	97.867	97.818	5.500	99.500	99.427	99.330	99.233
5.625	99.202	99.162	99.113	99.065	5.500	98.577	98.537	98.488	98.440	5.625	99.988	99.915	99.818	99.721
5.750	99.476	99.435	99.387	99.338	5.625	99.127	99.087	99.038	98.990	5.750	99.881	99.813	99.732	99.652
5.875	99.987	99.947	99.898	99.850	5.750	99.401	99.360	99.312	99.263	5.875	100.364	100.296	100.216	100.135
6.000	100.475	100.434	100.386	100.337	5.875	99.912	99.872	99.823	99.775	6.000	100.816	100.748	100.667	100.586
6.125	100.912	100.871	100.822	100.774	6.000	100.389	100.348	100.299	100.251	6.125	101.228	101.160	101.079	100.998
6.250	100.949	100.908	100.860	100.811	6.125	100.817	100.776	100.727	100.679	6.250	101.001	100.933	100.852	100.771
6.375	101.508	101.467	101.419	101.370	6.250	100.854	100.813	100.765	100.716	6.375	101.534	101.466	101.386	101.305
6.500	101.898	101.857	101.809	101.760	6.375	101.413	101.372	101.324	101.275	6.500	101.916	101.848	101.767	101.686
6.625	102.119	102.078	102.029	101.981	6.500	101.803	101.762	101.714	101.665	6.625	102.133	102.065	101.984	101.903
6.750	102.397	102.374	102.342	102.309	6.625	102.024	101.983	101.934	101.886	6.750	102.230	102.195	102.162	102.130
6.875	102.608	102.585	102.553	102.521	6.750	102.267	102.244	102.212	102.179	6.875	102.455	102.419	102.387	102.355
7.000	103.029	103.006	102.974	102.942	6.875	102.502	102.479	102.447	102.415	7.000	102.889	102.853	102.821	102.789
7.125	103.322	103.299	103.267	103.234	7.000	102.931	102.908	102.875	102.843	7.125	103.178	103.142	103.110	103.078
7.250	103.529	103.520	103.504	103.488	7.125	103.207	103.184	103.151	103.119	7.250	103.333	103.330	103.322	103.314
7.375	103.784	103.775	103.759	103.743	7.250	103.375	103.365	103.349	103.333					
7.500	103.932	103.923	103.906	103.890	7.375	103.652	103.643	103.627	103.611					
7.625	104.139	104.130	104.114	104.097	7.500	103.826	103.817	103.801	103.784					
7.750	104.054	104.042	104.018	103.993	7.625	104.041	104.032	104.016	103.999					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.000	99.305	99.280	99.239	99.198	5.000	99.927	99.889	99.832	99.774
5.125	99.385	99.360	99.319	99.278	5.125	99.941	99.903	99.846	99.788
5.250	99.905	99.892	99.852	99.812	5.250	100.401	100.376	100.320	



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale

Effective: December 5, 2025

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.370	99.329	99.281	99.232	5.500	97.445	97.404	97.356	97.307	5.375	98.975	96.780	96.731	96.683
5.625	99.975	99.934	99.886	99.837	5.625	98.050	98.009	97.961	97.912	5.500	97.432	97.392	97.343	97.295
5.750	100.263	100.222	100.174	100.125	5.750	98.338	98.297	98.249	98.200	5.625	98.013	97.972	97.924	97.875
5.875	100.728	100.687	100.638	100.590	5.875	98.803	98.762	98.713	98.665	5.750	98.292	98.251	98.203	98.154
6.000	101.248	101.207	101.158	101.110	6.000	99.323	99.282	99.233	99.185	5.875	98.778	98.737	98.688	98.640
6.125	101.631	101.591	101.542	101.494	6.125	99.706	99.666	99.617	99.569	6.000	99.321	99.280	99.231	99.183
6.250	101.655	101.615	101.566	101.518	6.250	99.730	99.690	99.641	99.593	6.125	99.734	99.694	99.645	99.597
6.375	102.033	101.992	101.944	101.895	6.375	100.108	100.067	100.019	99.970	6.250	99.770	99.730	99.681	99.633
6.500	102.350	102.310	102.261	102.213	6.500	100.425	100.385	100.336	100.288	6.375	100.173	100.132	100.084	100.035
6.625	102.664	102.623	102.575	102.526	6.625	100.739	100.698	100.650	100.601	6.500	100.523	100.483	100.434	100.386
6.750	102.376	102.360	102.336	102.312	6.750	100.451	100.435	100.411	100.387	6.625	100.874	100.833	100.785	100.736
6.875	102.692	102.676	102.651	102.627	6.875	100.757	100.741	100.717	100.693	6.750	100.626	100.610	100.586	100.562
7.000	102.896	102.880	102.856	102.832	7.000	100.971	100.955	100.931	100.907	6.875	100.955	100.939	100.915	100.891
7.125	103.125	103.109	103.085	103.060	7.125	101.200	101.184	101.160	101.135	7.000	101.196	101.180	101.156	101.132
7.250	101.546	101.516	101.476	101.435	7.250	99.621	99.591	99.551	99.510	7.125	101.455	101.439	101.415	101.390
7.375	102.162	102.132	102.092	102.051	7.375	100.237	100.207	100.167	100.126	7.250	100.215	100.185	100.145	100.104
7.500	102.158	102.128	102.088	102.048	7.500	100.233	100.203	100.163	100.123	7.375	100.701	100.671	100.631	100.590
7.625	102.192	102.162	102.122	102.081	7.625	100.267	100.237	100.197	100.156	7.500	100.697	100.668	100.627	100.587
7.750	102.748	102.688	102.607	102.526						7.625	100.741	100.711	100.671	100.630
7.875	103.287	103.227	103.146	103.065										
8.000	102.204	102.145	102.064	101.983										
8.125	102.384	102.325	102.244	102.163										

FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.000	99.811	99.792	99.744	99.695	6.000	99.199	99.181	99.132	99.084
6.125	99.978	99.959	99.911	99.863	6.125	99.390	99.371	99.323	99.274
6.250	99.648	99.629	99.581	99.533	6.250	99.064	99.045	98.997	98.948
6.375	99.815	99.796	99.748	99.700	6.375	99.257	99.238	99.190	99.142
6.500	99.946	99.919	99.870	99.821	6.500	99.415	99.388	99.340	99.291
6.625	100.112	100.067	100.017	99.967	6.625	99.612	99.567	99.517	99.467
6.750	100.108	100.045	99.986	99.927	6.750	99.641	99.579	99.520	99.461
6.875	100.263	100.201	100.141	100.082	6.875	99.801	99.739	99.680	99.621
7.000	100.322	100.259	100.200	100.141	7.000	99.886	99.823	99.764	99.705
7.125	100.441	100.378	100.319	100.260	7.125	100.026	99.963	99.904	99.845
7.250	100.044	99.982	99.883	99.785	7.250	100.138	100.076	99.978	99.879
7.375	100.546	100.484	100.385	100.287	7.375	100.420	100.358	100.260	100.161
7.500	100.552	100.490	100.392	100.293	7.500	100.426	100.364	100.266	100.167
7.625	100.538	100.476	100.377	100.279	7.625	100.422	100.360	100.262	100.163

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					ANNIE MAE HOMEReady 30 YR FIXED 2:1 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.984	95.973	95.948	95.924	5.500	99.370	99.329	99.281	99.232	5.375	98.056	98.015	97.967	97.918
5.000	96.666	96.654	96.630	96.605	5.625	99.975	99.934	99.886	99.837	5.500	98.677	98.637	98.588	98.540
5.125	97.065	97.034	97.010	96.985	5.750	100.263	100.222	100.174	100.125	5.625	99.227	99.187	99.138	99.090
5.250	98.121	98.080	98.032	97.983	5.875	100.728	100.687	100.638	100.590	5.750	99.501	99.460	99.412	99.363
5.375	98.756	98.715	98.667	98.618	6.000	101.248	101.207	101.158	101.110	5.875	100.012	99.972	99.923	99.875
5.500	99.377	99.337	99.288	99.240	6.125	101.631	101.591	101.542	101.494	6.000	100.500	100.459	100.411	100.362
5.625	99.927	99.887	99.838	99.790	6.250	101.655	101.615	101.566	101.518	6.125	100.937	100.896	100.847	100.799
5.750	100.201	100.160	100.112	100.063	6.375	102.033	101.992	101.944	101.895	6.250	100.974	100.933	100.885	100.836
5.875	100.712	100.672	100.623	100.575	6.500	102.350	102.310	102.261	102.213	6.375	101.533	101.492	101.444	101.395
6.000	101.200	101.159	101.111	101.062	6.625	102.664	102.623	102.575	102.526	6.500	101.923	101.882	101.834	101.785
6.125	101.637	101.596	101.547	101.499	6.750	102.376	102.360	102.336	102.312	6.625	102.144	102.103	102.054	102.006
6.250	101.674	101.633	101.585	101.536	6.875	102.692	102.676	102.651	102.627	6.750	102.422	102.399	102.367	102.334
6.375	102.233	102.192	102.144	102.095	7.000	102.896	102.880	102.856	102.832	6.875	102.633	102.610	102.578	102.546
6.500	102.623	102.582	102.534	102.485	7.125	103.125	103.109	103.085	103.060	7.000	103.054	103.031	102.999	102.967
6.625	102.844	102.803	102.754	102.706	7.250	101.546	101.516	101.476	101.435	7.125	103.347	103.324	103.292	103.259
6.750	103.122	103.099	103.067	103.034	7.375	102.162	102.132	102.092	102.051	7.250	103.554	103.545	103.529	103.513
6.875	103.333	103.310	103.278	103.246	7.500	102.158	102.128	102.088	102.048	7.375	103.809	103.800	103.784	103.768
7.000	103.754	103.731	103.699	103.667	7.625	102.192	102.162	102.122	102.081	7.500	103.957	103.948	103.931	103.915
7.125	104.047	104.024	103.992	103.959	7.750	102.748	102.688	102.607	102.526	7.625	104.164	104.155	104.139	104.122
7.250	104.254	104.245	104.229	104.213	7.875	103.287	103.227	103.146	103.065	7.750	104.079	104.067	104.043	104.018
7.375	104.509	104.500	104.484	104.468	8.000	102.204	102.145	102.064	101.983	7.875	104.743	104.731	104.707	104.683
7.500	104.657	104.648	104.631	104.615	8.125	102.384	102.325	102.244	102.163	8.000	104.747	104.735	104.711	104.687
7.625	104.864	104.855	104.839	104.822						8.125	104.991	104.979	104.955	104.930

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEReady 30 YR FIXED 1:0 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.984	95.973	95.948	95.924	5.500	99.370	99.329	99.281	99.232	5.375	98.056	98.015	97.967	97.918
5.000	96.666	96.654	96.630	96.605	5.625	99.975	99.934	99.886	99.837	5.500	98.677	98.637	98.588	98.540
5.125	97.065	97.034	97.010	96.985	5.750	100.263	100.222	100.174	100.125	5.625	99.227	99.187	99.138	99.090
5.250	98.121	98.080	98.032	97.983	5.875	100.728	100.687	100.638	100.590	5.750	99.501	99.460	99.412	99.363
5.375	98.756	98.715	98.667	98.618	6.000	101.248	101.207	101.158	101.110	5.875	100.012	99.972	99.923	99.875
5.500	99.377	99.337	99.288	99.240	6.125	101.631	101.591	101.542	101.494	6.000	100.500	100.459	100.411	100.362
5.625	99.927	99.887	99.838	99.790	6.250	101.655	101.615	101.566	101.518	6.125	100.937	100.896	100.847	100.799
5.750	100.201	100.160	100.112	100.063	6.375	102.033	101.992	101.944	101.895	6.250	100.974	100.933	100.885	100.836
5.875	100.712	100.672	100.623	100.575	6.500	102.350	102.310	102.261	102.213	6.375	101.533	101.492	101.444	101.395
6.000	101.200	101.159	101.111	101.062	6.625	102.664	102.623	102.575	102.526	6.500	101.923	101.882	101.834	101.785
6.125	101.637	101.596												



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: December 5, 2025

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.334	96.323	96.298	96.274	4.875	99.195	99.170	99.129	99.089
5.000	97.016	97.004	96.980	96.955	5.000	99.555	99.530	99.489	99.448
5.125	97.415	97.384	97.360	97.335	5.125	99.635	99.610	99.569	99.528
5.250	98.471	98.430	98.382	98.333	5.250	100.155	100.142	100.102	100.062
5.375	99.106	99.065	99.017	98.968	5.375	100.477	100.465	100.425	100.385
5.500	99.727	99.687	99.638	99.590	5.500	100.770	100.757	100.717	100.677
5.625	100.277	100.237	100.188	100.140	5.625	101.059	101.046	101.006	100.966
5.750	100.551	100.510	100.462	100.413	5.750	101.242	101.236	101.204	101.173
5.875	101.062	101.022	100.973	100.925	5.875	101.525	101.519	101.487	101.455
6.000	101.550	101.509	101.461	101.412	6.000	101.843	101.837	101.806	101.774
6.125	101.987	101.946	101.897	101.849	6.125	102.147	102.141	102.109	102.077
6.250	102.024	101.983	101.935	101.886	6.250	102.465	102.429	102.396	102.362
6.375	102.583	102.542	102.494	102.445	6.375	102.873	102.823	102.788	102.753
6.500	102.973	102.932	102.884	102.835	6.500	103.156	103.106	103.064	103.021
6.625	103.194	103.153	103.104	103.056					
6.750	103.472	103.449	103.417	103.384					
6.875	103.683	103.660	103.628	103.596					
7.000	104.104	104.081	104.049	104.017					
7.125	104.397	104.374	104.342	104.309					
7.250	104.604	104.595	104.579	104.563					
7.375	104.859	104.850	104.834	104.818					
7.500	105.007	104.998	104.981	104.965					
7.625	105.214	105.205	105.189	105.172					

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.670	99.629	99.581	99.532	6.000	100.111	100.092	100.044	99.995
5.625	100.275	100.234	100.186	100.137	6.125	100.278	100.259	100.211	100.163
5.750	100.563	100.522	100.474	100.425	6.250	99.948	99.929	99.881	99.833
5.875	101.028	100.987	100.938	100.890	6.375	100.115	100.096	100.048	100.000
6.000	101.548	101.507	101.458	101.410	6.500	100.246	100.219	100.170	100.121
6.125	101.931	101.891	101.842	101.794	6.625	100.412	100.367	100.317	100.267
6.250	101.955	101.915	101.866	101.818	6.750	100.408	100.345	100.286	100.227
6.375	102.333	102.292	102.244	102.195	6.875	100.563	100.501	100.441	100.382
6.500	102.650	102.610	102.561	102.513	7.000	100.622	100.559	100.500	100.441
6.625	102.964	102.923	102.875	102.826	7.125	100.741	100.678	100.619	100.560
6.750	102.676	102.660	102.636	102.612	7.250	100.344	100.282	100.183	100.085
6.875	102.992	102.976	102.951	102.927	7.375	100.846	100.784	100.685	100.587
7.000	103.196	103.180	103.156	103.132	7.500	100.852	100.790	100.692	100.593
7.125	103.425	103.409	103.385	103.360	7.625	100.838	100.776	100.677	100.579
7.250	101.846	101.816	101.776	101.735					
7.375	102.462	102.432	102.392	102.351					
7.500	102.458	102.428	102.388	102.348					
7.625	102.492	102.462	102.422	102.381					
7.750	103.048	102.988	102.907	102.826					
7.875	103.587	103.527	103.446	103.365					
8.000	102.504	102.445	102.364	102.283					
8.125	102.684	102.625	102.544	102.463					

SELECT FANNIE MAE BUYDOWN

SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.284	96.273	96.248	96.224	5.500	99.670	99.629	99.581	99.532
5.000	96.966	96.954	96.930	96.905	5.625	100.275	100.234	100.186	100.137
5.125	97.365	97.334	97.310	97.285	5.750	100.563	100.522	100.474	100.425
5.250	98.421	98.380	98.332	98.283	5.875	101.028	100.987	100.938	100.890
5.375	99.056	99.015	98.967	98.918	6.000	101.548	101.507	101.458	101.410
5.500	99.677	99.637	99.588	99.540	6.125	101.931	101.891	101.842	101.794
5.625	100.227	100.187	100.138	100.090	6.250	101.955	101.915	101.866	101.818
5.750	100.501	100.460	100.412	100.363	6.375	102.333	102.292	102.244	102.195
5.875	101.012	100.972	100.923	100.875	6.500	102.650	102.610	102.561	102.513
6.000	101.500	101.459	101.411	101.362	6.625	102.964	102.923	102.875	102.826
6.125	101.937	101.896	101.847	101.799	6.750	102.676	102.660	102.636	102.612
6.250	101.974	101.933	101.885	101.836	6.875	102.992	102.976	102.951	102.927
6.375	102.533	102.492	102.444	102.395	7.000	103.196	103.180	103.156	103.132
6.500	102.923	102.882	102.834	102.785	7.125	103.425	103.409	103.385	103.360
6.625	103.144	103.103	103.054	103.006	7.250	101.846	101.816	101.776	101.735
6.750	103.422	103.399	103.367	103.334	7.375	102.462	102.432	102.392	102.351
6.875	103.633	103.610	103.578	103.546	7.500	102.458	102.428	102.388	102.348
7.000	104.054	104.031	103.999	103.967	7.625	102.492	102.462	102.422	102.381
7.125	104.347	104.324	104.292	104.259	7.750	103.048	102.988	102.907	102.826
7.250	104.554	104.545	104.529	104.513	7.875	103.587	103.527	103.446	103.365
7.375	104.809	104.800	104.784	104.768	8.000	102.504	102.445	102.364	102.283
7.500	104.957	104.948	104.931	104.915	8.125	102.684	102.625	102.544	102.463
7.625	105.164	105.155	105.139	105.122					

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.284	96.273	96.248	96.224	5.500	99.670	99.629	99.581	99.532
5.000	96.966	96.954	96.930	96.905	5.625	100.275	100.234	100.186	100.137
5.125	97.365	97.334	97.310	97.285	5.750	100.563	100.522	100.474	100.425
5.250	98.421	98.380	98.332	98.283	5.875	101.028	100.987	100.938	100.890
5.375	99.056	99.015	98.967	98.918	6.000	101.548	101.507	101.458	101.410
5.500	99.677	99.637	99.588	99.540	6.125	101.931	101.891	101.842	101.794
5.625	100.227	100.187	100.138	100.090	6.250	101.955	101.915	101.866	101.818
5.750	100.501	100.460	100.412	100.363	6.375	102.333	102.292	102.244	102.195
5.875	101.012	100.972	100.923	100.875	6.500	102.650	102.610	102.561	102.513
6.000	101.500	101.459	101.411	101.362	6.625	102.964	102.923	102.875	102.826
6.125	101.937	101.896	101.847	101.799	6.750	102.676	102.660	102.636	102.612
6.250	101.974	101.933	101.885	101.836	6.875	102.992	102.976	102.951	102.927
6.375	102.533	102.492	102.444	102.395	7.000	103.196	103.180	103.156	103.132
6.500	102.923	102.882	102.834	102.785	7.125	103.425	103.409	103.385	103.360
6.625	103.144	103.103	103.054	103.006	7.250	101.846	101.816	101.776	101.735
6.750	103.422	103.399	103.367	103.334	7.375	102.462	102.432	102.392	102.351
6.875	103.633	103.610	103.578	103.546	7.500	102.458	102.428	102.388	102.348
7.000	104.054	104.031	103.999	103.967	7.625	102.492	102.462	102.422	102.381
7.125	104.347	104.324	104.292	104.259	7.750	103.048	102.988	102.907	102.826
7.250	104.554	104.545	104.529	104.513	7.875	103.587	103.527	103.446	103.365
7.375	104.809	104.800	104.784	104.768	8.000	102.504	102.445	102.364	102.283
7.500	104.957	104.948	104.931	104.915	8.125	102.684	102.625	102.544	102.463
7.625	105.164	105.155	105.139	105.122					



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale

Effective: December 5, 2025

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.034	96.023	95.998	95.974	4.875	95.738	95.727	95.702	95.678	4.875	96.512	96.439	96.342	96.245
5.000	96.716	96.704	96.680	96.655	5.000	96.420	96.408	96.384	96.359	5.000	97.332	97.259	97.162	97.065
5.125	97.115	97.084	97.060	97.035	5.125	96.829	96.798	96.774	96.749	5.125	97.686	97.613	97.516	97.419
5.250	98.171	98.130	98.082	98.033	5.250	97.892	97.852	97.803	97.755	5.250	98.501	98.428	98.331	98.234
5.375	98.806	98.765	98.717	98.668	5.375	98.531	98.490	98.442	98.393	5.375	99.050	98.977	98.880	98.783
5.500	99.427	99.387	99.338	99.290	5.500	99.152	99.112	99.063	99.015	5.500	99.575	99.502	99.405	99.308
5.625	99.977	99.937	99.888	99.840	5.625	99.702	99.662	99.613	99.565	5.625	100.063	99.990	99.893	99.796
5.750	100.251	100.210	100.162	100.113	5.750	99.976	99.935	99.887	99.838	5.750	99.956	99.888	99.807	99.727
5.875	100.762	100.722	100.673	100.625	5.875	100.487	100.447	100.398	100.350	5.875	100.439	100.371	100.291	100.210
6.000	101.250	101.209	101.161	101.112	6.000	100.964	100.923	100.874	100.826	6.000	100.891	100.823	100.742	100.661
6.125	101.687	101.646	101.597	101.549	6.125	101.392	101.351	101.302	101.254	6.125	101.303	101.235	101.154	101.073
6.250	101.724	101.683	101.635	101.586	6.250	101.429	101.388	101.340	101.291	6.250	101.076	101.008	100.927	100.846
6.375	102.283	102.242	102.194	102.145	6.375	101.988	101.947	101.899	101.850	6.375	101.609	101.541	101.461	101.380
6.500	102.673	102.632	102.584	102.535	6.500	102.378	102.337	102.289	102.240	6.500	101.991	101.923	101.842	101.761
6.625	102.894	102.853	102.804	102.756	6.625	102.599	102.558	102.509	102.461	6.625	102.208	102.140	102.059	101.978
6.750	103.172	103.149	103.117	103.084	6.750	102.842	102.819	102.787	102.754	6.750	102.305	102.270	102.237	102.205
6.875	103.383	103.360	103.328	103.296	6.875	103.077	103.054	103.022	102.990					
7.000	103.804	103.781	103.749	103.717	7.000	103.506	103.483	103.450	103.418					
7.125	104.097	104.074	104.042	104.009	7.125	103.782	103.759	103.726	103.694					
7.250	104.304	104.295	104.279	104.263	7.250	103.950	103.940	103.924	103.908					
7.375	104.559	104.550	104.534	104.518	7.375	104.227	104.218	104.202	104.186					
7.500	104.707	104.698	104.681	104.665	7.500	104.401	104.392	104.376	104.359					
7.625	104.914	104.905	104.889	104.872	7.625	104.616	104.607	104.591	104.574					

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	98.895	98.870	98.829	98.789	4.875	99.588	99.550	99.493	99.436	5.000	96.366	96.354	96.330	96.305
5.000	99.255	99.230	99.189	99.148	5.000	99.877	99.839	99.782	99.724	5.125	96.765	96.734	96.710	96.685
5.125	99.335	99.310	99.269	99.228	5.125	99.891	99.853	99.796	99.738	5.250	97.821	97.780	97.732	97.683
5.250	99.855	99.842	99.802	99.762	5.250	100.351	100.326	100.270	100.213	5.375	98.456	98.415	98.367	98.318
5.375	100.177	100.165	100.125	100.085	5.375	100.606	100.581	100.525	100.468	5.500	99.077	99.037	98.988	98.940
5.500	100.470	100.457	100.417	100.377	5.500	100.840	100.815	100.759	100.703	5.625	99.627	99.587	99.538	99.490
5.625	100.759	100.746	100.706	100.666	5.625	101.063	101.038	100.982	100.925	5.750	99.901	99.860	99.812	99.763
5.750	100.942	100.936	100.904	100.873	5.750	101.226	101.220	101.188	101.157	5.875	100.412	100.372	100.323	100.275
5.875	101.225	101.219	101.187	101.155	5.875	101.469	101.463	101.432	101.400	6.000	100.900	100.859	100.811	100.762
6.000	101.543	101.537	101.506	101.474	6.000	101.698	101.691	101.660	101.628	6.125	101.337	101.296	101.247	101.199
6.125	101.847	101.841	101.809	101.777	6.125	101.915	101.909	101.877	101.846	6.250	101.374	101.333	101.285	101.236
6.250	102.165	102.129	102.096	102.062	6.250	102.328	102.278	102.236	102.193	6.375	101.933	101.892	101.844	101.795
6.375	102.573	102.523	102.488	102.453	6.375	102.673	102.623	102.580	102.537	6.500	102.323	102.282	102.234	102.185
6.500	102.856	102.806	102.764	102.721	6.500	102.879	102.829	102.786	102.744	6.625	102.544	102.503	102.454	102.406
										6.750	102.822	102.799	102.767	102.734
										6.875	103.033	103.010	102.978	102.946
										7.000	103.454	103.431	103.399	103.367
										7.125	103.747	103.724	103.692	103.659
										7.250	103.954	103.945	103.929	103.913

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.000	96.716	96.704	96.680	96.655
5.125	97.115	97.084	97.060	97.035
5.250	98.171	98.130	98.082	98.033
5.375	98.806	98.765	98.717	98.668
5.500	99.427	99.387	99.338	99.290
5.625	99.977	99.937	99.888	99.840
5.750	100.251	100.210	100.162	100.113
5.875	100.762	100.722	100.673	100.625
6.000	101.250	101.209	101.161	101.112
6.125	101.687	101.646	101.597	101.549
6.250	101.724	101.683	101.635	101.586
6.375	102.283	102.242	102.194	102.145
6.500	102.673	102.632	102.584	102.535
6.625	102.894	102.853	102.804	102.756
6.750	103.172	103.149	103.117	103.084
6.875	103.383	103.360	103.328	103.296
7.000	103.804	103.781	103.749	103.717
7.125	104.097	104.074	104.042	104.009
7.250	104.304	104.295	104.279	104.263

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.370	99.329	99.281	99.232	5.750	97.892	97.851	97.803	97.754	6.000	99.234	99.216	99.167	99.119
5.625	99.975	99.934	99.886	99.837	5.875	98.378	98.337	98.288	98.240	6.125	99.446	99.427	99.379	99.331
5.750	100.263	100.222	100.174	100.125	6.000	98.921	98.880	98.831	98.783	6.250	99.153	99.134	99.086	99.038
5.875	100.728	100.687	100.638	100.590	6.125	99.334	99.294	99.245	99.197	6.375	99.365	99.346	99.298	99.250
6.000	101.248	101.207	101.158	101.110	6.250	99.370	99.330	99.281	99.233	6.500	99.539	99.512	99.463	99.414
6.125	101.631	101.591	101.542	101.494	6.375	99.773	99.732	99.684	99.635	6.625	99.750	99.705	99.655	99.605
6.250	101.655	101.615	101.566	101.518	6.500	100.123	100.083	100.034	99.986	6.750	99.788	99.725	99.666	99.607
6.375	102.033	101.992	101.944	101.895	6.625	100.474	100.433	100.385	100.336	6.875	99.959	99.896	99.837	99.778
6.500	102.350	102.310	102.261	102.213	6.750	100.226	100.210	100.186	100.162	7.000	100.050	99.987	99.928	99.869
6.625	102.664	102.623	102.575	102.526	6.875	100.555	100.539	100.515	100.491	7.125	100.191	100.128	100.069	100.010
6.750	102.376	102.360	102.336	102.312	7.000	100.796	100.780	100.756	100.732	7.250	100.113	100.051	99.953	99.854
6.875	102.692	102.676	102.651	102.627	7.125	101.055	101.039	101.015	100.990	7.375	100.455	100.393	100.295	100.196
7.000	102.896	102.880	102.856	102.832	7.250	99.815	99.785	99.745	99.704	7.500	100.461	100.399	100.301	100.202
7.125	103.125	103.109	103.085	103.060	7.375	100.301	100.271	100.231	100.190	7.625	100.457	100.395	100.297	100.198
7.250	101.546	101.516	101.476	101.435	7.500	100.297	100.268	100.227	100.187					
7.375	102.162	102.132	102.092	102.051	7.625	100.341	100.311	100.271	100.230					
7.500	102.158	102.128	102.088	102.048										
7.625	102.192	102.162	102.122	102.081										
7.750	102.748	102.688	102.607	102.526										
7.875	103.287	103.227	103.146	103.065										
8.000	102.204	102.145	102.064	101.983										
8.125	102.384	102.325	1											



LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale

Effective: December 5, 2025

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					DDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R20)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.984	95.973	95.948	95.924	5.500	99.370	99.329	99.281	99.232	5.000	95.966	95.954	95.930	95.905
5.000	96.666	96.654	96.630	96.605	5.625	99.975	99.934	99.886	99.837	5.125	96.365	96.334	96.310	96.285
5.125	97.065	97.034	97.010	96.985	5.750	100.263	100.222	100.174	100.125	5.250	97.421	97.380	97.332	97.283
5.250	98.121	98.080	98.032	97.983	5.875	100.728	100.687	100.638	100.590	5.375	98.056	98.015	97.967	97.918
5.375	98.756	98.715	98.667	98.618	6.000	101.248	101.207	101.158	101.110	5.500	98.677	98.637	98.588	98.540
5.500	99.377	99.337	99.288	99.240	6.125	101.631	101.591	101.542	101.494	5.625	99.227	99.187	99.138	99.090
5.625	99.927	99.887	99.838	99.790	6.250	101.655	101.615	101.566	101.518	5.750	99.501	99.460	99.412	99.363
5.750	100.201	100.160	100.112	100.063	6.375	102.033	101.992	101.944	101.895	5.875	100.012	99.972	99.923	99.875
5.875	100.712	100.672	100.623	100.575	6.500	102.350	102.310	102.261	102.213	6.000	100.500	100.459	100.411	100.362
6.000	101.200	101.159	101.111	101.062	6.625	102.664	102.623	102.575	102.526	6.125	100.937	100.896	100.847	100.799
6.125	101.637	101.596	101.547	101.499	6.750	102.376	102.360	102.336	102.312	6.250	100.974	100.933	100.885	100.836
6.250	101.674	101.633	101.585	101.536	6.875	102.692	102.676	102.651	102.627	6.375	101.533	101.492	101.444	101.395
6.375	102.233	102.192	102.144	102.095	7.000	102.896	102.880	102.856	102.832	6.500	101.923	101.882	101.834	101.785
6.500	102.623	102.582	102.534	102.485	7.125	103.125	103.109	103.085	103.060	6.625	102.144	102.103	102.054	102.006
6.625	102.844	102.803	102.754	102.706	7.250	101.546	101.516	101.476	101.435	6.750	102.422	102.399	102.367	102.334
6.750	103.122	103.099	103.067	103.034	7.375	102.162	102.132	102.092	102.051	6.875	102.633	102.610	102.578	102.546
6.875	103.333	103.310	103.278	103.246	7.500	102.158	102.128	102.088	102.048	7.000	103.054	103.031	102.999	102.967
7.000	103.754	103.731	103.699	103.667	7.625	102.192	102.162	102.122	102.081	7.125	103.347	103.324	103.292	103.259
7.125	104.047	104.024	103.992	103.959						7.250	103.554	103.545	103.529	103.513
7.250	104.254	104.245	104.229	104.213						7.375	103.809	103.800	103.784	103.768
7.375	104.509	104.500	104.484	104.468						7.500	103.957	103.948	103.931	103.915
7.500	104.657	104.648	104.631	104.615						7.625	104.164	104.155	104.139	104.122
7.625	104.864	104.855	104.839	104.822						7.750	104.079	104.067	104.043	104.018

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.984	95.973	95.948	95.924	5.500	99.370	99.329	99.281	99.232	5.000	95.966	95.954	95.930	95.905
5.000	96.666	96.654	96.630	96.605	5.625	99.975	99.934	99.886	99.837	5.125	96.365	96.334	96.310	96.285
5.125	97.065	97.034	97.010	96.985	5.750	100.263	100.222	100.174	100.125	5.250	97.421	97.380	97.332	97.283
5.250	98.121	98.080	98.032	97.983	5.875	100.728	100.687	100.638	100.590	5.375	98.056	98.015	97.967	97.918
5.375	98.756	98.715	98.667	98.618	6.000	101.248	101.207	101.158	101.110	5.500	98.677	98.637	98.588	98.540
5.500	99.377	99.337	99.288	99.240	6.125	101.631	101.591	101.542	101.494	5.625	99.227	99.187	99.138	99.090
5.625	99.927	99.887	99.838	99.790	6.250	101.655	101.615	101.566	101.518	5.750	99.501	99.460	99.412	99.363
5.750	100.201	100.160	100.112	100.063	6.375	102.033	101.992	101.944	101.895	5.875	100.012	99.972	99.923	99.875
5.875	100.712	100.672	100.623	100.575	6.500	102.350	102.310	102.261	102.213	6.000	100.500	100.459	100.411	100.362
6.000	101.200	101.159	101.111	101.062	6.625	102.664	102.623	102.575	102.526	6.125	100.937	100.896	100.847	100.799
6.125	101.637	101.596	101.547	101.499	6.750	102.376	102.360	102.336	102.312	6.250	100.974	100.933	100.885	100.836
6.250	101.674	101.633	101.585	101.536	6.875	102.692	102.676	102.651	102.627	6.375	101.533	101.492	101.444	101.395
6.375	102.233	102.192	102.144	102.095	7.000	102.896	102.880	102.856	102.832	6.500	101.923	101.882	101.834	101.785
6.500	102.623	102.582	102.534	102.485	7.125	103.125	103.109	103.085	103.060	6.625	102.144	102.103	102.054	102.006
6.625	102.844	102.803	102.754	102.706	7.250	101.546	101.516	101.476	101.435	6.750	102.422	102.399	102.367	102.334
6.750	103.122	103.099	103.067	103.034	7.375	102.162	102.132	102.092	102.051	6.875	102.633	102.610	102.578	102.546
6.875	103.333	103.310	103.278	103.246	7.500	102.158	102.128	102.088	102.048	7.000	103.054	103.031	102.999	102.967
7.000	103.754	103.731	103.699	103.667	7.625	102.192	102.162	102.122	102.081	7.125	103.347	103.324	103.292	103.259
7.125	104.047	104.024	103.992	103.959						7.250	103.554	103.545	103.529	103.513
7.250	104.254	104.245	104.229	104.213						7.375	103.809	103.800	103.784	103.768
7.375	104.509	104.500	104.484	104.468						7.500	103.957	103.948	103.931	103.915
7.500	104.657	104.648	104.631	104.615						7.625	104.164	104.155	104.139	104.122
7.625	104.864	104.855	104.839	104.822						7.750	104.079	104.067	104.043	104.018



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: December 5, 2025

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.334	96.323	96.298	96.274	4.875	99.195	99.170	99.129	99.089
5.000	97.016	97.004	96.980	96.955	5.000	99.555	99.530	99.489	99.448
5.125	97.415	97.384	97.360	97.335	5.125	99.635	99.610	99.569	99.528
5.250	98.471	98.430	98.382	98.333	5.250	100.155	100.142	100.102	100.062
5.375	99.106	99.065	99.017	98.968	5.375	100.477	100.465	100.425	100.385
5.500	99.727	99.687	99.638	99.590	5.500	100.770	100.757	100.717	100.677
5.625	100.277	100.237	100.188	100.140	5.625	101.059	101.046	101.006	100.966
5.750	100.551	100.510	100.462	100.413	5.750	101.242	101.236	101.204	101.173
5.875	101.062	101.022	100.973	100.925	5.875	101.525	101.519	101.487	101.455
6.000	101.550	101.509	101.461	101.412	6.000	101.843	101.837	101.806	101.774
6.125	101.987	101.946	101.897	101.849	6.125	102.147	102.141	102.109	102.077
6.250	102.024	101.983	101.935	101.886	6.250	102.465	102.429	102.396	102.362
6.375	102.583	102.542	102.494	102.445	6.375	102.873	102.823	102.788	102.753
6.500	102.973	102.932	102.884	102.835	6.500	103.156	103.106	103.064	103.021
6.625	103.194	103.153	103.104	103.056					
6.750	103.472	103.449	103.417	103.384					
6.875	103.683	103.660	103.628	103.596					
7.000	104.104	104.081	104.049	104.017					
7.125	104.397	104.374	104.342	104.309					
7.250	104.604	104.595	104.579	104.563					
7.375	104.859	104.850	104.834	104.818					
7.500	105.007	104.998	104.981	104.965					
7.625	105.214	105.205	105.189	105.172					

SELECT FREDDIE MAC 30 YEAR FIXED (201SC)					SELECT FREDDIE MAC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.000	99.670	99.629	99.581	99.532	6.000	99.534	99.516	99.467	99.419
5.625	100.275	100.234	100.186	100.137	6.125	99.746	99.727	99.679	99.631
5.750	100.563	100.522	100.474	100.425	6.250	99.453	99.434	99.386	99.338
5.875	101.028	100.987	100.938	100.890	6.375	99.665	99.646	99.598	99.550
6.000	101.548	101.507	101.458	101.410	6.500	99.839	99.812	99.763	99.714
6.125	101.931	101.891	101.842	101.794	6.625	100.050	100.005	99.955	99.905
6.250	101.955	101.915	101.866	101.818	6.750	100.088	100.025	99.966	99.907
6.375	102.333	102.292	102.244	102.195	6.875	100.259	100.196	100.137	100.078
6.500	102.650	102.610	102.561	102.513	7.000	100.350	100.287	100.228	100.169
6.625	102.964	102.923	102.875	102.826	7.125	100.491	100.428	100.369	100.310
6.750	102.676	102.660	102.636	102.612	7.250	100.413	100.351	100.253	100.154
6.875	102.992	102.976	102.951	102.927	7.375	100.755	100.693	100.595	100.496
7.000	103.196	103.180	103.156	103.132	7.500	100.761	100.699	100.601	100.502
7.125	103.425	103.409	103.385	103.360	7.625	100.757	100.695	100.597	100.498
7.250	101.846	101.816	101.776	101.735					
7.375	102.462	102.432	102.392	102.351					
7.500	102.458	102.428	102.388	102.348					
7.625	102.492	102.462	102.422	102.381					
7.750	103.048	102.988	102.907	102.826					
7.875	103.587	103.527	103.446	103.365					
8.000	102.504	102.445	102.364	102.283					
8.125	102.684	102.625	102.544	102.463					

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.284	96.273	96.248	96.224	6.000	101.548	101.507	101.458	101.410
5.000	96.966	96.954	96.930	96.905	6.125	101.931	101.891	101.842	101.794
5.125	97.365	97.334	97.310	97.285	6.250	101.955	101.915	101.866	101.818
5.250	98.421	98.380	98.332	98.283	6.375	102.333	102.292	102.244	102.195
5.375	99.066	99.015	98.967	98.918	6.500	102.650	102.610	102.561	102.513
5.500	99.677	99.637	99.588	99.540	6.625	102.964	102.923	102.875	102.826
5.625	100.227	100.187	100.138	100.090	6.750	102.676	102.660	102.636	102.612
5.750	100.501	100.460	100.412	100.363	6.875	102.992	102.976	102.951	102.927
5.875	101.012	100.972	100.923	100.875	7.000	103.196	103.180	103.156	103.132
6.000	101.500	101.459	101.411	101.362	7.125	103.425	103.409	103.385	103.360
6.125	101.937	101.896	101.847	101.799	7.250	101.846	101.816	101.776	101.735
6.250	101.974	101.933	101.885	101.836	7.375	102.462	102.432	102.392	102.351
6.375	102.533	102.492	102.444	102.395	7.500	102.458	102.428	102.388	102.348
6.500	102.923	102.882	102.834	102.785	7.625	102.492	102.462	102.422	102.381
6.625	103.144	103.103	103.054	103.006	7.750	103.048	102.988	102.907	102.826
6.750	103.422	103.399	103.367	103.334	7.875	103.587	103.527	103.446	103.365
6.875	103.633	103.610	103.578	103.546	8.000	102.504	102.445	102.364	102.283
7.000	104.054	104.031	103.999	103.967	8.125	102.684	102.625	102.544	102.463
7.125	104.347	104.324	104.292	104.259					
7.250	104.554	104.545	104.529	104.513					
7.375	104.809	104.800	104.784	104.768					
7.500	104.957	104.948	104.931	104.915					
7.625	105.164	105.155	105.139	105.122					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD)					SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.284	96.273	96.248	96.224	6.000	101.548	101.507	101.458	101.410
5.000	96.966	96.954	96.930	96.905	6.125	101.931	101.891	101.842	101.794
5.125	97.365	97.334	97.310	97.285	6.250	101.955	101.915	101.866	101.818
5.250	98.421	98.380	98.332	98.283	6.375	102.333	102.292	102.244	102.195
5.375	99.066	99.015	98.967	98.918	6.500	102.650	102.610	102.561	102.513
5.500	99.677	99.637	99.588	99.540	6.625	102.964	102.923	102.875	102.826
5.625	100.227	100.187	100.138	100.090	6.750	102.676	102.660	102.636	102.612
5.750	100.501	100.460	100.412	100.363	6.875	102.992	102.976	102.951	102.927
5.875	101.012	100.972	100.923	100.875	7.000	103.196	103.180	103.156	103.132
6.000	101.500	101.459	101.411	101.362	7.125	103.425	103.409	103.385	103.360
6.125	101.937	101.896	101.847	101.799	7.250	101.846	101.816	101.776	101.735
6.250	101.974	101.933	101.885	101.836	7.375	102.462	102.432	102.392	102.351
6.375	102.533	102.492	102.444	102.395	7.500	102.458	102.428	102.388	102.348
6.500	102.923	102.882	102.834	102.785	7.625	102.492	102.462	102.422	102.381
6.625	103.144	103.103	103.054	103.006	7.750	103.048	102.988	102.907	102.826
6.750	103.422	103.399	103.367	103.334	7.875	103.587	103.527	103.446	103.365
6.875	103.633	103.610	103.578	103.546	8.000	102.504	102.445	102.364	102.283
7.000	104.054	104.031	103.999	103.967	8.125	102.684	102.625	102.544	102.463
7.125	104.347	104.324	104.292	104.259					
7.250	104.554	104.545	104.529	104.513					
7.375	104.809	104.800	104.784	104.768					
7.500	104.957	104.948	104.931	104.915					
7.625	105.164	105.155	105.139	105.122					



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale

Effective: December 5, 2025

FANNIE MAE ARMS PRICING

FANNIE MAE 5/6 ARM (105-275)					FANNIE MAE 7/6 ARM (107-275)					FANNIE MAE 10/6 ARM (110-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	97.924	97.934	97.934	97.831	5.000	98.391	98.393	98.393	98.271	5.250	98.378	98.374	98.374	98.232
4.875	98.252	98.258	98.258	98.145	5.125	98.801	98.800	98.800	98.668	5.375	98.654	98.639	98.639	98.486
5.000	98.568	98.570	98.570	98.448	5.250	99.155	99.150	99.150	99.008	5.500	99.037	99.013	99.013	98.850
5.125	98.886	98.885	98.885	98.753	5.375	99.454	99.446	99.446	99.295	5.625	99.445	99.419	99.419	99.246
5.250	99.190	99.186	99.186	99.044	5.500	99.689	99.678	99.678	99.516	5.750	99.727	99.701	99.701	99.520
5.375	99.503	99.495	99.495	99.343	5.625	99.877	99.862	99.862	99.691	5.875	100.037	100.003	100.003	99.811
5.500	99.777	99.765	99.765	99.604	5.750	100.046	100.028	100.028	99.847	6.000	100.276	100.240	100.240	100.038
5.625	100.042	100.027	100.027	99.856	5.875	100.191	100.169	100.169	99.979	6.125	100.507	100.466	100.466	100.254
5.750	100.288	100.269	100.269	100.088	6.000	100.313	100.288	100.288	100.088	6.250	100.692	100.650	100.650	100.429
5.875	100.505	100.483	100.483	100.292	6.125	100.406	100.377	100.377	100.167	6.375	100.810	100.767	100.767	100.536
6.000	100.746	100.720	100.720	100.520	6.250	100.535	100.503	100.503	100.283	6.500	100.891	100.845	100.845	100.604
6.125	101.025	100.996	100.996	100.786	6.375	100.669	100.633	100.633	100.404	6.625	100.942	100.887	100.887	100.637
6.250	101.235	101.203	101.203	100.983	6.500	100.776	100.737	100.737	100.498	6.750	100.921	100.865	100.865	100.605
6.375	101.290	101.255	101.255	101.025	6.625	100.842	100.799	100.799	100.550	6.875	0.000	0.000	0.000	0.000
6.500	101.347	101.308	101.308	101.069	6.750	100.908	100.862	100.862	100.604	7.000	#N/A	#N/A	#N/A	#N/A
6.625	101.404	101.362	101.362	101.113	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A
6.750	101.462	101.416	101.416	101.157	7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A
6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A
7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A
7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A	7.625	#N/A	#N/A	#N/A	#N/A
7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A	7.750	#N/A	#N/A	#N/A	#N/A

FANNIE MAE 5/6 ARM HB (105HB-275)					FANNIE MAE 7/6 ARM HB (107HB-275)					FANNIE MAE 10/6 ARM HB (110HB-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	98.276	98.285	98.285	98.182	5.000	98.737	98.739	98.739	98.617	5.250	98.721	98.717	98.717	98.575
4.875	98.603	98.609	98.609	98.496	5.125	99.145	99.145	99.145	99.012	5.375	98.994	98.979	98.979	98.826
5.000	98.919	98.921	98.921	98.799	5.250	99.498	99.494	99.494	99.352	5.500	99.375	99.351	99.351	99.188
5.125	99.237	99.236	99.236	99.104	5.375	99.797	99.789	99.789	99.637	5.625	99.782	99.755	99.755	99.582
5.250	99.541	99.537	99.537	99.395	5.500	100.031	100.019	100.019	99.858	5.750	100.062	100.037	100.037	99.855
5.375	99.854	99.846	99.846	99.694	5.625	100.218	100.203	100.203	100.032	5.875	100.370	100.337	100.337	100.145
5.500	100.128	100.117	100.117	99.955	5.750	100.388	100.369	100.369	100.189	6.000	100.609	100.573	100.573	100.371
5.625	100.394	100.380	100.380	100.208	5.875	100.533	100.511	100.511	100.321	6.125	100.839	100.799	100.799	100.587
5.750	100.641	100.623	100.623	100.442	6.000	100.657	100.631	100.631	100.431	6.250	101.025	100.983	100.983	100.762
5.875	100.860	100.839	100.839	100.648	6.125	100.751	100.722	100.722	100.512	6.375	101.143	101.101	101.101	100.870
6.000	101.104	101.079	101.079	100.878	6.250	100.882	100.850	100.850	100.630	6.500	101.225	101.179	101.179	100.939
6.125	101.385	101.357	101.357	101.146	6.375	101.017	100.982	100.982	100.752	6.625	101.277	101.223	101.223	100.972
6.250	101.598	101.565	101.565	101.346	6.500	101.126	101.087	101.087	100.848	6.750	101.258	101.201	101.201	100.942
6.375	101.654	101.619	101.619	101.389	6.625	101.194	101.151	101.151	100.902	6.875	0.000	0.000	0.000	0.000
6.500	101.713	101.673	101.673	101.434	6.750	101.262	101.216	101.216	100.957	7.000	#N/A	#N/A	#N/A	#N/A
6.625	101.771	101.729	101.729	101.480	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A
6.750	101.830	101.784	101.784	101.525	7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A
6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A
7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A
7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A	7.625	#N/A	#N/A	#N/A	#N/A
7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A	7.750	#N/A	#N/A	#N/A	#N/A

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)					FREDDIE MAC 7/6 ARM (207-275)					FREDDIE MAC 10/6 ARM (210-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	97.674	97.684	97.684	97.581	5.000	98.141	98.143	98.143	98.021	5.250	98.128	98.124	98.124	97.982
4.875	98.002	98.008	98.008	97.895	5.125	98.551	98.550	98.550	98.418	5.375	98.404	98.389	98.389	98.236
5.000	98.318	98.320	98.320	98.198	5.250	98.905	98.900	98.900	98.758	5.500	98.787	98.763	98.763	98.600
5.125	98.636	98.635	98.635	98.503	5.375	99.204	99.196	99.196	99.045	5.625	99.195	99.169	99.169	98.996
5.250	98.940	98.936	98.936	98.794	5.500	99.439	99.428	99.428	99.266	5.750	99.477	99.451	99.451	99.270
5.375	99.253	99.245	99.245	99.093	5.625	99.627	99.612	99.612	99.441	5.875	99.787	99.753	99.753	99.561
5.500	99.527	99.515	99.515	99.354	5.750	99.796	99.778	99.778	99.597	6.000	100.026	99.990	99.990	99.788
5.625	99.792	99.777	99.777	99.606	5.875	99.941	99.919	99.919	99.729	6.125	100.257	100.216	100.216	100.004
5.750	100.038	100.019	100.019	99.838	6.000	100.063	100.038	100.038	99.838	6.250	100.442	100.400	100.400	100.179
5.875	100.255	100.233	100.233	100.042	6.125	100.156	100.127	100.127	99.917	6.375	100.560	100.517	100.517	100.286
6.000	100.496	100.470	100.470	100.270	6.250	100.285	100.253	100.253	100.033	6.500	100.641	100.595	100.595	100.354
6.125	100.775	100.746	100.746	100.536	6.375	100.419	100.383	100.383	100.154	6.625	100.692	100.637	100.637	100.387
6.250	100.985	100.953	100.953	100.733	6.500	100.526	100.487	100.487	100.248	6.750	100.671	100.615	100.615	100.355
6.375	101.040	101.005	101.005	100.775	6.625	100.592	100.549	100.549	100.300	6.875	0.000	0.000	0.000	0.000
6.500	101.097	101.058	101.058	100.819	6.750	100.658	100.612	100.612	100.354	7.000	#N/A	#N/A	#N/A	#N/A
6.625	101.154	101.112	101.112	100.863	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A
6.750	101.212	101.166	101.166	100.907	7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A
6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A
7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A
7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A	7.625	#N/A	#N/A	#N/A	#N/A
7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A	7.750	#N/A	#N/A	#N/A	#N/A

FREDDIE MAC 5/6 ARM SC (205SC-275)					FREDDIE MAC 7/6 ARM SC (207SC-275)					FREDDIE MAC 10/6 ARM SC (210SC-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	98.026	98.035	98.035	97.932	5.000	98.487	98.489	98.489	98.367	5.250	98.471	98.467	98.467	98.325
4.875	98.353	98.359	98.359	98.246	5.125	98.895	98.895	98.895	98.762	5.375	98.744	98.729	98.729	98.576
5.000	98.669	98.671	98.671	98.549	5.250	99.248	99.244	99.244	99.102	5.500	99.125	99.101	99.101	98.938
5.125	98.987	98.986	98.986	98.854	5.375	99.547	99.539	99.539	99.387	5.625	99.532	99.505	99.505	99.332
5.250	99.291	99.287	99.287	99.145	5.500	99.781	99.769	99.769	99.608	5.750	99.812	99.787	99.787	99.605
5.375	99.604	99.596	99.596	99.4										



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: **December 5, 2025**

Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750				
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250				

LOAN AMOUNT **

HOMEREADY AND HOME POSSIBLE ADJUSTMENT CAPS*

Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680		0.000					
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations		0.000					
MISCELLANEOUS		*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			<i>* Prices are indicative and subject to change without notice.</i> <i>* Please log into LSM portal to obtain live lock pricing.</i> <i>* Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules.</i> <i>* Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**</i>				
Texas Cash out	-1.000				NC Floor Price				
HB 20YR & 25YR Term	-1.500				99.750				
> 6 Financed Properties	-0.500								
Escrow Waiver (Non-CA)	-0.250								
State Adjustors: NC	-0.375								
FICO >= 700 & LTV <= 80%	0.300								

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
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

RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale

Effective: December 5, 2025

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.420	99.379	99.331	99.282	5.500	97.495	97.454	97.406	97.357	5.375	96.870	96.830	96.781	96.733
5.625	100.025	99.984	99.936	99.887	5.625	98.100	98.059	98.011	97.962	5.500	97.482	97.442	97.393	97.345
5.750	100.313	100.272	100.224	100.175	5.750	98.388	98.347	98.299	98.250	5.625	98.063	98.022	97.974	97.925
5.875	100.778	100.737	100.688	100.640	5.875	98.853	98.812	98.763	98.715	5.750	98.342	98.301	98.253	98.204
6.000	101.298	101.257	101.208	101.160	6.000	99.373	99.332	99.283	99.235	5.875	98.828	98.787	98.738	98.690
6.125	101.681	101.641	101.592	101.544	6.125	99.756	99.716	99.667	99.619	6.000	99.371	99.330	99.281	99.233
6.250	101.705	101.665	101.616	101.568	6.250	99.780	99.740	99.691	99.643	6.125	99.784	99.744	99.695	99.647
6.375	102.083	102.042	101.994	101.945	6.375	100.158	100.117	100.069	100.020	6.250	99.820	99.780	99.731	99.683
6.500	102.400	102.360	102.311	102.263	6.500	100.475	100.435	100.386	100.338	6.375	100.223	100.182	100.134	100.085
6.625	102.714	102.673	102.625	102.576	6.625	100.789	100.748	100.700	100.651	6.500	100.573	100.533	100.484	100.436
6.750	102.426	102.410	102.386	102.362	6.750	100.501	100.485	100.461	100.437	6.625	100.924	100.883	100.835	100.786
6.875	102.742	102.726	102.701	102.677	6.875	100.807	100.791	100.767	100.743	6.750	100.676	100.660	100.636	100.612
7.000	102.946	102.930	102.906	102.882	7.000	101.021	101.005	100.981	100.957	6.875	101.005	100.989	100.965	100.941
7.125	103.175	103.159	103.135	103.110	7.125	101.250	101.234	101.210	101.185	7.000	101.246	101.230	101.206	101.182
7.250	101.596	101.566	101.526	101.485	7.250	99.671	99.641	99.601	99.560	7.125	101.505	101.489	101.465	101.440
7.375	102.212	102.182	102.142	102.101	7.375	100.287	100.257	100.217	100.176	7.250	100.265	100.235	100.195	100.154
7.500	102.208	102.178	102.138	102.098	7.500	100.283	100.253	100.213	100.173	7.375	100.751	100.721	100.681	100.640
7.625	102.242	102.212	102.172	102.131	7.625	100.317	100.287	100.247	100.206	7.500	100.747	100.718	100.677	100.637
7.750	102.798	102.738	102.657	102.576						7.625	100.791	100.761	100.721	100.680
7.875	103.337	103.277	103.196	103.115										
8.000	102.254	102.195	102.114	102.033										
8.125	102.434	102.375	102.294	102.213										

Alt Agency 15 Yr Fixed High Bal (AltA115HB)					Alt Agency 10 Yr Fixed High Bal (AltA110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.000	99.861	99.842	99.794	99.745	6.000	99.249	99.231	99.182	99.134
6.125	100.028	100.009	99.961	99.913	6.125	99.440	99.421	99.373	99.324
6.250	99.698	99.679	99.631	99.583	6.250	99.114	99.095	99.047	98.998
6.375	99.865	99.846	99.798	99.750	6.375	99.307	99.288	99.240	99.192
6.500	99.996	99.969	99.920	99.871	6.500	99.465	99.438	99.390	99.341
6.625	100.162	100.117	100.067	100.017	6.625	99.662	99.617	99.567	99.517
6.750	100.158	100.095	100.036	99.977	6.750	99.691	99.629	99.570	99.511
6.875	100.313	100.251	100.191	100.132	6.875	99.851	99.789	99.730	99.671
7.000	100.372	100.309	100.250	100.191	7.000	99.936	99.873	99.814	99.755
7.125	100.491	100.428	100.369	100.310	7.125	100.076	100.013	99.954	99.895
7.250	100.094	100.032	99.933	99.835	7.250	100.188	100.126	100.028	99.929
7.375	100.596	100.534	100.435	100.337	7.375	100.470	100.408	100.310	100.211
7.500	100.602	100.540	100.442	100.343	7.500	100.476	100.414	100.316	100.217
7.625	100.588	100.526	100.427	100.329	7.625	100.472	100.410	100.312	100.213



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: December 5, 2025

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	-0.250	-0.250	-0.500	-1.000	-2.000	-3.250			
2nd Home	-0.250	-0.250	-0.500	-1.000	-2.000	-3.250	-3.250		
Manufactured Home	-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					
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 <= \$249,999	0.250								

MISCELLANEOUS

Texas Cash out	-1.000								
HB 20YR & 25YR Term	-1.500								
> 6 Financed Properties	-0.500								
Escrow Waiver (Non-CA)	-0.250								
State Adjustors: NC or WA	-0.375								
FICO => 700 & LTV <= 80%	0.300								

*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 LSM portal to obtain live lock pricing.
 * Not all price adjustments are effective for all products. Please refer to LSM 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		-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	

RISE TPO

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: December 5, 2025

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 its 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

RISE TPO

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: December 5, 2025

LoanLift Pricing

LoanLift Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	101.019	100.911	100.782
6.875	100.938	100.750	100.588
6.990	101.430	101.242	101.080
7.000	101.460	101.272	101.110
7.125	101.924	101.736	101.574
7.250	102.367	102.179	102.017
7.375	101.832	101.623	101.431
7.500	102.314	102.105	101.913
7.625	102.748	102.539	102.347
7.750	103.161	102.952	102.760
7.875	103.574	103.365	103.173
8.000	103.987	103.778	103.586
8.125	104.400	104.191	103.999
8.250	104.813	104.604	104.412

LoanLift Plus 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.

LoanLift - (301_1st_DPA)			
Rate	15 Day	30 Day	45 Day
6.750	99.519	99.411	99.282
6.875	99.438	99.250	99.088
6.990	99.930	99.742	99.580
7.000	99.960	99.772	99.610
7.125	100.424	100.236	100.074
7.250	100.867	100.679	100.517
7.375	100.332	100.123	99.931
7.500	100.814	100.605	100.413
7.625	101.248	101.039	100.847
7.750	101.682	101.473	101.281
7.875	102.116	101.907	101.715
8.000	102.550	102.341	102.149
8.125	102.984	102.775	102.583
8.250	103.418	103.209	103.017

LoanLift features a 2nd lien that has an interest rate 0%, NO monthly payments are required.

LoanLift Max 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	100.269	100.161	100.032
6.875	100.188	100.000	99.838
6.990	100.680	100.492	100.330
7.000	100.710	100.522	100.360
7.125	101.174	100.986	100.824
7.250	101.617	101.429	101.267
7.375	101.082	100.873	100.681
7.500	101.564	101.355	101.163
7.625	101.998	101.789	101.597
7.750	102.432	102.223	102.031
7.875	102.866	102.657	102.465
8.000	103.300	103.091	102.899
8.125	103.734	103.525	103.333
8.250	104.168	103.959	103.767

LoanLift Plus 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.

LoanLift Plus HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	99.019	98.911	98.782
6.875	98.938	98.750	98.588
6.990	99.430	99.242	99.080
7.000	99.460	99.272	99.110
7.125	99.924	99.736	99.574
7.250	100.367	100.179	100.017
7.375	99.832	99.623	99.431
7.500	100.314	100.105	99.913
7.625	100.748	100.539	100.347
7.750	101.161	100.952	100.760
7.875	101.574	101.365	101.173
8.000	101.987	101.778	101.586
8.125	102.400	102.191	101.999
8.250	102.813	102.604	102.412

LoanLift Plus 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.

LoanLift HB - (301_1st_DPA_HB)			
Rate	15 Day	30 Day	45 Day
6.750	97.519	97.411	97.282
6.875	97.438	97.250	97.088
6.990	97.930	97.742	97.580
7.000	97.960	97.772	97.610
7.125	98.424	98.236	98.074
7.250	98.867	98.679	98.517
7.375	98.332	98.123	97.931
7.500	98.814	98.605	98.413
7.625	99.248	99.039	98.847
7.750	99.682	99.473	99.281
7.875	100.116	99.907	99.715
8.000	100.550	100.341	100.149
8.125	100.984	100.775	100.583
8.250	101.418	101.209	101.017

LoanLift HB features a 2nd lien that has an interest rate 0%, NO monthly payments are required.

LoanLift Max 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	98.325	98.269	98.161
6.875	98.304	98.188	98.000
6.990	98.796	98.680	98.492
7.000	98.826	98.710	98.522
7.125	99.290	99.174	98.986
7.250	99.733	99.617	99.429
7.375	99.214	99.082	98.873
7.500	99.696	99.564	99.355
7.625	100.130	99.998	99.789
7.750	100.564	100.432	100.223
7.875	100.998	100.866	100.657
8.000	101.432	101.300	101.091
8.125	101.866	101.734	101.525
8.250	102.300	102.168	101.959

LoanLift Plus 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.

LoanLift LLPAs

FICO ≥680
0.500
FICO 660 - 679
0.000
FICO 640 - 659
-0.500
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

Floor Price
98.000



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: December 5, 2025

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.000	98.425	98.404	98.387
5.125	98.778	98.757	98.740
5.250	99.535	99.515	99.498
5.375	100.116	100.057	99.990
5.500	100.621	100.562	100.495
5.625	101.099	101.040	100.973
5.750	101.381	101.322	101.255
5.875	101.501	101.474	101.407
6.000	102.121	102.094	102.027
6.125	102.616	102.589	102.522
6.250	102.537	102.510	102.443
6.375	102.917	102.951	102.901
6.500	103.460	103.494	103.443
6.625	103.851	103.885	103.835
6.750	103.440	103.474	103.424
6.875	103.414	103.305	103.288
7.000	103.995	103.886	103.869

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
5.000	97.615	97.594	97.577
5.125	97.968	97.947	97.930
5.250	98.725	98.705	98.688
5.375	99.306	99.247	99.180
5.500	99.811	99.752	99.685
5.625	100.289	100.230	100.163
5.750	100.571	100.512	100.445
5.875	100.691	100.664	100.597
6.000	101.311	101.284	101.217
6.125	101.806	101.779	101.712
6.250	101.727	101.700	101.633
6.375	102.107	102.141	102.091
6.500	102.650	102.684	102.633
6.625	103.041	103.075	103.025
6.750	102.630	102.664	102.614

FHA 15 Year Fixed - (318)			
Rate	15 Day	30 Day	45 Day
5.000	99.537	99.526	99.476
5.125	99.759	99.748	99.697
5.250	100.365	100.354	100.304
5.375	100.341	100.347	100.154
5.500	100.715	100.721	100.528
5.625	101.061	101.066	100.874
5.750	101.192	101.198	101.006
5.875	101.656	101.663	101.485
6.000	102.135	102.132	101.965

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.250	99.320	99.261	99.194
5.375	99.377	99.318	99.251
5.500	100.054	99.996	99.929
5.625	100.491	100.432	100.365
5.750	100.911	100.852	100.785
5.875	100.790	100.763	100.696
6.000	101.285	101.258	101.191
6.125	101.682	101.656	101.589
6.250	101.642	101.615	101.548
6.375	101.717	101.751	101.701
6.500	102.120	102.154	102.104
6.625	102.463	102.498	102.447
6.750	102.016	102.050	101.999
6.875	102.083	101.974	101.957
7.000	102.339	102.230	102.213
7.125	102.623	102.513	102.497
7.250	102.469	102.359	102.343

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.000	98.325	98.304	98.287
5.125	98.678	98.657	98.640
5.250	99.435	99.415	99.398
5.375	100.016	99.957	99.890
5.500	100.521	100.462	100.395
5.625	100.999	100.940	100.873
5.750	101.281	101.222	101.155
5.875	101.401	101.374	101.307
6.000	102.021	101.994	101.927
6.125	102.516	102.489	102.422
6.250	102.437	102.410	102.343
6.375	102.817	102.851	102.801
6.500	103.360	103.394	103.343
6.625	103.751	103.785	103.735
6.750	103.340	103.374	103.324
6.875	103.314	103.205	103.188
7.000	103.895	103.786	103.769

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.250	99.170	99.111	99.044
5.375	99.227	99.168	99.101
5.500	99.904	99.846	99.779
5.625	100.341	100.282	100.215
5.750	100.761	100.702	100.635
5.875	100.640	100.613	100.546
6.000	101.135	101.108	101.041
6.125	101.532	101.506	101.439
6.250	101.492	101.465	101.398
6.375	101.567	101.601	101.551
6.500	101.970	102.004	101.954
6.625	102.313	102.348	102.297
6.750	101.866	101.900	101.849
6.875	101.933	101.824	101.807
7.000	102.189	102.080	102.063
7.125	102.473	102.363	102.347
7.250	102.319	102.209	102.193

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.000	98.325	98.304	98.287
5.125	98.678	98.657	98.640
5.250	99.435	99.415	99.398
5.375	100.016	99.957	99.890
5.500	100.521	100.462	100.395
5.625	100.999	100.940	100.873
5.750	101.281	101.222	101.155
5.875	101.401	101.374	101.307
6.000	102.021	101.994	101.927
6.125	102.516	102.489	102.422
6.250	102.437	102.410	102.343
6.375	102.817	102.851	102.801
6.500	103.360	103.394	103.343
6.625	103.751	103.785	103.735
6.750	103.340	103.374	103.324
6.875	103.314	103.205	103.188
7.000	103.895	103.786	103.769

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	99.170	99.111	99.044
5.375	99.227	99.168	99.101
5.500	99.904	99.846	99.779
5.625	100.341	100.282	100.215
5.750	100.761	100.702	100.635
5.875	100.640	100.613	100.546
6.000	101.135	101.108	101.041
6.125	101.532	101.506	101.439
6.250	101.492	101.465	101.398
6.375	101.567	101.601	101.551
6.500	101.970	102.004	101.954
6.625	102.313	102.348	102.297
6.750	101.866	101.900	101.849
6.875	101.933	101.824	101.807
7.000	102.189	102.080	102.063
7.125	102.473	102.363	102.347
7.250	102.319	102.209	102.193

LLPAs

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
-0.750
FICO 580-599
-1.500
FICO 560-579
-3.000
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/RRRL)
-1.250

Select (FICO 2680 & 21250.000 & N/A on DPAs)
0.350
60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
NC Floor Price
\$9,750



RISE TPO

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: December 5, 2025

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.000	98.775	98.754	98.737	
5.125	99.128	99.107	99.090	
5.250	99.885	99.865	99.848	
5.375	100.466	100.407	100.340	
5.500	100.971	100.912	100.845	
5.625	101.449	101.390	101.323	
5.750	101.731	101.672	101.605	
5.875	101.851	101.824	101.757	
6.000	102.471	102.444	102.377	
6.125	102.966	102.939	102.872	
6.250	102.887	102.860	102.793	
6.375	103.267	103.301	103.251	
6.500	103.810	103.844	103.793	
6.625	104.201	104.235	104.185	
6.750	103.790	103.824	103.774	
6.875	103.764	103.655	103.638	
7.000	104.345	104.236	104.219	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.000	99.887	99.876	99.826	
5.125	100.109	100.098	100.047	
5.250	100.715	100.704	100.654	
5.375	100.691	100.697	100.504	
5.500	101.065	101.071	100.878	
5.625	101.411	101.416	101.224	
5.750	101.542	101.548	101.356	
5.875	102.006	102.003	101.835	
6.000	102.485	102.482	102.315	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	98.675	98.654	98.637	
5.125	99.028	99.007	98.990	
5.250	99.785	99.765	99.748	
5.375	100.366	100.307	100.240	
5.500	100.871	100.812	100.745	
5.625	101.349	101.290	101.223	
5.750	101.631	101.572	101.505	
5.875	101.751	101.724	101.657	
6.000	102.371	102.344	102.277	
6.125	102.866	102.839	102.772	
6.250	102.787	102.760	102.693	
6.375	103.167	103.201	103.151	
6.500	103.710	103.744	103.693	
6.625	104.101	104.135	104.085	
6.750	103.690	103.724	103.674	
6.875	103.664	103.555	103.538	
7.000	104.245	104.136	104.119	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	98.675	98.654	98.637	
5.125	99.028	99.007	98.990	
5.250	99.785	99.765	99.748	
5.375	100.366	100.307	100.240	
5.500	100.871	100.812	100.745	
5.625	101.349	101.290	101.223	
5.750	101.631	101.572	101.505	
5.875	101.751	101.724	101.657	
6.000	102.371	102.344	102.277	
6.125	102.866	102.839	102.772	
6.250	102.787	102.760	102.693	
6.375	103.167	103.201	103.151	
6.500	103.710	103.744	103.693	
6.625	104.101	104.135	104.085	
6.750	103.690	103.724	103.674	
6.875	103.664	103.555	103.538	
7.000	104.245	104.136	104.119	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.670	99.611	99.544	
5.375	99.727	99.668	99.601	
5.500	100.404	100.346	100.279	
5.625	100.841	100.782	100.715	
5.750	101.261	101.202	101.135	
5.875	101.140	101.113	101.046	
6.000	101.635	101.608	101.541	
6.125	102.032	102.006	101.939	
6.250	101.992	101.965	101.898	
6.375	102.067	102.101	102.051	
6.500	102.470	102.504	102.454	
6.625	102.813	102.848	102.797	
6.750	102.366	102.400	102.349	
6.875	102.433	102.324	102.307	
7.000	102.689	102.580	102.563	
7.125	102.973	102.863	102.847	
7.250	102.819	102.709	102.693	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	99.520	99.461	99.394	
5.375	99.577	99.518	99.451	
5.500	100.254	100.196	100.129	
5.625	100.691	100.632	100.565	
5.750	101.111	101.052	100.985	
5.875	100.990	100.963	100.896	
6.000	101.485	101.458	101.391	
6.125	101.882	101.856	101.789	
6.250	101.842	101.815	101.748	
6.375	101.917	101.951	101.901	
6.500	102.320	102.354	102.304	
6.625	102.663	102.698	102.647	
6.750	102.216	102.250	102.199	
6.875	102.283	102.174	102.157	
7.000	102.539	102.430	102.413	
7.125	102.823	102.713	102.697	
7.250	102.669	102.559	102.543	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-B)				
Rate	15 Day	30 Day	45 Day	
5.250	99.520	99.461	99.394	
5.375	99.577	99.518	99.451	
5.500	100.254	100.196	100.129	
5.625	100.691	100.632	100.565	
5.750	101.111	101.052	100.985	
5.875	100.990	100.963	100.896	
6.000	101.485	101.458	101.391	
6.125	101.882	101.856	101.789	
6.250	101.842	101.815	101.748	
6.375	101.917	101.951	101.901	
6.500	102.320	102.354	102.304	
6.625	102.663	102.698	102.647	
6.750	102.216	102.250	102.199	
6.875	102.283	102.174	102.157	
7.000	102.539	102.430	102.413	
7.125	102.823	102.713	102.697	
7.250	102.669	102.559	102.543	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-B)				
Rate	15 Day	30 Day	45 Day	
5.250	99.520	99.461	99.394	
5.375	99.577	99.518	99.451	
5.500	100.254	100.196	100.129	
5.625	100.691	100.632	100.565	
5.750	101.111	101.052	100.985	
5.875	100.990	100.963	100.896	
6.000	101.485	101.458	101.391	
6.125	101.882	101.856	101.789	
6.250	101.842	101.815	101.748	
6.375	101.917	101.951	101.901	
6.500	102.320	102.354	102.304	
6.625	102.663	102.698	102.647	
6.750	102.216	102.250	102.199	
6.875	102.283	102.174	102.157	
7.000	102.539	102.430	102.413	
7.125	102.823	102.713	102.697	
7.250	102.669	102.559	102.543	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 3)				
Rate	15 Day	30 Day	45 Day	
4.750	97.093	97.072	97.055	
4.875	97.854	97.833	97.816	
5.000	98.665	98.644	98.627	
5.125	99.016	98.997	98.980	
5.250	99.775	99.755	99.738	
5.375	100.356	100.297	100.230	
5.500	100.861	100.802	100.735	
5.625	101.339	101.280	101.213	
5.750	101.621	101.562	101.495	
5.875	101.741	101.714	101.647	
6.000	102.361	102.334	102.267	
6.125	102.856	102.829	102.762	
6.250	102.777	102.750	102.683	
6.375	103.157	103.191	103.141	
6.500	103.700	103.734	103.683	
6.625	104.091	104.125	104.075	
6.750	103.680	103.714	103.664	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.245	99.186	99.119	
5.375	99.302	99.243	99.176	
5.500	99.979	99.921	99.854	
5.625	100.416	100.357	100.290	
5.750	100.836	100.777	100.710	
5.875	100.715	100.688	100.621	
6.000	101.210	101.183	101.116	
6.125	101.607	101.581	101.514	
6.250	101.567	101.540	101.473	
6.375	101.642	101.676	101.626	
6.500	102.045	102.079	102.029	
6.625	102.388	102.423	102.372	
6.750	101.941	101.975	101.924	
6.875	102.008	101.899	101.882	
7.000	102.264	102.155	102.138	
7.125	102.548	102.438	102.422	
7.250	102.394	102.284	102.268	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.245	99.186	99.119	
5.375	99.302	99.243	99.176	
5.500	99.979	99.921	99.854	
5.625	100.416	100.357	100.290	
5.750	100.836	100.777	100.710	
5.875	100.715	100.688	100.621	
6.000	101.210	101.183	101.116	
6.125	101.607	101.581	101.514	
6.250	101.567	101.540	101.473	
6.375	101.642	101.676	101.626	
6.500	102.045	102.079	102.029	
6.625	102.388	102.423	102.372	
6.750	101.941	101.975	101.924	
6.875	102.008	101.899	101.882	
7.000	102.264	102.155	102.138	
7.125	102.548	102.438	102.422	
7.250	102.394	102.284	102.268	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.245	99.186	99.119	
5.375	99.302	99.243	99.176	
5.500	99.979	99.921	99.854	
5.625	100.416	100.357	100.290	
5.750	100.836	100.777	100.710	
5.875	100.715	100.688	100.621	
6.000	101.210	101.183	101.116	
6.125	101.607	101.581	101.514	
6.250	101.567	101.540	101.473	
6.375	101.642	101.676	101.626	
6.500	102.045	102.079	102.029	
6.625	102.388	102.423	102.372	
6.750	101.941	101.975	101.924	
6.875	102.008	101.899	101.882	
7.000	102.264	102.155	102.138	
7.125	102.548	102.438	102.422	
7.250	102.394	102.284	102.268	

LLPAs



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: December 5, 2025

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.000	98.050	98.029	98.012	
5.125	98.525	98.504	98.488	
5.250	99.299	99.278	99.261	
5.375	99.980	99.921	99.854	
5.500	100.422	100.363	100.296	
5.625	100.859	100.800	100.733	
5.750	101.102	101.043	100.976	
5.875	101.175	101.148	101.081	
6.000	101.660	101.633	101.566	
6.125	102.138	102.111	102.044	
6.250	102.252	102.225	102.158	
6.375	102.015	102.049	101.999	
6.500	102.494	102.528	102.478	
6.625	102.781	102.815	102.765	
6.750	103.284	103.318	103.268	
6.875	103.025	102.916	102.899	
7.000	103.455	103.345	103.329	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	97.250	97.229	97.212	
5.125	97.725	97.704	97.688	
5.250	98.499	98.478	98.461	
5.375	99.180	99.121	99.054	
5.500	99.622	99.563	99.496	
5.625	100.059	100.000	99.933	
5.750	100.302	100.243	100.176	
5.875	100.375	100.348	100.281	
6.000	100.860	100.833	100.766	
6.125	101.338	101.311	101.244	
6.250	101.452	101.425	101.358	
6.375	101.215	101.249	101.199	
6.500	101.694	101.728	101.678	
6.625	101.981	102.015	101.965	
6.750	102.484	102.518	102.468	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	99.172	99.161	99.111	
5.125	99.516	99.505	99.455	
5.250	100.138	100.127	100.077	
5.375	100.215	100.221	100.028	
5.500	100.526	100.532	100.339	
5.625	100.831	100.836	100.644	
5.750	100.923	100.929	100.736	
5.875	101.340	101.337	101.169	
6.000	101.684	101.681	101.513	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.106	99.048	98.981	
5.375	99.211	99.152	99.085	
5.500	99.645	99.586	99.519	
5.625	100.103	100.044	99.977	
5.750	100.620	100.561	100.494	
5.875	100.384	100.357	100.290	
6.000	100.815	100.788	100.721	
6.125	101.339	101.312	101.245	
6.250	101.192	101.165	101.098	
6.375	101.066	101.100	101.054	
6.500	101.539	101.573	101.523	
6.625	101.827	101.861	101.811	
6.750	101.557	101.591	101.541	
6.875	101.670	101.561	101.544	
7.000	101.862	101.753	101.736	
7.125	102.094	101.984	101.968	
7.250	101.914	101.804	101.788	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	97.950	97.929	97.912	
5.125	98.425	98.404	98.388	
5.250	99.199	99.178	99.161	
5.375	99.880	99.821	99.754	
5.500	100.322	100.263	100.196	
5.625	100.759	100.700	100.633	
5.750	101.002	100.943	100.876	
5.875	101.075	101.048	100.981	
6.000	101.560	101.533	101.466	
6.125	102.038	102.011	101.944	
6.250	102.152	102.125	102.058	
6.375	101.915	101.949	101.899	
6.500	102.394	102.428	102.378	
6.625	102.681	102.715	102.665	
6.750	103.184	103.218	103.168	
6.875	102.925	102.816	102.799	
7.000	103.355	103.245	103.229	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.956	98.898	98.831	
5.375	99.061	99.002	98.935	
5.500	99.495	99.436	99.369	
5.625	99.953	99.894	99.827	
5.750	100.470	100.411	100.344	
5.875	100.234	100.207	100.140	
6.000	100.665	100.638	100.571	
6.125	101.189	101.162	101.095	
6.250	101.042	101.015	100.948	
6.375	100.916	100.950	100.900	
6.500	101.389	101.423	101.373	
6.625	101.677	101.711	101.661	
6.750	101.407	101.441	101.391	
6.875	101.520	101.411	101.394	
7.000	101.712	101.603	101.586	
7.125	101.944	101.834	101.818	
7.250	101.764	101.654	101.638	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	97.950	97.929	97.912	
5.125	98.425	98.404	98.388	
5.250	99.199	99.178	99.161	
5.375	99.880	99.821	99.754	
5.500	100.322	100.263	100.196	
5.625	100.759	100.700	100.633	
5.750	101.002	100.943	100.876	
5.875	101.075	101.048	100.981	
6.000	101.560	101.533	101.466	
6.125	102.038	102.011	101.944	
6.250	102.152	102.125	102.058	
6.375	101.915	101.949	101.899	
6.500	102.394	102.428	102.378	
6.625	102.681	102.715	102.665	
6.750	103.184	103.218	103.168	
6.875	102.925	102.816	102.799	
7.000	103.355	103.245	103.229	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	98.956	98.898	98.831	
5.375	99.061	99.002	98.935	
5.500	99.495	99.436	99.369	
5.625	99.953	99.894	99.827	
5.750	100.470	100.411	100.344	
5.875	100.234	100.207	100.140	
6.000	100.665	100.638	100.571	
6.125	101.189	101.162	101.095	
6.250	101.042	101.015	100.948	
6.375	100.916	100.950	100.900	
6.500	101.389	101.423	101.373	
6.625	101.677	101.711	101.661	
6.750	101.407	101.441	101.391	
6.875	101.520	101.411	101.394	
7.000	101.712	101.603	101.586	
7.125	101.944	101.834	101.818	
7.250	101.764	101.654	101.638	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.704	98.683	98.666	
5.375	99.385	99.326	99.259	
5.500	99.827	99.768	99.701	
5.625	100.264	100.205	100.138	
5.750	100.507	100.448	100.381	
5.875	100.580	100.553	100.486	
6.000	101.065	101.038	100.971	
6.125	101.543	101.516	101.449	
6.250	101.657	101.630	101.563	
6.375	101.420	101.454	101.404	
6.500	101.899	101.933	101.883	
6.625	102.186	102.220	102.170	
6.750	102.689	102.723	102.673	
6.875	102.430	102.321	102.304	
7.000	102.860	102.750	102.734	
7.125	103.134	103.025	103.009	
7.250	103.184	103.074	103.058	

LLPAs

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	-0.750
FICO 580-599	-1.500
FICO 550-579	-3.000
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/RRRL)	-1.250

Select (FICO >680 & >=\$250,000 & N/A on DPAs)	0.350
60 Day Lock (From 45 Day Price)	-0.500
3-4 Units	-0.500
NC Floor Price	99.750



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: December 5, 2025

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.000	98.400	98.379	98.362	
5.125	98.875	98.854	98.838	
5.250	99.649	99.628	99.611	
5.375	100.330	100.271	100.204	
5.500	100.772	100.713	100.646	
5.625	101.209	101.150	101.083	
5.750	101.452	101.393	101.326	
5.875	101.525	101.498	101.431	
6.000	102.010	101.983	101.916	
6.125	102.488	102.461	102.394	
6.250	102.602	102.575	102.508	
6.375	102.365	102.399	102.349	
6.500	102.844	102.878	102.828	
6.625	103.131	103.165	103.115	
6.750	103.634	103.668	103.618	
6.875	103.375	103.266	103.249	
7.000	103.805	103.695	103.679	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	99.522	99.511	99.461	
5.125	99.866	99.855	99.805	
5.250	100.488	100.477	100.427	
5.375	100.565	100.571	100.378	
5.500	100.876	100.882	100.889	
5.625	101.181	101.186	100.994	
5.750	101.273	101.279	101.086	
5.875	101.690	101.687	101.519	
6.000	102.034	102.031	101.863	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	98.300	98.279	98.262	
5.125	98.775	98.754	98.738	
5.250	99.549	99.528	99.511	
5.375	100.230	100.171	100.104	
5.500	100.672	100.613	100.546	
5.625	101.109	101.050	100.983	
5.750	101.352	101.293	101.226	
5.875	101.425	101.398	101.331	
6.000	101.910	101.883	101.816	
6.125	102.388	102.361	102.294	
6.250	102.502	102.475	102.408	
6.375	102.265	102.299	102.249	
6.500	102.744	102.778	102.728	
6.625	103.031	103.065	103.015	
6.750	103.534	103.568	103.518	
6.875	103.275	103.166	103.149	
7.000	103.705	103.595	103.579	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	98.300	98.279	98.262	
5.125	98.775	98.754	98.738	
5.250	99.549	99.528	99.511	
5.375	100.230	100.171	100.104	
5.500	100.672	100.613	100.546	
5.625	101.109	101.050	100.983	
5.750	101.352	101.293	101.226	
5.875	101.425	101.398	101.331	
6.000	101.910	101.883	101.816	
6.125	102.388	102.361	102.294	
6.250	102.502	102.475	102.408	
6.375	102.265	102.299	102.249	
6.500	102.744	102.778	102.728	
6.625	103.031	103.065	103.015	
6.750	103.534	103.568	103.518	
6.875	103.275	103.166	103.149	
7.000	103.705	103.595	103.579	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.456	99.398	99.331	
5.375	99.561	99.502	99.435	
5.500	99.995	99.936	99.869	
5.625	100.453	100.394	100.327	
5.750	100.970	100.911	100.844	
5.875	100.734	100.707	100.640	
6.000	101.165	101.138	101.071	
6.125	101.689	101.662	101.595	
6.250	101.542	101.515	101.448	
6.375	101.416	101.450	101.400	
6.500	101.889	101.923	101.873	
6.625	102.177	102.211	102.161	
6.750	101.907	101.941	101.891	
6.875	102.020	101.911	101.894	
7.000	102.212	102.103	102.086	
7.125	102.444	102.334	102.318	
7.250	102.264	102.154	102.138	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	99.306	99.248	99.181	
5.375	99.411	99.352	99.285	
5.500	99.845	99.786	99.719	
5.625	100.303	100.244	100.177	
5.750	100.820	100.761	100.694	
5.875	100.584	100.557	100.490	
6.000	101.015	100.988	100.921	
6.125	101.539	101.512	101.445	
6.250	101.392	101.365	101.298	
6.375	101.266	101.300	101.250	
6.500	101.739	101.773	101.723	
6.625	102.027	102.061	102.011	
6.750	101.757	101.791	101.741	
6.875	101.870	101.761	101.744	
7.000	102.062	101.953	101.936	
7.125	102.294	102.184	102.168	
7.250	102.114	102.004	101.988	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-B)				
Rate	15 Day	30 Day	45 Day	
5.250	99.306	99.248	99.181	
5.375	99.411	99.352	99.285	
5.500	99.845	99.786	99.719	
5.625	100.303	100.244	100.177	
5.750	100.820	100.761	100.694	
5.875	100.584	100.557	100.490	
6.000	101.015	100.988	100.921	
6.125	101.539	101.512	101.445	
6.250	101.392	101.365	101.298	
6.375	101.266	101.300	101.250	
6.500	101.739	101.773	101.723	
6.625	102.027	102.061	102.011	
6.750	101.757	101.791	101.741	
6.875	101.870	101.761	101.744	
7.000	102.062	101.953	101.936	
7.125	102.294	102.184	102.168	
7.250	102.114	102.004	101.988	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	98.300	98.279	98.262	
5.125	98.775	98.754	98.738	
5.250	99.549	99.528	99.511	
5.375	100.230	100.171	100.104	
5.500	100.672	100.613	100.546	
5.625	101.109	101.050	100.983	
5.750	101.352	101.293	101.226	
5.875	101.425	101.398	101.331	
6.000	101.910	101.883	101.816	
6.125	102.388	102.361	102.294	
6.250	102.502	102.475	102.408	
6.375	102.265	102.299	102.249	
6.500	102.744	102.778	102.728	
6.625	103.031	103.065	103.015	
6.750	103.534	103.568	103.518	
6.875	103.275	103.166	103.149	
7.000	103.705	103.595	103.579	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	97.038	97.017	97.000	
4.875	97.674	97.653	97.636	
5.000	98.525	98.504	98.487	
5.125	99.000	98.979	98.963	
5.250	99.774	99.753	99.736	
5.375	100.455	100.396	100.329	
5.500	100.897	100.838	100.771	
5.625	101.334	101.275	101.208	
5.750	101.577	101.518	101.451	
5.875	101.650	101.623	101.556	
6.000	102.135	102.108	102.041	
6.125	102.613	102.586	102.519	
6.250	102.727	102.700	102.633	
6.375	102.490	102.524	102.474	
6.500	102.969	103.003	102.953	
6.625	103.256	103.290	103.240	
6.750	103.759	103.793	103.743	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.131	99.073	99.006	
5.375	99.236	99.177	99.110	
5.500	99.670	99.611	99.544	
5.625	100.128	100.069	100.002	
5.750	100.645	100.586	100.519	
5.875	100.409	100.382	100.315	
6.000	100.840	100.813	100.746	
6.125	101.364	101.337	101.270	
6.250	101.217	101.190	101.123	
6.375	101.091	101.125	101.075	
6.500	101.564	101.598	101.548	
6.625	101.852	101.886	101.836	
6.750	101.582	101.616	101.566	
6.875	101.695	101.586	101.569	
7.000	101.887	101.778	101.761	
7.125	102.119	102.009	101.993	
7.250	101.939	101.829	101.813	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	98.300	98.279	98.262	
5.125	98.775	98.754	98.738	
5.250	99.549	99.528	99.511	
5.375	100.230	100.171	100.104	
5.500	100.672	100.613	100.546	
5.625	101.109	101.050	100.983	
5.750	101.352	101.293	101.226	
5.875	101.425	101.398	101.331	
6.000	101.910	101.883	101.816	
6.125	102.388	102.361	102.294	
6.250	102.502	102.475	102.408	
6.375	102.265	102.299	102.249	
6.500	102.744	102.778	102.728	
6.625	103.031	103.065	103.015	
6.750	103.534	103.568	103.518	
6.875	103.275	103.166	103.149	
7.000	103.705	103.595	103.579	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	98.300	98.279	98.262	
5.125	98.775	98.754	98.738	
5.250	99.549	99.528	99.511	
5.375	100.230	100.171	100.104	
5.500	100.672	100.613	100.546	
5.625	101.109	101.050	100.983	
5.750	101.352	101.293	101.226	
5.875	101.425	101.398	101.331	
6.000	101.910	101.883	101.816	
6.125	102.388	102.361	102.294	
6.250	102.502	102.475	102.408	
6.375	102.265	102.299	102.249	
6.500	102.744	102.778	102.728	
6.625	103.031	103.065	103.015	
6.75				



RISE TPO

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: December 5, 2025

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.625	98.460	98.441	98.441
4.750	98.165	98.145	98.145
4.875	98.738	98.718	98.718
5.000	99.288	99.268	99.268
5.125	99.542	99.522	99.522
5.250	98.978	98.947	98.947
5.375	99.539	99.508	99.508
5.500	100.072	100.041	100.041
5.625	100.301	100.270	100.270
5.750	99.343	99.301	99.301
5.875	99.876	99.833	99.833
6.000	100.392	100.350	100.350
6.125	100.585	100.543	100.543
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A
6.625	#N/A	#N/A	#N/A

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.857	97.848	97.848
4.750	97.619	97.599	97.599
4.875	98.164	98.144	98.144
5.000	98.681	98.661	98.661
5.125	98.894	98.874	98.874
5.250	98.413	98.382	98.382
5.375	98.930	98.899	98.899
5.500	99.408	99.377	99.377
5.625	99.573	99.542	99.542
5.750	98.750	98.707	98.707
5.875	99.218	99.175	99.175
6.000	99.662	99.620	99.620
6.125	99.777	99.735	99.735
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A
6.625	#N/A	#N/A	#N/A

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	0.000	0.000	0.000
4.750	0.000	0.000	0.000
4.875	0.000	0.000	0.000
5.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000
5.250	0.000	0.000	0.000
5.375	0.000	0.000	0.000
5.500	0.000	0.000	0.000
5.625	0.000	0.000	0.000
5.750	0.000	0.000	0.000
5.875	0.000	0.000	0.000
6.000	0.000	0.000	0.000
6.125	0.000	0.000	0.000
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A
6.625	#N/A	#N/A	#N/A

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	0.000	0.000	0.000
4.750	0.000	0.000	0.000
4.875	0.000	0.000	0.000
5.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000
5.250	0.000	0.000	0.000
5.375	0.000	0.000	0.000
5.500	0.000	0.000	0.000
5.625	0.000	0.000	0.000
5.750	0.000	0.000	0.000
5.875	0.000	0.000	0.000
6.000	0.000	0.000	0.000
6.125	0.000	0.000	0.000
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A
6.625	#N/A	#N/A	#N/A

LLPAs

FICO ≥700	FICO 680-619	VA Loan Amount >=\$950K	Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.375	-0.750	-0.375	0.350
FICO 680-699	FICO 680-599	Loan Amount <=\$100,000	
0.250	-1.500	-0.375	
FICO 680-679	FICO 550-579	VA Cashout >90% LTV	3-4 Units
0.250	-3.000	-3.000	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	NC Floor Price
0.000	-3.000	-1.250	99.750
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)	
-0.250	0.250	-1.250	



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: December 5, 2025

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (201SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.750	96.743	96.722	96.705	
4.875	97.504	97.483	97.466	
5.000	98.315	98.294	98.277	
5.125	98.668	98.647	98.630	
5.250	99.425	99.405	99.388	
5.375	100.006	99.947	99.880	
5.500	100.511	100.452	100.385	
5.625	100.989	100.930	100.863	
5.750	101.271	101.212	101.145	
5.875	101.391	101.364	101.297	
6.000	102.011	101.984	101.917	
6.125	102.506	102.479	102.412	
6.250	102.427	102.400	102.333	
6.375	102.807	102.841	102.791	
6.500	103.350	103.384	103.333	
6.625	103.741	103.775	103.725	
6.750	103.330	103.364	103.314	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	99.181	99.122	99.055	
5.500	99.686	99.627	99.560	
5.625	100.164	100.105	100.038	
5.750	100.446	100.387	100.320	
5.875	100.566	100.539	100.472	
6.000	101.186	101.159	101.092	
6.125	101.681	101.654	101.587	
6.250	101.602	101.575	101.508	
6.375	101.982	102.016	101.966	
6.500	102.525	102.559	102.508	
6.625	102.916	102.950	102.900	
6.750	102.505	102.539	102.489	
6.875	102.479	102.370	102.353	
7.000	103.060	102.951	102.934	
7.125	103.509	103.400	103.384	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	99.412	99.401	99.351	
5.125	99.634	99.623	99.572	
5.250	100.240	100.229	100.179	
5.375	100.216	100.222	100.029	
5.500	100.590	100.596	100.403	
5.625	100.936	100.941	100.749	
5.750	101.067	101.073	100.881	
5.875	101.531	101.528	101.360	
6.000	102.010	102.007	101.840	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.895	98.836	98.769	
5.375	98.952	98.893	98.826	
5.500	99.629	99.571	99.504	
5.625	100.066	100.007	99.940	
5.750	100.486	100.427	100.360	
5.875	100.365	100.338	100.271	
6.000	100.860	100.833	100.766	
6.125	101.257	101.231	101.164	
6.250	101.217	101.190	101.123	
6.375	101.292	101.326	101.276	
6.500	101.695	101.729	101.679	
6.625	102.038	102.073	102.022	
6.750	101.591	101.625	101.574	
6.875	101.658	101.549	101.532	
7.000	101.914	101.805	101.788	
7.125	102.198	102.088	102.072	
7.250	102.044	101.934	101.918	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	96.688	96.667	96.650	
4.875	97.324	97.303	97.286	
5.000	98.175	98.154	98.137	
5.125	98.650	98.629	98.613	
5.250	99.424	99.403	99.386	
5.375	100.105	100.046	99.979	
5.500	100.547	100.488	100.421	
5.625	100.984	100.925	100.858	
5.750	101.227	101.168	101.101	
5.875	101.300	101.273	101.206	
6.000	101.785	101.758	101.691	
6.125	102.263	102.236	102.169	
6.250	102.377	102.350	102.283	
6.375	102.140	102.174	102.124	
6.500	102.619	102.653	102.603	
6.625	102.906	102.940	102.890	
6.750	103.409	103.443	103.393	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	99.055	98.996	98.929	
5.500	99.497	99.438	99.371	
5.625	99.934	99.875	99.808	
5.750	100.177	100.118	100.051	
5.875	100.250	100.223	100.156	
6.000	100.735	100.708	100.641	
6.125	101.213	101.186	101.119	
6.250	101.327	101.300	101.233	
6.375	101.090	101.124	101.074	
6.500	101.569	101.603	101.553	
6.625	101.856	101.890	101.840	
6.750	102.359	102.393	102.343	
6.875	102.100	101.991	101.974	
7.000	102.530	102.420	102.404	
7.125	102.804	102.695	102.679	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	99.047	99.036	98.986	
5.125	99.391	99.380	99.330	
5.250	100.013	100.002	99.952	
5.375	100.090	100.096	99.903	
5.500	100.401	100.407	100.214	
5.625	100.706	100.711	100.519	
5.750	100.798	100.804	100.611	
5.875	101.215	101.212	101.044	
6.000	101.559	101.556	101.388	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.781	98.723	98.656	
5.375	98.886	98.827	98.760	
5.500	99.320	99.261	99.194	
5.625	99.778	99.719	99.652	
5.750	100.295	100.236	100.169	
5.875	100.059	100.032	99.965	
6.000	100.490	100.463	100.396	
6.125	101.014	100.987	100.920	
6.250	100.867	100.840	100.773	
6.375	100.741	100.775	100.725	
6.500	101.214	101.248	101.198	
6.625	101.502	101.536	101.486	
6.750	101.232	101.266	101.216	
6.875	101.345	101.236	101.219	
7.000	101.537	101.428	101.411	
7.125	101.769	101.659	101.643	
7.250	101.588	101.479	101.463	

LLPAs

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

FICO 600-619
-1.000
FICO 580-599
-1.750
FICO 550-579
-3.000
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

Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.350
60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
VA IRRRL >100% CLTV
-1.000
No Floor Price
0.750



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: Friday, December 5, 2025

Jumbo Peak Pricing

Jumbo Peak 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	100.043	99.949	99.762	99.574
6.500	100.212	100.118	99.931	99.743
6.625	100.442	100.348	100.160	99.973
6.750	100.699	100.605	100.417	100.230
6.875	100.927	100.834	100.646	100.459
7.000	101.141	101.047	100.859	100.672
7.125	101.345	101.251	101.064	100.876
7.250	101.474	101.380	101.193	101.005
7.375	101.583	101.489	101.301	101.114
7.500	101.695	101.601	101.413	101.226
7.625	101.782	101.689	101.501	101.314
7.750	101.870	101.776	101.589	101.401
7.875	101.958	101.864	101.676	101.489
8.000	102.045	101.952	101.764	101.577
8.125	102.133	102.039	101.852	101.664
8.250	102.221	102.127	101.939	101.752
8.375	102.308	102.215	102.027	101.840
8.500	102.396	102.302	102.115	101.927
8.625	102.484	102.390	102.202	102.015

Jumbo Peak 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	97.239	97.146	96.958	96.771
6.375	97.698	97.604	97.417	97.229
6.500	98.161	98.067	97.880	97.692
6.625	98.621	98.528	98.340	98.153
6.750	99.086	98.993	98.805	98.618
6.875	99.552	99.458	99.271	99.083
7.000	100.018	99.925	99.737	99.550
7.125	100.482	100.388	100.200	100.013
7.250	100.950	100.856	100.668	100.481
7.375	101.418	101.324	101.137	100.949
7.500	101.887	101.794	101.606	101.419
7.625	102.358	102.264	102.076	101.889
7.750	102.824	102.731	102.543	102.356
7.875	103.291	103.197	103.010	102.822
8.000	103.758	103.664	103.477	103.289

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

ARM Notes		NC Floor Price	Maximum Net Price
Margin:	2.75%	99.750	102.000
Floor:	2.75%		
Caps:	5/1/5		
Index:	SOFR		

Must be Conditionally Approved to lock

RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: **Friday, December 5, 2025**

Jumbo Boost Pricing

Jumbo Boost 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	99.624	99.562	99.312
6.625	100.124	100.062	99.812
6.750	100.374	100.312	100.062
6.875	100.624	100.562	100.312
7.000	101.124	101.062	100.812
7.125	101.374	101.312	101.062
7.250	101.624	101.562	101.312
7.375	101.874	101.812	101.562
7.500	102.124	102.062	101.812
7.625	102.374	102.312	102.062
7.750	102.624	102.562	102.312
7.875	102.874	102.812	102.562
8.000	103.374	103.312	103.062
8.125	103.624	103.562	103.312
8.250	103.874	103.812	103.562
8.375	104.124	104.062	103.812

Jumbo Boost 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	99.624	99.562	99.312
6.625	100.124	100.062	99.812
6.750	100.374	100.312	100.062
6.875	100.624	100.562	100.312
7.000	101.124	101.062	100.812
7.125	101.374	101.312	101.062
7.250	101.624	101.562	101.312
7.375	101.874	101.812	101.562
7.500	102.124	102.062	101.812
7.625	102.374	102.312	102.062
7.750	102.624	102.562	102.312
7.875	102.874	102.812	102.562
8.000	103.374	103.312	103.062
8.125	103.624	103.562	103.312
8.250	103.874	103.812	103.562
8.375	104.124	104.062	103.812

Jumbo Boost 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	99.624	99.562	99.312
6.625	100.124	100.062	99.812
6.750	100.374	100.312	100.062
6.875	100.624	100.562	100.312
7.000	101.124	101.062	100.812
7.125	101.374	101.312	101.062
7.250	101.624	101.562	101.312
7.375	101.874	101.812	101.562
7.500	102.124	102.062	101.812
7.625	102.374	102.312	102.062
7.750	102.624	102.562	102.312
7.875	102.874	102.812	102.562
8.000	103.374	103.312	103.062
8.125	103.624	103.562	103.312
8.250	103.874	103.812	103.562
8.375	104.124	104.062	103.812

Jumbo Boost 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	99.874	99.812	99.562
6.625	100.374	100.312	100.062
6.750	100.624	100.562	100.312
6.875	100.874	100.812	100.562
7.000	101.374	101.312	101.062
7.125	101.624	101.562	101.312
7.250	101.874	101.812	101.562
7.375	102.124	102.062	101.812
7.500	102.374	102.312	102.062
7.625	102.624	102.562	102.312
7.750	102.874	102.812	102.562
7.875	103.124	103.062	102.812
8.000	103.624	103.562	103.312
8.125	103.874	103.812	103.562
8.250	104.124	104.062	103.812
8.375	104.374	104.312	104.062

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