



RISE TPO Wholesale Rate Sheet

RiseTPO.com

Ratesheet Code: RS-WS

Effective Date: 2/27/26 7:59 AM

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Lock Expiration Days	
15 Day	03/13/26
30 Day	03/30/26
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60 Day	04/28/26
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.

February Pricing Specials	
FHA & DPA (Includes FHA Streamline, does not include Select)	0.375
FHA SELECT	0.125

Announcements



Temporary Property Eligibility Restrictions	
<p>Non-Owner properties located in the following City/County are NOT eligible to be locked:</p> <p>•Baltimore City, Maryland</p> <p>(Properties located in Baltimore County are not restricted)</p>	

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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: February 27, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	98.377	98.247	98.169	98.090	4.875	98.045	97.915	97.837	97.759	5.750	100.782	100.707	100.613	100.520
4.990	98.966	98.837	98.758	98.680	4.990	98.635	98.505	98.427	98.349	5.875	101.238	101.163	101.069	100.975
5.125	99.329	99.199	99.121	99.043	5.125	99.027	98.897	98.819	98.741	5.990	101.633	101.558	101.465	101.371
5.250	99.551	99.510	99.455	99.400	5.250	99.274	99.233	99.178	99.124	6.125	102.015	101.940	101.846	101.753
5.375	100.143	100.102	100.047	99.992	5.375	99.868	99.827	99.772	99.717	6.250	101.519	101.458	101.379	101.301
5.500	100.697	100.656	100.601	100.546	5.500	100.422	100.381	100.326	100.271	6.375	102.023	101.961	101.883	101.805
5.625	101.184	101.143	101.089	101.034	5.625	100.889	100.848	100.794	100.739	6.500	102.365	102.303	102.225	102.147
5.750	101.146	101.098	101.036	100.973	5.750	100.851	100.803	100.741	100.678	6.625	102.565	102.504	102.426	102.348
5.875	101.615	101.567	101.505	101.442	5.875	101.320	101.272	101.210	101.147	6.750	102.475	102.441	102.418	102.394
5.990	102.006	101.958	101.896	101.833	5.990	101.711	101.663	101.601	101.538	6.875	102.673	102.639	102.615	102.592
6.125	102.398	102.350	102.288	102.225	6.125	102.103	102.055	101.993	101.930	6.990	103.066	103.032	103.008	102.985
6.250	102.320	102.286	102.239	102.192	6.250	102.025	101.991	101.944	101.897	7.125	103.365	103.331	103.310	103.289
6.375	102.808	102.774	102.727	102.680	6.375	102.513	102.479	102.432	102.385	7.250	103.610	103.610	103.595	103.579
6.500	103.125	103.090	103.044	102.997	6.500	102.830	102.795	102.749	102.702	7.375	103.883	103.883	103.867	103.852
6.625	103.312	103.278	103.231	103.184	6.625	103.017	102.983	102.936	102.889	7.500	104.131	104.131	104.115	104.100
6.750	103.558	103.545	103.513	103.482	6.750	103.263	103.250	103.218	103.187	7.625	104.377	104.377	104.361	104.346
6.875	103.759	103.753	103.729	103.706	6.875	103.464	103.458	103.434	103.411	7.750	104.629	104.629	104.614	104.598
6.990	104.181	104.174	104.151	104.127	6.990	103.886	103.879	103.856	103.832	7.875	104.867	104.867	104.851	104.836
7.125	104.479	104.472	104.449	104.425	7.125	104.184	104.177	104.154	104.130	7.990	104.820	104.820	104.804	104.789
7.250	104.731	104.724	104.701	104.677	7.250	104.436	104.429	104.406	104.382	8.125	104.869	104.869	104.854	104.838
7.375	104.808	104.801	104.778	104.755	7.375	104.513	104.506	104.483	104.460					
7.500	105.020	105.013	104.990	104.966	7.500	104.725	104.718	104.695	104.671					
7.625	105.211	105.204	105.180	105.157	7.625	104.881	104.874	104.850	104.827					

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
4.875	99.424	99.395	99.354	99.312	5.990	101.830	101.793	101.744	101.695	5.750	100.809	100.761	100.699	100.636
4.990	99.735	99.705	99.664	99.623	6.125	102.037	102.001	101.952	101.903	5.875	101.335	101.287	101.224	101.162
5.125	99.813	99.784	99.742	99.701	6.250	102.220	102.184	102.135	102.086	5.990	101.802	101.754	101.691	101.629
5.250	100.365	100.336	100.277	100.218	6.375	102.518	102.482	102.433	102.384	6.125	102.278	102.230	102.168	102.105
5.375	100.666	100.637	100.578	100.519	6.500	102.683	102.646	102.597	102.549	6.250	102.126	102.092	102.045	101.998
5.500	100.942	100.913	100.854	100.795	6.625	102.714	102.672	102.623	102.573	6.375	102.693	102.659	102.612	102.565
5.625	101.203	101.174	101.115	101.056	6.750	103.017	102.966	102.908	102.850	6.500	103.096	103.062	103.015	102.968
5.750	101.399	101.370	101.334	101.298	6.875	103.044	102.993	102.935	102.877	6.625	103.373	103.339	103.292	103.245
5.875	101.656	101.627	101.591	101.556	6.990	103.298	103.247	103.189	103.131	6.750	103.498	103.491	103.468	103.444
5.990	101.886	101.857	101.821	101.786	7.125	103.449	103.398	103.340	103.283	6.875	103.747	103.740	103.717	103.693
6.125	102.148	102.118	102.083	102.047	7.250	103.418	103.331	103.242	103.153	6.990	104.182	104.175	104.152	104.128
6.250	102.382	102.346	102.297	102.248	7.375	103.556	103.469	103.380	103.291	7.125	104.517	104.510	104.486	104.463
6.375	102.751	102.714	102.666	102.617	7.500	103.688	103.601	103.512	103.422	7.250	104.765	104.765	104.733	104.702
6.500	102.975	102.939	102.890	102.841	7.625	103.817	103.730	103.641	103.552	7.375	105.084	105.084	105.053	105.022
6.625	103.062	103.026	102.977	102.928	7.750	103.947	103.859	103.770	103.681	7.500	105.382	105.382	105.350	105.319
6.750	103.188	103.137	103.079	103.021	7.875	104.076	103.989	103.900	103.811	7.625	105.672	105.672	105.641	105.609
6.875	103.268	103.217	103.159	103.101	7.990	103.672	103.585	103.495	103.406	7.750	104.630	104.624	104.600	104.577
6.990	103.570	103.519	103.461	103.403	8.125	103.820	103.733	103.644	103.555	7.875	104.833	104.827	104.803	104.780
										7.990	104.755	104.749	104.733	104.718
										8.125	104.820	104.820	104.805	104.789

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	99.368	99.327	99.272	99.217	4.875	97.470	97.340	97.262	97.184	5.750	100.707	100.632	100.538	100.445
5.500	99.922	99.881	99.826	99.771	4.990	98.060	97.930	97.852	97.774	5.875	101.163	101.088	100.994	100.900
5.625	100.409	100.368	100.314	100.259	5.125	98.452	98.322	98.244	98.166	5.990	101.558	101.483	101.390	101.296
5.750	100.371	100.323	100.261	100.198	5.250	98.699	98.658	98.603	98.549	6.125	101.940	101.865	101.771	101.678
5.875	100.840	100.792	100.730	100.667	5.375	99.293	99.252	99.197	99.142	6.250	101.444	101.383	101.304	101.226
5.990	101.231	101.183	101.121	101.058	5.500	99.847	99.806	99.751	99.696	6.375	101.948	101.886	101.808	101.730
6.125	101.623	101.575	101.513	101.450	5.625	100.314	100.273	100.219	100.164	6.500	102.290	102.228	102.150	102.072
6.250	101.545	101.511	101.464	101.417	5.750	100.276	100.228	100.166	100.103	6.625	102.490	102.429	102.351	102.273
6.375	102.033	101.999	101.952	101.905	5.875	100.745	100.697	100.635	100.572	6.750	102.400	102.366	102.343	102.319
6.500	102.350	102.315	102.269	102.222	5.990	101.136	101.088	101.026	100.963	6.875	102.598	102.564	102.540	102.517
6.625	102.537	102.503	102.456	102.409	6.125	101.528	101.480	101.418	101.355	6.990	102.991	102.957	102.933	102.910
6.750	102.783	102.770	102.738	102.707	6.250	101.450	101.416	101.369	101.322	7.125	103.290	103.256	103.235	103.214
6.875	102.984	102.978	102.954	102.931	6.375	101.938	101.904	101.857	101.810	7.250	103.535	103.535	103.520	103.504
6.990	103.406	103.399	103.376	103.352	6.500	102.255	102.220	102.174	102.127	7.375	103.808	103.808	103.792	103.777
7.125	103.704	103.697	103.674	103.650	6.625	102.442	102.408	102.361	102.314	7.500	104.056	104.056	104.040	104.025
7.250	103.956	103.949	103.926	103.902	6.750	102.688	102.675	102.643	102.612	7.625	104.302	104.302	104.286	104.271
7.375	104.033	104.026	104.003	103.980	6.875	102.889	102.883	102.859	102.836	7.750	104.554	104.554	104.539	104.523
7.500	104.245	104.238	104.215	104.191	6.990	103.311	103.304	103.281	103.257	7.875	104.792	104.792	104.776	104.761
7.625	104.436	104.429	104.405	104.382	7.125	103.609	103.602	103.579	103.555	7.990	104.745	104.745	104.729	104.714
7.750	104.205	104.199	104.175	104.152	7.250	103.861	103.854	103.831	103.807	8.125	104.794	104.794	104.779	104.763
7.875	104.408	104.402	104.378	104.355	7.375	103.938	103.931	103.908	103.885					
7.990	104.330	104.323	104.300	104.276	7.500	104.150	104.143	104.120	104.096					
8.125	104.321	104.314	104.291	104.267	7.625	10								



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

Wholesale

Effective: February 27, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	100.367	100.306	100.227	100.149	5.500	98.427	98.366	98.288	98.210	5.375	100.127	97.871	97.793	97.714
5.625	100.913	100.851	100.773	100.695	5.625	98.968	98.906	98.828	98.750	5.500	98.532	98.471	98.392	98.314
5.750	101.147	101.085	101.007	100.929	5.750	99.202	99.140	99.062	98.984	5.625	99.082	99.020	98.942	98.864
5.875	101.577	101.515	101.437	101.359	5.875	99.632	99.570	99.492	99.414	5.750	99.333	99.271	99.193	99.115
5.990	102.046	101.984	101.906	101.828	5.990	100.101	100.039	99.961	99.883	5.875	99.778	99.716	99.638	99.560
6.125	102.418	102.356	102.278	102.200	6.125	100.473	100.411	100.333	100.255	5.990	100.231	100.169	100.091	100.013
6.250	101.618	101.557	101.478	101.400	6.250	99.673	99.612	99.533	99.455	6.125	100.623	100.561	100.483	100.405
6.375	101.960	101.898	101.820	101.742	6.375	100.015	99.953	99.875	99.797	6.250	99.833	99.772	99.693	99.615
6.500	102.232	102.170	102.092	102.014	6.500	100.287	100.225	100.147	100.069	6.375	100.196	100.134	100.056	99.978
6.625	102.556	102.495	102.417	102.339	6.625	100.611	100.550	100.472	100.394	6.500	100.489	100.427	100.349	100.271
6.750	102.217	102.183	102.128	102.074	6.750	100.272	100.238	100.183	100.129	6.625	100.792	100.730	100.652	100.574
6.875	102.474	102.440	102.386	102.331	6.875	100.529	100.495	100.441	100.386	6.750	100.474	100.440	100.386	100.331
6.990	102.619	102.585	102.531	102.476	6.990	100.674	100.640	100.586	100.531	6.875	100.749	100.714	100.660	100.605
7.125	102.824	102.790	102.735	102.680	7.125	100.879	100.845	100.790	100.735	6.990	100.910	100.876	100.821	100.766
7.250	102.309	102.282	102.235	102.188	7.250	100.364	100.337	100.290	100.243	7.125	101.134	101.100	101.045	100.990
7.375	102.734	102.707	102.660	102.613	7.375	100.789	100.762	100.715	100.668	7.250	100.576	100.549	100.502	100.455
7.500	102.789	102.761	102.715	102.668	7.500	100.844	100.816	100.770	100.723	7.375	101.006	100.979	100.932	100.885
7.625	102.774	102.747	102.700	102.653	7.625	100.829	100.802	100.755	100.708	7.500	101.062	101.034	100.987	100.941
7.750	103.270	103.215	103.137	103.059	7.750	101.290	101.235	101.157	101.079	7.625	101.102	101.075	101.028	100.981
7.875	103.439	103.384	103.306	103.228	7.875	101.459	101.404	101.326	101.248	7.750	101.600	101.545	101.487	101.389
7.990	102.302	102.248	102.170	102.091	7.990	100.322	100.268	100.190	100.111	7.875	101.769	101.714	101.636	101.558
8.125	102.244	102.190	102.111	102.033	8.125	100.262	100.207	100.129	100.051	7.990	100.632	100.578	100.500	100.421

FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	100.370	100.326	100.276	100.226	5.990	99.740	99.696	99.646	99.596
6.125	100.538	100.494	100.444	100.393	6.125	99.928	99.884	99.834	99.783
6.250	100.084	100.033	99.969	99.905	6.250	99.484	99.433	99.369	99.305
6.375	100.230	100.179	100.115	100.051	6.375	99.651	99.600	99.536	99.472
6.500	100.328	100.277	100.213	100.149	6.500	99.770	99.719	99.655	99.591
6.625	100.500	100.448	100.385	100.321	6.625	99.920	99.869	99.805	99.742
6.750	100.211	100.145	100.073	100.000	6.750	99.653	99.588	99.515	99.443
6.875	100.327	100.261	100.188	100.116	6.875	99.786	99.720	99.648	99.575
6.990	100.371	100.306	100.233	100.161	6.990	99.847	99.781	99.708	99.636
7.125	100.474	100.409	100.336	100.263	7.125	99.969	99.904	99.831	99.759
7.250	100.198	100.096	99.992	99.888	7.250	99.598	99.496	99.392	99.288
7.375	100.679	100.577	100.473	100.369	7.375	100.091	99.989	99.885	99.781
7.500	100.847	100.545	100.441	100.337	7.500	100.069	99.967	99.863	99.759
7.625	100.569	100.467	100.363	100.259	7.625	100.055	99.953	99.849	99.745
7.750	101.568	101.466	101.362	101.258	7.750	101.065	100.963	100.859	100.755
7.875	101.670	101.568	101.464	101.360	7.875	101.176	101.074	100.970	100.866
7.990	100.487	100.385	100.281	100.177	7.990	99.688	99.586	99.482	99.378

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 HOMEREADEY 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	98.277	98.147	98.069	97.990	5.375	99.703	99.642	99.564	99.486	5.375	99.343	99.302	99.247	99.192
4.990	98.866	98.737	98.658	98.580	5.500	100.317	100.256	100.177	100.099	5.500	99.897	99.856	99.801	99.746
5.125	99.229	99.099	99.021	98.943	5.625	100.863	100.801	100.723	100.645	5.625	100.384	100.343	100.289	100.234
5.250	99.451	99.410	99.355	99.300	5.750	101.097	101.035	100.957	100.879	5.750	100.346	100.298	100.236	100.173
5.375	100.043	100.002	99.947	99.892	5.875	101.527	101.465	101.387	101.309	5.875	100.815	100.767	100.705	100.642
5.500	100.597	100.556	100.501	100.446	5.990	101.996	101.934	101.856	101.778	5.990	101.206	101.158	101.096	101.033
5.625	101.084	101.043	100.989	100.934	6.125	102.368	102.306	102.228	102.150	6.125	101.598	101.550	101.488	101.425
5.750	101.046	100.998	100.936	100.873	6.250	101.568	101.507	101.428	101.350	6.250	101.520	101.486	101.439	101.392
5.875	101.515	101.467	101.405	101.342	6.375	101.910	101.848	101.770	101.692	6.375	102.008	101.974	101.927	101.880
5.990	101.906	101.858	101.796	101.733	6.500	102.182	102.120	102.042	101.964	6.500	102.325	102.290	102.244	102.197
6.125	102.298	102.250	102.188	102.125	6.625	102.506	102.445	102.367	102.289	6.625	102.512	102.478	102.431	102.384
6.250	102.220	102.186	102.139	102.092	6.750	102.167	102.133	102.078	102.024	6.750	102.758	102.745	102.713	102.682
6.375	102.708	102.674	102.627	102.580	6.875	102.424	102.390	102.336	102.281	6.875	102.959	102.953	102.929	102.906
6.500	103.025	102.990	102.944	102.897	6.990	102.569	102.535	102.481	102.426	6.990	103.381	103.374	103.351	103.327
6.625	103.212	103.178	103.131	103.084	7.125	102.774	102.740	102.685	102.630	7.125	103.679	103.672	103.649	103.625
6.750	103.458	103.445	103.413	103.382	7.250	102.259	102.232	102.185	102.138	7.250	103.931	103.924	103.901	103.877
6.875	103.659	103.653	103.629	103.606	7.375	102.684	102.657	102.610	102.563	7.375	104.008	104.001	103.978	103.955
6.990	104.081	104.074	104.051	104.027	7.500	102.739	102.711	102.665	102.618	7.500	104.220	104.213	104.190	104.166
7.125	104.379	104.372	104.349	104.325	7.625	102.724	102.697	102.650	102.603	7.625	104.411	104.404	104.380	104.357
7.250	104.631	104.624	104.601	104.577	7.750	103.220	103.165	103.087	103.009	7.750	104.180	104.174	104.150	104.127
7.375	104.708	104.701	104.678	104.655	7.875	103.389	103.334	103.256	103.178	7.875	104.383	104.377	104.353	104.330
7.500	104.920	104.913	104.890	104.866	7.990	102.252	102.198	102.120	102.041	7.990	104.305	104.298	104.275	104.251
7.625	105.111	105.104	105.080	105.057	8.125	102.194	102.140	102.061	101.983	8.125	104.296	104.289	104.266	104.242

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEREADEY 30 YR FIXED 1:0 BUYDOWN (R101-BE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	98.277	98.147	98.069	97.990	5.500	100.317	100.256	100.177	100.099	5.375	99.343	99.302	99.247	99.192
4.990	98.866	98.737	98.658	98.580	5.625	100.863	100.801	100.723	100.645	5.500	99.897	99.856	99.801	99.746
5.125	99.229	99.099	99.021	98.943	5.750	101.097	101.035	100.957	100.879	5.625	100.384	100.343	100.289	100.234
5.250	99.451	99.410	99.355	99.300	5.875	101.527	101.465	101.387	101.309	5.750	100.346	100.298	100.236	100.173
5.375	100.043	100.002	99.947	99.892	5.990	101.996	101.934	101.856	101.778	5.875	100.815	100.767	100.705	100.642
5.500	100.597	100.556	100.501	100.446	6.125	102.368	102.306	102.228	102.150	5.990	101.206	101.158	101.096	101.033



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

SELECT PRICING

Effective: February 27, 2026

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	98.677	98.547	98.469	98.390	4.875	99.724	99.695	99.654	99.612
4.990	99.266	99.137	99.058	98.980	4.990	100.035	100.005	99.964	99.923
5.125	99.629	99.499	99.421	99.343	5.125	100.113	100.084	100.042	100.001
5.250	99.851	99.810	99.755	99.700	5.250	100.665	100.636	100.577	100.518
5.375	100.443	100.402	100.347	100.292	5.375	100.966	100.937	100.878	100.819
5.500	100.997	100.956	100.901	100.846	5.500	101.242	101.213	101.154	101.095
5.625	101.484	101.443	101.389	101.334	5.625	101.503	101.474	101.415	101.356
5.750	101.446	101.398	101.336	101.273	5.750	101.699	101.670	101.634	101.598
5.875	101.915	101.867	101.805	101.742	5.875	101.956	101.927	101.891	101.856
5.990	102.306	102.258	102.196	102.133	5.990	102.186	102.157	102.121	102.086
6.125	102.698	102.650	102.588	102.525	6.125	102.448	102.418	102.383	102.347
6.250	102.620	102.586	102.539	102.492	6.250	102.682	102.646	102.597	102.548
6.375	103.108	103.074	103.027	102.980	6.375	103.051	103.014	102.966	102.917
6.500	103.425	103.390	103.344	103.297	6.500	103.275	103.239	103.190	103.141
6.625	103.612	103.578	103.531	103.484	6.625	103.362	103.326	103.277	103.228
6.750	103.858	103.845	103.813	103.782	6.750	103.488	103.437	103.379	103.321
6.875	104.059	104.053	104.029	104.006	6.875	103.568	103.517	103.459	103.401
6.990	104.481	104.474	104.451	104.427					
7.125	104.779	104.772	104.749	104.725					
7.250	105.031	105.024	105.001	104.977					
7.375	105.108	105.101	105.078	105.055					
7.500	105.320	105.313	105.290	105.266					
7.625	105.511	105.504	105.480	105.457					
7.750	105.280	105.274	105.250	105.227					
7.875	105.483	105.477	105.453	105.430					

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	100.667	100.606	100.527	100.449	5.990	100.670	100.626	100.576	100.526
5.625	101.213	101.151	101.073	100.995	6.125	100.838	100.794	100.744	100.693
5.750	101.447	101.385	101.307	101.229	6.250	100.384	100.333	100.269	100.205
5.875	101.877	101.815	101.737	101.659	6.375	100.530	100.479	100.415	100.351
5.990	102.346	102.284	102.206	102.128	6.500	100.628	100.577	100.513	100.449
6.125	102.718	102.656	102.578	102.500	6.625	100.800	100.748	100.685	100.621
6.250	101.918	101.857	101.778	101.700	6.750	100.511	100.445	100.373	100.300
6.375	102.260	102.198	102.120	102.042	6.875	100.627	100.561	100.488	100.416
6.500	102.532	102.470	102.392	102.314	6.990	100.671	100.606	100.533	100.461
6.625	102.856	102.795	102.717	102.639	7.125	100.774	100.709	100.636	100.563
6.750	102.517	102.483	102.428	102.374	7.250	100.498	100.396	100.292	100.188
6.875	102.774	102.740	102.686	102.631	7.375	100.979	100.877	100.773	100.669
6.990	102.919	102.885	102.831	102.776	7.500	100.947	100.845	100.741	100.637
7.125	103.124	103.090	103.035	102.980	7.625	100.869	100.767	100.663	100.559
7.250	102.609	102.582	102.535	102.488	7.750	101.868	101.766	101.662	101.558
7.375	103.034	103.007	102.960	102.913	7.875	101.970	101.868	101.764	101.660
7.500	103.089	103.061	103.015	102.968					
7.625	103.074	103.047	103.000	102.953					
7.750	103.570	103.515	103.437	103.359					
7.875	103.739	103.684	103.606	103.528					
7.990	102.602	102.548	102.470	102.391					
8.125	102.544	102.490	102.411	102.333					

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	98.577	98.447	98.369	98.290	5.500	100.617	100.556	100.477	100.399
4.990	99.166	99.037	98.958	98.880	5.625	101.163	101.101	101.023	100.945
5.125	99.529	99.399	99.321	99.243	5.750	101.397	101.335	101.257	101.179
5.250	99.751	99.710	99.655	99.600	5.875	101.827	101.765	101.687	101.609
5.375	100.343	100.302	100.247	100.192	5.990	102.296	102.234	102.156	102.078
5.500	100.897	100.856	100.801	100.746	6.125	102.668	102.606	102.528	102.450
5.625	101.384	101.343	101.289	101.234	6.250	101.868	101.807	101.728	101.650
5.750	101.346	101.298	101.236	101.173	6.375	102.210	102.148	102.070	101.992
5.875	101.815	101.767	101.705	101.642	6.500	102.482	102.420	102.342	102.264
5.990	102.206	102.158	102.096	102.033	6.625	102.806	102.745	102.667	102.589
6.125	102.598	102.550	102.488	102.425	6.750	102.467	102.433	102.378	102.324
6.250	102.520	102.486	102.439	102.392	6.875	102.724	102.690	102.636	102.581
6.375	103.008	102.974	102.927	102.880	6.990	102.869	102.835	102.781	102.726
6.500	103.325	103.290	103.244	103.197	7.125	103.074	103.040	102.985	102.930
6.625	103.512	103.478	103.431	103.384	7.250	102.559	102.532	102.485	102.438
6.750	103.758	103.745	103.713	103.682	7.375	102.984	102.957	102.910	102.863
6.875	103.959	103.953	103.929	103.906	7.500	103.039	103.011	102.965	102.918
6.990	104.381	104.374	104.351	104.327	7.625	103.024	102.997	102.950	102.903
7.125	104.679	104.672	104.649	104.625	7.750	103.520	103.465	103.387	103.309
7.250	104.931	104.924	104.901	104.877	7.875	103.689	103.634	103.556	103.478
7.375	105.008	105.001	104.978	104.955	7.990	102.552	102.498	102.420	102.341
7.500	105.220	105.213	105.190	105.166	8.125	102.494	102.440	102.361	102.283
7.625	105.411	105.404	105.380	105.357					

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	98.577	98.447	98.369	98.290	5.500	100.617	100.556	100.477	100.399
4.990	99.166	99.037	98.958	98.880	5.625	101.163	101.101	101.023	100.945
5.125	99.529	99.399	99.321	99.243	5.750	101.397	101.335	101.257	101.179
5.250	99.751	99.710	99.655	99.600	5.875	101.827	101.765	101.687	101.609
5.375	100.343	100.302	100.247	100.192	5.990	102.296	102.234	102.156	102.078
5.500	100.897	100.856	100.801	100.746	6.125	102.668	102.606	102.528	102.450
5.625	101.384	101.343	101.289	101.234	6.250	101.868	101.807	101.728	101.650
5.750	101.346	101.298	101.236	101.173	6.375	102.210	102.148	102.070	101.992
5.875	101.815	101.767	101.705	101.642	6.500	102.482	102.420	102.342	102.264
5.990	102.206	102.158	102.096	102.033	6.625	102.806	102.745	102.667	102.589
6.125	102.598	102.550	102.488	102.425	6.750	102.467	102.433	102.378	102.324
6.250	102.520	102.486	102.439	102.392	6.875	102.724	102.690	102.636	102.581
6.375	103.008	102.974	102.927	102.880	6.990	102.869	102.835	102.781	102.726
6.500	103.325	103.290	103.244	103.197	7.125	103.074	103.040	102.985	102.930
6.625	103.512	103.478	103.431	103.384	7.250	102.559	102.532	102.485	102.438
6.750	103.758	103.745	103.713	103.682	7.375	102.984	102.957	102.910	102.863
6.875	103.959	103.953	103.929	103.906	7.500	103.039	103.011	102.965	102.918
6.990	104.381	104.374	104.351	104.327	7.625	103.024	102.997	102.950	102.903
7.125	104.679	104.672	104.649	104.625	7.750	103.520	103.465	103.387	103.309
7.250	104.931	104.924	104.901	104.877	7.875	103.689	103.634	103.556	103.478
7.375	105.008	105.001	104.978	104.955	7.990	102.552	102.498	102.420	102.341
7.500	105.220	105.213	105.190	105.166	8.125	102.494	102.440	102.361	102.283
7.625	105.411	105.404	105.380	105.357	8.250	101.886	101.777	101.636	101.496



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

Wholesale

Effective: February 27, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	98.377	98.247	98.169	98.090	4.875	98.045	97.915	97.837	97.759	5.500	100.711	100.643	100.557	100.471
4.990	98.966	98.837	98.758	98.680	4.990	98.635	98.505	98.427	98.349	5.625	101.167	101.099	101.013	100.927
5.125	99.329	99.199	99.121	99.043	5.125	99.027	98.897	98.819	98.741	5.750	100.782	100.707	100.613	100.520
5.250	99.551	99.510	99.455	99.400	5.250	99.274	99.233	99.178	99.124	5.875	101.238	101.163	101.069	100.975
5.375	100.143	100.102	100.047	99.992	5.375	99.868	99.827	99.772	99.717	5.990	101.633	101.558	101.465	101.371
5.500	100.697	100.656	100.601	100.546	5.500	100.422	100.381	100.326	100.271	6.125	102.015	101.940	101.846	101.753
5.625	101.184	101.143	101.089	101.034	5.625	100.889	100.848	100.794	100.739	6.250	101.519	101.458	101.379	101.301
5.750	101.146	101.098	101.036	100.973	5.750	100.851	100.803	100.741	100.678	6.375	102.023	101.961	101.883	101.805
5.875	101.615	101.567	101.505	101.442	5.875	101.320	101.272	101.210	101.147	6.500	102.365	102.303	102.225	102.147
5.990	102.006	101.958	101.896	101.833	5.990	101.711	101.663	101.601	101.538	6.625	102.565	102.504	102.426	102.348
6.125	102.398	102.350	102.288	102.225	6.125	102.103	102.055	101.993	101.930	6.750	102.475	102.441	102.418	102.394
6.250	102.320	102.286	102.239	102.192	6.250	102.025	101.991	101.944	101.897	6.875	102.673	102.639	102.615	102.592
6.375	102.808	102.774	102.727	102.680	6.375	102.513	102.479	102.432	102.385	6.990	103.066	103.032	103.008	102.985
6.500	103.125	103.090	103.044	102.997	6.500	102.830	102.795	102.749	102.702	7.125	103.365	103.331	103.310	103.289
6.625	103.312	103.278	103.231	103.184	6.625	103.017	102.983	102.936	102.889	7.250	103.610	103.610	103.595	103.579
6.750	103.598	103.545	103.513	103.482	6.750	103.263	103.250	103.218	103.187	7.375	103.883	103.883	103.867	103.852
6.875	103.759	103.753	103.729	103.706	6.875	103.464	103.458	103.434	103.411	7.500	104.131	104.131	104.115	104.100
6.990	104.181	104.174	104.151	104.127	6.990	103.886	103.879	103.856	103.832	7.625	104.377	104.377	104.361	104.346
7.125	104.479	104.472	104.449	104.425	7.125	104.184	104.179	104.154	104.130	7.750	104.629	104.629	104.614	104.598
7.250	104.731	104.724	104.701	104.677	7.250	104.436	104.429	104.406	104.382	7.875	104.867	104.867	104.851	104.836
7.375	104.808	104.801	104.778	104.755	7.375	104.513	104.506	104.483	104.460	7.990	104.820	104.820	104.804	104.789
7.500	105.020	105.013	104.990	104.966	7.500	104.725	104.718	104.695	104.671	8.125	104.869	104.869	104.854	104.838
7.625	105.211	105.204	105.180	105.157	7.625	104.881	104.874	104.850	104.827					
7.750	104.980	104.974	104.950	104.927	7.750	104.650	104.644	104.620	104.597					
7.875	105.183	105.177	105.153	105.130	7.875	104.853	104.847	104.823	104.800					
7.990	105.105	105.098	105.075	105.051	7.990	104.775	104.768	104.745	104.721					
8.125	105.096	105.089	105.066	105.042	8.125	104.757	104.750	104.727	104.703					

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
4.990	99.735	99.705	99.664	99.623	5.500	100.964	100.920	100.847	100.773	5.875	101.265	101.217	101.155	101.092
5.125	99.813	99.784	99.742	99.701	5.625	101.159	101.115	101.050	100.985	5.990	101.656	101.608	101.546	101.483
5.250	100.365	100.336	100.277	100.218	5.750	101.419	101.383	101.334	101.285	6.125	102.048	102.000	101.938	101.875
5.375	100.666	100.637	100.578	100.519	5.875	101.642	101.605	101.556	101.508	6.250	101.970	101.936	101.889	101.842
5.500	100.942	100.913	100.854	100.795	5.990	101.830	101.793	101.744	101.695	6.375	102.458	102.424	102.377	102.330
5.625	101.203	101.174	101.115	101.056	6.125	102.037	102.001	101.952	101.903	6.500	102.775	102.740	102.694	102.647
5.750	101.399	101.370	101.334	101.298	6.250	102.220	102.184	102.135	102.086	6.625	102.962	102.928	102.881	102.834
5.875	101.656	101.627	101.591	101.556	6.375	102.518	102.482	102.433	102.384	6.750	103.208	103.195	103.163	103.132
5.990	101.886	101.857	101.821	101.786	6.500	102.683	102.646	102.597	102.549	6.875	103.409	103.403	103.379	103.356
6.125	102.148	102.118	102.083	102.047	6.625	102.714	102.672	102.623	102.573	6.990	103.831	103.824	103.801	103.777
6.250	102.382	102.346	102.297	102.248	6.750	103.017	102.966	102.908	102.850	7.125	104.129	104.122	104.099	104.075
6.375	102.751	102.714	102.666	102.617	6.875	103.044	102.993	102.935	102.877	7.250	104.381	104.374	104.351	104.327
6.500	102.975	102.939	102.890	102.841	6.990	103.298	103.247	103.189	103.131	7.375	104.458	104.451	104.428	104.405
6.625	103.062	103.026	102.977	102.928	7.125	103.449	103.398	103.340	103.283	7.500	104.670	104.663	104.640	104.616
6.750	103.188	103.137	103.079	103.021	7.250	103.418	103.331	103.242	103.153	7.625	104.861	104.854	104.830	104.807
6.875	103.268	103.217	103.159	103.101						7.750	104.630	104.624	104.600	104.577
6.990	103.570	103.519	103.461	103.403						7.875	104.833	104.827	104.803	104.780
										7.990	104.755	104.748	104.725	104.701
										8.125	104.746	104.739	104.716	104.692

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	101.615	101.567	101.505	101.442
5.990	102.006	101.958	101.896	101.833
6.125	102.398	102.350	102.288	102.225
6.250	102.320	102.286	102.239	102.192
6.375	102.808	102.774	102.727	102.680
6.500	103.125	103.090	103.044	102.997
6.625	103.312	103.278	103.231	103.184
6.750	103.598	103.545	103.513	103.482
6.875	103.759	103.753	103.729	103.706
6.990	104.181	104.174	104.151	104.127
7.125	104.479	104.472	104.449	104.425
7.250	104.731	104.724	104.701	104.677
7.375	104.808	104.801	104.778	104.755
7.500	105.020	105.013	104.990	104.966
7.625	105.211	105.204	105.180	105.157
7.750	104.980	104.974	104.950	104.927
7.875	105.183	105.177	105.153	105.130
7.990	105.105	105.098	105.075	105.051
8.125	105.096	105.089	105.066	105.042

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	100.117	100.056	99.977	99.899	5.500	97.882	97.821	97.742	97.664	5.500	98.930	98.886	98.836	98.786
5.625	100.663	100.601	100.523	100.445	5.625	98.432	98.370	98.292	98.214	5.625	99.182	99.138	99.088	99.037
5.750	100.897	100.835	100.757	100.679	5.750	98.683	98.621	98.543	98.465	5.750	99.172	99.129	99.078	99.028
5.875	101.327	101.265	101.187	101.109	5.875	99.128	99.066	98.988	98.910	5.875	99.394	99.350	99.300	99.249
5.990	101.796	101.734	101.656	101.578	5.990	99.581	99.519	99.441	99.363	5.990	99.675	99.631	99.581	99.531
6.125	102.168	102.106	102.028	101.950	6.125	99.973	99.911	99.833	99.755	6.125	99.863	99.819	99.769	99.718
6.250	101.368	101.307	101.228	101.150	6.250	99.183	99.122	99.043	98.965	6.250	99.419	99.368	99.304	99.240
6.375	101.710	101.648	101.570	101.492	6.375	99.546	99.484	99.406	99.328	6.375	99.586	99.535	99.471	99.407
6.500	101.982	101.920	101.842	101.764	6.500	99.839	99.777	99.699	99.621	6.500	99.709	99.658	99.595	99.531
6.625	102.306	102.245	102.167	102.089	6.625	100.142	100.080	100.002	99.924	6.625	99.868	99.817	99.753	99.689
6.750	101.967	101.933	101.878	101.824	6.750	99.824	99.790	99.736	99.681	6.750	99.602	99.536	99.463	99.391
6.875	102.224	102.190	102.136	102.081	6.875	100.099	100.064	100.010	99.955	6.875	99.737	99.672	99.599	99.526
6.990	102.369	102.335	102.281	102.226	6.990	100.260	100.226	100.171	100.116	6.990	99			



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

Wholesale

Effective: February 27, 2026

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					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	98.277	98.147	98.069	97.990	5.990	101.746	101.684	101.606	101.528	5.375	99.343	99.302	99.247	99.192
4.990	98.866	98.737	98.658	98.580	6.125	102.118	102.056	101.978	101.900	5.500	99.897	99.856	99.801	99.746
5.125	99.229	99.099	99.021	98.943	6.250	101.318	101.257	101.178	101.100	5.625	100.384	100.343	100.289	100.234
5.250	99.451	99.410	99.355	99.300	6.375	101.660	101.598	101.520	101.442	5.750	100.346	100.298	100.236	100.173
5.375	100.043	100.002	99.947	99.892	6.500	101.932	101.870	101.792	101.714	5.875	100.815	100.767	100.705	100.642
5.500	100.597	100.556	100.501	100.446	6.625	102.256	102.195	102.117	102.039	5.990	101.206	101.158	101.096	101.033
5.625	101.084	101.043	100.989	100.934	6.750	101.917	101.883	101.828	101.774	6.125	101.598	101.550	101.488	101.425
5.750	101.046	100.998	100.936	100.873	6.875	102.174	102.140	102.086	102.031	6.250	101.520	101.486	101.439	101.392
5.875	101.515	101.467	101.405	101.342	6.990	102.319	102.285	102.231	102.176	6.375	102.008	101.974	101.927	101.880
5.990	101.906	101.858	101.796	101.733	7.125	102.524	102.490	102.435	102.380	6.500	102.325	102.290	102.244	102.197
6.125	102.298	102.250	102.188	102.125	7.250	102.009	101.982	101.935	101.888	6.625	102.512	102.478	102.431	102.384
6.250	102.220	102.186	102.139	102.092	7.375	102.434	102.407	102.360	102.313	6.750	102.758	102.745	102.713	102.682
6.375	102.708	102.674	102.627	102.580	7.500	102.489	102.461	102.415	102.368	6.875	102.959	102.953	102.929	102.906
6.500	103.025	102.990	102.944	102.897	7.625	102.474	102.447	102.400	102.353	6.990	103.381	103.374	103.351	103.327
6.625	103.212	103.178	103.131	103.084	7.750	102.970	102.915	102.837	102.759	7.125	103.679	103.672	103.649	103.625
6.750	103.458	103.445	103.413	103.382	7.875	103.139	103.084	103.006	102.928	7.250	103.931	103.924	103.901	103.877
6.875	103.659	103.653	103.629	103.606	7.990	102.002	101.948	101.870	101.791	7.375	104.008	104.001	103.978	103.955
6.990	104.081	104.074	104.051	104.027	8.125	101.944	101.890	101.811	101.733	7.500	104.220	104.213	104.190	104.166
7.125	104.379	104.372	104.349	104.325	8.250	101.336	101.227	101.086	100.946	7.625	104.411	104.404	104.380	104.357
7.250	104.631	104.624	104.601	104.577						7.750	104.180	104.174	104.150	104.127
7.375	104.708	104.701	104.678	104.655						7.875	104.383	104.377	104.353	104.330
7.500	104.920	104.913	104.890	104.866						7.990	104.305	104.298	104.275	104.251
7.625	105.111	105.104	105.080	105.057						8.125	104.296	104.289	104.266	104.242

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	98.277	98.147	98.069	97.990	5.990	101.746	101.684	101.606	101.528	5.375	99.343	99.302	99.247	99.192
4.990	98.866	98.737	98.658	98.580	6.125	102.118	102.056	101.978	101.900	5.500	99.897	99.856	99.801	99.746
5.125	99.229	99.099	99.021	98.943	6.250	101.318	101.257	101.178	101.100	5.625	100.384	100.343	100.289	100.234
5.250	99.451	99.410	99.355	99.300	6.375	101.660	101.598	101.520	101.442	5.750	100.346	100.298	100.236	100.173
5.375	100.043	100.002	99.947	99.892	6.500	101.932	101.870	101.792	101.714	5.875	100.815	100.767	100.705	100.642
5.500	100.597	100.556	100.501	100.446	6.625	102.256	102.195	102.117	102.039	5.990	101.206	101.158	101.096	101.033
5.625	101.084	101.043	100.989	100.934	6.750	101.917	101.883	101.828	101.774	6.125	101.598	101.550	101.488	101.425
5.750	101.046	100.998	100.936	100.873	6.875	102.174	102.140	102.086	102.031	6.250	101.520	101.486	101.439	101.392
5.875	101.515	101.467	101.405	101.342	6.990	102.319	102.285	102.231	102.176	6.375	102.008	101.974	101.927	101.880
5.990	101.906	101.858	101.796	101.733	7.125	102.524	102.490	102.435	102.380	6.500	102.325	102.290	102.244	102.197
6.125	102.298	102.250	102.188	102.125	7.250	102.009	101.982	101.935	101.888	6.625	102.512	102.478	102.431	102.384
6.250	102.220	102.186	102.139	102.092	7.375	102.434	102.407	102.360	102.313	6.750	102.758	102.745	102.713	102.682
6.375	102.708	102.674	102.627	102.580	7.500	102.489	102.461	102.415	102.368	6.875	102.959	102.953	102.929	102.906
6.500	103.025	102.990	102.944	102.897	7.625	102.474	102.447	102.400	102.353	6.990	103.381	103.374	103.351	103.327
6.625	103.212	103.178	103.131	103.084	7.750	102.970	102.915	102.837	102.759	7.125	103.679	103.672	103.649	103.625
6.750	103.458	103.445	103.413	103.382	7.875	103.139	103.084	103.006	102.928	7.250	103.931	103.924	103.901	103.877
6.875	103.659	103.653	103.629	103.606	7.990	102.002	101.948	101.870	101.791	7.375	104.008	104.001	103.978	103.955
6.990	104.081	104.074	104.051	104.027	8.125	101.944	101.890	101.811	101.733	7.500	104.220	104.213	104.190	104.166
7.125	104.379	104.372	104.349	104.325	8.250	101.336	101.227	101.086	100.946	7.625	104.411	104.404	104.380	104.357
7.250	104.631	104.624	104.601	104.577	8.375	102.234	102.124	101.984	101.843	7.750	104.180	104.174	104.150	104.127
7.375	104.708	104.701	104.678	104.655	8.500	102.395	102.286	102.145	102.004	7.875	104.383	104.377	104.353	104.330
7.500	104.920	104.913	104.890	104.866	8.625	102.556	102.447	102.306	102.166	7.990	104.305	104.298	104.275	104.251
7.625	105.111	105.104	105.080	105.057	8.750	102.718	102.608	102.468	102.327	8.125	104.296	104.289	104.266	104.242



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

SELECT PRICING

Effective: February 27, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	98.677	98.547	98.469	98.390	4.875	99.724	99.695	99.654	99.612
4.990	99.266	99.137	99.058	98.980	4.990	100.035	100.005	99.964	99.923
5.125	99.629	99.499	99.421	99.343	5.125	100.113	100.084	100.042	100.001
5.250	99.851	99.810	99.755	99.700	5.250	100.665	100.636	100.577	100.518
5.375	100.443	100.402	100.347	100.292	5.375	100.966	100.937	100.878	100.819
5.500	100.997	100.956	100.901	100.846	5.500	101.242	101.213	101.154	101.095
5.625	101.484	101.443	101.389	101.334	5.625	101.503	101.474	101.415	101.356
5.750	101.446	101.398	101.336	101.273	5.750	101.699	101.670	101.634	101.598
5.875	101.915	101.867	101.805	101.742	5.875	101.956	101.927	101.891	101.856
5.990	102.306	102.258	102.196	102.133	5.990	102.186	102.157	102.121	102.086
6.125	102.698	102.650	102.588	102.525	6.125	102.448	102.418	102.383	102.347
6.250	102.620	102.586	102.539	102.492	6.250	102.682	102.646	102.597	102.548
6.375	103.108	103.074	103.027	102.980	6.375	103.051	103.014	102.966	102.917
6.500	103.425	103.390	103.344	103.297	6.500	103.275	103.239	103.190	103.141
6.625	103.612	103.578	103.531	103.484	6.625	103.362	103.326	103.277	103.228
6.750	103.898	103.845	103.813	103.782	6.750	103.488	103.437	103.379	103.321
6.875	104.059	104.053	104.029	104.006	6.875	103.568	103.517	103.459	103.401
6.990	104.481	104.474	104.451	104.427	6.990	103.870	103.819	103.761	103.703
7.125	104.779	104.772	104.749	104.725	7.125	104.067	104.016	103.959	103.901
7.250	105.031	105.024	105.001	104.977	7.250	103.956	103.869	103.780	103.691
7.375	105.108	105.101	105.078	105.055					
7.500	105.320	105.313	105.290	105.266					
7.625	105.511	105.504	105.480	105.457					
7.750	105.280	105.274	105.250	105.227					
7.875	105.483	105.477	105.453	105.430					
7.990	105.405	105.398	105.375	105.351					
8.125	105.396	105.389	105.366	105.342					

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)					SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	100.417	100.356	100.277	100.199	5.990	99.975	99.931	99.881	99.831
5.625	100.963	100.901	100.823	100.745	6.125	100.163	100.119	100.069	100.018
5.750	101.197	101.135	101.057	100.979	6.250	99.719	99.668	99.604	99.540
5.875	101.627	101.565	101.487	101.409	6.375	99.886	99.835	99.771	99.707
5.990	102.096	102.034	101.956	101.878	6.500	100.009	99.958	99.895	99.831
6.125	102.468	102.406	102.328	102.250	6.625	100.168	100.117	100.053	99.989
6.250	101.668	101.607	101.528	101.450	6.750	99.902	99.836	99.763	99.691
6.375	102.010	101.948	101.870	101.792	6.875	100.037	99.972	99.899	99.826
6.500	102.282	102.220	102.142	102.064	6.990	100.101	100.035	99.962	99.890
6.625	102.606	102.545	102.467	102.389	7.125	100.224	100.158	100.086	100.013
6.750	102.267	102.233	102.178	102.124	7.250	99.963	99.861	99.757	99.653
6.875	102.524	102.490	102.436	102.381	7.375	100.456	100.354	100.250	100.146
6.990	102.669	102.635	102.581	102.526	7.500	100.434	100.332	100.228	100.124
7.125	102.874	102.840	102.785	102.730	7.625	100.420	100.318	100.214	100.110
7.250	102.359	102.332	102.285	102.238	7.750	101.430	101.328	101.224	101.120
7.375	102.784	102.757	102.710	102.663	7.875	101.541	101.439	101.335	101.231
7.500	102.839	102.811	102.765	102.718	7.990	99.991	99.889	99.785	99.682
7.625	102.824	102.797	102.750	102.703					
7.750	103.320	103.265	103.187	103.109					
7.875	103.489	103.434	103.356	103.278					
7.990	102.352	102.298	102.220	102.141					
8.125	102.294	102.240	102.161	102.083					

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	98.577	98.447	98.369	98.290	5.990	102.046	101.984	101.906	101.828
4.990	99.166	99.037	98.958	98.880	6.125	102.418	102.356	102.278	102.200
5.125	99.529	99.399	99.321	99.243	6.250	101.618	101.557	101.478	101.400
5.250	99.751	99.710	99.655	99.600	6.375	101.960	101.898	101.820	101.742
5.375	100.343	100.302	100.247	100.192	6.500	102.232	102.170	102.092	102.014
5.500	100.897	100.856	100.801	100.746	6.625	102.556	102.495	102.417	102.339
5.625	101.384	101.343	101.289	101.234	6.750	102.217	102.183	102.128	102.074
5.750	101.346	101.298	101.236	101.173	6.875	102.474	102.440	102.386	102.331
5.875	101.815	101.767	101.705	101.642	6.990	102.619	102.585	102.531	102.476
5.990	102.206	102.158	102.096	102.033	7.125	102.824	102.790	102.735	102.680
6.125	102.598	102.550	102.488	102.425	7.250	102.309	102.282	102.235	102.188
6.250	102.520	102.486	102.439	102.392	7.375	102.734	102.707	102.660	102.613
6.375	103.008	102.974	102.927	102.880	7.500	102.789	102.761	102.715	102.668
6.500	103.325	103.290	103.244	103.197	7.625	102.774	102.747	102.700	102.653
6.625	103.512	103.478	103.431	103.384	7.750	103.270	103.215	103.137	103.059
6.750	103.758	103.745	103.713	103.682	7.875	103.439	103.384	103.306	103.228
6.875	103.959	103.953	103.929	103.906	7.990	102.302	102.248	102.170	102.091
6.990	104.381	104.374	104.351	104.327	8.125	102.244	102.190	102.111	102.033
7.125	104.679	104.672	104.649	104.625	8.250	101.636	101.527	101.386	101.246
7.250	104.931	104.924	104.901	104.877	8.375	102.534	102.424	102.284	102.143
7.375	105.008	105.001	104.978	104.955	8.500	102.695	102.586	102.445	102.304
7.500	105.220	105.213	105.190	105.166					
7.625	105.411	105.404	105.380	105.357					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD1)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	98.577	98.447	98.369	98.290	5.990	102.046	101.984	101.906	101.828
4.990	99.166	99.037	98.958	98.880	6.125	102.418	102.356	102.278	102.200
5.125	99.529	99.399	99.321	99.243	6.250	101.618	101.557	101.478	101.400
5.250	99.751	99.710	99.655	99.600	6.375	101.960	101.898	101.820	101.742
5.375	100.343	100.302	100.247	100.192	6.500	102.232	102.170	102.092	102.014
5.500	100.897	100.856	100.801	100.746	6.625	102.556	102.495	102.417	102.339
5.625	101.384	101.343	101.289	101.234	6.750	102.217	102.183	102.128	102.074
5.750	101.346	101.298	101.236	101.173	6.875	102.474	102.440	102.386	102.331
5.875	101.815	101.767	101.705	101.642	6.990	102.619	102.585	102.531	102.476
5.990	102.206	102.158	102.096	102.033	7.125	102.824	102.790	102.735	102.680
6.125	102.598	102.550	102.488	102.425	7.250	102.309	102.282	102.235	102.188
6.250	102.520	102.486	102.439	102.392	7.375	102.734	102.707	102.660	102.613
6.375	103.008	102.974	102.927	102.880	7.500	102.789	102.761	102.715	102.668
6.500	103.325	103.290	103.244	103.197	7.625	102.774	102.747	102.700	102.653
6.625	103.512	103.478	103.431	103.384	7.750	103.270	103.215	103.137	103.059
6.750	103.758	103.745	103.713	103.682	7.875	103.439	103.384	103.306	103.228
6.875	103.959	103.953	103.929	103.906	7.990	102.302	102.248	102.170	102.091
6.990	104.381	104.374	104.351	104.327	8.125	102.244	102.190	102.111	102.033
7.125	104.679	104.672	104.649	104.625	8.250	101.636	101.527	101.386	101.246
7.250	104.931	104.924	104.901	104.877	8.375	102.534	102.424	102.284	102.143
7.375	105.008	105.001	104.978	104.955	8.500	102.695	102.586	102.445	102.304
7.500	105.220	105.213	105.190	105.166					
7.625	105.411	105.404	105.380	105.357					



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

Wholesale

Effective: February 27, 2026

FANNIE MAE ARMS PRICING

FANNIE MAE 5/6 ARM (105-275)					FANNIE MAE 7/6 ARM (107-275)					FANNIE MAE 10/6 ARM (110-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	98.744	98.662	98.662	98.555	5.000	99.571	99.482	99.482	99.356	5.250	100.066	99.970	99.970	99.825
4.875	99.105	99.020	99.020	98.904	5.125	99.913	99.821	99.821	99.686	5.375	100.410	100.311	100.311	100.157
5.000	99.467	99.379	99.379	99.253	5.250	100.327	100.231	100.231	100.086	5.500	100.723	100.620	100.620	100.457
5.125	99.849	99.757	99.757	99.622	5.375	100.879	100.780	100.780	100.626	5.625	101.039	100.933	100.933	100.760
5.250	100.169	100.073	100.073	99.929	5.500	101.237	101.134	101.134	100.971	5.750	101.301	101.191	101.191	101.009
5.375	100.424	100.325	100.325	100.171	5.625	101.352	101.246	101.246	101.073	5.875	101.486	101.373	101.373	101.181
5.500	100.658	100.556	100.556	100.392	5.750	101.493	101.383	101.383	101.201	6.000	101.670	101.553	101.553	101.352
5.625	100.911	100.805	100.805	100.632	5.875	101.674	101.561	101.561	101.370	6.125	101.856	101.736	101.736	101.525
5.750	101.119	101.010	101.010	100.828	6.000	101.806	101.689	101.689	101.488	6.250	102.057	101.934	101.934	101.714
5.875	101.263	101.150	101.150	100.958	6.125	101.865	101.745	101.745	101.534	6.375	102.229	102.102	102.102	101.873
6.000	101.419	101.303	101.303	101.102	6.250	102.054	101.931	101.931	101.711	6.500	102.226	102.095	102.095	101.857
6.125	101.596	101.476	101.476	101.266	6.375	102.388	102.261	102.261	102.032	6.625	101.960	101.826	101.826	101.578
6.250	101.789	101.665	101.665	101.446	6.500	102.565	102.435	102.435	102.196	6.750	101.816	101.679	101.679	101.422
6.375	101.954	101.827	101.827	101.597	6.625	102.505	102.371	102.371	102.123					
6.500	102.033	101.903	101.903	101.664	6.750	102.467	102.329	102.329	102.072					
6.625	101.985	101.851	101.851	101.603										
6.750	101.980	101.842	101.842	101.585										

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	99.097	99.016	99.016	98.908	5.000	99.916	99.828	99.828	99.702	5.250	100.408	100.312	100.312	100.167
4.875	99.459	99.374	99.374	99.257	5.125	100.258	100.166	100.166	100.030	5.375	100.750	100.651	100.651	100.497
5.000	99.821	99.732	99.732	99.606	5.250	100.671	100.575	100.575	100.430	5.500	101.061	100.959	100.959	100.795
5.125	100.203	100.110	100.110	99.975	5.375	101.222	101.123	101.123	100.969	5.625	101.376	101.269	101.269	101.097
5.250	100.522	100.427	100.427	100.282	5.500	101.580	101.477	101.477	101.314	5.750	101.636	101.526	101.526	101.344
5.375	100.778	100.679	100.679	100.525	5.625	101.695	101.589	101.589	101.416	5.875	101.820	101.707	101.707	101.515
5.500	101.013	100.911	100.911	100.747	5.750	101.836	101.727	101.727	101.545	6.000	102.004	101.887	101.887	101.686
5.625	101.267	101.161	101.161	100.988	5.875	102.019	101.906	101.906	101.715	6.125	102.191	102.071	102.071	101.860
5.750	101.478	101.368	101.368	101.186	6.000	102.153	102.037	102.037	101.836	6.250	102.393	102.269	102.269	102.050
5.875	101.624	101.511	101.511	101.319	6.125	102.214	102.094	102.094	101.884	6.375	102.566	102.439	102.439	102.210
6.000	101.783	101.666	101.666	101.465	6.250	102.406	102.283	102.283	102.063	6.500	102.563	102.433	102.433	102.194
6.125	101.962	101.842	101.842	101.631	6.375	102.742	102.615	102.615	102.386	6.625	102.299	102.165	102.165	101.917
6.250	102.156	102.033	102.033	101.813	6.500	102.921	102.791	102.791	102.552	6.750	102.156	102.019	102.019	101.762
6.375	102.323	102.196	102.196	101.967	6.625	102.863	102.729	102.729	102.481					
6.500	102.403	102.273	102.273	102.034	6.750	102.827	102.689	102.689	102.432					
6.625	102.355	102.221	102.221	101.973										
6.750	102.349	102.212	102.212	101.954										

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	98.494	98.412	98.412	98.305	5.000	99.321	99.232	99.232	99.106	5.250	99.816	99.720	99.720	99.575
4.875	98.855	98.770	98.770	98.654	5.125	99.663	99.571	99.571	99.436	5.375	100.160	100.061	100.061	99.907
5.000	99.217	99.129	99.129	99.003	5.250	100.077	99.981	99.981	99.836	5.500	100.473	100.370	100.370	100.207
5.125	99.599	99.507	99.507	99.372	5.375	100.629	100.530	100.530	100.376	5.625	100.789	100.683	100.683	100.510
5.250	99.919	99.823	99.823	99.679	5.500	100.987	100.884	100.884	100.721	5.750	101.051	100.941	100.941	100.759
5.375	100.174	100.075	100.075	99.921	5.625	101.102	100.996	100.996	100.823	5.875	101.236	101.123	101.123	100.931
5.500	100.408	100.306	100.306	100.142	5.750	101.243	101.133	101.133	100.951	6.000	101.420	101.303	101.303	101.102
5.625	100.661	100.555	100.555	100.382	5.875	101.424	101.311	101.311	101.120	6.125	101.606	101.486	101.486	101.275
5.750	100.869	100.760	100.760	100.578	6.000	101.556	101.439	101.439	101.238	6.250	101.807	101.684	101.684	101.464
5.875	101.013	100.900	100.900	100.708	6.125	101.615	101.495	101.495	101.284	6.375	101.979	101.852	101.852	101.623
6.000	101.169	101.053	101.053	100.852	6.250	101.804	101.681	101.681	101.461	6.500	101.976	101.845	101.845	101.607
6.125	101.346	101.226	101.226	101.016	6.375	102.138	102.011	102.011	101.782	6.625	101.710	101.576	101.576	101.328
6.250	101.539	101.415	101.415	101.196	6.500	102.315	102.185	102.185	101.946	6.750	101.566	101.429	101.429	101.172
6.375	101.704	101.577	101.577	101.347	6.625	102.255	102.121	102.121	101.873					
6.500	101.783	101.653	101.653	101.414	6.750	102.217	102.079	102.079	101.822					
6.625	101.735	101.601	101.601	101.353										
6.750	101.730	101.592	101.592	101.335										

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	98.847	98.766	98.766	98.658	5.000	99.666	99.578	99.578	99.452	5.250	100.158	100.062	100.062	99.917
4.875	99.209	99.124	99.124	99.007	5.125	100.008	99.916	99.916	99.780	5.375	100.500	100.401	100.401	100.247
5.000	99.571	99.482	99.482	99.356	5.250	100.421	100.325	100.325	100.180	5.500	100.811	100.709	100.709	100.545
5.125	99.953	99.860	99.860	99.725	5.375	100.972	100.873	100.873	100.719	5.625	101.126	101.019	101.019	100.847
5.250	100.272	100.177	100.177	100.032	5.500	101.330	101.227	101.227	101.064	5.750	101.386	101.276	101.276	101.094
5.375	100.528	100.429	100.429	100.275	5.625	101.445	101.339	101.339	101.166	5.875	101.570	101.457	101.457	101.265
5.500	100.763	100.661	100.661	100.497	5.750	101.586	101.477	101.477	101.295	6.000	101.754	101.637	101.637	101.436
5.625	101.017	100.911	100.911	100.738	5.875	101.769	101.656	101.656	101.465	6.125	101.941	101.821	101.821	101.610
5.750	101.228	101.118	101.118	100.936	6.000	101.903	101.787	101.787	101.586	6.250	102.143	102.019	102.019	101.800
5.875	101.374	101.261	101.261	101.069	6.125	101.964	101.844	101.844	101.634	6.375	102.316	102.189	102.189	101.960
6.000	101.533	101.416	101.416	101.215	6.250	102.156	102.033	102.033	101.813	6.500	102.313	102.183	102.183	101.944
6.125	101.712	101.592	101.592	101.381	6.375	102.492	102.365	102.365	102.136	6.625	102.049	101.915	101.915	101.667
6.250	101.906	101.783	101.783	101.563	6.500	102.671	102.541	102.541	102.302	6.750	101.906	101.769	101.769	101.512
6.375	102.073	101.946	101.946	101.717	6.625	102.613	102.479	102.479	102.231					
6.500	102.153	102.023	102.023	101.784	6.750	102.577	102.439	102.439	102.182					
6.625														



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

Effective: **February 27, 2026**

Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
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 **

HR/HP/FTHB + AMI ADJUSTMENT CAPS*

Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680	0.000	<i>* 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**</i>
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations	0.000	
		FTHB + AMI LLPA Waiver	0.000	
		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		
				NC Floor Price 99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEREADY AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
HOMEREADY AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210

LPMI (in addition to adjustments above)

	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate and Term Refinance	0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011	
Second Homes	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Employee Relocation Loans	0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350	
Manufactured Homes	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300	
3-4 - Unit Property	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630	
> 45% DTI	95.01%-97% LTV	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below	0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040



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

Wholesale

Effective: February 27, 2026

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (AltA101)					Alt Agency 25 Yr Fixed (AltA125)					Alt Agency 20 Yr Fixed (AltA120)				
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	98.377	98.247	98.169	98.090	4.875	98.045	97.915	97.837	97.759	4.990	99.205	99.034	98.924	98.815
4.990	98.966	98.837	98.758	98.680	4.990	98.635	98.505	98.427	98.349	5.125	99.536	99.365	99.256	99.146
5.125	99.329	99.199	99.121	99.043	5.125	99.027	98.897	98.819	98.741	5.250	99.670	99.602	99.516	99.430
5.250	99.551	99.510	99.455	99.400	5.250	99.274	99.233	99.178	99.124	5.375	100.202	100.134	100.048	99.962
5.375	100.143	100.102	100.047	99.992	5.375	99.868	99.827	99.772	99.717	5.500	100.711	100.643	100.557	100.471
5.500	100.697	100.656	100.601	100.546	5.500	100.422	100.381	100.326	100.271	5.625	101.167	101.099	101.013	100.927
5.625	101.184	101.143	101.089	101.034	5.625	100.889	100.848	100.794	100.739	5.750	100.782	100.707	100.613	100.520
5.750	101.146	101.098	101.036	100.973	5.750	100.851	100.803	100.741	100.678	5.875	101.238	101.163	101.069	100.975
5.875	101.615	101.567	101.505	101.442	5.875	101.320	101.272	101.210	101.147	5.990	101.633	101.558	101.465	101.371
5.990	102.006	101.958	101.896	101.833	5.990	101.711	101.663	101.601	101.538	6.125	102.015	101.940	101.846	101.753
6.125	102.398	102.350	102.288	102.225	6.125	102.103	102.055	101.993	101.930	6.250	101.519	101.458	101.379	101.301
6.250	102.320	102.286	102.239	102.192	6.250	102.025	101.991	101.944	101.897	6.375	102.023	101.961	101.883	101.805
6.375	102.808	102.774	102.727	102.680	6.375	102.513	102.479	102.432	102.385	6.500	102.365	102.303	102.225	102.147
6.500	103.125	103.090	103.044	102.997	6.500	102.830	102.795	102.749	102.702	6.625	102.565	102.504	102.426	102.348
6.625	103.312	103.278	103.231	103.184	6.625	103.017	102.983	102.936	102.889	6.750	102.475	102.441	102.418	102.394
6.750	103.558	103.545	103.513	103.482	6.750	103.263	103.250	103.218	103.187	6.875	102.673	102.639	102.615	102.592
6.875	103.759	103.753	103.729	103.706	6.875	103.464	103.458	103.434	103.411	6.990	103.066	103.032	103.008	102.985
6.990	104.181	104.174	104.151	104.127	6.990	103.886	103.879	103.856	103.832	7.125	103.365	103.331	103.310	103.289
7.125	104.479	104.472	104.449	104.425	7.125	104.184	104.177	104.154	104.130	7.250	103.610	103.610	103.595	103.579
7.250	104.731	104.724	104.701	104.677	7.250	104.436	104.429	104.406	104.382	7.375	103.883	103.883	103.867	103.852
7.375	104.808	104.801	104.778	104.755	7.375	104.513	104.506	104.483	104.460	7.500	104.131	104.131	104.115	104.100
7.500	105.020	105.013	104.990	104.966	7.500	104.725	104.718	104.695	104.671	7.625	104.377	104.377	104.361	104.346
7.625	105.211	105.204	105.180	105.157	7.625	104.881	104.874	104.850	104.827					
7.750	104.980	104.974	104.950	104.927	7.750	104.650	104.644	104.620	104.597					
7.875	105.183	105.177	105.153	105.130	7.875	104.853	104.847	104.823	104.800					
7.990	105.105	105.098	105.075	105.051	7.990	104.775	104.768	104.745	104.721					
8.125	105.096	105.089	105.066	105.042	8.125	104.757	104.750	104.727	104.703					

Alt Agency 15 Yr Fixed (AltA115)					Alt Agency 10 Yr Fixed (AltA110)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.990	99.735	99.705	99.664	99.623	4.990	99.995	99.951	99.879	99.806
5.125	99.813	99.784	99.742	99.701	5.125	100.033	99.989	99.916	99.842
5.250	100.365	100.336	100.277	100.218	5.250	100.523	100.479	100.406	100.332
5.375	100.666	100.637	100.578	100.519	5.375	100.752	100.708	100.634	100.560
5.500	100.942	100.913	100.854	100.795	5.500	100.964	100.920	100.847	100.773
5.625	101.203	101.174	101.115	101.056	5.625	101.159	101.115	101.050	100.985
5.750	101.399	101.370	101.334	101.298	5.750	101.419	101.383	101.334	101.285
5.875	101.656	101.627	101.591	101.556	5.875	101.642	101.605	101.556	101.508
5.990	101.886	101.857	101.821	101.786	5.990	101.830	101.793	101.744	101.695
6.125	102.148	102.118	102.083	102.047	6.125	102.037	102.001	101.952	101.903
6.250	102.382	102.346	102.297	102.248	6.250	102.220	102.184	102.135	102.086
6.375	102.751	102.714	102.666	102.617	6.375	102.518	102.482	102.433	102.384
6.500	102.975	102.939	102.890	102.841	6.500	102.683	102.646	102.597	102.549
6.625	103.062	103.026	102.977	102.928	6.625	102.714	102.672	102.623	102.573
6.750	103.188	103.137	103.079	103.021	6.750	103.017	102.966	102.908	102.850
6.875	103.268	103.217	103.159	103.101	6.875	103.044	102.993	102.935	102.877
6.990	103.570	103.519	103.461	103.403	6.990	103.298	103.247	103.189	103.131
7.125	103.767	103.716	103.659	103.601	7.125	103.449	103.398	103.340	103.283
7.250	103.656	103.569	103.480	103.391	7.250	103.418	103.331	103.242	103.153

RISE TPO
19000 MacArthur Blvd, Suite 200
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Wholesale

Effective: February 27, 2026

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	100.367	100.306	100.227	100.149	5.500	98.427	98.366	98.288	98.210	5.375	97.932	97.871	97.793	97.714
5.625	100.913	100.851	100.773	100.695	5.625	98.968	98.906	98.828	98.750	5.500	98.532	98.471	98.392	98.314
5.750	101.147	101.085	101.007	100.929	5.750	99.202	99.140	99.062	98.984	5.625	99.082	99.020	98.942	98.864
5.875	101.577	101.515	101.437	101.359	5.875	99.632	99.570	99.492	99.414	5.750	99.333	99.271	99.193	99.115
5.990	102.046	101.984	101.906	101.828	5.990	100.101	100.039	99.961	99.883	5.875	99.778	99.716	99.638	99.560
6.125	102.418	102.356	102.278	102.200	6.125	100.473	100.411	100.333	100.255	5.990	100.231	100.169	100.091	100.013
6.250	101.618	101.557	101.478	101.400	6.250	99.673	99.612	99.533	99.455	6.125	100.623	100.561	100.483	100.405
6.375	101.960	101.898	101.820	101.742	6.375	100.015	99.953	99.875	99.797	6.250	99.833	99.772	99.693	99.615
6.500	102.232	102.170	102.092	102.014	6.500	100.287	100.225	100.147	100.069	6.375	100.196	100.134	100.056	99.978
6.625	102.556	102.495	102.417	102.339	6.625	100.611	100.550	100.472	100.394	6.500	100.489	100.427	100.349	100.271
6.750	102.217	102.183	102.128	102.074	6.750	100.272	100.238	100.183	100.129	6.625	100.792	100.730	100.652	100.574
6.875	102.474	102.440	102.386	102.331	6.875	100.529	100.495	100.441	100.386	6.750	100.474	100.440	100.386	100.331
6.990	102.619	102.585	102.531	102.476	6.990	100.674	100.640	100.586	100.531	6.875	100.749	100.714	100.660	100.605
7.125	102.824	102.790	102.735	102.680	7.125	100.879	100.845	100.790	100.735	6.990	100.910	100.876	100.821	100.766
7.250	102.309	102.282	102.235	102.188	7.250	100.364	100.337	100.290	100.243	7.125	101.134	101.100	101.045	100.990
7.375	102.734	102.707	102.660	102.613	7.375	100.789	100.762	100.715	100.668	7.250	100.576	100.549	100.502	100.455
7.500	102.789	102.761	102.715	102.668	7.500	100.844	100.816	100.770	100.723	7.375	101.006	100.979	100.932	100.885
7.625	102.774	102.747	102.700	102.653	7.625	100.829	100.802	100.755	100.708	7.500	101.062	101.034	100.987	100.941
7.750	103.270	103.215	103.137	103.059	7.750	101.290	101.235	101.157	101.079	7.625	101.102	101.075	101.028	100.981
7.875	103.439	103.384	103.306	103.228	7.875	101.459	101.404	101.326	101.248	7.750	101.600	101.545	101.467	101.389
7.990	102.302	102.248	102.170	102.091	7.990	100.322	100.268	100.190	100.111	7.875	101.769	101.714	101.636	101.558
8.125	102.244	102.190	102.111	102.033						7.990	100.632	100.578	100.500	100.421
8.250	101.636	101.527	101.386	101.246										
8.375	102.534	102.424	102.284	102.143										
8.500	102.695	102.586	102.445	102.304										
8.625	102.856	102.747	102.606	102.466										

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
5.990	100.370	100.326	100.276	100.226	5.990	99.740	99.696	99.646	99.596
6.125	100.538	100.494	100.444	100.393	6.125	99.928	99.884	99.834	99.783
6.250	100.084	100.033	99.969	99.905	6.250	99.484	99.433	99.369	99.305
6.375	100.230	100.179	100.115	100.051	6.375	99.651	99.600	99.536	99.472
6.500	100.328	100.277	100.213	100.149	6.500	99.770	99.719	99.655	99.591
6.625	100.500	100.448	100.385	100.321	6.625	99.920	99.869	99.805	99.742
6.750	100.211	100.145	100.073	100.000	6.750	99.653	99.588	99.515	99.443
6.875	100.327	100.261	100.188	100.116	6.875	99.786	99.720	99.648	99.575
6.990	100.371	100.306	100.233	100.161	6.990	99.847	99.781	99.708	99.636
7.125	100.474	100.409	100.336	100.263	7.125	99.969	99.904	99.831	99.759
7.250	100.198	100.096	99.992	99.888	7.250	99.598	99.496	99.392	99.288
7.375	100.679	100.577	100.473	100.369	7.375	100.091	99.989	99.885	99.781
7.500	100.647	100.545	100.441	100.337	7.500	100.069	99.967	99.863	99.759
7.625	100.569	100.467	100.363	100.259	7.625	100.055	99.953	99.849	99.745
7.750	101.568	101.466	101.362	101.258	7.750	101.065	100.963	100.859	100.755
7.875	101.670	101.568	101.464	101.360	7.875	101.176	101.074	100.970	100.866
7.990	100.487	100.385	100.281	100.177	7.990	99.688	99.586	99.482	99.378



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

SELECT PRICING

Effective: February 27, 2026

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT AltA101)					SELECT Alt Agency 15 Yr Fixed (SELECT AltA115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	98.677	98.547	98.469	98.390	5.990	102.186	102.157	102.121	102.086
4.990	99.266	99.137	99.058	98.980	6.125	102.448	102.418	102.383	102.347
5.125	99.629	99.499	99.421	99.343	6.250	102.682	102.646	102.597	102.548
5.250	99.851	99.810	99.755	99.700	6.375	103.051	103.014	102.966	102.917
5.375	100.443	100.402	100.347	100.292	6.500	103.275	103.239	103.190	103.141
5.500	100.997	100.956	100.901	100.846	6.625	103.362	103.326	103.277	103.228
5.625	101.484	101.443	101.389	101.334	6.750	103.488	103.437	103.379	103.321
5.750	101.446	101.398	101.336	101.273	6.875	103.568	103.517	103.459	103.401
5.875	101.915	101.867	101.805	101.742	6.990	103.870	103.819	103.761	103.703
5.990	102.306	102.258	102.196	102.133	7.125	104.067	104.016	103.959	103.901
6.125	102.698	102.650	102.588	102.525	7.250	103.956	103.869	103.780	103.691
6.250	102.620	102.586	102.539	102.492	7.375	104.141	104.053	103.964	103.875
6.375	103.108	103.074	103.027	102.980	7.500	104.311	104.224	104.135	104.045
6.500	103.425	103.390	103.344	103.297	7.625	104.479	104.392	104.303	104.214
6.625	103.612	103.578	103.531	103.484	7.750	104.647	104.560	104.471	104.382
6.750	103.858	103.845	103.813	103.782	7.875	104.940	104.853	104.764	104.675
6.875	104.059	104.053	104.029	104.006					
6.990	104.481	104.474	104.451	104.427					
7.125	104.779	104.772	104.749	104.725					
7.250	105.031	105.024	105.001	104.977					
7.375	105.108	105.101	105.078	105.055					
7.500	105.320	105.313	105.290	105.266					
7.625	105.511	105.504	105.480	105.457					

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AltA101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AltA115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	100.667	100.606	100.527	100.449	5.990	100.670	100.626	100.576	100.526
5.625	101.213	101.151	101.073	100.995	6.125	100.838	100.794	100.744	100.693
5.750	101.447	101.385	101.307	101.229	6.250	100.384	100.333	100.269	100.205
5.875	101.877	101.815	101.737	101.659	6.375	100.530	100.479	100.415	100.351
5.990	102.346	102.284	102.206	102.128	6.500	100.628	100.577	100.513	100.449
6.125	102.718	102.656	102.578	102.500	6.625	100.800	100.748	100.685	100.621
6.250	101.918	101.857	101.778	101.700	6.750	100.511	100.445	100.373	100.300
6.375	102.260	102.198	102.120	102.042	6.875	100.627	100.561	100.488	100.416
6.500	102.532	102.470	102.392	102.314	6.990	100.671	100.606	100.533	100.461
6.625	102.856	102.795	102.717	102.639	7.125	100.774	100.709	100.636	100.563
6.750	102.517	102.483	102.428	102.374	7.250	100.498	100.396	100.292	100.188
6.875	102.774	102.740	102.686	102.631	7.375	100.979	100.877	100.773	100.669
6.990	102.919	102.885	102.831	102.776	7.500	100.947	100.845	100.741	100.637
7.125	103.124	103.090	103.035	102.980	7.625	100.869	100.767	100.663	100.559
7.250	102.609	102.582	102.535	102.488					
7.375	103.034	103.007	102.960	102.913					
7.500	103.089	103.061	103.015	102.968					
7.625	103.074	103.047	103.000	102.953					
7.750	103.570	103.515	103.437	103.359					
7.875	103.739	103.684	103.606	103.528					
7.990	102.602	102.548	102.470	102.391					
8.125	102.544	102.490	102.411	102.333					

RISE TPO

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: February 27, 2026

CalHFA Pricing (California Only)

LINK FOR DAILY RATES AND HIGH BALANCE FEES: <https://www.calhfa.ca.gov/apps/rates/>

Loan must be APPROVED before requests will be reviewed. Lock Request Form must be filled out in it's entirety and submitted to lockdesk via e-mail. Once received, lockdesk will respond with today's rate and additional fees (for High Bal loans). AE/Broker must CONFIRM the rate by 2:00 PM PST in order to honor same day lock.

CalHFA Conv with MyHome only (C100)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv with MyHome only - HB (C106)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP - HB (C108)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP - HB (C109)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only (F200)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only - HB (F206)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP - HB (F208)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA CalReady - (C110/F210)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available

CalHFA CalPLUS Access - (C111/F211)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available



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

Effective: February 27, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				FHA 20 Year Fixed - (320)				FHA 15 Year Fixed - (315)				FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	99.930	99.873	99.809	4.990	99.120	99.063	98.999	4.990	100.109	100.091	100.040	5.125	99.440	99.384	99.319
5.125	100.347	100.290	100.226	5.125	99.537	99.480	99.416	5.125	100.394	100.376	100.325	5.250	100.423	100.366	100.302
5.250	101.105	101.048	100.984	5.250	100.295	100.238	100.174	5.250	101.001	100.983	100.932	5.375	99.909	99.845	99.773
5.375	100.929	100.865	100.793	5.375	100.119	100.055	99.983	5.375	100.681	100.653	100.602	5.500	100.580	100.516	100.444
5.500	101.434	101.370	101.299	5.500	100.624	100.560	100.489	5.500	101.055	101.028	100.976	5.625	101.009	100.945	100.873
5.625	101.912	101.848	101.776	5.625	101.102	101.038	100.966	5.625	101.401	101.373	101.322	5.750	101.162	101.098	101.026
5.750	102.195	102.131	102.059	5.750	101.385	101.321	101.249	5.750	101.532	101.505	101.454	5.875	101.329	101.279	101.226
5.875	102.027	101.978	101.925	5.875	101.217	101.168	101.115	5.875	101.494	101.478	101.419	5.990	101.765	101.715	101.662
5.990	102.570	102.521	102.468	5.990	101.760	101.711	101.658	5.990	101.896	101.880	101.821	6.125	102.184	102.134	102.081
6.125	103.143	103.093	103.040	6.125	102.333	102.283	102.230	6.125	102.317	102.300	102.242	6.250	102.022	101.972	101.919
6.250	103.063	103.013	102.961	6.250	102.253	102.203	102.151	6.250	102.066	102.050	101.991	6.375	101.902	101.866	101.825
6.375	103.174	103.138	103.097	6.375	102.364	102.328	102.287	6.375	102.231	102.210	102.173	6.500	102.224	102.189	102.147
6.500	103.716	103.681	103.639	6.500	102.906	102.871	102.829	6.500	102.612	102.591	102.555	6.625	102.601	102.565	102.523
6.625	104.107	104.072	104.030	6.625	103.297	103.262	103.220	6.625	102.842	102.821	102.784	6.750	102.554	102.518	102.477
6.750	103.696	103.661	103.619	6.750	102.886	102.851	102.809	6.750	102.556	102.535	102.498	6.875	102.859	102.802	102.734
6.875	104.426	104.370	104.302	6.875	103.616	103.560	103.492	6.875	103.576	103.555	103.518	6.990	103.063	103.006	102.938
6.990	104.711	104.654	104.586	6.990	103.901	103.844	103.776	6.990	103.690	103.669	103.632	7.125	103.339	103.282	103.214

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	99.780	99.723	99.659	5.125	99.240	99.184	99.119	4.990	99.780	99.723	99.659	5.250	100.223	100.166	100.102
5.125	100.197	100.140	100.076	5.250	100.223	100.166	100.102	5.125	100.197	100.140	100.076	5.375	99.709	99.645	99.573
5.250	100.955	100.898	100.834	5.375	99.709	99.645	99.573	5.250	100.955	100.898	100.834	5.500	100.380	100.316	100.244
5.375	100.779	100.715	100.643	5.500	100.380	100.316	100.244	5.375	100.779	100.715	100.643	5.625	100.809	100.745	100.673
5.500	101.284	101.220	101.149	5.625	100.809	100.745	100.673	5.500	101.284	101.220	101.149	5.750	100.962	100.898	100.826
5.625	101.762	101.698	101.626	5.750	100.962	100.898	100.826	5.625	101.762	101.698	101.626	5.875	101.129	101.079	101.026
5.750	102.045	101.981	101.909	5.875	101.129	101.079	101.026	5.750	102.045	101.981	101.909	5.990	101.565	101.515	101.462
5.875	101.877	101.828	101.775	5.990	101.565	101.515	101.462	5.875	101.877	101.828	101.775	6.125	101.984	101.934	101.881
5.990	102.420	102.371	102.318	6.125	101.984	101.934	101.881	5.990	102.420	102.371	102.318	6.250	101.822	101.772	101.719
6.125	102.993	102.943	102.890	6.250	101.822	101.772	101.719	6.125	102.993	102.943	102.890	6.375	101.702	101.666	101.625
6.250	102.913	102.863	102.811	6.375	101.702	101.666	101.625	6.250	102.913	102.863	102.811	6.500	102.024	101.989	101.947
6.375	103.024	102.988	102.947	6.500	102.024	101.989	101.947	6.375	103.024	102.988	102.947	6.625	102.401	102.365	102.323
6.500	103.566	103.531	103.489	6.625	102.401	102.365	102.323	6.500	103.566	103.531	103.489	6.750	102.354	102.318	102.277
6.625	103.957	103.922	103.880	6.750	102.354	102.318	102.277	6.625	103.957	103.922	103.880	6.875	103.546	103.511	103.469
6.750	103.546	103.511	103.469	6.875	103.546	103.511	103.469	6.750	103.546	103.511	103.469	6.990	104.276	104.220	104.152
6.875	104.276	104.220	104.152	6.990	104.276	104.220	104.152	6.875	104.276	104.220	104.152	7.125	103.139	103.082	103.014
6.990	104.561	104.504	104.436	7.125	103.139	103.082	103.014	6.990	104.561	104.504	104.436	7.250	102.893	102.836	102.768

LLPAs

FICO 3700	FICO 600-619	VA Loan Amount >\$950K	80 Day Lock (From 45 Day Price)
0.375	-0.750	-0.375	-0.500
FICO 680-699	FICO 680-699	Loan Amount <\$100,000	3-4 Units
0.250	-1.500	-0.375	-0.500
FICO 660-679	FICO 650-679	VA Cashout >90% LTV	VA IRRRL >100% CLTV
0.250	-3.000	-3.000	-1.000
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

SELECT PRICING

Effective: February 27, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	100.280	100.223	100.159	
5.125	100.697	100.640	100.576	
5.250	101.455	101.398	101.334	
5.375	101.279	101.215	101.143	
5.500	101.784	101.720	101.649	
5.625	102.262	102.198	102.126	
5.750	102.545	102.481	102.409	
5.875	102.377	102.328	102.275	
5.990	102.920	102.871	102.818	
6.125	103.493	103.443	103.390	
6.250	103.413	103.363	103.311	
6.375	103.524	103.488	103.447	
6.500	104.066	104.031	103.989	
6.625	104.457	104.422	104.380	
6.750	104.046	104.011	103.969	
6.875	104.776	104.720	104.652	
6.990	105.061	105.004	104.936	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	100.459	100.441	100.390	
5.125	100.744	100.726	100.675	
5.250	101.351	101.333	101.282	
5.375	101.031	101.003	100.952	
5.500	101.405	101.378	101.326	
5.625	101.751	101.723	101.672	
5.750	101.882	101.855	101.804	
5.875	101.844	101.828	101.769	
5.990	102.246	102.230	102.171	
6.125	102.667	102.650	102.592	
6.250	102.416	102.400	102.341	
6.375	102.581	102.560	102.523	
6.500	102.962	102.941	102.905	
6.625	103.192	103.171	103.134	
6.750	102.906	102.885	102.848	
6.875	103.926	103.905	103.868	
6.990	104.040	104.019	103.982	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	100.130	100.073	100.009	
5.125	100.547	100.490	100.426	
5.250	101.305	101.248	101.184	
5.375	101.129	101.065	100.993	
5.500	101.634	101.570	101.499	
5.625	102.112	102.048	101.976	
5.750	102.395	102.331	102.259	
5.875	102.227	102.178	102.125	
5.990	102.770	102.721	102.668	
6.125	103.343	103.293	103.240	
6.250	103.263	103.213	103.161	
6.375	103.374	103.338	103.297	
6.500	103.916	103.881	103.839	
6.625	104.307	104.272	104.230	
6.750	103.896	103.861	103.819	
6.875	104.626	104.570	104.502	
6.990	104.911	104.854	104.786	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	100.130	100.073	100.009	
5.125	100.547	100.490	100.426	
5.250	101.305	101.248	101.184	
5.375	101.129	101.065	100.993	
5.500	101.634	101.570	101.499	
5.625	102.112	102.048	101.976	
5.750	102.395	102.331	102.259	
5.875	102.227	102.178	102.125	
5.990	102.770	102.721	102.668	
6.125	103.343	103.293	103.240	
6.250	103.263	103.213	103.161	
6.375	103.374	103.338	103.297	
6.500	103.916	103.881	103.839	
6.625	104.307	104.272	104.230	
6.750	103.896	103.861	103.819	
6.875	104.626	104.570	104.502	
6.990	104.911	104.854	104.786	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	99.790	99.734	99.669	
5.250	100.773	100.716	100.652	
5.375	100.259	100.195	100.123	
5.500	100.930	100.866	100.794	
5.625	101.359	101.295	101.223	
5.750	101.512	101.448	101.376	
5.875	101.679	101.629	101.576	
5.990	102.115	102.065	102.012	
6.125	102.534	102.484	102.431	
6.250	102.372	102.322	102.269	
6.375	102.252	102.216	102.175	
6.500	102.574	102.539	102.497	
6.625	102.951	102.915	102.873	
6.750	102.904	102.868	102.827	
6.875	103.209	103.152	103.084	
6.990	103.413	103.356	103.288	
7.125	103.689	103.632	103.564	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	99.590	99.534	99.469	
5.250	100.573	100.516	100.452	
5.375	100.059	99.995	99.923	
5.500	100.730	100.666	100.594	
5.625	101.159	101.095	101.023	
5.750	101.312	101.248	101.176	
5.875	101.479	101.429	101.376	
5.990	101.915	101.865	101.812	
6.125	102.334	102.284	102.231	
6.250	102.172	102.122	102.069	
6.375	102.052	102.016	101.975	
6.500	102.374	102.339	102.297	
6.625	102.751	102.715	102.673	
6.750	102.704	102.668	102.627	
6.875	103.009	102.952	102.884	
6.990	103.213	103.156	103.088	
7.125	103.489	103.432	103.364	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	99.590	99.534	99.469	
5.250	100.573	100.516	100.452	
5.375	100.059	99.995	99.923	
5.500	100.730	100.666	100.594	
5.625	101.159	101.095	101.023	
5.750	101.312	101.248	101.176	
5.875	101.479	101.429	101.376	
5.990	101.915	101.865	101.812	
6.125	102.334	102.284	102.231	
6.250	102.172	102.122	102.069	
6.375	102.052	102.016	101.975	
6.500	102.374	102.339	102.297	
6.625	102.751	102.715	102.673	
6.750	102.704	102.668	102.627	
6.875	103.009	102.952	102.884	
6.990	103.213	103.156	103.088	
7.125	103.489	103.432	103.364	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 3)				
Rate	15 Day	30 Day	45 Day	
4.990	100.170	100.113	100.049	
5.125	100.587	100.530	100.466	
5.250	101.345	101.288	101.224	
5.375	101.169	101.105	101.033	
5.500	101.674	101.610	101.539	
5.625	102.152	102.088	102.016	
5.750	102.435	102.371	102.299	
5.875	102.267	102.218	102.165	
5.990	102.810	102.761	102.708	
6.125	103.383	103.333	103.280	
6.250	103.303	103.253	103.201	
6.375	103.414	103.378	103.337	
6.500	103.956	103.921	103.879	
6.625	104.347	104.312	104.270	
6.750	103.936	103.901	103.859	
6.875	104.666	104.610	104.542	
6.990	104.951	104.894	104.826	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	99.365	99.309	99.244	
5.250	100.348	100.291	100.227	
5.375	99.834	99.770	99.698	
5.500	100.505	100.441	100.369	
5.625	100.934	100.870	100.798	
5.750	101.087	101.023	100.951	
5.875	101.254	101.204	101.151	
5.990	101.690	101.640	101.587	
6.125	102.109	102.059	102.006	
6.250	101.947	101.897	101.844	
6.375	101.827	101.791	101.750	
6.500	102.149	102.114	102.072	
6.625	102.526	102.490	102.448	
6.750	102.479	102.443	102.402	
6.875	102.784	102.727	102.659	
6.990	102.988	102.931	102.863	
7.125	103.264	103.207	103.139	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	100.334	100.316	100.255	
5.125	100.619	100.601	100.550	
5.250	101.226	101.208	101.157	
5.375	100.906	100.878	100.827	
5.500	101.280	101.253	101.201	
5.625	101.626	101.598	101.547	
5.750	101.757	101.730	101.679	
5.875	101.719	101.703	101.644	
5.990	102.121	102.105	102.046	
6.125	102.542	102.525	102.467	
6.250	102.291	102.275	102.216	
6.375	102.456	102.435	102.398	
6.500	102.837	102.816	102.780	
6.625	103.067	103.046	103.009	
6.750	102.781	102.760	102.723	
6.875	103.801	103.780	103.743	
6.990	103.915	103.894	103.857	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	100.334	100.316	100.255	
5.125	100.619	100.601	100.550	
5.250	101.226	101.208	101.157	
5.375	100.906	100.878	100.827	
5.500	101.280	101.253	101.201	
5.625	101.626	101.598	101.547	
5.750	101.757	101.730	101.679	
5.875	101.719	101.703	101.644	
5.990	102.121	102.105	102.046	
6.125	102.542	102.525	102.467	
6.250	102.291	102.275	102.216	
6.375	102.456	102.435	102.398	
6.500	102.837	102.816	102.780	
6.625	103.067	103.046	103.009	
6.750	102.781	102.760	102.723	
6.875	103.801	103.780	103.743	
6.990	103.915	103.894	103.857	

LLPAs

FICO 3700	
0.375	
FICO 680-899	
0.250	
FICO 660-879	
0.250	
FICO 640-859	
0.000	
FICO 620-839	
-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	



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

Effective: February 27, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	99.444	99.387	99.323	
5.125	99.919	99.863	99.798	
5.250	100.693	100.636	100.572	
5.375	100.618	100.554	100.483	
5.500	101.060	100.996	100.925	
5.625	101.497	101.433	101.361	
5.750	101.740	101.676	101.605	
5.875	101.527	101.477	101.424	
5.990	102.011	101.962	101.909	
6.125	102.489	102.440	102.387	
6.250	102.604	102.554	102.501	
6.375	102.097	102.061	102.020	
6.500	102.575	102.540	102.498	
6.625	102.862	102.827	102.785	
6.750	103.365	103.330	103.288	
6.875	103.862	103.806	103.738	
6.990	104.042	103.985	103.917	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.990	98.644	98.587	98.523	
5.125	99.119	99.063	98.998	
5.250	99.893	99.836	99.772	
5.375	99.818	99.754	99.683	
5.500	100.260	100.196	100.125	
5.625	100.697	100.633	100.561	
5.750	100.940	100.876	100.805	
5.875	100.727	100.677	100.624	
5.990	101.211	101.162	101.109	
6.125	101.689	101.640	101.587	
6.250	101.804	101.754	101.701	
6.375	101.297	101.261	101.220	
6.500	101.775	101.740	101.698	
6.625	102.062	102.027	101.985	
6.750	102.565	102.530	102.488	
6.875	103.062	103.006	102.938	
6.990	103.242	103.185	103.117	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	99.633	99.615	99.564	
5.125	99.976	99.959	99.907	
5.250	100.599	100.581	100.530	
5.375	100.380	100.353	100.301	
5.500	100.691	100.664	100.613	
5.625	100.995	100.968	100.917	
5.750	101.088	101.061	101.010	
5.875	101.004	101.001	100.929	
5.990	101.348	101.331	101.273	
6.125	101.673	101.657	101.598	
6.250	101.617	101.600	101.542	
6.375	101.164	101.143	101.106	
6.500	101.481	101.461	101.424	
6.625	101.606	101.586	101.549	
6.750	102.235	102.214	102.177	
6.875	103.022	103.001	102.964	
6.990	103.030	103.009	102.973	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	100.233	100.176	100.112	
5.375	99.799	99.735	99.663	
5.500	100.233	100.169	100.097	
5.625	100.691	100.627	100.555	
5.750	101.208	101.144	101.072	
5.875	100.779	100.729	100.677	
5.990	101.211	101.161	101.108	
6.125	101.734	101.685	101.632	
6.250	101.587	101.537	101.484	
6.375	101.223	101.187	101.146	
6.500	101.696	101.660	101.619	
6.625	101.983	101.948	101.906	
6.750	101.714	101.678	101.637	
6.875	102.394	102.338	102.270	
6.990	102.586	102.530	102.462	
7.125	102.818	102.761	102.693	
7.250	102.638	102.581	102.513	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	99.194	99.137	99.073	
5.125	99.669	99.613	99.548	
5.250	100.443	100.386	100.322	
5.375	100.368	100.304	100.233	
5.500	100.810	100.746	100.675	
5.625	101.247	101.183	101.111	
5.750	101.490	101.426	101.355	
5.875	101.277	101.227	101.174	
5.990	101.761	101.712	101.659	
6.125	102.239	102.190	102.137	
6.250	102.354	102.304	102.251	
6.375	101.847	101.811	101.770	
6.500	102.325	102.290	102.248	
6.625	102.612	102.577	102.535	
6.750	103.115	103.080	103.038	
6.875	103.612	103.556	103.488	
6.990	103.792	103.735	103.667	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	100.083	100.026	99.962	
5.375	99.649	99.585	99.513	
5.500	100.083	100.019	99.947	
5.625	100.541	100.477	100.405	
5.750	101.058	100.994	100.922	
5.875	100.629	100.579	100.527	
5.990	101.061	101.011	100.958	
6.125	101.584	101.535	101.482	
6.250	101.437	101.387	101.334	
6.375	101.073	101.037	100.996	
6.500	101.546	101.510	101.469	
6.625	101.833	101.798	101.756	
6.750	101.564	101.528	101.487	
6.875	102.244	102.188	102.120	
6.990	102.436	102.380	102.312	
7.125	102.668	102.611	102.543	
7.250	102.488	102.431	102.363	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	99.194	99.137	99.073	
5.125	99.669	99.613	99.548	
5.250	100.443	100.386	100.322	
5.375	100.368	100.304	100.233	
5.500	100.810	100.746	100.675	
5.625	101.247	101.183	101.111	
5.750	101.490	101.426	101.355	
5.875	101.277	101.227	101.174	
5.990	101.761	101.712	101.659	
6.125	102.239	102.190	102.137	
6.250	102.354	102.304	102.251	
6.375	101.847	101.811	101.770	
6.500	102.325	102.290	102.248	
6.625	102.612	102.577	102.535	
6.750	103.115	103.080	103.038	
6.875	103.612	103.556	103.488	
6.990	103.792	103.735	103.667	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	100.083	100.026	99.962	
5.375	99.649	99.585	99.513	
5.500	100.083	100.019	99.947	
5.625	100.541	100.477	100.405	
5.750	101.058	100.994	100.922	
5.875	100.629	100.579	100.527	
5.990	101.061	101.011	100.958	
6.125	101.584	101.535	101.482	
6.250	101.437	101.387	101.334	
6.375	101.073	101.037	100.996	
6.500	101.546	101.510	101.469	
6.625	101.833	101.798	101.756	
6.750	101.564	101.528	101.487	
6.875	102.244	102.188	102.120	
6.990	102.436	102.380	102.312	
7.125	102.668	102.611	102.543	
7.250	102.488	102.431	102.363	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	100.173	100.116	100.052	
5.375	100.098	100.034	99.963	
5.500	100.540	100.476	100.405	
5.625	100.977	100.913	100.841	
5.750	101.220	101.156	101.085	
5.875	101.007	100.957	100.904	
5.990	101.491	101.442	101.389	
6.125	101.969	101.920	101.867	
6.250	102.084	102.034	101.981	
6.375	101.577	101.541	101.500	
6.500	102.055	102.020	101.978	
6.625	102.342	102.307	102.265	
6.750	102.845	102.810	102.768	
6.875	103.342	103.286	103.218	
6.990	103.522	103.465	103.397	
7.125	104.047	103.990	103.922	
7.250	104.096	104.039	103.971	

LLPAs

FICO ≥700
0.375
FICO 680-699
0.250
FICO 630-679
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/IRRRL)
-1.250

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



RISE TPO

1900 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: February 27, 2026

SELECT VA & USDA Pricing

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include rates from 4.990 to 6.990.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include rates from 4.990 to 6.990.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include rates from 4.990 to 6.990.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include rates from 4.990 to 6.990.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include rates from 5.250 to 7.250.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include rates from 5.250 to 7.250.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include rates from 5.250 to 7.250.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include rates from 5.250 to 7.250.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include rates from 4.990 to 6.990.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include rates from 5.250 to 7.250.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include rates from 4.990 to 6.990.

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day. Rows include rates from 4.990 to 6.990.

LLPAs

Table with 2 columns: FICO score ranges and associated values.

Table with 2 columns: FICO score ranges and associated values.

Table with 2 columns: Loan amount and cashout conditions.

Table with 2 columns: Loan-to-value and floor price conditions.



RISE TPO

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: February 27, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 32SSL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.820	99.763	99.699	
5.125	100.237	100.180	100.116	
5.250	100.995	100.938	100.874	
5.375	100.819	100.755	100.683	
5.500	101.324	101.260	101.189	
5.625	101.802	101.738	101.666	
5.750	102.085	102.021	101.949	
5.875	101.917	101.868	101.815	
5.990	102.460	102.411	102.358	
6.125	103.033	102.983	102.930	
6.250	102.953	102.903	102.851	
6.375	103.064	103.028	102.987	
6.500	103.606	103.571	103.529	
6.625	103.997	103.962	103.920	
6.750	103.586	103.551	103.509	
6.875	104.316	104.260	104.192	
6.990	104.601	104.544	104.476	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	100.170	100.113	100.049	
5.375	99.994	99.930	99.858	
5.500	100.499	100.435	100.364	
5.625	100.977	100.913	100.841	
5.750	101.260	101.196	101.124	
5.875	101.092	101.043	100.990	
5.990	101.635	101.586	101.533	
6.125	102.208	102.158	102.105	
6.250	102.128	102.078	102.026	
6.375	102.239	102.203	102.162	
6.500	102.781	102.746	102.704	
6.625	103.172	103.137	103.095	
6.750	102.761	102.726	102.684	
6.875	103.491	103.435	103.367	
6.990	103.776	103.719	103.651	
7.125	104.522	104.465	104.397	
7.250	104.085	104.028	103.960	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.984	99.966	99.915	
5.125	100.269	100.251	100.200	
5.250	100.876	100.858	100.807	
5.375	100.556	100.528	100.477	
5.500	100.930	100.903	100.851	
5.625	101.276	101.248	101.197	
5.750	101.407	101.380	101.329	
5.875	101.369	101.353	101.294	
5.990	101.771	101.755	101.696	
6.125	102.192	102.175	102.117	
6.250	101.941	101.925	101.866	
6.375	102.106	102.085	102.048	
6.500	102.487	102.466	102.430	
6.625	102.717	102.696	102.659	
6.750	102.431	102.410	102.373	
6.875	103.451	103.430	103.393	
6.990	103.565	103.544	103.507	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.998	99.941	99.877	
5.375	99.484	99.420	99.348	
5.500	100.155	100.091	100.019	
5.625	100.584	100.520	100.448	
5.750	100.737	100.673	100.601	
5.875	100.904	100.854	100.801	
5.990	101.340	101.290	101.237	
6.125	101.759	101.709	101.656	
6.250	101.597	101.547	101.494	
6.375	101.477	101.441	101.400	
6.500	101.799	101.764	101.722	
6.625	102.176	102.140	102.098	
6.750	102.129	102.093	102.052	
6.875	102.434	102.377	102.309	
6.990	102.638	102.581	102.513	
7.125	102.914	102.857	102.789	
7.250	102.668	102.611	102.543	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	100.818	100.761	100.697	
5.375	100.743	100.679	100.608	
5.500	101.185	101.121	101.050	
5.625	101.622	101.558	101.486	
5.750	101.865	101.801	101.730	
5.875	101.652	101.602	101.549	
5.990	102.136	102.087	102.034	
6.125	102.614	102.565	102.512	
6.250	102.729	102.679	102.626	
6.375	102.222	102.186	102.145	
6.500	102.700	102.665	102.623	
6.625	102.987	102.952	102.910	
6.750	103.490	103.455	103.413	
6.875	103.987	103.931	103.863	
6.990	104.167	104.110	104.042	
7.125	104.692	104.635	104.567	
7.250	104.741	104.684	104.616	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.250	99.768	99.711	99.647	
5.375	99.693	99.629	99.558	
5.500	100.135	100.071	100.000	
5.625	100.572	100.508	100.436	
5.750	100.815	100.751	100.680	
5.875	100.602	100.552	100.499	
5.990	101.086	101.037	100.984	
6.125	101.564	101.515	101.462	
6.250	101.679	101.629	101.576	
6.375	101.172	101.136	101.095	
6.500	101.650	101.615	101.573	
6.625	101.937	101.902	101.860	
6.750	102.440	102.405	102.363	
6.875	102.937	102.881	102.813	
6.990	103.117	103.060	102.992	
7.125	103.642	103.585	103.517	
7.250	103.691	103.634	103.566	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.508	99.490	99.439	
5.125	99.851	99.834	99.782	
5.250	100.474	100.456	100.405	
5.375	100.255	100.228	100.176	
5.500	100.566	100.539	100.488	
5.625	100.870	100.843	100.792	
5.750	100.963	100.936	100.885	
5.875	100.879	100.862	100.804	
5.990	101.223	101.206	101.148	
6.125	101.548	101.532	101.473	
6.250	101.492	101.475	101.417	
6.375	101.039	101.018	100.981	
6.500	101.356	101.336	101.299	
6.625	101.481	101.461	101.424	
6.750	102.110	102.089	102.052	
6.875	102.897	102.876	102.839	
6.990	102.905	102.884	102.848	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	100.058	100.001	99.937	
5.375	99.624	99.560	99.488	
5.500	100.058	99.994	99.922	
5.625	100.516	100.452	100.380	
5.750	101.033	100.969	100.897	
5.875	100.604	100.554	100.502	
5.990	101.036	100.986	100.933	
6.125	101.559	101.510	101.457	
6.250	101.412	101.362	101.309	
6.375	101.048	101.012	100.971	
6.500	101.521	101.485	101.444	
6.625	101.808	101.773	101.731	
6.750	101.539	101.503	101.462	
6.875	102.219	102.163	102.095	
6.990	102.411	102.355	102.287	
7.125	102.643	102.586	102.518	
7.250	102.463	102.406	102.338	

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/IRRRL)
-1.250

60 Day Lock (From 45 Day Price)
-0.500
3+ Units
-0.500
VA IRRRL ≥100% CLTV
-1.000
NC Floor Price
99.75



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

Effective: Friday, February 27, 2026

Jumbo Peak Pricing

Jumbo Peak 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	100.153	100.060	99.872	99.685
6.250	100.362	100.268	100.081	99.893
6.375	100.540	100.446	100.258	100.071
6.500	100.676	100.582	100.395	100.207
6.625	100.800	100.706	100.518	100.331
6.750	100.939	100.845	100.657	100.470
6.875	101.059	100.965	100.778	100.590
7.000	101.202	101.108	100.921	100.733
7.125	101.299	101.205	101.018	100.830
7.250	101.372	101.278	101.091	100.903
7.375	101.433	101.340	101.152	100.965
7.500	101.483	101.389	101.202	101.014
7.625	101.521	101.427	101.240	101.052
7.750	101.559	101.465	101.277	101.090
7.875	101.597	101.503	101.315	101.128
8.000	101.634	101.541	101.353	101.166
8.125	101.672	101.579	101.391	101.204
8.250	101.710	101.616	101.429	101.241
8.375	101.748	101.654	101.467	101.279

Jumbo Peak 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	97.612	97.518	97.331	97.143
6.375	98.073	97.979	97.792	97.604
6.500	98.539	98.445	98.258	98.070
6.625	99.002	98.908	98.721	98.533
6.750	99.469	99.376	99.188	99.001
6.875	99.938	99.844	99.656	99.469
7.000	100.407	100.313	100.125	99.938
7.125	100.873	100.779	100.591	100.404
7.250	101.343	101.249	101.062	100.874
7.375	101.815	101.721	101.533	101.346
7.500	102.287	102.193	102.005	101.818
7.625	102.759	102.665	102.478	102.290
7.750	103.229	103.135	102.947	102.760
7.875	103.698	103.604	103.417	103.229
8.000	104.168	104.074	103.886	103.699

Loan Level Price Adjustments (LLPAs)	CLTV						
	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO							
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, February 27, 2026**

Jumbo Boost Pricing

Jumbo Boost 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	99.037	98.975	99.100
6.125	99.662	99.600	99.725
6.250	100.200	100.138	100.263
6.375	100.700	100.638	100.763
6.500	101.137	101.075	101.200
6.625	101.535	101.473	101.598
6.750	101.926	101.864	101.989
6.875	102.309	102.247	102.372
7.000	102.684	102.622	102.747
7.125	103.051	102.989	103.114
7.250	103.410	103.348	103.473
7.375	103.762	103.700	103.825
7.500	104.106	104.044	104.169
7.625	104.442	104.380	104.505
7.750	104.770	104.708	104.833
7.875	105.090	105.028	105.153
8.000	105.371	105.309	105.434
8.125	105.621	105.559	105.684
8.250	105.871	105.809	105.934

Jumbo Boost 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	99.037	98.975	99.100
6.125	99.662	99.600	99.725
6.250	100.200	100.138	100.263
6.375	100.700	100.638	100.763
6.500	101.137	101.075	101.200
6.625	101.535	101.473	101.598
6.750	101.926	101.864	101.989
6.875	102.309	102.247	102.372
7.000	102.684	102.622	102.747
7.125	103.051	102.989	103.114
7.250	103.410	103.348	103.473
7.375	103.762	103.700	103.825
7.500	104.106	104.044	104.169
7.625	104.442	104.380	104.505
7.750	104.770	104.708	104.833
7.875	105.090	105.028	105.153
8.000	105.371	105.309	105.434
8.125	105.621	105.559	105.684
8.250	105.871	105.809	105.934

Jumbo Boost 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	99.037	98.975	99.100
6.125	99.662	99.600	99.725
6.250	100.200	100.138	100.263
6.375	100.700	100.638	100.763
6.500	101.137	101.075	101.200
6.625	101.535	101.473	101.598
6.750	101.926	101.864	101.989
6.875	102.309	102.247	102.372
7.000	102.684	102.622	102.747
7.125	103.051	102.989	103.114
7.250	103.410	103.348	103.473
7.375	103.762	103.700	103.825
7.500	104.106	104.044	104.169
7.625	104.442	104.380	104.505
7.750	104.770	104.708	104.833
7.875	105.090	105.028	105.153
8.000	105.371	105.309	105.434
8.125	105.621	105.559	105.684
8.250	105.871	105.809	105.934

Jumbo Boost 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	99.287	99.225	99.350
6.125	99.912	99.850	99.975
6.250	100.450	100.388	100.513
6.375	100.950	100.888	101.013
6.500	101.387	101.325	101.450
6.625	101.785	101.723	101.848
6.750	102.176	102.114	102.239
6.875	102.559	102.497	102.622
7.000	102.934	102.872	102.997
7.125	103.301	103.239	103.364
7.250	103.660	103.598	103.723
7.375	104.012	103.950	104.075
7.500	104.356	104.294	104.419
7.625	104.692	104.630	104.755
7.750	105.020	104.958	105.083
7.875	105.340	105.278	105.403
8.000	105.621	105.559	105.684
8.125	105.871	105.809	105.934
8.250	106.121	106.059	106.184

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