



RISE TPO Wholesale Rate Sheet

RiseTPO.com

Ratesheet Code: RS-WS

Effective Date: 4/15/26 7:36 AM

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Lock Expiration Days	
15 Day	04/30/26
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60 Day	06/15/26
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

Allowable Fees	
Click Here	
Reloack Fee	
(0.250)	
Lock Extension Fees	
0.02 Per Day	
Max extension 30 days and / or 10 times, whichever comes first.	
Lock Request Hours	
8:00 AM - 8:59 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.

April Pricing Specials	
Non-Select FHA, VA, USDA & DPA (STD Bal & High Bal)	0.250
Select FHA, VA, USDA & DPA (STD Bal & High Bal)	0.125

Temporary Property Eligibility Restrictions	
Non-Owner properties located in the following City/County are NOT eligible to be locked:	
<ul style="list-style-type: none"> •Baltimore City, Maryland 	
(Properties located in Baltimore County are not restricted)	

Announcements



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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: April 15, 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	95.994	95.956	95.923	95.889	4.875	95.598	95.561	95.527	95.494	5.750	100.369	100.277	100.201	100.124
4.990	96.624	96.587	96.553	96.519	4.990	96.228	96.191	96.158	96.124	5.875	100.869	100.778	100.701	100.624
5.125	97.062	97.025	96.991	96.958	5.125	96.693	96.656	96.622	96.588	5.990	101.315	101.223	101.146	101.069
5.250	97.646	97.600	97.560	97.520	5.250	97.288	97.242	97.203	97.163	6.125	101.761	101.670	101.593	101.516
5.375	98.272	98.226	98.186	98.146	5.375	97.945	97.899	97.859	97.820	6.250	101.616	101.506	101.414	101.323
5.500	98.884	98.838	98.798	98.758	5.500	98.559	98.513	98.473	98.433	6.375	102.159	102.049	101.957	101.866
5.625	99.457	99.410	99.371	99.331	5.625	99.132	99.085	99.046	99.006	6.500	102.547	102.437	102.345	102.254
5.750	99.774	99.719	99.672	99.625	5.750	99.449	99.394	99.347	99.300	6.625	102.774	102.664	102.572	102.481
5.875	100.332	100.277	100.230	100.183	5.875	99.987	99.932	99.885	99.838	6.750	102.616	102.525	102.454	102.382
5.990	100.812	100.757	100.710	100.662	5.990	100.467	100.412	100.365	100.317	6.875	102.872	102.781	102.709	102.638
6.125	101.284	101.229	101.182	101.134	6.125	100.939	100.884	100.837	100.789	6.990	103.291	103.200	103.129	103.057
6.250	101.540	101.457	101.388	101.319	6.250	101.195	101.112	101.043	100.974	7.125	103.627	103.536	103.464	103.393
6.375	102.121	102.038	101.969	101.899	6.375	101.776	101.693	101.624	101.554	7.250	104.136	104.099	104.067	104.034
6.500	102.526	102.443	102.374	102.304	6.500	102.181	102.098	102.029	101.959	7.375	104.452	104.415	104.382	104.350
6.625	102.737	102.655	102.585	102.516	6.625	102.392	102.310	102.240	102.171	7.500	104.783	104.746	104.714	104.681
6.750	102.964	102.899	102.845	102.790	6.750	102.619	102.554	102.500	102.445	7.625	105.060	105.023	104.991	104.959
6.875	103.207	103.152	103.106	103.060	6.875	102.862	102.807	102.761	102.715	7.750	105.341	105.304	105.272	105.240
6.990	103.662	103.624	103.589	103.554	6.990	103.317	103.279	103.244	103.209	7.875	105.605	105.568	105.535	105.503
7.125	104.026	103.989	103.955	103.922	7.125	103.681	103.644	103.610	103.577	7.990	105.577	105.540	105.508	105.475
7.250	104.537	104.491	104.452	104.412	7.250	104.192	104.146	104.107	104.067	8.125	105.833	105.796	105.764	105.731
7.375	104.715	104.669	104.629	104.589	7.375	104.370	104.324	104.284	104.244					
7.500	105.024	104.978	104.938	104.898	7.500	104.679	104.633	104.593	104.553					
7.625	105.291	105.245	105.205	105.165	7.625	104.946	104.900	104.860	104.820					

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	98.845	98.800	98.762	98.724	5.990	101.245	101.198	101.157	101.117	5.750	99.424	99.369	99.322	99.275
4.990	99.220	99.175	99.138	99.100	6.125	101.475	101.431	101.393	101.356	5.875	100.017	99.962	99.915	99.868
5.125	99.396	99.351	99.314	99.276	6.250	101.838	101.796	101.758	101.721	5.990	100.549	100.493	100.446	100.399
5.250	100.017	99.972	99.934	99.897	6.375	102.180	102.138	102.100	102.062	6.125	101.084	101.029	100.982	100.934
5.375	100.359	100.314	100.276	100.238	6.500	102.386	102.344	102.306	102.268	6.250	101.417	101.343	101.281	101.219
5.500	100.677	100.632	100.595	100.557	6.625	102.458	102.416	102.379	102.341	6.375	102.052	101.979	101.917	101.855
5.625	100.971	100.926	100.888	100.851	6.750	102.767	102.725	102.687	102.649	6.500	102.517	102.444	102.382	102.320
5.750	101.180	101.135	101.097	101.059	6.875	102.835	102.793	102.756	102.718	6.625	102.809	102.735	102.674	102.612
5.875	101.458	101.413	101.376	101.338	6.990	103.103	103.061	103.023	102.986	6.750	103.075	103.020	102.972	102.925
5.990	101.700	101.655	101.617	101.579	7.125	103.270	103.227	103.190	103.152	6.875	103.394	103.338	103.291	103.244
6.125	101.984	101.939	101.901	101.863	7.250	103.432	103.382	103.337	103.292	6.990	103.861	103.806	103.758	103.711
6.250	102.185	102.142	102.104	102.066	7.375	103.470	103.420	103.375	103.330	7.125	104.245	104.189	104.142	104.095
6.375	102.584	102.541	102.503	102.465	7.500	103.616	103.566	103.521	103.475	7.250	104.376	104.347	104.318	104.289
6.500	102.845	102.802	102.764	102.726	7.625	103.757	103.707	103.662	103.617	7.375	104.726	104.697	104.668	104.639
6.625	102.952	102.908	102.870	102.833	7.750	103.898	103.848	103.803	103.758	7.500	105.052	105.024	104.995	104.966
6.750	103.317	103.275	103.238	103.200	7.875	104.038	103.989	103.943	103.898	7.625	105.365	105.337	105.308	105.279
6.875	103.388	103.346	103.308	103.270	7.990	103.917	103.867	103.822	103.777	7.750	105.012	104.966	104.926	104.886
6.990	103.709	103.667	103.630	103.592	8.125	104.070	104.020	103.975	103.929	7.875	105.203	105.157	105.117	105.077
										7.990	105.136	105.089	105.050	105.010
										8.125	105.398	105.361	105.329	105.296

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	97.497	97.451	97.411	97.371	4.875	95.023	94.986	94.952	94.919	5.750	100.294	100.202	100.126	100.049
5.500	98.109	98.063	98.023	97.983	4.990	95.653	95.616	95.583	95.549	5.875	100.794	100.703	100.626	100.549
5.625	98.682	98.635	98.596	98.556	5.125	96.118	96.081	96.047	96.013	5.990	101.240	101.148	101.071	100.994
5.750	98.999	98.944	98.897	98.850	5.250	96.713	96.667	96.628	96.588	6.125	101.686	101.595	101.518	101.441
5.875	99.557	99.502	99.455	99.408	5.375	97.370	97.324	97.284	97.245	6.250	101.541	101.431	101.339	101.248
5.990	100.037	99.982	99.935	99.887	5.500	97.984	97.938	97.898	97.858	6.375	102.084	101.974	101.882	101.791
6.125	100.509	100.454	100.407	100.359	5.625	98.557	98.510	98.471	98.431	6.500	102.472	102.362	102.270	102.179
6.250	100.765	100.682	100.613	100.544	5.750	98.874	98.819	98.772	98.725	6.625	102.699	102.589	102.497	102.406
6.375	101.346	101.263	101.194	101.124	5.875	99.412	99.357	99.310	99.263	6.750	102.541	102.450	102.379	102.307
6.500	101.751	101.668	101.599	101.529	5.990	99.892	99.837	99.790	99.742	6.875	102.797	102.706	102.634	102.563
6.625	101.962	101.880	101.810	101.741	6.125	100.364	100.309	100.262	100.214	6.990	103.216	103.125	103.054	102.982
6.750	102.189	102.124	102.070	102.015	6.250	100.620	100.537	100.468	100.399	7.125	103.552	103.461	103.389	103.318
6.875	102.432	102.377	102.331	102.285	6.375	101.201	101.118	101.049	100.979	7.250	104.061	104.024	103.992	103.959
6.990	102.887	102.849	102.814	102.779	6.500	101.606	101.523	101.454	101.384	7.375	104.377	104.340	104.307	104.275
7.125	103.251	103.214	103.180	103.147	6.625	101.817	101.735	101.665	101.596	7.500	104.708	104.671	104.639	104.606
7.250	103.762	103.716	103.677	103.637	6.750	102.044	101.979	101.925	101.870	7.625	104.985	104.948	104.916	104.884
7.375	103.940	103.894	103.854	103.814	6.875	102.287	102.232	102.186	102.140	7.750	105.266	105.229	105.197	105.165
7.500	104.249	104.203	104.163	104.123	6.990	102.742	102.704	102.669	102.634	7.875	105.530	105.493	105.460	105.428
7.625	104.516	104.470	104.430	104.390	7.125	103.106	103.069	103.035	103.002	7.990	105.502	105.465	105.433	105.400
7.750	104.587	104.541	104.501	104.461	7.250	103.617	103.571	103.532	103.492	8.125	105.758	105.721	105.689	105.656
7.875	104.778	104.732	104.692	104.652	7.375	103.795	103.749	103.709	103.669					
7.990	104.711	104.664	104.625	104.585	7.500	104.104	104.058	104.018	103.978					
8.125	104.933	104.887	104.847	104.807	7.625	104.371	104.325	104.285	104.245					



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

Wholesale

Effective: April 15, 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	98.871	98.815	98.766	98.716	5.500	96.821	96.765	96.716	96.666	5.375	99.092	96.261	96.211	96.161
5.625	99.484	99.428	99.378	99.328	5.625	97.434	97.378	97.328	97.278	5.500	96.952	96.897	96.847	96.797
5.750	99.809	99.753	99.703	99.653	5.750	97.745	97.689	97.640	97.590	5.625	97.552	97.497	97.447	97.397
5.875	100.323	100.268	100.218	100.168	5.875	98.253	98.198	98.148	98.098	5.750	97.863	97.807	97.757	97.707
5.990	100.868	100.813	100.763	100.713	5.990	98.798	98.743	98.693	98.643	5.875	98.383	98.327	98.278	98.228
6.125	101.316	101.261	101.211	101.161	6.125	99.246	99.191	99.141	99.091	5.990	98.912	98.857	98.807	98.757
6.250	101.364	101.254	101.162	101.071	6.250	99.294	99.184	99.092	99.001	6.125	99.402	99.346	99.296	99.246
6.375	101.811	101.701	101.610	101.518	6.375	99.741	99.631	99.540	99.448	6.250	99.461	99.351	99.260	99.168
6.500	102.167	102.057	101.965	101.874	6.500	100.097	99.987	99.895	99.804	6.375	99.889	99.778	99.687	99.595
6.625	102.494	102.384	102.292	102.201	6.625	100.424	100.314	100.222	100.131	6.500	100.264	100.154	100.063	99.971
6.750	102.301	102.209	102.132	102.055	6.750	100.231	100.139	100.062	99.985	6.625	100.612	100.502	100.411	100.319
6.875	102.647	102.556	102.479	102.402	6.875	100.577	100.486	100.409	100.332	6.750	100.440	100.348	100.272	100.195
6.990	102.820	102.728	102.651	102.574	6.990	100.750	100.658	100.581	100.504	6.875	100.770	100.679	100.602	100.525
7.125	103.079	102.987	102.910	102.833	7.125	101.009	100.917	100.840	100.763	6.990	100.961	100.869	100.792	100.716
7.250	102.559	102.494	102.439	102.383	7.250	100.489	100.424	100.369	100.313	7.125	101.237	101.146	101.069	100.992
7.375	103.064	102.998	102.942	102.886	7.375	100.994	100.928	100.872	100.816	7.250	100.734	100.670	100.614	100.558
7.500	103.201	103.099	103.017	102.936	7.500	101.131	101.029	100.947	100.866	7.375	101.151	101.085	101.029	100.973
7.625	103.307	103.198	103.109	103.020	7.625	101.237	101.128	101.039	100.950	7.500	101.296	101.194	101.112	101.031
7.750	104.189	104.079	103.987	103.896	7.750	102.119	102.009	101.917	101.826	7.625	101.408	101.298	101.209	101.120
7.875	104.327	104.216	104.125	104.033	7.875	102.257	102.146	102.055	101.963	7.750	102.291	102.181	102.089	101.998
7.990	103.157	103.047	102.955	102.864	7.990	101.052	100.942	100.850	100.759	7.875	102.484	102.374	102.282	102.191
8.125	103.337	103.227	103.136	103.044	8.125	101.232	101.122	101.031	100.939	7.990	101.362	101.252	101.160	101.069

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	99.560	99.499	99.447	99.394	5.990	98.914	98.853	98.801	98.748
6.125	99.740	99.680	99.627	99.574	6.125	99.135	99.075	99.022	98.969
6.250	99.818	99.760	99.707	99.654	6.250	99.226	99.167	99.114	99.061
6.375	100.025	99.966	99.914	99.861	6.375	99.412	99.354	99.301	99.248
6.500	100.146	100.087	100.035	99.982	6.500	99.554	99.495	99.442	99.389
6.625	100.310	100.252	100.199	100.146	6.625	99.739	99.680	99.627	99.574
6.750	100.521	100.464	100.411	100.358	6.750	99.970	99.913	99.860	99.808
6.875	100.696	100.639	100.586	100.533	6.875	100.129	100.072	100.019	99.966
6.990	100.751	100.693	100.641	100.588	6.990	100.202	100.145	100.092	100.039
7.125	100.873	100.815	100.763	100.710	7.125	100.341	100.284	100.232	100.179
7.250	100.718	100.653	100.593	100.532	7.250	100.203	100.138	100.078	100.018
7.375	101.205	101.140	101.080	101.019	7.375	100.550	100.485	100.424	100.364
7.500	101.174	101.109	101.049	100.989	7.500	100.534	100.469	100.409	100.348
7.625	101.156	101.091	101.031	100.970	7.625	100.529	100.464	100.404	100.344
7.750	102.165	102.100	102.040	101.979	7.750	101.548	101.484	101.423	101.363
7.875	102.220	102.155	102.095	102.034	7.875	101.668	101.603	101.543	101.482
7.990	100.997	100.932	100.872	100.812	7.990	100.502	100.437	100.377	100.317

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.894	95.856	95.823	95.789	5.375	98.175	98.119	98.069	98.019	5.375	97.472	97.426	97.386	97.346
4.990	96.524	96.487	96.453	96.419	5.500	98.821	98.765	98.716	98.666	5.500	98.084	98.038	97.998	97.958
5.125	96.962	96.925	96.891	96.858	5.625	99.434	99.378	99.328	99.278	5.625	98.657	98.610	98.571	98.531
5.250	97.546	97.500	97.460	97.420	5.750	99.759	99.703	99.653	99.603	5.750	98.974	98.919	98.872	98.825
5.375	98.172	98.126	98.086	98.046	5.875	100.273	100.218	100.168	100.118	5.875	99.532	99.477	99.430	99.383
5.500	98.784	98.738	98.698	98.658	5.990	100.818	100.763	100.713	100.663	5.990	100.012	99.957	99.910	99.862
5.625	99.357	99.310	99.271	99.231	6.125	101.266	101.211	101.161	101.111	6.125	100.484	100.429	100.382	100.334
5.750	99.674	99.619	99.572	99.525	6.250	101.314	101.204	101.112	101.021	6.250	100.740	100.657	100.588	100.519
5.875	100.232	100.177	100.130	100.083	6.375	101.761	101.651	101.560	101.468	6.375	101.321	101.238	101.169	101.099
5.990	100.712	100.657	100.610	100.562	6.500	102.117	102.007	101.915	101.824	6.500	101.726	101.643	101.574	101.504
6.125	101.184	101.129	101.082	101.034	6.625	102.444	102.334	102.242	102.151	6.625	101.937	101.855	101.785	101.716
6.250	101.440	101.357	101.288	101.219	6.750	102.251	102.159	102.082	102.005	6.750	102.164	102.099	102.045	101.990
6.375	102.021	101.938	101.869	101.799	6.875	102.597	102.506	102.429	102.352	6.875	102.407	102.352	102.306	102.260
6.500	102.426	102.343	102.274	102.204	6.990	102.770	102.678	102.601	102.524	6.990	102.862	102.824	102.789	102.754
6.625	102.637	102.555	102.485	102.416	7.125	103.029	102.937	102.860	102.783	7.125	103.226	103.189	103.155	103.122
6.750	102.864	102.799	102.745	102.690	7.250	102.509	102.444	102.389	102.333	7.250	103.737	103.691	103.652	103.612
6.875	103.107	103.052	103.006	102.960	7.375	103.014	102.948	102.892	102.836	7.375	103.915	103.869	103.829	103.789
6.990	103.562	103.524	103.489	103.454	7.500	103.151	103.049	102.967	102.886	7.500	104.224	104.178	104.138	104.098
7.125	103.926	103.889	103.855	103.822	7.625	103.257	103.148	103.059	102.970	7.625	104.491	104.445	104.405	104.365
7.250	104.437	104.391	104.352	104.312	7.750	104.139	104.029	103.937	103.846	7.750	104.562	104.516	104.476	104.436
7.375	104.615	104.569	104.529	104.489	7.875	104.277	104.166	104.075	103.983	7.875	104.753	104.707	104.667	104.627
7.500	104.924	104.878	104.838	104.798	7.990	103.107	102.997	102.905	102.814	7.990	104.686	104.639	104.600	104.560
7.625	105.191	105.145	105.105	105.065	8.125	103.287	103.177	103.086	102.994	8.125	104.908	104.862	104.822	104.782

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.894	95.856	95.823	95.789	5.500	98.821	98.765	98.716	98.666	5.375	97.472	97.426	97.386	97.346
4.990	96.524	96.487	96.453	96.419	5.625	99.434	99.378	99.328	99.278	5.500	98.084	98.038	97.998	97.958
5.125	96.962	96.925	96.891	96.858	5.750	99.759	99.703	99.653	99.603	5.625	98.657	98.610	98.571	98.531
5.250	97.546	97.500	97.460	97.420	5.875	100.273	100.218	100.168	100.118	5.750	98.974	98.919	98.872	98.825
5.375	98.172	98.126	98.086	98.046	5.990	100.818	100.763	100.713	100.663	5.875	99.532	99.477	99.430	99.383
5.500	98.784	98.738	98.698	98.658	6.125	101.266	101.211	101.161	101.111	5.990	100.012	99.957	99.910	99.862
5.625	99.357	99.310	99.271	99.231	6.250	101.314	101.204	1						



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

SELECT PRICING

Effective: April 15, 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	96.294	96.256	96.223	96.189	4.875	99.145	99.100	99.062	99.024
4.990	96.924	96.887	96.853	96.819	4.990	99.520	99.475	99.438	99.400
5.125	97.362	97.325	97.291	97.258	5.125	99.696	99.651	99.614	99.576
5.250	97.946	97.900	97.860	97.820	5.250	100.317	100.272	100.234	100.197
5.375	98.572	98.526	98.486	98.446	5.375	100.659	100.614	100.576	100.538
5.500	99.184	99.138	99.098	99.058	5.500	100.977	100.932	100.895	100.857
5.625	99.757	99.710	99.671	99.631	5.625	101.271	101.226	101.188	101.151
5.750	100.074	100.019	99.972	99.925	5.750	101.480	101.435	101.397	101.359
5.875	100.632	100.577	100.530	100.483	5.875	101.758	101.713	101.676	101.638
5.990	101.112	101.057	101.010	100.962	5.990	102.000	101.955	101.917	101.879
6.125	101.584	101.529	101.482	101.434	6.125	102.284	102.239	102.201	102.163
6.250	101.840	101.757	101.688	101.619	6.250	102.485	102.442	102.404	102.366
6.375	102.421	102.338	102.269	102.199	6.375	102.884	102.841	102.803	102.765
6.500	102.826	102.743	102.674	102.604	6.500	103.145	103.102	103.064	103.026
6.625	103.037	102.955	102.885	102.816	6.625	103.252	103.208	103.170	103.133
6.750	103.264	103.199	103.145	103.090	6.750	103.617	103.575	103.538	103.500
6.875	103.507	103.452	103.406	103.360	6.875	103.688	103.646	103.608	103.570
6.990	103.962	103.924	103.889	103.854					
7.125	104.326	104.289	104.255	104.222					
7.250	104.837	104.791	104.752	104.712					
7.375	105.015	104.969	104.929	104.889					
7.500	105.324	105.278	105.238	105.198					
7.625	105.591	105.545	105.505	105.465					
7.750	105.662	105.616	105.576	105.536					
7.875	105.853	105.807	105.767	105.727					

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.171	99.115	99.066	99.016	5.990	99.860	99.799	99.747	99.694
5.625	99.784	99.728	99.678	99.628	6.125	100.040	99.980	99.927	99.874
5.750	100.109	100.053	100.003	99.953	6.250	100.118	100.060	100.007	99.954
5.875	100.623	100.568	100.518	100.468	6.375	100.325	100.266	100.214	100.161
5.990	101.168	101.113	101.063	101.013	6.500	100.446	100.387	100.335	100.282
6.125	101.616	101.561	101.511	101.461	6.625	100.610	100.552	100.499	100.446
6.250	101.664	101.554	101.462	101.371	6.750	100.821	100.764	100.711	100.658
6.375	102.111	102.001	101.910	101.818	6.875	100.996	100.939	100.886	100.833
6.500	102.467	102.357	102.265	102.174	6.990	101.051	100.993	100.941	100.888
6.625	102.794	102.684	102.592	102.501	7.125	101.173	101.115	101.063	101.010
6.750	102.601	102.509	102.432	102.355	7.250	101.018	100.953	100.893	100.832
6.875	102.947	102.856	102.779	102.702	7.375	101.505	101.440	101.380	101.319
6.990	103.120	103.028	102.951	102.874	7.500	101.474	101.409	101.349	101.289
7.125	103.379	103.287	103.210	103.133	7.625	101.456	101.391	101.331	101.270
7.250	102.859	102.794	102.739	102.683	7.750	102.465	102.400	102.340	102.279
7.375	103.364	103.298	103.242	103.186	7.875	102.520	102.455	102.395	102.334
7.500	103.501	103.399	103.317	103.236					
7.625	103.607	103.498	103.409	103.320					
7.750	104.489	104.379	104.287	104.196					
7.875	104.627	104.516	104.425	104.333					
7.990	103.457	103.347	103.255	103.164					
8.125	103.637	103.527	103.436	103.344					

SELECT FANNIE MAE BUYDOWN

SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.194	96.156	96.123	96.089	5.500	99.121	99.065	99.016	98.966
4.990	96.824	96.787	96.753	96.719	5.625	99.734	99.678	99.628	99.578
5.125	97.262	97.225	97.191	97.158	5.750	100.059	100.003	99.953	99.903
5.250	97.846	97.800	97.760	97.720	5.875	100.573	100.518	100.468	100.418
5.375	98.472	98.426	98.386	98.346	5.990	101.118	101.063	101.013	100.963
5.500	99.084	99.038	98.998	98.958	6.125	101.566	101.511	101.461	101.411
5.625	99.657	99.610	99.571	99.531	6.250	101.614	101.504	101.412	101.321
5.750	99.974	99.919	99.872	99.825	6.375	102.061	101.951	101.860	101.768
5.875	100.532	100.477	100.430	100.383	6.500	102.417	102.307	102.215	102.124
5.990	101.012	100.957	100.910	100.862	6.625	102.744	102.634	102.542	102.451
6.125	101.484	101.429	101.382	101.334	6.750	102.551	102.459	102.382	102.305
6.250	101.740	101.657	101.588	101.519	6.875	102.897	102.806	102.729	102.652
6.375	102.321	102.238	102.169	102.099	6.990	103.070	102.978	102.901	102.824
6.500	102.726	102.643	102.574	102.504	7.125	103.329	103.237	103.160	103.083
6.625	102.937	102.855	102.785	102.716	7.250	102.809	102.744	102.689	102.633
6.750	103.164	103.099	103.045	102.990	7.375	103.314	103.248	103.192	103.136
6.875	103.407	103.352	103.306	103.260	7.500	103.451	103.349	103.267	103.186
6.990	103.862	103.824	103.789	103.754	7.625	103.557	103.448	103.359	103.270
7.125	104.226	104.189	104.155	104.122	7.750	104.439	104.329	104.237	104.146
7.250	104.737	104.691	104.652	104.612	7.875	104.577	104.466	104.375	104.283
7.375	104.915	104.869	104.829	104.789	7.990	103.407	103.297	103.205	103.114
7.500	105.224	105.178	105.138	105.098	8.125	103.587	103.477	103.386	103.294
7.625	105.491	105.445	105.405	105.365					

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.194	96.156	96.123	96.089	5.500	99.121	99.065	99.016	98.966
4.990	96.824	96.787	96.753	96.719	5.625	99.734	99.678	99.628	99.578
5.125	97.262	97.225	97.191	97.158	5.750	100.059	100.003	99.953	99.903
5.250	97.846	97.800	97.760	97.720	5.875	100.573	100.518	100.468	100.418
5.375	98.472	98.426	98.386	98.346	5.990	101.118	101.063	101.013	100.963
5.500	99.084	99.038	98.998	98.958	6.125	101.566	101.511	101.461	101.411
5.625	99.657	99.610	99.571	99.531	6.250	101.614	101.504	101.412	101.321
5.750	99.974	99.919	99.872	99.825	6.375	102.061	101.951	101.860	101.768
5.875	100.532	100.477	100.430	100.383	6.500	102.417	102.307	102.215	102.124
5.990	101.012	100.957	100.910	100.862	6.625	102.744	102.634	102.542	102.451
6.125	101.484	101.429	101.382	101.334	6.750	102.551	102.459	102.382	102.305
6.250	101.740	101.657	101.588	101.519	6.875	102.897	102.806	102.729	102.652
6.375	102.321	102.238	102.169	102.099	6.990	103.070	102.978	102.901	102.824
6.500	102.726	102.643	102.574	102.504	7.125	103.329	103.237	103.160	103.083
6.625	102.937	102.855	102.785	102.716	7.250	102.809	102.744	102.689	102.633
6.750	103.164	103.099	103.045	102.990	7.375	103.314	103.248	103.192	103.136
6.875	103.407	103.352	103.306	103.260	7.500	103.451	103.349	103.267	103.186
6.990	103.862	103.824	103.789	103.754	7.625	103.557	103.448	103.359	103.270
7.125	104.226	104.189	104.155	104.122	7.750	104.439	104.329	104.237	104.146
7.250	104.737	104.691	104.652	104.612	7.875	104.577	104.466	104.375	104.283
7.375	104.915	104.869	104.829	104.789	7.990	103.407	103.297	103.205	103.114
7.500	105.224	105.178	105.138	105.098	8.125	103.587	103.477	103.386	103.294
7.625	105.491	105.445	105.405	105.365	8.250	103.050	102.894	102.766	102.637



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

Wholesale

Effective: April 15, 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	95.934	95.956	95.923	95.889	4.875	95.598	95.561	95.527	95.494	5.500	99.724	99.642	99.572	99.503
4.990	96.624	96.587	96.553	96.519	4.990	96.228	96.191	96.158	96.124	5.625	100.230	100.148	100.078	100.009
5.125	97.062	97.025	96.991	96.958	5.125	96.693	96.656	96.622	96.588	5.750	100.369	100.277	100.201	100.124
5.250	97.646	97.600	97.560	97.520	5.250	97.288	97.242	97.203	97.163	5.875	100.869	100.778	100.701	100.624
5.375	98.272	98.226	98.186	98.146	5.375	97.945	97.899	97.859	97.820	5.990	101.315	101.223	101.146	101.069
5.500	98.884	98.838	98.798	98.758	5.500	98.559	98.513	98.473	98.433	6.125	101.761	101.670	101.593	101.516
5.625	99.457	99.410	99.371	99.331	5.625	99.132	99.085	99.046	99.006	6.250	101.616	101.506	101.414	101.323
5.750	99.774	99.719	99.672	99.625	5.750	99.449	99.394	99.347	99.300	6.375	102.159	102.049	101.957	101.866
5.875	100.332	100.277	100.230	100.183	5.875	99.987	99.932	99.885	99.838	6.500	102.547	102.437	102.345	102.254
5.990	100.812	100.757	100.710	100.662	5.990	100.467	100.412	100.365	100.317	6.625	102.774	102.664	102.572	102.481
6.125	101.284	101.229	101.182	101.134	6.125	100.939	100.884	100.837	100.789	6.750	102.616	102.525	102.454	102.382
6.250	101.540	101.457	101.388	101.319	6.250	101.195	101.112	101.043	100.974	6.875	102.872	102.781	102.709	102.638
6.375	102.121	102.038	101.969	101.899	6.375	101.776	101.693	101.624	101.554	6.990	103.291	103.200	103.129	103.057
6.500	102.526	102.443	102.374	102.304	6.500	102.181	102.098	102.029	101.959	7.125	103.627	103.536	103.464	103.393
6.625	102.737	102.655	102.585	102.516	6.625	102.392	102.310	102.240	102.171	7.250	104.136	104.099	104.067	104.034
6.750	102.964	102.899	102.845	102.790	6.750	102.619	102.554	102.500	102.445	7.375	104.452	104.415	104.382	104.350
6.875	103.207	103.152	103.106	103.060	6.875	102.862	102.807	102.761	102.715	7.500	104.783	104.746	104.714	104.681
6.990	103.662	103.624	103.589	103.554	6.990	103.317	103.279	103.244	103.209	7.625	105.060	105.023	104.991	104.959
7.125	104.026	103.989	103.955	103.922	7.125	103.681	103.644	103.610	103.577	7.750	105.341	105.304	105.272	105.240
7.250	104.537	104.491	104.452	104.412	7.250	104.192	104.146	104.107	104.067	7.875	105.605	105.568	105.535	105.503
7.375	104.715	104.669	104.629	104.589	7.375	104.370	104.324	104.284	104.244	7.990	105.577	105.540	105.508	105.475
7.500	105.024	104.978	104.938	104.898	7.500	104.679	104.633	104.593	104.553	8.125	105.833	105.796	105.764	105.731
7.625	105.291	105.245	105.205	105.165	7.625	104.946	104.900	104.860	104.820					
7.750	105.362	105.316	105.276	105.236	7.750	105.017	104.971	104.931	104.891					
7.875	105.553	105.507	105.467	105.427	7.875	105.208	105.162	105.122	105.082					
7.990	105.486	105.439	105.400	105.360	7.990	105.106	105.059	105.020	104.980					
8.125	105.708	105.662	105.622	105.582	8.125	105.328	105.282	105.242	105.202					

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	99.220	99.175	99.138	99.100	5.500	100.683	100.623	100.570	100.517	5.875	99.982	99.927	99.880	99.833
5.125	99.396	99.351	99.314	99.276	5.625	100.911	100.850	100.798	100.745	5.990	100.462	100.407	100.360	100.312
5.250	100.017	99.972	99.934	99.897	5.750	100.854	100.794	100.741	100.689	6.125	100.934	100.879	100.832	100.784
5.375	100.359	100.314	100.276	100.238	5.875	101.063	101.003	100.950	100.897	6.250	101.190	101.107	101.038	100.969
5.500	100.677	100.632	100.595	100.557	5.990	101.245	101.198	101.157	101.117	6.375	101.771	101.688	101.619	101.549
5.625	100.971	100.926	100.888	100.851	6.125	101.475	101.431	101.393	101.356	6.500	102.176	102.093	102.024	101.954
5.750	101.180	101.135	101.097	101.059	6.250	101.838	101.796	101.758	101.721	6.625	102.387	102.305	102.235	102.166
5.875	101.458	101.413	101.376	101.338	6.375	102.180	102.138	102.100	102.062	6.750	102.614	102.549	102.495	102.440
5.990	101.700	101.655	101.617	101.579	6.500	102.386	102.344	102.306	102.268	6.875	102.857	102.802	102.756	102.710
6.125	101.984	101.939	101.901	101.863	6.625	102.458	102.416	102.379	102.341	6.990	103.312	103.274	103.239	103.204
6.250	102.185	102.142	102.104	102.066	6.750	102.767	102.725	102.687	102.649	7.125	103.676	103.639	103.605	103.572
6.375	102.584	102.541	102.503	102.465	6.875	102.835	102.793	102.756	102.718	7.250	104.187	104.141	104.102	104.062
6.500	102.845	102.802	102.764	102.726	6.990	103.103	103.061	103.023	102.986	7.375	104.365	104.319	104.279	104.239
6.625	102.952	102.908	102.870	102.833	7.125	103.270	103.227	103.190	103.152	7.500	104.674	104.628	104.588	104.548
6.750	103.317	103.275	103.238	103.200	7.250	103.432	103.382	103.337	103.292	7.625	104.941	104.895	104.855	104.815
6.875	103.388	103.346	103.308	103.270						7.750	105.012	104.966	104.926	104.886
6.990	103.709	103.667	103.630	103.592						7.875	105.203	105.157	105.117	105.077
										7.990	105.136	105.089	105.050	105.010
										8.125	105.358	105.312	105.272	105.232

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	100.332	100.277	100.230	100.183
5.990	100.812	100.757	100.710	100.662
6.125	101.284	101.229	101.182	101.134
6.250	101.540	101.457	101.388	101.319
6.375	102.121	102.038	101.969	101.899
6.500	102.526	102.443	102.374	102.304
6.625	102.737	102.655	102.585	102.516
6.750	102.964	102.899	102.845	102.790
6.875	103.207	103.152	103.106	103.060
6.990	103.662	103.624	103.589	103.554
7.125	104.026	103.989	103.955	103.922
7.250	104.537	104.491	104.452	104.412
7.375	104.715	104.669	104.629	104.589
7.500	105.024	104.978	104.938	104.898
7.625	105.291	105.245	105.205	105.165
7.750	105.362	105.316	105.276	105.236
7.875	105.553	105.507	105.467	105.427
7.990	105.486	105.439	105.400	105.360
8.125	105.708	105.662	105.622	105.582

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	98.521	98.465	98.416	98.366	5.500	96.202	96.147	96.097	96.047	5.500	97.952	97.892	97.839	97.786
5.625	99.134	99.078	99.028	98.978	5.625	96.802	96.747	96.697	96.647	5.625	98.254	98.194	98.141	98.088
5.750	99.459	99.403	99.353	99.303	5.750	97.113	97.057	97.007	96.957	5.750	98.287	98.226	98.174	98.121
5.875	99.973	99.918	99.868	99.818	5.875	97.633	97.577	97.528	97.478	5.875	98.563	98.493	98.440	98.387
5.990	100.518	100.463	100.413	100.363	5.990	98.162	98.107	98.057	98.007	5.990	98.874	98.813	98.761	98.708
6.125	100.966	100.911	100.861	100.811	6.125	98.652	98.596	98.546	98.496	6.125	99.095	99.035	98.982	98.929
6.250	101.014	100.904	100.812	100.721	6.250	98.711	98.601	98.510	98.418	6.250	99.186	99.127	99.074	99.021
6.375	101.461	101.351	101.260	101.168	6.375	99.139	99.028	98.937	98.845	6.375	99.372	99.314	99.261	99.208
6.500	101.817	101.707	101.615	101.524	6.500	99.514	99.404	99.313	99.221	6.500	99.514	99.455	99.402	99.349
6.625	102.144	102.034	101.942	101.851	6.625	99.862	99.752	99.661	99.569	6.625	99.699	99.640	99.587	99.534
6.750	101.951	101.859	101.782	101.705	6.750	99.690	99.598	99.522	99.445	6.750	99.930	99.873	99.820	99.768
6.875	102.297	102.206	102.129	102.052	6.875	100.020	99.929	99.852	99.775	6.875	100.089	100.032	99.979	99.926
6.990	102.470	102.378	102.301	102.224	6.990	100.211	100.119	100.042	99.966	6.990	100.162	100.105	100.052	99.999
7.125	102.729													



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

Wholesale

Effective: April 15, 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)					DIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R20)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.894	95.856	95.823	95.789	5.990	100.468	100.413	100.363	100.313	5.375	97.472	97.426	97.386	97.346
4.990	96.524	96.487	96.453	96.419	6.125	100.916	100.861	100.811	100.761	5.500	98.084	98.038	97.998	97.958
5.125	96.962	96.925	96.891	96.858	6.250	100.964	100.854	100.762	100.671	5.625	98.657	98.610	98.571	98.531
5.250	97.546	97.500	97.460	97.420	6.375	101.411	101.301	101.210	101.118	5.750	98.974	98.919	98.872	98.825
5.375	98.172	98.126	98.086	98.046	6.500	101.767	101.657	101.565	101.474	5.875	99.532	99.477	99.430	99.383
5.500	98.784	98.738	98.698	98.658	6.625	102.094	101.984	101.892	101.801	5.990	100.012	99.957	99.910	99.862
5.625	99.357	99.310	99.271	99.231	6.750	101.901	101.809	101.732	101.655	6.125	100.484	100.429	100.382	100.334
5.750	99.674	99.619	99.572	99.525	6.875	102.247	102.156	102.079	102.002	6.250	100.740	100.657	100.588	100.519
5.875	100.232	100.177	100.130	100.083	6.990	102.420	102.328	102.251	102.174	6.375	101.321	101.238	101.169	101.099
5.990	100.712	100.657	100.610	100.562	7.125	102.679	102.587	102.510	102.433	6.500	101.726	101.643	101.574	101.504
6.125	101.184	101.129	101.082	101.034	7.250	102.159	102.094	102.039	101.983	6.625	101.937	101.855	101.785	101.716
6.250	101.440	101.357	101.288	101.219	7.375	102.664	102.598	102.542	102.486	6.750	102.164	102.099	102.045	101.990
6.375	102.021	101.938	101.869	101.799	7.500	102.801	102.699	102.617	102.536	6.875	102.407	102.352	102.306	102.260
6.500	102.426	102.343	102.274	102.204	7.625	102.907	102.798	102.709	102.620	6.990	102.862	102.824	102.789	102.754
6.625	102.637	102.555	102.485	102.416	7.750	103.789	103.679	103.587	103.496	7.125	103.226	103.189	103.155	103.122
6.750	102.864	102.799	102.745	102.690	7.875	103.927	103.816	103.725	103.633	7.250	103.737	103.691	103.652	103.612
6.875	103.107	103.052	103.006	102.960	7.990	102.757	102.647	102.555	102.464	7.375	103.915	103.869	103.829	103.789
6.990	103.562	103.524	103.489	103.454	8.125	102.937	102.827	102.736	102.644	7.500	104.224	104.178	104.138	104.098
7.125	103.926	103.889	103.855	103.822	8.250	102.400	102.244	102.116	101.987	7.625	104.491	104.445	104.405	104.365
7.250	104.437	104.391	104.352	104.312						7.750	104.562	104.516	104.476	104.436
7.375	104.615	104.569	104.529	104.489						7.875	104.753	104.707	104.667	104.627
7.500	104.924	104.878	104.838	104.798						7.990	104.686	104.639	104.600	104.560
7.625	105.191	105.145	105.105	105.065						8.125	104.908	104.862	104.822	104.782

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.894	95.856	95.823	95.789	5.990	100.468	100.413	100.363	100.313	5.375	97.472	97.426	97.386	97.346
4.990	96.524	96.487	96.453	96.419	6.125	100.916	100.861	100.811	100.761	5.500	98.084	98.038	97.998	97.958
5.125	96.962	96.925	96.891	96.858	6.250	100.964	100.854	100.762	100.671	5.625	98.657	98.610	98.571	98.531
5.250	97.546	97.500	97.460	97.420	6.375	101.411	101.301	101.210	101.118	5.750	98.974	98.919	98.872	98.825
5.375	98.172	98.126	98.086	98.046	6.500	101.767	101.657	101.565	101.474	5.875	99.532	99.477	99.430	99.383
5.500	98.784	98.738	98.698	98.658	6.625	102.094	101.984	101.892	101.801	5.990	100.012	99.957	99.910	99.862
5.625	99.357	99.310	99.271	99.231	6.750	101.901	101.809	101.732	101.655	6.125	100.484	100.429	100.382	100.334
5.750	99.674	99.619	99.572	99.525	6.875	102.247	102.156	102.079	102.002	6.250	100.740	100.657	100.588	100.519
5.875	100.232	100.177	100.130	100.083	6.990	102.420	102.328	102.251	102.174	6.375	101.321	101.238	101.169	101.099
5.990	100.712	100.657	100.610	100.562	7.125	102.679	102.587	102.510	102.433	6.500	101.726	101.643	101.574	101.504
6.125	101.184	101.129	101.082	101.034	7.250	102.159	102.094	102.039	101.983	6.625	101.937	101.855	101.785	101.716
6.250	101.440	101.357	101.288	101.219	7.375	102.664	102.598	102.542	102.486	6.750	102.164	102.099	102.045	101.990
6.375	102.021	101.938	101.869	101.799	7.500	102.801	102.699	102.617	102.536	6.875	102.407	102.352	102.306	102.260
6.500	102.426	102.343	102.274	102.204	7.625	102.907	102.798	102.709	102.620	6.990	102.862	102.824	102.789	102.754
6.625	102.637	102.555	102.485	102.416	7.750	103.789	103.679	103.587	103.496	7.125	103.226	103.189	103.155	103.122
6.750	102.864	102.799	102.745	102.690	7.875	103.927	103.816	103.725	103.633	7.250	103.737	103.691	103.652	103.612
6.875	103.107	103.052	103.006	102.960	7.990	102.757	102.647	102.555	102.464	7.375	103.915	103.869	103.829	103.789
6.990	103.562	103.524	103.489	103.454	8.125	102.937	102.827	102.736	102.644	7.500	104.224	104.178	104.138	104.098
7.125	103.926	103.889	103.855	103.822	8.250	102.400	102.244	102.116	101.987	7.625	104.491	104.445	104.405	104.365
7.250	104.437	104.391	104.352	104.312	8.375	102.695	102.540	102.411	102.282	7.750	104.562	104.516	104.476	104.436
7.375	104.615	104.569	104.529	104.489	8.500	102.862	102.706	102.577	102.449	7.875	104.753	104.707	104.667	104.627
7.500	104.924	104.878	104.838	104.798	8.625	103.028	102.872	102.744	102.615	7.990	104.686	104.639	104.600	104.560
7.625	105.191	105.145	105.105	105.065	8.750	103.194	103.038	102.910	102.781	8.125	104.908	104.862	104.822	104.782



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

SELECT PRICING

Effective: April 15, 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	96.294	96.256	96.223	96.189	4.875	99.145	99.100	99.062	99.024
4.990	96.924	96.887	96.853	96.819	4.990	99.520	99.475	99.438	99.400
5.125	97.362	97.325	97.291	97.258	5.125	99.696	99.651	99.614	99.576
5.250	97.946	97.900	97.860	97.820	5.250	100.317	100.272	100.234	100.197
5.375	98.572	98.526	98.486	98.446	5.375	100.659	100.614	100.576	100.538
5.500	99.184	99.138	99.098	99.058	5.500	100.977	100.932	100.895	100.857
5.625	99.757	99.710	99.671	99.631	5.625	101.271	101.226	101.188	101.151
5.750	100.074	100.019	99.972	99.925	5.750	101.490	101.435	101.397	101.359
5.875	100.632	100.577	100.530	100.483	5.875	101.758	101.713	101.676	101.638
5.990	101.112	101.057	101.010	100.962	5.990	102.000	101.955	101.917	101.879
6.125	101.584	101.529	101.482	101.434	6.125	102.284	102.239	102.201	102.163
6.250	101.840	101.757	101.688	101.619	6.250	102.485	102.442	102.404	102.366
6.375	102.421	102.338	102.269	102.199	6.375	102.884	102.841	102.803	102.765
6.500	102.826	102.743	102.674	102.604	6.500	103.145	103.102	103.064	103.026
6.625	103.037	102.955	102.885	102.816	6.625	103.252	103.208	103.170	103.133
6.750	103.264	103.199	103.145	103.090	6.750	103.617	103.575	103.538	103.500
6.875	103.507	103.452	103.406	103.360	6.875	103.688	103.646	103.608	103.570
6.990	103.962	103.924	103.889	103.854	6.990	104.009	103.967	103.930	103.892
7.125	104.326	104.289	104.255	104.222	7.125	104.231	104.189	104.152	104.114
7.250	104.837	104.791	104.752	104.712	7.250	104.233	104.183	104.138	104.093
7.375	105.015	104.969	104.929	104.889					
7.500	105.324	105.278	105.238	105.198					
7.625	105.591	105.545	105.505	105.465					
7.750	105.862	105.816	105.776	105.736					
7.875	105.853	105.807	105.767	105.727					
7.990	105.786	105.739	105.700	105.660					
8.125	106.008	105.962	105.922	105.882					

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	98.821	98.765	98.716	98.666	5.990	99.174	99.113	99.061	99.008
5.625	99.434	99.378	99.328	99.278	6.125	99.395	99.335	99.282	99.229
5.750	99.759	99.703	99.653	99.603	6.250	99.486	99.427	99.374	99.321
5.875	100.273	100.218	100.168	100.118	6.375	99.672	99.614	99.561	99.508
5.990	100.818	100.763	100.713	100.663	6.500	99.814	99.755	99.702	99.649
6.125	101.266	101.211	101.161	101.111	6.625	99.999	99.940	99.887	99.834
6.250	101.314	101.204	101.112	101.021	6.750	100.230	100.173	100.120	100.068
6.375	101.761	101.651	101.560	101.468	6.875	100.389	100.332	100.279	100.226
6.500	102.117	102.007	101.915	101.824	6.990	100.462	100.405	100.352	100.299
6.625	102.444	102.334	102.242	102.151	7.125	100.601	100.544	100.492	100.439
6.750	102.251	102.159	102.082	102.005	7.250	100.463	100.398	100.338	100.278
6.875	102.597	102.506	102.429	102.352	7.375	100.940	100.875	100.814	100.754
6.990	102.770	102.678	102.601	102.524	7.500	100.924	100.859	100.799	100.738
7.125	103.029	102.937	102.860	102.783	7.625	100.919	100.854	100.794	100.734
7.250	102.509	102.444	102.389	102.333	7.750	101.938	101.874	101.813	101.753
7.375	103.014	102.948	102.892	102.836	7.875	102.058	101.993	101.933	101.872
7.500	103.151	103.049	102.967	102.886	7.990	100.892	100.827	100.767	100.707
7.625	103.257	103.148	103.059	102.970					
7.750	104.139	104.029	103.937	103.846					
7.875	104.277	104.166	104.075	103.983					
7.990	103.107	102.997	102.905	102.814					
8.125	103.287	103.177	103.086	102.994					

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)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.194	96.156	96.123	96.089	5.990	100.768	100.713	100.663	100.613
4.990	96.824	96.787	96.753	96.719	6.125	101.216	101.161	101.111	101.061
5.125	97.262	97.225	97.191	97.158	6.250	101.264	101.154	101.062	100.971
5.250	97.846	97.800	97.760	97.720	6.375	101.711	101.601	101.510	101.418
5.375	98.472	98.426	98.386	98.346	6.500	102.067	101.957	101.865	101.774
5.500	99.084	99.038	98.998	98.958	6.625	102.394	102.284	102.192	102.101
5.625	99.657	99.610	99.571	99.531	6.750	102.201	102.109	102.032	101.955
5.750	99.974	99.919	99.872	99.825	6.875	102.547	102.456	102.379	102.302
5.875	100.532	100.477	100.430	100.383	6.990	102.720	102.628	102.551	102.474
5.990	101.012	100.957	100.910	100.862	7.125	102.979	102.887	102.810	102.733
6.125	101.484	101.429	101.382	101.334	7.250	102.459	102.394	102.339	102.283
6.250	101.740	101.657	101.588	101.519	7.375	102.964	102.898	102.842	102.786
6.375	102.321	102.238	102.169	102.099	7.500	103.101	102.999	102.917	102.836
6.500	102.726	102.643	102.574	102.504	7.625	103.207	103.098	103.009	102.920
6.625	102.937	102.855	102.785	102.716	7.750	104.089	103.979	103.887	103.796
6.750	103.164	103.099	103.045	102.990	7.875	104.227	104.116	104.025	103.933
6.875	103.407	103.352	103.306	103.260	7.990	103.057	102.947	102.855	102.764
6.990	103.862	103.824	103.789	103.754	8.125	103.237	103.127	103.036	102.944
7.125	104.226	104.189	104.155	104.122	8.250	102.700	102.544	102.416	102.287
7.250	104.737	104.691	104.652	104.612	8.375	102.995	102.840	102.711	102.582
7.375	104.915	104.869	104.829	104.789	8.500	103.162	103.006	102.877	102.749
7.500	105.224	105.178	105.138	105.098					
7.625	105.491	105.445	105.405	105.365					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.194	96.156	96.123	96.089	5.990	100.768	100.713	100.663	100.613
4.990	96.824	96.787	96.753	96.719	6.125	101.216	101.161	101.111	101.061
5.125	97.262	97.225	97.191	97.158	6.250	101.264	101.154	101.062	100.971
5.250	97.846	97.800	97.760	97.720	6.375	101.711	101.601	101.510	101.418
5.375	98.472	98.426	98.386	98.346	6.500	102.067	101.957	101.865	101.774
5.500	99.084	99.038	98.998	98.958	6.625	102.394	102.284	102.192	102.101
5.625	99.657	99.610	99.571	99.531	6.750	102.201	102.109	102.032	101.955
5.750	99.974	99.919	99.872	99.825	6.875	102.547	102.456	102.379	102.302
5.875	100.532	100.477	100.430	100.383	6.990	102.720	102.628	102.551	102.474
5.990	101.012	100.957	100.910	100.862	7.125	102.979	102.887	102.810	102.733
6.125	101.484	101.429	101.382	101.334	7.250	102.459	102.394	102.339	102.283
6.250	101.740	101.657	101.588	101.519	7.375	102.964	102.898	102.842	102.786
6.375	102.321	102.238	102.169	102.099	7.500	103.101	102.999	102.917	102.836
6.500	102.726	102.643	102.574	102.504	7.625	103.207	103.098	103.009	102.920
6.625	102.937	102.855	102.785	102.716	7.750	104.089	103.979	103.887	103.796
6.750	103.164	103.099	103.045	102.990	7.875	104.227	104.116	104.025	103.933
6.875	103.407	103.352	103.306	103.260	7.990	103.057	102.947	102.855	102.764
6.990	103.862	103.824	103.789	103.754	8.125	103.237	103.127	103.036	102.944
7.125	104.226	104.189	104.155	104.122	8.250	102.700	102.544	102.416	102.287
7.250	104.737	104.691	104.652	104.612	8.375	102.995	102.840	102.711	102.582
7.375	104.915	104.869	104.829	104.789	8.500	103.162	103.006	102.877	102.749
7.500	105.224	105.178	105.138	105.098					
7.625	105.491	105.445	105.405	105.365					



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

Effective: **April 15, 2026**

Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
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	
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations	0.000	

MISCELLANEOUS

FTHB + AMI LLLPA Waiver

Texas Cash out	-1.000	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj	0.000	
HB 20YR & 25YR Term	-1.500			
> 6 Financed Properties	-0.500			
Escrow Waiver (Non-CA)	-0.250			

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

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

Max Final Price Including comp Cannot

Exceed (4.00) for all Agency Programs

* Prices are indicative and subject to change without notice.

* Please log into LSM portal to obtain live lock pricing.

* Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules.

* Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**

NC Floor Price 99.750

LENDER PAID MI

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

LPMI (in addition to adjustments above)

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

FNMA/FHLMC State Tier Adjustment

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



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

Wholesale

Effective: April 15, 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	95.994	95.956	95.923	95.889	4.875	95.598	95.561	95.527	95.494	4.990	97.480	97.389	97.313	97.238
4.990	96.624	96.587	96.553	96.519	4.990	96.228	96.191	96.158	96.124	5.125	97.883	97.791	97.716	97.641
5.125	97.062	97.025	96.991	96.958	5.125	96.693	96.656	96.622	96.588	5.250	98.592	98.509	98.440	98.370
5.250	97.646	97.600	97.560	97.520	5.250	97.288	97.242	97.203	97.163	5.375	99.167	99.085	99.015	98.946
5.375	98.272	98.226	98.186	98.146	5.375	97.945	97.899	97.859	97.820	5.500	99.724	99.642	99.572	99.503
5.500	98.884	98.838	98.798	98.758	5.500	98.559	98.513	98.473	98.433	5.625	100.230	100.148	100.078	100.009
5.625	99.457	99.410	99.371	99.331	5.625	99.132	99.085	99.046	99.006	5.750	100.369	100.277	100.201	100.124
5.750	99.774	99.719	99.672	99.625	5.750	99.449	99.394	99.347	99.300	5.875	100.869	100.778	100.701	100.624
5.875	100.332	100.277	100.230	100.183	5.875	99.987	99.932	99.885	99.838	5.990	101.315	101.223	101.146	101.069
5.990	100.812	100.757	100.710	100.662	5.990	100.467	100.412	100.365	100.317	6.125	101.761	101.670	101.593	101.516
6.125	101.284	101.229	101.182	101.134	6.125	100.939	100.884	100.837	100.789	6.250	101.616	101.506	101.414	101.323
6.250	101.540	101.457	101.388	101.319	6.250	101.195	101.112	101.043	100.974	6.375	102.159	102.049	101.957	101.866
6.375	102.121	102.038	101.969	101.899	6.375	101.776	101.693	101.624	101.554	6.500	102.547	102.437	102.345	102.254
6.500	102.526	102.443	102.374	102.304	6.500	102.181	102.098	102.029	101.959	6.625	102.774	102.664	102.572	102.481
6.625	102.737	102.655	102.585	102.516	6.625	102.392	102.310	102.240	102.171	6.750	102.616	102.525	102.454	102.382
6.750	102.964	102.899	102.845	102.790	6.750	102.619	102.554	102.500	102.445	6.875	102.872	102.781	102.709	102.638
6.875	103.207	103.152	103.106	103.060	6.875	102.862	102.807	102.761	102.715	6.990	103.291	103.200	103.129	103.057
6.990	103.662	103.624	103.589	103.554	6.990	103.317	103.279	103.244	103.209	7.125	103.627	103.536	103.464	103.393
7.125	104.026	103.989	103.955	103.922	7.125	103.681	103.644	103.610	103.577	7.250	104.136	104.099	104.067	104.034
7.250	104.537	104.491	104.452	104.412	7.250	104.192	104.146	104.107	104.067	7.375	104.452	104.415	104.382	104.350
7.375	104.715	104.669	104.629	104.589	7.375	104.370	104.324	104.284	104.244	7.500	104.783	104.746	104.714	104.681
7.500	105.024	104.978	104.938	104.898	7.500	104.679	104.633	104.593	104.553	7.625	105.060	105.023	104.991	104.959
7.625	105.291	105.245	105.205	105.165	7.625	104.946	104.900	104.860	104.820					
7.750	105.362	105.316	105.276	105.236	7.750	105.017	104.971	104.931	104.891					
7.875	105.553	105.507	105.467	105.427	7.875	105.208	105.162	105.122	105.082					
7.990	105.486	105.439	105.400	105.360	7.990	105.106	105.059	105.020	104.980					
8.125	105.708	105.662	105.622	105.582	8.125	105.328	105.282	105.242	105.202					

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	99.220	99.175	99.138	99.100	4.990	99.579	99.519	99.466	99.413
5.125	99.396	99.351	99.314	99.276	5.125	99.654	99.594	99.541	99.488
5.250	100.017	99.972	99.934	99.897	5.250	100.186	100.126	100.073	100.020
5.375	100.359	100.314	100.276	100.238	5.375	100.440	100.380	100.327	100.275
5.500	100.677	100.632	100.595	100.557	5.500	100.683	100.623	100.570	100.517
5.625	100.971	100.926	100.888	100.851	5.625	100.911	100.850	100.798	100.745
5.750	101.180	101.135	101.097	101.059	5.750	100.854	100.794	100.741	100.689
5.875	101.458	101.413	101.376	101.338	5.875	101.063	101.003	100.950	100.897
5.990	101.700	101.655	101.617	101.579	5.990	101.245	101.198	101.157	101.117
6.125	101.984	101.939	101.901	101.863	6.125	101.475	101.431	101.393	101.356
6.250	102.185	102.142	102.104	102.066	6.250	101.838	101.796	101.758	101.721
6.375	102.584	102.541	102.503	102.465	6.375	102.180	102.138	102.100	102.062
6.500	102.845	102.802	102.764	102.726	6.500	102.386	102.344	102.306	102.268
6.625	102.952	102.908	102.870	102.833	6.625	102.458	102.416	102.379	102.341
6.750	103.317	103.275	103.238	103.200	6.750	102.767	102.725	102.687	102.649
6.875	103.388	103.346	103.308	103.270	6.875	102.835	102.793	102.756	102.718
6.990	103.709	103.667	103.630	103.592	6.990	103.103	103.061	103.023	102.986
7.125	103.931	103.889	103.852	103.814	7.125	103.270	103.227	103.190	103.152
7.250	103.933	103.883	103.838	103.793	7.250	103.432	103.382	103.337	103.292

RISE TPO
19000 MacArthur Blvd, Suite 200
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Wholesale

Effective: April 15, 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	98.871	98.815	98.766	98.716	5.500	96.821	96.765	96.716	96.666	5.375	96.316	96.261	96.211	96.161
5.625	99.484	99.428	99.378	99.328	5.625	97.434	97.378	97.328	97.278	5.500	96.952	96.897	96.847	96.797
5.750	99.809	99.753	99.703	99.653	5.750	97.745	97.689	97.640	97.590	5.625	97.552	97.497	97.447	97.397
5.875	100.323	100.268	100.218	100.168	5.875	98.253	98.198	98.148	98.098	5.750	97.863	97.807	97.757	97.707
5.990	100.868	100.813	100.763	100.713	5.990	98.798	98.743	98.693	98.643	5.875	98.383	98.327	98.278	98.228
6.125	101.316	101.261	101.211	101.161	6.125	99.246	99.191	99.141	99.091	5.990	98.912	98.857	98.807	98.757
6.250	101.364	101.254	101.162	101.071	6.250	99.294	99.184	99.092	99.001	6.125	99.402	99.346	99.296	99.246
6.375	101.811	101.701	101.610	101.518	6.375	99.741	99.631	99.540	99.448	6.250	99.461	99.351	99.260	99.168
6.500	102.167	102.057	101.965	101.874	6.500	100.097	99.987	99.895	99.804	6.375	99.889	99.778	99.687	99.595
6.625	102.494	102.384	102.292	102.201	6.625	100.424	100.314	100.222	100.131	6.500	100.264	100.154	100.063	99.971
6.750	102.301	102.209	102.132	102.055	6.750	100.231	100.139	100.062	99.985	6.625	100.612	100.502	100.411	100.319
6.875	102.647	102.556	102.479	102.402	6.875	100.577	100.486	100.409	100.332	6.750	100.440	100.348	100.272	100.195
6.990	102.820	102.728	102.651	102.574	6.990	100.750	100.658	100.581	100.504	6.875	100.770	100.679	100.602	100.525
7.125	103.079	102.987	102.910	102.833	7.125	101.009	100.917	100.840	100.763	6.990	100.961	100.869	100.792	100.716
7.250	102.559	102.494	102.439	102.383	7.250	100.489	100.424	100.369	100.313	7.125	101.237	101.146	101.069	100.992
7.375	103.064	102.998	102.942	102.886	7.375	100.994	100.928	100.872	100.816	7.250	100.734	100.670	100.614	100.558
7.500	103.201	103.099	103.017	102.936	7.500	101.131	101.029	100.947	100.866	7.375	101.151	101.085	101.029	100.973
7.625	103.307	103.198	103.109	103.020	7.625	101.237	101.128	101.039	100.950	7.500	101.296	101.194	101.112	101.031
7.750	104.189	104.079	103.987	103.896	7.750	102.119	102.009	101.917	101.826	7.625	101.408	101.298	101.209	101.120
7.875	104.327	104.216	104.125	104.033	7.875	102.257	102.146	102.055	101.963	7.750	102.291	102.181	102.089	101.998
7.990	103.157	103.047	102.955	102.864	7.990	101.052	100.942	100.850	100.759	7.875	102.484	102.374	102.282	102.191
8.125	103.337	103.227	103.136	103.044						7.990	101.362	101.252	101.160	101.069
8.250	102.800	102.644	102.516	102.387										
8.375	103.095	102.940	102.811	102.682										
8.500	103.262	103.106	102.977	102.849										
8.625	103.428	103.272	103.144	103.015										

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	99.560	99.499	99.447	99.394	5.990	98.914	98.853	98.801	98.748
6.125	99.740	99.680	99.627	99.574	6.125	99.135	99.075	99.022	98.969
6.250	99.818	99.760	99.707	99.654	6.250	99.226	99.167	99.114	99.061
6.375	100.025	99.966	99.914	99.861	6.375	99.412	99.354	99.301	99.248
6.500	100.146	100.087	100.035	99.982	6.500	99.554	99.495	99.442	99.389
6.625	100.310	100.252	100.199	100.146	6.625	99.739	99.680	99.627	99.574
6.750	100.521	100.464	100.411	100.358	6.750	99.970	99.913	99.860	99.808
6.875	100.696	100.639	100.586	100.533	6.875	100.129	100.072	100.019	99.966
6.990	100.751	100.693	100.641	100.588	6.990	100.202	100.145	100.092	100.039
7.125	100.873	100.815	100.763	100.710	7.125	100.341	100.284	100.232	100.179
7.250	100.718	100.653	100.593	100.532	7.250	100.203	100.138	100.078	100.018
7.375	101.205	101.140	101.080	101.019	7.375	100.550	100.485	100.424	100.364
7.500	101.174	101.109	101.049	100.989	7.500	100.534	100.469	100.409	100.348
7.625	101.156	101.091	101.031	100.970	7.625	100.529	100.464	100.404	100.344
7.750	102.165	102.100	102.040	101.979	7.750	101.548	101.484	101.423	101.363
7.875	102.220	102.155	102.095	102.034	7.875	101.668	101.603	101.543	101.482
7.990	100.997	100.932	100.872	100.812	7.990	100.502	100.437	100.377	100.317



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

Effective: **April 15, 2026**

ALT Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750		
Investment	0.000	0.000	-0.750	-1.250	-1.500	-3.000			
2nd Home	0.000	0.000	-0.750	-1.250	-1.500	-3.000	-3.250		
Manufactured Home	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
2-4 Unit	-0.250	-0.250	-0.625	-0.625					
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125		
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125		
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625		
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.625	-1.875			
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375				

LOAN AMOUNT **

Loan Amt \$75,000 <= \$100,000	-1.000								
Loan Amt >\$100,000 <= \$249,999	0.250								

MISCELLANEOUS

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

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

Minimum Loan Amount \$75,000

All loan level price adjustments are cumulative
Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs

* Prices are indicative and subject to change without notice.
 * Please log into LSM portal to obtain live lock pricing.
 * Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules.
 * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**

NC Floor Price 99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610

LPMI (in addition to adjustments above)

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

FNMA/FHLMC State Tier Adjustment

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

RISE TPO

19000 MacArthur Blvd, Suite 200
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Effective: April 15, 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 its entirety and submitted to lockdesk via e-mail. Once received, lockdesk will respond with today's rate and additional fees (for High Bal loans). AE/Broker must CONFIRM the rate by 2:00 PM PST in order to honor same day lock.

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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



RISE TPO
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FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	98.008	98.002	98.009	
5.125	98.830	98.824	98.831	
5.250	99.539	99.533	99.540	
5.375	100.339	100.258	100.180	
5.500	100.744	100.663	100.585	
5.625	101.135	101.053	100.975	
5.750	101.620	101.538	101.460	
5.875	101.337	101.275	101.211	
5.990	102.424	102.363	102.299	
6.125	102.598	102.536	102.472	
6.250	102.458	102.397	102.333	
6.375	102.771	102.771	102.771	
6.500	103.619	103.619	103.619	
6.625	103.991	103.991	103.991	
6.750	103.804	103.804	103.804	
6.875	104.730	104.581	104.468	
6.990	105.079	104.931	104.817	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	97.198	97.192	97.199	
5.125	98.020	98.014	98.021	
5.250	98.729	98.723	98.730	
5.375	99.529	99.448	99.370	
5.500	99.934	99.853	99.775	
5.625	100.325	100.243	100.165	
5.750	100.810	100.728	100.650	
5.875	100.527	100.465	100.401	
5.990	101.614	101.553	101.489	
6.125	101.788	101.726	101.662	
6.250	101.648	101.587	101.523	
6.375	101.961	101.961	101.961	
6.500	102.809	102.809	102.809	
6.625	103.181	103.181	103.181	
6.750	102.994	102.994	102.994	
6.875	103.920	103.771	103.658	
6.990	104.269	104.121	104.007	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	99.023	99.990	99.961	
5.125	99.713	99.681	99.651	
5.250	100.271	100.239	100.210	
5.375	100.082	100.049	100.020	
5.500	100.355	100.323	100.294	
5.625	100.614	100.582	100.553	
5.750	100.948	100.916	100.887	
5.875	100.590	100.557	100.529	
5.990	101.536	101.504	101.475	
6.125	101.557	101.525	101.497	
6.250	101.247	101.215	101.186	
6.375	101.577	101.560	101.544	
6.500	102.264	102.248	102.231	
6.625	102.474	102.458	102.441	
6.750	102.412	102.396	102.379	
6.875	103.197	103.181	103.164	
6.990	103.375	103.359	103.343	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.408	98.402	98.410	
5.250	99.389	99.335	99.342	
5.375	99.793	99.712	99.633	
5.500	100.354	100.273	100.195	
5.625	100.715	100.634	100.555	
5.750	101.534	101.452	101.374	
5.875	101.078	101.017	100.953	
5.990	101.510	101.449	101.385	
6.125	101.908	101.846	101.782	
6.250	101.929	101.868	101.804	
6.375	101.995	101.995	101.995	
6.500	102.371	102.371	102.371	
6.625	102.733	102.733	102.733	
6.750	102.565	102.565	102.565	
6.875	102.993	102.845	102.731	
6.990	102.923	102.774	102.661	
7.125	103.225	103.076	102.963	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.858	97.852	97.859	
5.125	98.680	98.674	98.681	
5.250	99.389	99.383	99.390	
5.375	100.189	100.108	100.030	
5.500	100.594	100.513	100.435	
5.625	100.985	100.903	100.825	
5.750	101.470	101.388	101.310	
5.875	101.187	101.125	101.061	
5.990	102.274	102.213	102.149	
6.125	102.448	102.386	102.322	
6.250	102.308	102.247	102.183	
6.375	102.621	102.621	102.621	
6.500	103.469	103.469	103.469	
6.625	103.841	103.841	103.841	
6.750	103.654	103.654	103.654	
6.875	104.580	104.431	104.318	
6.990	104.929	104.781	104.667	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	98.208	98.202	98.210	
5.250	99.189	99.135	99.142	
5.375	99.593	99.512	99.433	
5.500	100.154	100.073	99.995	
5.625	100.515	100.434	100.355	
5.750	101.334	101.252	101.174	
5.875	100.878	100.817	100.753	
5.990	101.310	101.249	101.185	
6.125	101.708	101.646	101.582	
6.250	101.729	101.668	101.604	
6.375	101.795	101.795	101.795	
6.500	102.171	102.171	102.171	
6.625	102.533	102.533	102.533	
6.750	102.365	102.365	102.365	
6.875	102.793	102.645	102.531	
6.990	102.723	102.574	102.461	
7.125	103.025	102.876	102.763	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.858	97.852	97.859	
5.125	98.680	98.674	98.681	
5.250	99.389	99.383	99.390	
5.375	100.189	100.108	100.030	
5.500	100.594	100.513	100.435	
5.625	100.985	100.903	100.825	
5.750	101.470	101.388	101.310	
5.875	101.187	101.125	101.061	
5.990	102.274	102.213	102.149	
6.125	102.448	102.386	102.322	
6.250	102.308	102.247	102.183	
6.375	102.621	102.621	102.621	
6.500	103.469	103.469	103.469	
6.625	103.841	103.841	103.841	
6.750	103.654	103.654	103.654	
6.875	104.580	104.431	104.318	
6.990	104.929	104.781	104.667	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	99.189	99.135	99.142	
5.375	99.593	99.512	99.433	
5.500	100.154	100.073	99.995	
5.625	100.515	100.434	100.355	
5.750	101.334	101.252	101.174	
5.875	100.878	100.817	100.753	
5.990	101.310	101.249	101.185	
6.125	101.708	101.646	101.582	
6.250	101.729	101.668	101.604	
6.375	101.795	101.795	101.795	
6.500	102.171	102.171	102.171	
6.625	102.533	102.533	102.533	
6.750	102.365	102.365	102.365	
6.875	102.793	102.645	102.531	
6.990	102.723	102.574	102.461	
7.125	103.025	102.876	102.763	
7.250	103.429	103.280	103.167	

LLPAs

FICO ≥700	0.375
FICO 690-699	0.250
FICO 680-679	0.250
FICO 640-659	0.000
FICO 620-639	-0.250

FICO 690-619	-1.000
FICO 690-599	-1.750
FICO 650-579	-3.250
No FICO Score	-3.000
Loan Amount ≥\$100,000 <=\$249,999	0.250

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

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

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



RISE TPO
1900 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: April 15, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	98.308	98.302	98.309	
5.125	99.130	99.124	99.131	
5.250	99.839	99.833	99.840	
5.375	100.639	100.558	100.480	
5.500	101.044	100.963	100.885	
5.625	101.435	101.353	101.275	
5.750	101.920	101.838	101.760	
5.875	101.637	101.575	101.511	
5.990	102.724	102.663	102.599	
6.125	102.898	102.836	102.772	
6.250	102.758	102.697	102.633	
6.375	103.071	103.071	103.071	
6.500	103.919	103.919	103.919	
6.625	104.291	104.291	104.291	
6.750	104.104	104.104	104.104	
6.875	105.030	104.881	104.768	
6.990	105.379	105.231	105.117	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	99.323	99.290	99.261	
5.125	100.013	99.981	99.951	
5.250	100.571	100.539	100.510	
5.375	100.382	100.349	100.320	
5.500	100.655	100.623	100.594	
5.625	100.914	100.882	100.853	
5.750	101.248	101.216	101.187	
5.875	100.890	100.857	100.829	
5.990	101.836	101.804	101.775	
6.125	101.857	101.825	101.797	
6.250	101.547	101.515	101.486	
6.375	101.877	101.860	101.844	
6.500	102.564	102.548	102.531	
6.625	102.774	102.758	102.741	
6.750	102.712	102.696	102.679	
6.875	103.497	103.481	103.464	
6.990	103.675	103.659	103.643	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	98.158	98.152	98.159	
5.125	98.980	98.974	98.981	
5.250	99.689	99.683	99.690	
5.375	100.489	100.408	100.330	
5.500	100.894	100.813	100.735	
5.625	101.285	101.203	101.125	
5.750	101.770	101.688	101.610	
5.875	101.487	101.425	101.361	
5.990	102.574	102.513	102.449	
6.125	102.748	102.686	102.622	
6.250	102.608	102.547	102.483	
6.375	102.921	102.921	102.921	
6.500	103.769	103.769	103.769	
6.625	104.141	104.141	104.141	
6.750	103.954	103.954	103.954	
6.875	104.880	104.731	104.618	
6.990	105.229	105.081	104.967	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	98.158	98.152	98.159	
5.125	98.980	98.974	98.981	
5.250	99.689	99.683	99.690	
5.375	100.489	100.408	100.330	
5.500	100.894	100.813	100.735	
5.625	101.285	101.203	101.125	
5.750	101.770	101.688	101.610	
5.875	101.487	101.425	101.361	
5.990	102.574	102.513	102.449	
6.125	102.748	102.686	102.622	
6.250	102.608	102.547	102.483	
6.375	102.921	102.921	102.921	
6.500	103.769	103.769	103.769	
6.625	104.141	104.141	104.141	
6.750	103.954	103.954	103.954	
6.875	104.880	104.731	104.618	
6.990	105.229	105.081	104.967	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.708	98.702	98.710	
5.250	99.689	99.635	99.642	
5.375	100.093	100.012	99.933	
5.500	100.654	100.573	100.495	
5.625	101.015	100.934	100.855	
5.750	101.834	101.752	101.674	
5.875	101.378	101.317	101.253	
5.990	101.810	101.749	101.685	
6.125	102.208	102.146	102.082	
6.250	102.229	102.168	102.104	
6.375	102.295	102.295	102.295	
6.500	102.671	102.671	102.671	
6.625	103.033	103.033	103.033	
6.750	102.865	102.865	102.865	
6.875	103.293	103.145	103.031	
6.990	103.223	103.074	102.961	
7.125	103.525	103.376	103.263	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301-HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	98.508	98.502	98.510	
5.250	99.489	99.435	99.442	
5.375	99.893	99.812	99.733	
5.500	100.454	100.373	100.295	
5.625	100.815	100.734	100.655	
5.750	101.634	101.552	101.474	
5.875	101.178	101.117	101.053	
5.990	101.610	101.549	101.485	
6.125	102.008	101.946	101.882	
6.250	102.029	101.968	101.904	
6.375	102.095	102.095	102.095	
6.500	102.471	102.471	102.471	
6.625	102.833	102.833	102.833	
6.750	102.665	102.665	102.665	
6.875	103.093	102.945	102.831	
6.990	103.023	102.874	102.761	
7.125	103.325	103.176	103.063	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301-HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.508	98.502	98.510	
5.250	99.489	99.435	99.442	
5.375	99.893	99.812	99.733	
5.500	100.454	100.373	100.295	
5.625	100.815	100.734	100.655	
5.750	101.634	101.552	101.474	
5.875	101.178	101.117	101.053	
5.990	101.610	101.549	101.485	
6.125	102.008	101.946	101.882	
6.250	102.029	101.968	101.904	
6.375	102.095	102.095	102.095	
6.500	102.471	102.471	102.471	
6.625	102.833	102.833	102.833	
6.750	102.665	102.665	102.665	
6.875	103.093	102.945	102.831	
6.990	103.023	102.874	102.761	
7.125	103.325	103.176	103.063	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301-HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.508	98.502	98.510	
5.250	99.489	99.435	99.442	
5.375	99.893	99.812	99.733	
5.500	100.454	100.373	100.295	
5.625	100.815	100.734	100.655	
5.750	101.634	101.552	101.474	
5.875	101.178	101.117	101.053	
5.990	101.610	101.549	101.485	
6.125	102.008	101.946	101.882	
6.250	102.029	101.968	101.904	
6.375	102.095	102.095	102.095	
6.500	102.471	102.471	102.471	
6.625	102.833	102.833	102.833	
6.750	102.665	102.665	102.665	
6.875	103.093	102.945	102.831	
6.990	103.023	102.874	102.761	
7.125	103.325	103.176	103.063	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	98.198	98.192	98.199	
5.125	99.020	99.014	99.021	
5.250	99.729	99.723	99.730	
5.375	100.529	100.448	100.370	
5.500	100.934	100.853	100.775	
5.625	101.325	101.243	101.165	
5.750	101.810	101.728	101.650	
5.875	101.527	101.465	101.401	
5.990	102.614	102.553	102.489	
6.125	102.788	102.726	102.662	
6.250	102.648	102.587	102.523	
6.375	102.961	102.961	102.961	
6.500	103.809	103.809	103.809	
6.625	104.181	104.181	104.181	
6.750	103.994	103.994	103.994	
6.875	104.920	104.771	104.658	
6.990	105.269	105.121	105.007	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.283	98.277	98.285	
5.250	99.264	99.210	99.217	
5.375	99.668	99.587	99.508	
5.500	100.229	100.148	100.070	
5.625	100.590	100.509	100.430	
5.750	101.409	101.327	101.249	
5.875	100.953	100.892	100.828	
5.990	101.385	101.324	101.260	
6.125	101.783	101.721	101.657	
6.250	101.804	101.743	101.679	
6.375	101.870	101.870	101.870	
6.500	102.246	102.246	102.246	
6.625	102.608	102.608	102.608	
6.750	102.440	102.440	102.440	
6.875	102.868	102.720	102.606	
6.990	102.798	102.649	102.536	
7.125	103.100	102.951	102.838	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.198	99.165	99.136	
5.125	99.888	99.856	99.826	
5.250	100.446	100.414	100.385	
5.375	100.257	100.224	100.195	
5.500	100.530	100.498	100.469	
5.625	100.789	100.757	100.728	
5.750	101.123	101.091	101.062	
5.875	100.765	100.732	100.704	
5.990	101.711	101.679	101.650	
6.125	101.732	101.700	101.672	
6.250	101.422	101.390	101.361	
6.375	101.752	101.735	101.719	
6.500	102.439	102.423	102.406	
6.625	102.649	102.633	102.616	
6.750	102.587	102.571	102.554	
6.875	103.372	103.356	103.339	
6.990	103.550	103.534	103.518	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.198	99.165	99.136	
5.125	99.888	99.856	99.826	
5.250	100.446	100.414	100.385	
5.375	100.257	100.224	100.195	
5.500	100.530	100.498	100.469	
5.625	100.789	100.757	100.728	



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

Effective: April 15, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				VA 20 Year Fixed - (420)				VA 15 Year Fixed - (415)				VA 30 Year Fixed HB - (401HB)			
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	97.730	97.724	97.731	4.990	96.930	96.924	96.931	4.990	98.755	98.723	98.694	5.125	98.185	98.179	98.186
5.125	98.367	98.361	98.368	5.125	97.567	97.561	97.568	5.125	99.260	99.228	99.199	5.250	99.078	99.024	99.031
5.250	99.136	99.130	99.137	5.250	98.336	98.330	98.337	5.250	99.878	99.846	99.816	5.375	99.487	99.406	99.327
5.375	99.767	99.685	99.607	5.375	98.967	98.885	98.807	5.375	99.519	99.487	99.458	5.500	99.939	99.857	99.779
5.500	100.454	100.373	100.294	5.500	99.654	99.573	99.494	5.500	100.075	100.043	100.014	5.625	100.590	100.508	100.430
5.625	100.883	100.801	100.723	5.625	100.083	100.001	99.923	5.625	100.372	100.339	100.310	5.750	100.768	100.686	100.608
5.750	101.130	101.048	100.970	5.750	100.330	100.248	100.170	5.750	100.468	100.436	100.406	5.875	100.686	100.625	100.561
5.875	101.107	101.045	100.981	5.875	100.307	100.245	100.181	5.875	100.370	100.337	100.309	5.990	101.079	101.017	100.954
5.990	101.752	101.690	101.626	5.990	100.952	100.890	100.826	5.990	100.874	100.841	100.813	6.125	101.678	101.617	101.553
6.125	102.150	102.088	102.025	6.125	101.350	101.288	101.225	6.125	101.120	101.087	101.059	6.250	101.579	101.517	101.453
6.250	102.263	102.201	102.137	6.250	101.463	101.401	101.337	6.250	101.062	101.029	101.001	6.375	101.188	101.188	101.188
6.375	102.092	102.092	102.092	6.375	101.292	101.292	101.292	6.375	100.907	100.891	100.875	6.500	101.625	101.625	101.625
6.500	102.631	102.631	102.631	6.500	101.831	101.831	101.831	6.500	101.285	101.269	101.253	6.625	102.326	102.326	102.326
6.625	102.839	102.839	102.839	6.625	102.039	102.039	102.039	6.625	101.332	101.315	101.299	6.750	101.663	101.663	101.663
6.750	103.338	103.338	103.338	6.750	102.538	102.538	102.538	6.750	101.955	101.939	101.923	6.875	102.642	102.494	102.380
6.875	103.960	103.812	103.698	6.875	103.160	103.012	102.898	6.875	102.437	102.421	102.405	6.990	102.826	102.677	102.563
6.990	104.295	104.147	104.033	6.990	103.495	103.347	103.233	6.990	102.601	102.585	102.569	7.125	102.631	102.483	102.369

VA 30 Year Fixed 2:1 Buydown - (401-BD)				VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				VA 30 Year Fixed 1:0 Buydown - (401-BD10)				VA HB 30 Year Fixed 1:0 Buydown - (401HB-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	97.480	97.474	97.481	5.125	98.035	98.029	98.036	4.990	97.480	97.474	97.481	5.125	98.035	98.029	98.036
5.125	98.117	98.111	98.118	5.250	98.928	98.874	98.881	5.125	98.117	98.111	98.118	5.250	98.928	98.874	98.881
5.250	98.886	98.880	98.887	5.375	99.337	99.256	99.177	5.250	98.886	98.880	98.887	5.375	99.337	99.256	99.177
5.375	99.517	99.435	99.357	5.500	99.789	99.707	99.629	5.375	99.517	99.435	99.357	5.500	99.789	99.707	99.629
5.500	100.204	100.123	100.044	5.625	100.440	100.358	100.280	5.500	100.204	100.123	100.044	5.625	100.440	100.358	100.280
5.625	100.633	100.551	100.473	5.750	100.618	100.536	100.458	5.625	100.633	100.551	100.473	5.750	100.618	100.536	100.458
5.750	100.880	100.798	100.720	5.875	100.536	100.475	100.411	5.750	100.880	100.798	100.720	5.875	100.536	100.475	100.411
5.875	100.857	100.795	100.731	5.990	100.929	100.867	100.804	5.875	100.857	100.795	100.731	5.990	100.929	100.867	100.804
5.990	101.502	101.440	101.376	6.125	101.528	101.467	101.403	5.990	101.502	101.440	101.376	6.125	101.528	101.467	101.403
6.125	101.900	101.838	101.775	6.250	101.429	101.367	101.303	6.125	101.900	101.838	101.775	6.250	101.429	101.367	101.303
6.250	102.013	101.951	101.887	6.375	101.038	101.038	101.038	6.250	102.013	101.951	101.887	6.375	101.038	101.038	101.038
6.375	101.842	101.842	101.842	6.500	101.475	101.475	101.475	6.375	101.842	101.842	101.842	6.500	101.475	101.475	101.475
6.500	102.381	102.381	102.381	6.625	102.176	102.176	102.176	6.500	102.381	102.381	102.381	6.625	102.176	102.176	102.176
6.625	102.589	102.589	102.589	6.750	101.513	101.513	101.513	6.625	102.589	102.589	102.589	6.750	101.513	101.513	101.513
6.750	103.088	103.088	103.088	6.875	102.492	102.344	102.230	6.750	103.088	103.088	103.088	6.875	102.492	102.344	102.230
6.875	103.710	103.562	103.448	6.990	102.676	102.527	102.413	6.875	103.710	103.562	103.448	6.990	102.676	102.527	102.413
6.990	104.045	103.897	103.783	7.125	102.481	102.333	102.219	6.990	104.045	103.897	103.783	7.125	102.481	102.333	102.219

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.250	98.616	98.610	98.617
5.375	99.247	99.165	99.087
5.500	99.934	99.853	99.774
5.625	100.363	100.281	100.203
5.750	100.610	100.528	100.450
5.875	100.587	100.525	100.461
5.990	101.232	101.170	101.106
6.125	101.630	101.568	101.505
6.250	101.743	101.681	101.617
6.375	101.572	101.572	101.572
6.500	102.111	102.111	102.111
6.625	102.319	102.319	102.319
6.750	102.818	102.818	102.818
6.875	103.440	103.292	103.178
6.990	103.775	103.627	103.513
7.125	104.299	104.151	104.037
7.250	104.569	104.420	104.307

LLPAs

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

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

FICO 600-619	-1.000
FICO 580-599	-1.150
FICO 560-579	-0.250
No FICO Score	-3.000
Loan Amount ≥\$100,000 & ≤\$249,999	0.250

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

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



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

SELECT PRICING

Effective: April 15, 2025

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				SELECT VA 15 Year Fixed - (415)				SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				SELECT VA 30 Year Fixed 1:0 Buydown - (401-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	98.030	98.024	98.031	4.990	99.055	99.023	98.994	4.990	97.780	97.774	97.781	4.990	97.780	97.774	97.781
5.125	98.667	98.661	98.668	5.125	99.560	99.528	99.499	5.125	98.417	98.411	98.418	5.125	98.417	98.411	98.418
5.250	99.436	99.430	99.437	5.250	100.178	100.146	100.116	5.250	99.186	99.180	99.187	5.250	99.186	99.180	99.187
5.375	100.067	99.985	99.907	5.375	99.819	99.787	99.758	5.375	99.817	99.735	99.657	5.375	99.817	99.735	99.657
5.500	100.754	100.673	100.594	5.500	100.375	100.343	100.314	5.500	100.504	100.423	100.344	5.500	100.504	100.423	100.344
5.625	101.183	101.101	101.023	5.625	100.672	100.639	100.610	5.625	100.933	100.851	100.773	5.625	100.933	100.851	100.773
5.750	101.430	101.348	101.270	5.750	100.768	100.736	100.706	5.750	101.180	101.098	101.020	5.750	101.180	101.098	101.020
5.875	101.407	101.345	101.281	5.875	100.670	100.637	100.609	5.875	101.157	101.095	101.031	5.875	101.157	101.095	101.031
5.990	102.052	101.990	101.926	5.990	101.174	101.141	101.113	5.990	101.802	101.740	101.676	5.990	101.802	101.740	101.676
6.125	102.450	102.388	102.325	6.125	101.420	101.387	101.359	6.125	102.200	102.138	102.075	6.125	102.200	102.138	102.075
6.250	102.563	102.501	102.437	6.250	101.362	101.329	101.301	6.250	102.313	102.251	102.187	6.250	102.313	102.251	102.187
6.375	102.392	102.392	102.392	6.375	101.207	101.191	101.175	6.375	102.142	102.142	102.142	6.375	102.142	102.142	102.142
6.500	102.931	102.931	102.931	6.500	101.585	101.569	101.553	6.500	102.681	102.681	102.681	6.500	102.681	102.681	102.681
6.625	103.139	103.139	103.139	6.625	101.632	101.615	101.599	6.625	102.889	102.889	102.889	6.625	102.889	102.889	102.889
6.750	103.638	103.638	103.638	6.750	102.255	102.239	102.223	6.750	103.388	103.388	103.388	6.750	103.388	103.388	103.388
6.875	104.260	104.112	103.998	6.875	102.737	102.721	102.705	6.875	104.010	103.862	103.748	6.875	104.010	103.862	103.748
6.990	104.595	104.447	104.333	6.990	102.901	102.885	102.869	6.990	104.345	104.197	104.083	6.990	104.345	104.197	104.083

SELECT VA 30 Year Fixed HB - (401HB)				SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-B)				SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-B)							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.125	98.485	98.479	98.486	5.125	98.335	98.329	98.336	5.125	98.335	98.329	98.336				
5.250	99.378	99.324	99.331	5.250	99.228	99.174	99.181	5.250	99.228	99.174	99.181				
5.375	99.787	99.706	99.627	5.375	99.637	99.556	99.477	5.375	99.637	99.556	99.477				
5.500	100.239	100.157	100.079	5.500	100.089	100.007	99.929	5.500	100.089	100.007	99.929				
5.625	100.890	100.808	100.730	5.625	100.740	100.658	100.580	5.625	100.740	100.658	100.580				
5.750	101.068	100.986	100.908	5.750	100.918	100.836	100.758	5.750	100.918	100.836	100.758				
5.875	100.986	100.925	100.861	5.875	100.836	100.775	100.711	5.875	100.836	100.775	100.711				
5.990	101.379	101.317	101.254	5.990	101.229	101.167	101.104	5.990	101.229	101.167	101.104				
6.125	101.978	101.917	101.853	6.125	101.828	101.767	101.703	6.125	101.828	101.767	101.703				
6.250	101.879	101.817	101.753	6.250	101.729	101.667	101.603	6.250	101.729	101.667	101.603				
6.375	101.488	101.488	101.488	6.375	101.338	101.338	101.338	6.375	101.338	101.338	101.338				
6.500	101.925	101.925	101.925	6.500	101.775	101.775	101.775	6.500	101.775	101.775	101.775				
6.625	102.626	102.626	102.626	6.625	102.476	102.476	102.476	6.625	102.476	102.476	102.476				
6.750	101.963	101.963	101.963	6.750	101.813	101.813	101.813	6.750	101.813	101.813	101.813				
6.875	102.942	102.794	102.680	6.875	102.792	102.644	102.530	6.875	102.792	102.644	102.530				
6.990	103.126	102.977	102.863	6.990	102.976	102.827	102.713	6.990	102.976	102.827	102.713				
7.125	102.931	102.783	102.669	7.125	102.781	102.633	102.519	7.125	102.781	102.633	102.519				

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				SELECT VA IRRRL 15 Year Fixed - (415RL)				SELECT USDA 30 - 25 Year Fixed - (501)			
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	98.155	98.149	98.156	5.125	98.310	98.304	98.311	4.990	98.930	98.898	98.869	4.990	97.510	97.504	97.511
5.125	98.792	98.786	98.793	5.250	99.203	99.149	99.156	5.125	99.435	99.403	99.374	5.125	98.147	98.141	98.148
5.250	99.561	99.555	99.562	5.375	99.612	99.531	99.452	5.250	100.053	100.021	99.991	5.250	98.916	98.910	98.917
5.375	100.192	100.110	100.032	5.500	100.064	99.982	99.904	5.375	99.694	99.662	99.633	5.375	99.547	99.465	99.387
5.500	100.879	100.798	100.719	5.625	100.715	100.633	100.555	5.500	100.250	100.218	100.189	5.500	100.234	100.153	100.074
5.625	101.308	101.226	101.148	5.750	100.893	100.811	100.733	5.625	100.547	100.514	100.485	5.625	100.663	100.581	100.503
5.750	101.555	101.473	101.395	5.875	100.811	100.750	100.686	5.750	100.643	100.611	100.581	5.750	100.910	100.828	100.750
5.875	101.532	101.470	101.406	5.990	101.204	101.142	101.079	5.875	100.545	100.512	100.484	5.875	100.887	100.825	100.761
5.990	102.177	102.115	102.051	6.125	101.803	101.742	101.678	5.990	101.049	101.016	100.988	5.990	101.532	101.470	101.406
6.125	102.575	102.513	102.450	6.250	101.704	101.642	101.578	6.125	101.295	101.262	101.234	6.125	101.930	101.868	101.805
6.250	102.688	102.626	102.562	6.375	101.313	101.313	101.313	6.250	101.237	101.204	101.176	6.250	102.043	101.981	101.917
6.375	102.517	102.517	102.517	6.500	101.750	101.750	101.750	6.375	101.082	101.066	101.050	6.375	101.872	101.872	101.872
6.500	103.056	103.056	103.056	6.625	102.451	102.451	102.451	6.500	101.460	101.444	101.428	6.500	102.411	102.411	102.411
6.625	103.264	103.264	103.264	6.750	101.788	101.788	101.788	6.625	101.507	101.490	101.474	6.625	102.619	102.619	102.619
6.750	103.763	103.763	103.763	6.875	102.767	102.619	102.505	6.750	102.130	102.114	102.098	6.750	103.118	103.118	103.118
6.875	104.385	104.237	104.123	6.990	102.951	102.802	102.688	6.875	102.612	102.596	102.580	6.875	103.740	103.592	103.478
6.990	104.720	104.572	104.458	7.125	102.756	102.608	102.494	6.990	102.776	102.760	102.744	6.990	104.075	103.927	103.813

LLPAs

FICO		VA Loan Amount		FHA State Tier Adjustment		
FICO ≥700	-0.375	VA Loan Amount ≥\$950K	-0.375	Tier 1 States	AZ, CA, CO, CT, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
FICO 680-699	-0.250	Loan Amount ≤\$100,000	-0.375	Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
FICO 660-679	-0.250	VA Cashout ≥90% LTV	-0.500	Tier 3 States	AK, AL, AR, DE, FL, GA, IL, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
FICO 640-659	-0.000	Manufactured Home (Purchase/Rate-Term/Cashout)	-1.250	60 Day Lock (From 45 Day Price)		-0.500
FICO 620-639	-0.250	Manufactured Home (Streamline/IRRL)	-1.250	3-4 Units		-0.500
				VA IRRRL >100% CLTV (Sub Fin)		-1.000
				NC Floor Price		99.750



RISE TPO

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: April 15, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.898	97.892	97.899	
5.125	98.720	98.714	98.721	
5.250	99.429	99.423	99.430	
5.375	100.229	100.148	100.070	
5.500	100.634	100.553	100.475	
5.625	101.025	100.943	100.865	
5.750	101.510	101.428	101.350	
5.875	101.227	101.165	101.101	
5.990	102.314	102.253	102.189	
6.125	102.488	102.426	102.362	
6.250	102.348	102.287	102.223	
6.375	102.661	102.661	102.661	
6.500	103.509	103.509	103.509	
6.625	103.881	103.881	103.881	
6.750	103.694	103.694	103.694	
6.875	104.620	104.471	104.358	
6.990	104.969	104.821	104.707	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.604	98.598	98.605	
5.375	99.404	99.323	99.245	
5.500	99.809	99.728	99.650	
5.625	100.200	100.118	100.040	
5.750	100.685	100.603	100.525	
5.875	100.402	100.340	100.276	
5.990	101.489	101.428	101.364	
6.125	101.663	101.601	101.537	
6.250	101.523	101.462	101.398	
6.375	101.836	101.836	101.836	
6.500	102.684	102.684	102.684	
6.625	103.056	103.056	103.056	
6.750	102.869	102.869	102.869	
6.875	103.795	103.646	103.533	
6.990	104.144	103.996	103.882	
7.125	104.955	104.806	104.693	
7.250	104.558	104.410	104.296	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.898	98.865	98.836	
5.125	99.588	99.566	99.526	
5.250	100.146	100.114	100.085	
5.375	99.957	99.924	99.895	
5.500	100.230	100.198	100.169	
5.625	100.489	100.457	100.428	
5.750	100.823	100.791	100.762	
5.875	100.465	100.432	100.404	
5.990	101.411	101.379	101.350	
6.125	101.432	101.400	101.372	
6.250	101.122	101.090	101.061	
6.375	101.452	101.435	101.419	
6.500	102.139	102.123	102.106	
6.625	102.349	102.333	102.316	
6.750	102.287	102.271	102.254	
6.875	103.072	103.056	103.039	
6.990	103.250	103.234	103.218	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.964	98.910	98.917	
5.375	99.368	99.287	99.208	
5.500	99.929	99.848	99.770	
5.625	100.290	100.209	100.130	
5.750	101.109	101.027	100.949	
5.875	100.653	100.592	100.528	
5.990	101.085	101.024	100.960	
6.125	101.483	101.421	101.357	
6.250	101.504	101.443	101.379	
6.375	101.570	101.570	101.570	
6.500	101.946	101.946	101.946	
6.625	102.308	102.308	102.308	
6.750	102.140	102.140	102.140	
6.875	102.568	102.420	102.306	
6.990	102.498	102.349	102.236	
7.125	102.800	102.651	102.538	
7.250	103.204	103.055	102.942	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	99.261	99.255	99.262	
5.375	99.892	99.810	99.732	
5.500	100.579	100.498	100.419	
5.625	101.008	100.926	100.848	
5.750	101.255	101.173	101.095	
5.875	101.232	101.170	101.106	
5.990	101.877	101.815	101.751	
6.125	102.275	102.213	102.150	
6.250	102.388	102.326	102.262	
6.375	102.217	102.217	102.217	
6.500	102.756	102.756	102.756	
6.625	102.964	102.964	102.964	
6.750	103.463	103.463	103.463	
6.875	104.085	103.937	103.823	
6.990	104.420	104.272	104.158	
7.125	104.944	104.796	104.682	
7.250	105.214	105.065	104.952	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.211	98.205	98.212	
5.375	98.842	98.760	98.682	
5.500	99.529	99.448	99.369	
5.625	99.958	99.876	99.798	
5.750	100.205	100.123	100.045	
5.875	100.182	100.120	100.056	
5.990	100.827	100.765	100.701	
6.125	101.225	101.163	101.100	
6.250	101.338	101.276	101.212	
6.375	101.167	101.167	101.167	
6.500	101.706	101.706	101.706	
6.625	101.914	101.914	101.914	
6.750	102.413	102.413	102.413	
6.875	103.035	102.887	102.773	
6.990	103.370	103.222	103.108	
7.125	103.894	103.746	103.632	
7.250	104.164	104.015	103.902	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.630	98.598	98.569	
5.125	99.135	99.103	99.074	
5.250	99.753	99.721	99.691	
5.375	99.394	99.362	99.333	
5.500	99.950	99.918	99.889	
5.625	100.247	100.214	100.185	
5.750	100.343	100.311	100.281	
5.875	100.245	100.212	100.184	
5.990	100.749	100.716	100.688	
6.125	100.995	100.962	100.934	
6.250	100.937	100.904	100.876	
6.375	100.782	100.766	100.750	
6.500	101.160	101.144	101.128	
6.625	101.207	101.190	101.174	
6.750	101.830	101.814	101.798	
6.875	102.312	102.296	102.280	
6.990	102.476	102.460	102.444	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.903	98.849	98.856	
5.375	99.312	99.231	99.152	
5.500	99.764	99.682	99.604	
5.625	100.415	100.333	100.255	
5.750	100.593	100.511	100.433	
5.875	100.511	100.450	100.386	
5.990	100.904	100.842	100.779	
6.125	101.503	101.442	101.378	
6.250	101.404	101.342	101.278	
6.375	101.013	101.013	101.013	
6.500	101.450	101.450	101.450	
6.625	102.151	102.151	102.151	
6.750	101.488	101.488	101.488	
6.875	102.467	102.319	102.205	
6.990	102.651	102.502	102.388	
7.125	102.456	102.308	102.194	
7.250	102.999	102.850	102.737	

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	
-1.000	
FICO 580-599	
-1.750	
FICO 550-579	
-3.250	
No FICO Score	
-3.000	
Loan Amount ≥\$100,000 <=\$249,999	
0.250	
VA Loan Amount >\$950K	
-0.375	
Loan Amount <\$100,000	
-0.375	
VA Cashout >90% LTV	
-3.000	
Manufactured Home (Purchase/Rate-Term/Cashout)	
-1.250	
Manufactured Home (Streamline/IRRRL)	
-1.250	

FHA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, HI, MA, NJ, NV, NC, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, GA, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
60 Day Lock (From 45 Day Price)		
-0.500		
3-4 Units		
-0.50		
VA IRRRL >100% CLTV (Sub Fin)		
-1.000		
NC Floor Price		
99.75		



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

Effective:

Wednesday, April 15, 2026

Jumbo Peak Pricing

Jumbo Peak 30 Year Fixed - (901D)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.510	99.416	99.229	99.041
6.250	99.856	99.763	99.575	99.388
6.375	100.161	100.067	99.880	99.692
6.500	100.446	100.352	100.164	99.977
6.625	100.673	100.579	100.392	100.204
6.750	100.892	100.799	100.611	100.424
6.875	101.110	101.016	100.829	100.641
7.000	101.285	101.191	101.004	100.816
7.125	101.401	101.308	101.120	100.933
7.250	101.519	101.425	101.238	101.050
7.375	101.622	101.528	101.341	101.153
7.500	101.740	101.646	101.459	101.271
7.625	101.872	101.778	101.591	101.403
7.750	102.005	101.911	101.723	101.536
7.875	102.137	102.043	101.856	101.668
8.000	102.270	102.176	101.988	101.801
8.125	102.402	102.308	102.121	101.933
8.250	102.534	102.441	102.253	102.066
8.375	102.667	102.573	102.386	102.198

Jumbo Peak 10/6 ARM - (9106D)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.193	99.099	98.812	98.724
6.375	99.435	99.341	99.154	98.966
6.500	99.677	99.584	99.396	99.209
6.625	99.720	99.627	99.439	99.252
6.750	99.930	99.836	99.649	99.461
6.875	100.139	100.045	99.858	99.670
7.000	100.348	100.255	100.067	99.880
7.125	100.558	100.464	100.276	100.089
7.250	100.767	100.673	100.486	100.298
7.375	100.976	100.883	100.695	100.508
7.500	101.186	101.092	100.904	100.717
7.625	101.395	101.301	101.114	100.926
7.750	101.604	101.510	101.323	101.135
7.875	101.814	101.720	101.532	101.345
8.000	102.023	101.929	101.742	101.554

Loan Level Price Adjustments (LLPAs)	
FICO	
FICO >= 800	0.800
FICO 760 - 799	0.700
FICO 740 - 759	0.600
FICO 720 - 739	0.450
FICO 700 - 719	-0.050
FICO 680 - 699	-0.950
FICO 660 - 679	-1.500
Other Adjusters	
Investment Property	-0.500
Purchase	0.000
Cashout Refinance	-0.050
Second Home	0.000
Condo (LR and HR)	0.000
2-4 Unit	-0.250
Self-Employed	0.000
UPB > 2mm	-0.250
UPB > 2.5mm	-0.500
DTI > 45	-0.050
DTI < 35	0.100

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

ARM Notes	
Margin:	2.75%
Floor:	2.75%
Caps:	5/1/5
Index:	SOFR

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

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

Effective: Wednesday, April 15, 2026

Jumbo Boost Pricing

Jumbo Boost 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.137	98.075	98.200
6.125	98.762	98.700	98.825
6.250	99.300	99.238	99.363
6.375	99.800	99.738	99.863
6.500	100.237	100.175	100.300
6.625	100.635	100.573	100.698
6.750	101.026	100.964	101.089
6.875	101.409	101.347	101.472
7.000	101.784	101.722	101.847
7.125	102.151	102.089	102.214
7.250	102.510	102.448	102.573
7.375	102.862	102.800	102.925
7.500	103.206	103.144	103.269
7.625	103.542	103.480	103.605
7.750	103.870	103.808	103.933
7.875	104.190	104.128	104.253
8.000	104.471	104.409	104.534
8.125	104.721	104.659	104.784
8.250	104.971	104.909	105.034

Jumbo Boost 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.137	98.075	98.200
6.125	98.762	98.700	98.825
6.250	99.300	99.238	99.363
6.375	99.800	99.738	99.863
6.500	100.237	100.175	100.300
6.625	100.635	100.573	100.698
6.750	101.026	100.964	101.089
6.875	101.409	101.347	101.472
7.000	101.784	101.722	101.847
7.125	102.151	102.089	102.214
7.250	102.510	102.448	102.573
7.375	102.862	102.800	102.925
7.500	103.206	103.144	103.269
7.625	103.542	103.480	103.605
7.750	103.870	103.808	103.933
7.875	104.190	104.128	104.253
8.000	104.471	104.409	104.534
8.125	104.721	104.659	104.784
8.250	104.971	104.909	105.034

Jumbo Boost 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.137	98.075	98.200
6.125	98.762	98.700	98.825
6.250	99.300	99.238	99.363
6.375	99.800	99.738	99.863
6.500	100.237	100.175	100.300
6.625	100.635	100.573	100.698
6.750	101.026	100.964	101.089
6.875	101.409	101.347	101.472
7.000	101.784	101.722	101.847
7.125	102.151	102.089	102.214
7.250	102.510	102.448	102.573
7.375	102.862	102.800	102.925
7.500	103.206	103.144	103.269
7.625	103.542	103.480	103.605
7.750	103.870	103.808	103.933
7.875	104.190	104.128	104.253
8.000	104.471	104.409	104.534
8.125	104.721	104.659	104.784
8.250	104.971	104.909	105.034

Jumbo Boost 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.387	98.325	98.450
6.125	99.012	98.950	99.075
6.250	99.580	99.488	99.613
6.375	100.050	99.988	100.113
6.500	100.487	100.425	100.550
6.625	100.885	100.823	100.948
6.750	101.276	101.214	101.339
6.875	101.659	101.597	101.722
7.000	102.034	101.972	102.097
7.125	102.401	102.339	102.464
7.250	102.760	102.698	102.823
7.375	103.112	103.050	103.175
7.500	103.456	103.394	103.519
7.625	103.792	103.730	103.855
7.750	104.120	104.058	104.183
7.875	104.440	104.378	104.503
8.000	104.721	104.659	104.784
8.125	104.971	104.909	105.034
8.250	105.221	105.159	105.284

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