



RISE TPO Wholesale Rate Sheet

RiseTPO.com

Ratesheet Code: RS-WS

Effective Date:

5/8/26 7:44 AM

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Lock Expiration Days	
15 Day	05/22/26
30 Day	06/08/26
45 Day	06/22/26
60 Day	07/07/26
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.

May Pricing Specials	
Non-Select FICO 620+ FHA, VA (STD Bal & High Bal)	0.375
Select FHA, VA (STD Bal & High Bal)	0.125
Alt Agency	0.125

Announcements



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

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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: May 8, 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	95.164	95.121	95.070	95.018	4.875	94.737	94.694	94.643	94.592	5.750	99.856	99.775	99.687	99.600
4.990	95.800	95.757	95.706	95.654	4.990	95.373	95.330	95.279	95.228	5.875	100.382	100.302	100.214	100.126
5.125	96.242	96.198	96.147	96.096	5.125	95.840	95.797	95.745	95.694	5.990	100.808	100.727	100.639	100.552
5.250	96.844	96.799	96.748	96.696	5.250	96.455	96.410	96.359	96.307	6.125	101.287	101.206	101.118	101.030
5.375	97.487	97.442	97.390	97.339	5.375	97.110	97.065	97.014	96.962	6.250	101.265	101.168	101.066	100.963
5.500	98.107	98.062	98.010	97.959	5.500	97.729	97.684	97.632	97.581	6.375	101.825	101.729	101.626	101.523
5.625	98.659	98.614	98.563	98.511	5.625	98.308	98.262	98.211	98.160	6.500	102.229	102.133	102.030	101.928
5.750	99.205	99.152	99.094	99.035	5.750	98.878	98.826	98.767	98.708	6.625	102.477	102.381	102.278	102.176
5.875	99.770	99.718	99.660	99.601	5.875	99.443	99.391	99.332	99.274	6.750	102.330	102.266	102.207	102.149
5.990	100.247	100.194	100.136	100.077	5.990	99.919	99.867	99.808	99.750	6.875	102.580	102.516	102.457	102.399
6.125	100.773	100.721	100.662	100.603	6.125	100.428	100.376	100.317	100.258	6.990	103.096	103.040	102.982	102.923
6.250	101.160	101.085	101.004	100.924	6.250	100.815	100.740	100.659	100.579	7.125	103.498	103.450	103.392	103.333
6.375	101.748	101.672	101.592	101.511	6.375	101.403	101.327	101.247	101.166	7.250	104.263	104.214	104.163	104.111
6.500	102.159	102.084	102.003	101.923	6.500	101.814	101.739	101.658	101.578	7.375	104.643	104.594	104.543	104.492
6.625	102.379	102.304	102.223	102.143	6.625	102.034	101.959	101.878	101.798	7.500	104.735	104.686	104.635	104.584
6.750	102.854	102.799	102.733	102.667	6.750	102.509	102.454	102.388	102.322	7.625	105.036	104.987	104.935	104.884
6.875	103.111	103.056	102.990	102.924	6.875	102.766	102.711	102.645	102.579	7.750	105.309	105.260	105.209	105.157
6.990	103.595	103.540	103.474	103.408	6.990	103.250	103.195	103.129	103.063	7.875	105.556	105.507	105.455	105.404
7.125	103.995	103.940	103.874	103.808	7.125	103.650	103.595	103.529	103.463	7.990	105.509	105.460	105.409	105.358
7.250	104.649	104.593	104.534	104.475	7.250	104.304	104.248	104.189	104.130	8.125	105.763	105.714	105.663	105.611
7.375	104.841	104.785	104.727	104.668	7.375	104.496	104.440	104.382	104.323					
7.500	105.135	105.079	105.020	104.962	7.500	104.790	104.734	104.675	104.617					
7.625	105.384	105.327	105.269	105.210	7.625	105.039	104.982	104.924	104.865					

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	98.391	98.354	98.315	98.276	5.990	101.174	101.118	101.063	101.008	5.750	98.855	98.802	98.744	98.685
4.990	98.764	98.726	98.687	98.648	6.125	101.417	101.360	101.306	101.251	5.875	99.420	99.368	99.310	99.251
5.125	98.936	98.898	98.859	98.820	6.250	101.746	101.710	101.663	101.616	5.990	99.897	99.844	99.786	99.727
5.250	99.558	99.520	99.481	99.442	6.375	102.086	102.050	102.003	101.957	6.125	100.446	100.394	100.336	100.277
5.375	99.912	99.876	99.837	99.798	6.500	102.302	102.266	102.219	102.172	6.250	100.902	100.833	100.760	100.687
5.500	100.279	100.247	100.208	100.169	6.625	102.385	102.349	102.302	102.255	6.375	101.545	101.477	101.404	101.331
5.625	100.627	100.594	100.555	100.516	6.750	102.700	102.664	102.617	102.570	6.500	102.020	101.952	101.879	101.806
5.750	100.951	100.915	100.876	100.837	6.875	102.746	102.710	102.663	102.616	6.625	102.334	102.266	102.193	102.120
5.875	101.261	101.211	101.172	101.133	6.990	103.037	103.002	102.955	102.908	6.750	102.504	102.449	102.383	102.317
5.990	101.535	101.479	101.426	101.372	7.125	103.191	103.156	103.109	103.062	6.875	102.761	102.706	102.640	102.579
6.125	101.855	101.798	101.744	101.689	7.250	103.250	103.199	103.137	103.074	6.990	103.245	103.190	103.124	103.058
6.250	102.139	102.082	102.027	101.973	7.375	103.396	103.345	103.283	103.220	7.125	103.664	103.605	103.540	103.475
6.375	102.537	102.480	102.425	102.371	7.500	103.181	103.130	103.068	103.005	7.250	104.299	104.243	104.184	104.125
6.500	102.802	102.746	102.691	102.636	7.625	103.301	103.250	103.188	103.125	7.375	104.491	104.435	104.377	104.318
6.625	102.903	102.846	102.791	102.737	7.750	103.418	103.368	103.305	103.243	7.500	104.785	104.729	104.670	104.612
6.750	103.198	103.163	103.116	103.069	7.875	103.537	103.487	103.425	103.362	7.625	105.034	104.977	104.919	104.860
6.875	103.303	103.268	103.221	103.174	7.990	103.396	103.346	103.283	103.221	7.750	105.096	105.040	104.982	104.923
6.990	103.639	103.604	103.557	103.510	8.125	103.526	103.476	103.413	103.351	7.875	105.308	105.252	105.193	105.135
										7.990	105.232	105.176	105.123	105.072
										8.125	105.357	105.308	105.257	105.205

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	96.712	96.667	96.615	96.564	4.875	94.162	94.119	94.068	94.017	5.750	99.781	99.700	99.612	99.525
5.500	97.332	97.287	97.235	97.184	4.990	94.798	94.755	94.704	94.653	5.875	100.307	100.227	100.139	100.051
5.625	97.884	97.839	97.788	97.736	5.125	95.265	95.222	95.170	95.119	5.990	100.733	100.652	100.564	100.477
5.750	98.430	98.377	98.319	98.260	5.250	95.880	95.835	95.784	95.732	6.125	101.212	101.131	101.043	100.955
5.875	98.995	98.943	98.885	98.826	5.375	96.535	96.490	96.439	96.387	6.250	101.190	101.093	100.991	100.888
5.990	99.472	99.419	99.361	99.302	5.500	97.154	97.109	97.057	97.006	6.375	101.750	101.654	101.551	101.448
6.125	99.998	99.946	99.887	99.828	5.625	97.733	97.687	97.636	97.585	6.500	102.154	102.058	101.955	101.853
6.250	100.385	100.310	100.229	100.149	5.750	98.303	98.251	98.192	98.133	6.625	102.402	102.306	102.203	102.101
6.375	100.897	100.897	100.817	100.736	5.875	98.868	98.816	98.757	98.699	6.750	102.255	102.191	102.132	102.074
6.500	101.384	101.309	101.228	101.148	5.990	99.344	99.292	99.233	99.175	6.875	102.505	102.441	102.382	102.324
6.625	101.604	101.529	101.448	101.368	6.125	99.853	99.801	99.742	99.683	6.990	103.021	102.965	102.907	102.848
6.750	102.079	102.024	101.958	101.892	6.250	100.240	100.165	100.084	100.004	7.125	103.423	103.375	103.317	103.258
6.875	102.336	102.281	102.215	102.149	6.375	100.828	100.752	100.672	100.591	7.250	104.188	104.139	104.088	104.036
6.990	102.820	102.765	102.699	102.633	6.500	101.239	101.164	101.083	101.003	7.375	104.568	104.519	104.468	104.417
7.125	103.220	103.165	103.099	103.033	6.625	101.459	101.384	101.303	101.223	7.500	104.660	104.611	104.560	104.509
7.250	103.874	103.818	103.759	103.700	6.750	101.934	101.879	101.813	101.747	7.625	104.961	104.912	104.860	104.809
7.375	104.066	104.010	103.952	103.893	6.875	102.191	102.136	102.070	102.004	7.750	105.234	105.185	105.134	105.082
7.500	104.360	104.304	104.245	104.187	6.990	102.675	102.620	102.554	102.488	7.875	105.481	105.432	105.380	105.329
7.625	104.609	104.552	104.494	104.435	7.125	103.075	103.020	102.954	102.888	7.990	105.434	105.385	105.334	105.283
7.750	104.671	104.615	104.557	104.498	7.250	103.729	103.673	103.614	103.555	8.125	105.688	105.639	105.588	105.536
7.875	104.883	104.827	104.768	104.710	7.375	103.921	103.865	103.807	103.748					
7.990	104.807	104.751	104.692	104.634	7.500	104.215	104.159	104.100	104.042					
8.125	104.863	104.807	104.748	104.690	7.625	104.464	104.407	104.349	104.290					



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

Wholesale

Effective: May 8, 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	98.112	98.049	97.976	97.903	5.500	96.062	95.999	95.926	95.853	5.375	98.363	95.479	95.406	95.332
5.625	98.754	98.692	98.619	98.545	5.625	96.704	96.642	96.569	96.495	5.500	96.212	96.149	96.076	96.003
5.750	99.237	99.174	99.101	99.028	5.750	97.187	97.124	97.051	96.978	5.625	96.846	96.784	96.711	96.637
5.875	99.780	99.718	99.645	99.572	5.875	97.730	97.668	97.595	97.522	5.750	97.316	97.254	97.181	97.107
5.990	100.337	100.275	100.201	100.128	5.990	98.287	98.225	98.151	98.078	5.875	97.845	97.783	97.710	97.636
6.125	100.820	100.757	100.684	100.611	6.125	98.750	98.687	98.614	98.541	5.990	98.391	98.328	98.255	98.182
6.250	100.850	100.754	100.651	100.548	6.250	98.780	98.684	98.581	98.478	6.125	98.883	98.820	98.747	98.674
6.375	101.281	101.185	101.083	100.980	6.375	99.211	99.115	99.013	98.910	6.250	98.925	98.829	98.726	98.624
6.500	101.651	101.555	101.452	101.349	6.500	99.581	99.485	99.382	99.279	6.375	99.368	99.272	99.169	99.067
6.625	102.026	101.930	101.827	101.725	6.625	99.956	99.860	99.757	99.655	6.500	99.743	99.647	99.544	99.442
6.750	101.921	101.837	101.749	101.661	6.750	99.851	99.767	99.679	99.591	6.625	100.107	100.010	99.908	99.805
6.875	102.157	102.073	101.985	101.897	6.875	100.087	100.003	99.915	99.827	6.750	100.022	99.937	99.850	99.762
6.990	102.331	102.247	102.159	102.071	6.990	100.261	100.177	100.089	100.001	6.875	100.278	100.194	100.106	100.018
7.125	102.627	102.542	102.455	102.367	7.125	100.557	100.472	100.385	100.297	6.990	100.484	100.400	100.312	100.224
7.250	102.327	102.231	102.136	102.041	7.250	100.257	100.161	100.066	99.971	7.125	100.751	100.667	100.579	100.491
7.375	102.919	102.814	102.704	102.594	7.375	100.849	100.744	100.634	100.524	7.250	100.469	100.374	100.279	100.183
7.500	103.066	102.961	102.851	102.741	7.500	100.996	100.891	100.781	100.671	7.375	101.079	100.974	100.864	100.754
7.625	103.168	103.063	102.953	102.843	7.625	101.098	100.993	100.883	100.773	7.500	100.942	100.837	100.727	100.617
7.750	104.054	103.949	103.839	103.729	7.750	101.984	101.879	101.769	101.659	7.625	101.047	100.942	100.832	100.722
7.875	104.236	104.130	104.020	103.911	7.875	102.166	102.060	101.950	101.841	7.750	101.930	101.824	101.714	101.604
7.990	103.105	103.000	102.890	102.780	7.990	101.035	100.930	100.820	100.710	7.875	102.106	102.000	101.891	101.781
8.125	103.000	102.895	102.785	102.675	8.125	100.882	100.777	100.667	100.557	7.990	100.968	100.863	100.753	100.643

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	99.299	99.251	99.196	99.142	5.990	98.662	98.615	98.560	98.506
6.125	99.519	99.472	99.417	99.362	6.125	98.892	98.845	98.790	98.735
6.250	99.763	99.692	99.622	99.551	6.250	99.149	99.077	99.007	98.937
6.375	99.959	99.888	99.818	99.747	6.375	99.356	99.285	99.214	99.144
6.500	100.096	100.024	99.954	99.884	6.500	99.498	99.427	99.356	99.286
6.625	100.280	100.209	100.139	100.068	6.625	99.671	99.599	99.529	99.459
6.750	100.464	100.413	100.351	100.288	6.750	99.875	99.824	99.762	99.699
6.875	100.598	100.548	100.485	100.423	6.875	100.029	99.979	99.916	99.854
6.990	100.637	100.587	100.524	100.462	6.990	100.100	100.050	99.987	99.925
7.125	100.799	100.749	100.686	100.624	7.125	100.234	100.183	100.121	100.058
7.250	100.543	100.477	100.399	100.321	7.250	99.995	99.930	99.851	99.773
7.375	101.023	100.958	100.879	100.801	7.375	100.493	100.428	100.349	100.271
7.500	100.987	100.922	100.844	100.766	7.500	100.080	100.014	99.936	99.858
7.625	100.947	100.881	100.803	100.725	7.625	100.055	99.990	99.912	99.834
7.750	101.937	101.872	101.794	101.716	7.750	101.053	100.987	100.909	100.831
7.875	102.030	101.964	101.886	101.808	7.875	101.152	101.086	101.008	100.930
7.990	100.840	100.775	100.697	100.619	7.990	99.967	99.902	99.824	99.746

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	95.064	95.021	94.970	94.918	5.375	97.392	97.329	97.256	97.183	5.375	96.687	96.642	96.590	96.539
4.990	95.700	95.657	95.606	95.554	5.500	98.062	97.999	97.926	97.853	5.500	97.307	97.262	97.210	97.159
5.125	96.142	96.098	96.047	95.996	5.625	98.704	98.642	98.569	98.495	5.625	97.859	97.814	97.763	97.711
5.250	96.744	96.699	96.648	96.596	5.750	99.187	99.124	99.051	98.978	5.750	98.405	98.352	98.294	98.235
5.375	97.387	97.342	97.290	97.239	5.875	99.730	99.668	99.595	99.522	5.875	98.970	98.918	98.860	98.801
5.500	98.007	97.962	97.910	97.859	5.990	100.287	100.225	100.151	100.078	5.990	99.447	99.394	99.336	99.277
5.625	98.559	98.514	98.463	98.411	6.125	100.770	100.707	100.634	100.561	6.125	99.973	99.921	99.862	99.803
5.750	99.105	99.052	98.994	98.935	6.250	100.800	100.704	100.601	100.498	6.250	100.360	100.285	100.204	100.124
5.875	99.670	99.618	99.560	99.501	6.375	101.231	101.135	101.033	100.930	6.375	100.948	100.872	100.792	100.711
5.990	100.147	100.094	100.036	99.977	6.500	101.601	101.505	101.402	101.299	6.500	101.359	101.284	101.203	101.123
6.125	100.673	100.621	100.562	100.503	6.625	101.976	101.880	101.777	101.675	6.625	101.579	101.504	101.423	101.343
6.250	101.060	100.985	100.904	100.824	6.750	101.871	101.787	101.699	101.611	6.750	102.054	101.999	101.933	101.867
6.375	101.648	101.572	101.492	101.411	6.875	102.107	102.023	101.935	101.847	6.875	102.311	102.256	102.190	102.124
6.500	102.059	101.984	101.903	101.823	6.990	102.281	102.197	102.109	102.021	6.990	102.795	102.740	102.674	102.608
6.625	102.279	102.204	102.123	102.043	7.125	102.577	102.492	102.405	102.317	7.125	103.195	103.140	103.074	103.008
6.750	102.754	102.699	102.633	102.567	7.250	102.277	102.181	102.086	101.991	7.250	103.849	103.793	103.734	103.675
6.875	103.011	102.956	102.890	102.824	7.375	102.869	102.764	102.664	102.544	7.375	104.041	103.985	103.927	103.868
6.990	103.495	103.440	103.374	103.308	7.500	103.016	102.911	102.801	102.691	7.500	104.335	104.279	104.220	104.162
7.125	103.895	103.840	103.774	103.708	7.625	103.118	103.013	102.903	102.793	7.625	104.584	104.527	104.469	104.410
7.250	104.549	104.493	104.434	104.375	7.750	104.004	103.899	103.789	103.679	7.750	104.646	104.590	104.532	104.473
7.375	104.741	104.685	104.627	104.568	7.875	104.186	104.080	103.970	103.861	7.875	104.858	104.802	104.743	104.685
7.500	105.035	104.979	104.920	104.862	7.990	103.055	102.950	102.840	102.730	7.990	104.782	104.726	104.667	104.609
7.625	105.284	105.227	105.169	105.110	8.125	102.950	102.845	102.735	102.625	8.125	104.838	104.782	104.723	104.665

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					ANNIE 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	95.064	95.021	94.970	94.918	5.500	98.062	97.999	97.926	97.853	5.375	96.687	96.642	96.590	96.539
4.990	95.700	95.657	95.606	95.554	5.625	98.704	98.642	98.569	98.495	5.500	97.307	97.262	97.210	97.159
5.125	96.142	96.098	96.047	95.996	5.750	99.187	99.124	99.051	98.978	5.625	97.859	97.814	97.763	97.711
5.250	96.744	96.699	96.648	96.596	5.875	99.730	99.668	99.595	99.522	5.750	98.405	98.352	98.294	98.235
5.375	97.387	97.342	97.290	97.239	5.990	100.287	100.225	100.151	100.078	5.875	98.970	98.918	98.860	98.801
5.500	98.007	97.962	97.910	97.859	6.125	100.770	100.707	100.634	100.561	5.990	99.447	99.394	99.336	99.277
5.625	98.559	98.514	98.463	98.411	6.250	100.800	100.704	100.601	100.498	6.125	99.973	99.921	99.862</	



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

SELECT PRICING

Effective: May 8, 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	95.414	95.371	95.320	95.268	4.875	98.641	98.604	98.565	98.526
4.990	96.050	96.007	95.956	95.904	4.990	99.014	98.976	98.937	98.898
5.125	96.492	96.448	96.397	96.346	5.125	99.186	99.148	99.109	99.070
5.250	97.094	97.049	96.998	96.946	5.250	99.808	99.770	99.731	99.692
5.375	97.737	97.692	97.640	97.589	5.375	100.162	100.126	100.087	100.048
5.500	98.357	98.312	98.260	98.209	5.500	100.529	100.497	100.458	100.419
5.625	98.909	98.864	98.813	98.761	5.625	100.877	100.844	100.805	100.766
5.750	99.455	99.402	99.344	99.285	5.750	101.201	101.165	101.126	101.087
5.875	100.020	99.968	99.910	99.851	5.875	101.511	101.461	101.422	101.383
5.990	100.497	100.444	100.386	100.327	5.990	101.785	101.729	101.676	101.622
6.125	101.023	100.971	100.912	100.853	6.125	102.105	102.048	101.994	101.939
6.250	101.410	101.335	101.254	101.174	6.250	102.389	102.332	102.277	102.223
6.375	101.998	101.922	101.842	101.761	6.375	102.787	102.730	102.675	102.621
6.500	102.409	102.334	102.253	102.173	6.500	103.052	102.996	102.941	102.886
6.625	102.629	102.554	102.473	102.393	6.625	103.153	103.096	103.041	102.987
6.750	103.104	103.049	102.983	102.917	6.750	103.448	103.413	103.366	103.319
6.875	103.361	103.306	103.240	103.174	6.875	103.553	103.518	103.471	103.424
6.990	103.845	103.790	103.724	103.658					
7.125	104.245	104.190	104.124	104.058					
7.250	104.899	104.843	104.784	104.725					
7.375	105.091	105.035	104.977	104.918					
7.500	105.385	105.329	105.270	105.212					
7.625	105.634	105.577	105.519	105.460					
7.750	105.696	105.640	105.582	105.523					
7.875	105.908	105.852	105.793	105.735					

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	98.362	98.299	98.226	98.153	5.990	99.549	99.501	99.446	99.392
5.625	98.004	98.942	98.869	98.795	6.125	99.769	99.722	99.667	99.612
5.750	99.487	99.424	99.351	99.278	6.250	100.013	99.942	99.872	99.801
5.875	100.030	99.968	99.895	99.822	6.375	100.209	100.138	100.068	99.997
5.990	100.587	100.525	100.451	100.378	6.500	100.346	100.274	100.204	100.134
6.125	101.070	101.007	100.934	100.861	6.625	100.530	100.459	100.389	100.318
6.250	101.100	101.004	100.901	100.798	6.750	100.714	100.663	100.601	100.538
6.375	101.531	101.435	101.333	101.230	6.875	100.848	100.798	100.735	100.673
6.500	101.901	101.805	101.702	101.599	6.990	100.887	100.837	100.774	100.712
6.625	102.276	102.180	102.077	101.975	7.125	101.049	100.999	100.936	100.874
6.750	102.171	102.087	101.999	101.911	7.250	100.793	100.727	100.649	100.571
6.875	102.407	102.323	102.235	102.147	7.375	101.273	101.208	101.129	101.051
6.990	102.581	102.497	102.409	102.321	7.500	101.237	101.172	101.094	101.016
7.125	102.877	102.792	102.705	102.617	7.625	101.197	101.131	101.053	100.975
7.250	102.577	102.481	102.386	102.291	7.750	102.187	102.122	102.044	101.966
7.375	103.169	103.064	102.954	102.844	7.875	102.280	102.214	102.136	102.058
7.500	103.316	103.211	103.101	102.991					
7.625	103.418	103.313	103.203	103.093					
7.750	104.304	104.199	104.089	103.979					
7.875	104.486	104.380	104.270	104.161					
7.990	103.355	103.250	103.140	103.030					
8.125	103.250	103.145	103.035	102.925					

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	95.314	95.271	95.220	95.168	5.500	98.312	98.249	98.176	98.103
4.990	95.950	95.907	95.856	95.804	5.625	98.954	98.892	98.819	98.745
5.125	96.392	96.348	96.297	96.246	5.750	99.437	99.374	99.301	99.228
5.250	96.994	96.949	96.898	96.846	5.875	99.980	99.918	99.845	99.772
5.375	97.637	97.592	97.540	97.489	5.990	100.537	100.475	100.401	100.328
5.500	98.257	98.212	98.160	98.109	6.125	101.020	100.957	100.884	100.811
5.625	98.809	98.764	98.713	98.661	6.250	101.050	100.954	100.851	100.748
5.750	99.355	99.302	99.244	99.185	6.375	101.481	101.385	101.283	101.180
5.875	99.920	99.868	99.810	99.751	6.500	101.851	101.755	101.652	101.549
5.990	100.397	100.344	100.286	100.227	6.625	102.226	102.130	102.027	101.925
6.125	100.923	100.871	100.812	100.753	6.750	102.121	102.037	101.949	101.861
6.250	101.310	101.235	101.154	101.074	6.875	102.357	102.273	102.185	102.097
6.375	101.898	101.822	101.742	101.661	6.990	102.531	102.447	102.359	102.271
6.500	102.309	102.234	102.153	102.073	7.125	102.827	102.742	102.655	102.567
6.625	102.529	102.454	102.373	102.293	7.250	102.527	102.431	102.336	102.241
6.750	103.004	102.949	102.883	102.817	7.375	103.119	103.014	102.904	102.794
6.875	103.261	103.206	103.140	103.074	7.500	103.266	103.161	103.051	102.941
6.990	103.745	103.690	103.624	103.558	7.625	103.368	103.263	103.153	103.043
7.125	104.145	104.090	104.024	103.958	7.750	104.254	104.149	104.039	103.929
7.250	104.799	104.743	104.684	104.625	7.875	104.436	104.330	104.220	104.111
7.375	104.991	104.935	104.877	104.818	7.990	103.305	103.200	103.090	102.980
7.500	105.285	105.229	105.170	105.112	8.125	103.200	103.095	102.985	102.875
7.625	105.534	105.477	105.419	105.360					

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	95.314	95.271	95.220	95.168	5.500	98.312	98.249	98.176	98.103
4.990	95.950	95.907	95.856	95.804	5.625	98.954	98.892	98.819	98.745
5.125	96.392	96.348	96.297	96.246	5.750	99.437	99.374	99.301	99.228
5.250	96.994	96.949	96.898	96.846	5.875	99.980	99.918	99.845	99.772
5.375	97.637	97.592	97.540	97.489	5.990	100.537	100.475	100.401	100.328
5.500	98.257	98.212	98.160	98.109	6.125	101.020	100.957	100.884	100.811
5.625	98.809	98.764	98.713	98.661	6.250	101.050	100.954	100.851	100.748
5.750	99.355	99.302	99.244	99.185	6.375	101.481	101.385	101.283	101.180
5.875	99.920	99.868	99.810	99.751	6.500	101.851	101.755	101.652	101.549
5.990	100.397	100.344	100.286	100.227	6.625	102.226	102.130	102.027	101.925
6.125	100.923	100.871	100.812	100.753	6.750	102.121	102.037	101.949	101.861
6.250	101.310	101.235	101.154	101.074	6.875	102.357	102.273	102.185	102.097
6.375	101.898	101.822	101.742	101.661	6.990	102.531	102.447	102.359	102.271
6.500	102.309	102.234	102.153	102.073	7.125	102.827	102.742	102.655	102.567
6.625	102.529	102.454	102.373	102.293	7.250	102.527	102.431	102.336	102.241
6.750	103.004	102.949	102.883	102.817	7.375	103.119	103.014	102.904	102.794
6.875	103.261	103.206	103.140	103.074	7.500	103.266	103.161	103.051	102.941
6.990	103.745	103.690	103.624	103.558	7.625	103.368	103.263	103.153	103.043
7.125	104.145	104.090	104.024	103.958	7.750	104.254	104.149	104.039	103.929
7.250	104.799	104.743	104.684	104.625	7.875	104.436	104.330	104.220	104.111
7.375	104.991	104.935	104.877	104.818	7.990	103.305	103.200	103.090	102.980
7.500	105.285	105.229	105.170	105.112	8.125	103.200	103.095	102.985	102.875
7.625	105.534	105.477	105.419	105.360	8.250	102.824	102.697	102.565	102.433



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

Wholesale

Effective: May 8, 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	95.164	95.121	95.070	95.018	4.875	94.737	94.694	94.643	94.592	5.500	99.001	98.928	98.848	98.767
4.990	95.800	95.757	95.706	95.654	4.990	95.373	95.330	95.279	95.228	5.625	99.530	99.457	99.376	99.295
5.125	96.242	96.198	96.147	96.096	5.125	95.840	95.797	95.745	95.694	5.750	99.856	99.775	99.687	99.600
5.250	96.844	96.799	96.748	96.696	5.250	96.455	96.410	96.359	96.307	5.875	100.382	100.302	100.214	100.126
5.375	97.487	97.442	97.390	97.339	5.375	97.110	97.065	97.014	96.962	5.990	100.808	100.727	100.639	100.552
5.500	98.107	98.062	98.010	97.959	5.500	97.729	97.684	97.632	97.581	6.125	101.287	101.206	101.118	101.030
5.625	98.659	98.614	98.563	98.511	5.625	98.308	98.262	98.211	98.160	6.250	101.265	101.168	101.066	100.963
5.750	99.205	99.152	99.094	99.035	5.750	98.878	98.826	98.767	98.708	6.375	101.825	101.729	101.626	101.523
5.875	99.770	99.718	99.660	99.601	5.875	99.443	99.391	99.332	99.274	6.500	102.229	102.133	102.030	101.928
5.990	100.247	100.194	100.136	100.077	5.990	99.919	99.867	99.808	99.750	6.625	102.477	102.381	102.278	102.176
6.125	100.773	100.721	100.662	100.603	6.125	100.428	100.376	100.317	100.258	6.750	102.330	102.266	102.207	102.149
6.250	101.160	101.085	101.004	100.924	6.250	100.815	100.740	100.659	100.579	6.875	102.580	102.516	102.457	102.399
6.375	101.748	101.672	101.592	101.511	6.375	101.403	101.327	101.247	101.166	6.990	103.096	103.040	102.982	102.923
6.500	102.159	102.084	102.003	101.923	6.500	101.814	101.739	101.658	101.578	7.125	103.498	103.450	103.392	103.333
6.625	102.379	102.304	102.223	102.143	6.625	102.034	101.959	101.878	101.798	7.250	104.263	104.214	104.163	104.111
6.750	102.854	102.799	102.733	102.667	6.750	102.509	102.454	102.388	102.322	7.375	104.643	104.594	104.543	104.492
6.875	103.111	103.056	102.990	102.924	6.875	102.766	102.711	102.645	102.579	7.500	104.735	104.686	104.635	104.584
6.990	103.595	103.540	103.474	103.408	6.990	103.250	103.195	103.129	103.063	7.625	105.036	104.987	104.935	104.884
7.125	103.995	103.940	103.874	103.808	7.125	103.650	103.595	103.529	103.463	7.750	105.309	105.260	105.209	105.157
7.250	104.649	104.593	104.534	104.475	7.250	104.304	104.248	104.189	104.130	7.875	105.556	105.507	105.455	105.404
7.375	104.841	104.785	104.727	104.668	7.375	104.496	104.440	104.382	104.323	7.990	105.509	105.460	105.409	105.358
7.500	105.135	105.079	105.020	104.962	7.500	104.790	104.734	104.675	104.617	8.125	105.763	105.714	105.663	105.611
7.625	105.384	105.327	105.269	105.210	7.625	105.039	104.982	104.924	104.865					
7.750	105.446	105.390	105.332	105.273	7.750	105.101	105.045	104.987	104.928					
7.875	105.658	105.602	105.543	105.485	7.875	105.313	105.257	105.198	105.140					
7.990	105.582	105.526	105.467	105.409	7.990	105.237	105.181	105.122	105.064					
8.125	105.638	105.582	105.523	105.465	8.125	105.237	105.181	105.122	105.064					

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	98.764	98.726	98.687	98.648	5.500	100.232	100.180	100.125	100.070	5.875	99.420	99.368	99.310	99.251
5.125	98.936	98.898	98.859	98.820	5.625	100.460	100.408	100.353	100.298	5.990	99.897	99.844	99.786	99.727
5.250	99.558	99.520	99.481	99.442	5.750	100.707	100.650	100.596	100.541	6.125	100.423	100.371	100.312	100.253
5.375	99.912	99.876	99.837	99.798	5.875	100.967	100.910	100.856	100.801	6.250	100.810	100.735	100.654	100.574
5.500	100.279	100.247	100.208	100.169	5.990	101.174	101.118	101.063	101.008	6.375	101.398	101.322	101.242	101.161
5.625	100.627	100.594	100.555	100.516	6.125	101.417	101.360	101.306	101.251	6.500	101.809	101.734	101.653	101.573
5.750	100.951	100.915	100.876	100.837	6.250	101.746	101.710	101.663	101.616	6.625	102.029	101.954	101.873	101.793
5.875	101.261	101.211	101.172	101.133	6.375	102.086	102.050	102.003	101.957	6.750	102.504	102.449	102.383	102.317
5.990	101.535	101.479	101.426	101.372	6.500	102.302	102.266	102.219	102.172	6.875	102.761	102.706	102.640	102.574
6.125	101.855	101.798	101.744	101.689	6.625	102.385	102.349	102.302	102.255	6.990	103.245	103.190	103.124	103.058
6.250	102.139	102.082	102.027	101.973	6.750	102.700	102.664	102.617	102.570	7.125	103.645	103.590	103.524	103.458
6.375	102.537	102.480	102.425	102.371	6.875	102.746	102.710	102.663	102.616	7.250	104.299	104.243	104.184	104.125
6.500	102.802	102.746	102.691	102.636	6.990	103.037	103.002	102.955	102.908	7.375	104.491	104.435	104.377	104.318
6.625	102.903	102.846	102.791	102.737	7.125	103.191	103.156	103.109	103.062	7.500	104.785	104.729	104.670	104.612
6.750	103.198	103.163	103.116	103.069	7.250	103.250	103.199	103.137	103.074	7.625	105.034	104.977	104.919	104.860
6.875	103.303	103.268	103.221	103.174						7.750	105.096	105.040	104.982	104.923
6.990	103.639	103.604	103.557	103.510						7.875	105.308	105.252	105.193	105.135
										7.990	105.232	105.176	105.117	105.059
										8.125	105.288	105.232	105.173	105.115

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	99.770	99.718	99.660	99.601
5.990	100.247	100.194	100.136	100.077
6.125	100.773	100.721	100.662	100.603
6.250	101.160	101.085	101.004	100.924
6.375	101.748	101.672	101.592	101.511
6.500	102.159	102.084	102.003	101.923
6.625	102.379	102.304	102.223	102.143
6.750	102.854	102.799	102.733	102.667
6.875	103.111	103.056	102.990	102.924
6.990	103.595	103.540	103.474	103.408
7.125	103.995	103.940	103.874	103.808
7.250	104.649	104.593	104.534	104.475
7.375	104.841	104.785	104.727	104.668
7.500	105.135	105.079	105.020	104.962
7.625	105.384	105.327	105.269	105.210
7.750	105.446	105.390	105.332	105.273
7.875	105.658	105.602	105.543	105.485
7.990	105.582	105.526	105.467	105.409
8.125	105.638	105.582	105.523	105.465

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	97.762	97.699	97.626	97.553	5.500	95.462	95.399	95.326	95.253	5.500	97.681	97.634	97.579	97.525
5.625	98.404	98.342	98.269	98.195	5.625	96.096	96.034	95.961	95.887	5.625	97.993	97.945	97.890	97.836
5.750	98.887	98.824	98.751	98.678	5.750	96.566	96.504	96.431	96.357	5.750	98.032	97.985	97.930	97.875
5.875	99.430	99.368	99.295	99.222	5.875	97.095	97.033	96.960	96.886	5.875	98.295	98.247	98.192	98.138
5.990	99.987	99.925	99.851	99.778	5.990	97.641	97.578	97.505	97.432	5.990	98.622	98.575	98.520	98.466
6.125	100.470	100.407	100.334	100.261	6.125	98.133	98.070	97.997	97.924	6.125	98.852	98.805	98.750	98.695
6.250	100.500	100.404	100.301	100.198	6.250	98.175	98.079	97.976	97.874	6.250	99.109	99.037	98.967	98.897
6.375	100.931	100.835	100.733	100.630	6.375	98.618	98.522	98.419	98.317	6.375	99.316	99.245	99.174	99.104
6.500	101.301	101.205	101.102	100.999	6.500	98.993	98.897	98.794	98.692	6.500	99.458	99.387	99.316	99.246
6.625	101.676	101.580	101.477	101.375	6.625	99.357	99.260	99.158	99.055	6.625	99.631	99.559	99.489	99.419
6.750	101.571	101.487	101.399	101.311	6.750	99.272	99.187	99.100	99.012	6.750	99.835	99.784	99.722	99.659
6.875	101.807	101.723	101.635	101.547	6.875	99.528	99.444	99.356	99.268	6.875	99.989	99.939	99.876	99.814
6.990	101.981	101.897	101.809	101.721	6.990	99.734	99.650	99.562	99.474	6.990	100.060	100.010	99.947	99.885
7.125	102.277	102.192	102.105	102.017	7.									



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

Wholesale

Effective: **May 8, 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 (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	95.064	95.021	94.970	94.918	5.990	99.937	99.875	99.801	99.728	5.375	96.687	96.642	96.590	96.539
4.990	95.700	95.657	95.606	95.554	6.125	100.420	100.357	100.284	100.211	5.500	97.307	97.262	97.210	97.159
5.125	96.142	96.098	96.047	95.996	6.250	100.450	100.354	100.251	100.148	5.625	97.859	97.814	97.763	97.711
5.250	96.744	96.699	96.648	96.596	6.375	100.881	100.785	100.683	100.580	5.750	98.405	98.352	98.294	98.235
5.375	97.387	97.342	97.290	97.239	6.500	101.251	101.155	101.052	100.949	5.875	98.970	98.918	98.860	98.801
5.500	98.007	97.962	97.910	97.859	6.625	101.626	101.530	101.427	101.325	5.990	99.447	99.394	99.336	99.277
5.625	98.559	98.514	98.463	98.411	6.750	101.521	101.437	101.349	101.261	6.125	99.973	99.921	99.862	99.803
5.750	99.105	99.052	98.994	98.935	6.875	101.757	101.673	101.585	101.497	6.250	100.360	100.285	100.204	100.124
5.875	99.670	99.618	99.560	99.501	6.990	101.931	101.847	101.759	101.671	6.375	100.948	100.872	100.792	100.711
5.990	100.147	100.094	100.036	99.977	7.125	102.227	102.142	102.055	101.967	6.500	101.359	101.284	101.203	101.123
6.125	100.673	100.621	100.562	100.503	7.250	101.927	101.831	101.736	101.641	6.625	101.579	101.504	101.423	101.343
6.250	101.060	100.985	100.904	100.824	7.375	102.519	102.414	102.304	102.194	6.750	102.054	101.999	101.933	101.867
6.375	101.648	101.572	101.492	101.411	7.500	102.666	102.561	102.451	102.341	6.875	102.311	102.256	102.190	102.124
6.500	102.059	101.984	101.903	101.823	7.625	102.768	102.663	102.553	102.443	6.990	102.795	102.740	102.674	102.608
6.625	102.279	102.204	102.123	102.043	7.750	103.654	103.549	103.439	103.329	7.125	103.195	103.140	103.074	103.008
6.750	102.754	102.699	102.633	102.567	7.875	103.836	103.730	103.620	103.511	7.250	103.849	103.793	103.734	103.675
6.875	103.011	102.956	102.890	102.824	7.990	102.705	102.600	102.490	102.380	7.375	104.041	103.985	103.927	103.868
6.990	103.495	103.440	103.374	103.308	8.125	102.600	102.495	102.385	102.275	7.500	104.335	104.279	104.220	104.162
7.125	103.895	103.840	103.774	103.708	8.250	102.224	102.097	101.965	101.833	7.625	104.584	104.527	104.469	104.410
7.250	104.549	104.493	104.434	104.375						7.750	104.646	104.590	104.532	104.473
7.375	104.741	104.685	104.627	104.568						7.875	104.858	104.802	104.743	104.685
7.500	105.035	104.979	104.920	104.862						7.990	104.782	104.726	104.667	104.609
7.625	105.284	105.227	105.169	105.110						8.125	104.838	104.782	104.723	104.665

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	95.064	95.021	94.970	94.918	5.990	99.937	99.875	99.801	99.728	5.375	96.687	96.642	96.590	96.539
4.990	95.700	95.657	95.606	95.554	6.125	100.420	100.357	100.284	100.211	5.500	97.307	97.262	97.210	97.159
5.125	96.142	96.098	96.047	95.996	6.250	100.450	100.354	100.251	100.148	5.625	97.859	97.814	97.763	97.711
5.250	96.744	96.699	96.648	96.596	6.375	100.881	100.785	100.683	100.580	5.750	98.405	98.352	98.294	98.235
5.375	97.387	97.342	97.290	97.239	6.500	101.251	101.155	101.052	100.949	5.875	98.970	98.918	98.860	98.801
5.500	98.007	97.962	97.910	97.859	6.625	101.626	101.530	101.427	101.325	5.990	99.447	99.394	99.336	99.277
5.625	98.559	98.514	98.463	98.411	6.750	101.521	101.437	101.349	101.261	6.125	99.973	99.921	99.862	99.803
5.750	99.105	99.052	98.994	98.935	6.875	101.757	101.673	101.585	101.497	6.250	100.360	100.285	100.204	100.124
5.875	99.670	99.618	99.560	99.501	6.990	101.931	101.847	101.759	101.671	6.375	100.948	100.872	100.792	100.711
5.990	100.147	100.094	100.036	99.977	7.125	102.227	102.142	102.055	101.967	6.500	101.359	101.284	101.203	101.123
6.125	100.673	100.621	100.562	100.503	7.250	101.927	101.831	101.736	101.641	6.625	101.579	101.504	101.423	101.343
6.250	101.060	100.985	100.904	100.824	7.375	102.519	102.414	102.304	102.194	6.750	102.054	101.999	101.933	101.867
6.375	101.648	101.572	101.492	101.411	7.500	102.666	102.561	102.451	102.341	6.875	102.311	102.256	102.190	102.124
6.500	102.059	101.984	101.903	101.823	7.625	102.768	102.663	102.553	102.443	6.990	102.795	102.740	102.674	102.608
6.625	102.279	102.204	102.123	102.043	7.750	103.654	103.549	103.439	103.329	7.125	103.195	103.140	103.074	103.008
6.750	102.754	102.699	102.633	102.567	7.875	103.836	103.730	103.620	103.511	7.250	103.849	103.793	103.734	103.675
6.875	103.011	102.956	102.890	102.824	7.990	102.705	102.600	102.490	102.380	7.375	104.041	103.985	103.927	103.868
6.990	103.495	103.440	103.374	103.308	8.125	102.600	102.495	102.385	102.275	7.500	104.335	104.279	104.220	104.162
7.125	103.895	103.840	103.774	103.708	8.250	102.224	102.097	101.965	101.833	7.625	104.584	104.527	104.469	104.410
7.250	104.549	104.493	104.434	104.375	8.375	102.735	102.609	102.477	102.345	7.750	104.646	104.590	104.532	104.473
7.375	104.741	104.685	104.627	104.568	8.500	102.846	102.720	102.588	102.456	7.875	104.858	104.802	104.743	104.685
7.500	105.035	104.979	104.920	104.862	8.625	102.959	102.832	102.700	102.568	7.990	104.782	104.726	104.667	104.609
7.625	105.284	105.227	105.169	105.110	8.750	103.109	102.982	102.850	102.718	8.125	104.838	104.782	104.723	104.665



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

SELECT PRICING

Effective: May 8, 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	95.414	95.371	95.320	95.268	4.875	98.641	98.604	98.565	98.526
4.990	96.050	96.007	95.956	95.904	4.990	99.014	98.976	98.937	98.898
5.125	96.492	96.448	96.397	96.346	5.125	99.186	99.148	99.109	99.070
5.250	97.094	97.049	96.998	96.946	5.250	99.808	99.770	99.731	99.692
5.375	97.737	97.692	97.640	97.589	5.375	100.162	100.126	100.087	100.048
5.500	98.357	98.312	98.260	98.209	5.500	100.529	100.497	100.458	100.419
5.625	98.909	98.864	98.813	98.761	5.625	100.877	100.844	100.805	100.766
5.750	99.455	99.402	99.344	99.285	5.750	101.201	101.165	101.126	101.087
5.875	100.020	99.968	99.910	99.851	5.875	101.511	101.461	101.422	101.383
5.990	100.497	100.444	100.386	100.327	5.990	101.785	101.729	101.676	101.622
6.125	101.023	100.971	100.912	100.853	6.125	102.105	102.048	101.994	101.939
6.250	101.410	101.335	101.254	101.174	6.250	102.389	102.332	102.277	102.223
6.375	101.998	101.922	101.842	101.761	6.375	102.787	102.730	102.675	102.621
6.500	102.409	102.334	102.253	102.173	6.500	103.052	102.996	102.941	102.886
6.625	102.629	102.554	102.473	102.393	6.625	103.153	103.096	103.041	102.987
6.750	103.104	103.049	102.983	102.917	6.750	103.448	103.413	103.366	103.319
6.875	103.361	103.306	103.240	103.174	6.875	103.553	103.518	103.471	103.424
6.990	103.845	103.790	103.724	103.658	6.990	103.889	103.854	103.807	103.760
7.125	104.245	104.190	104.124	104.058	7.125	104.099	104.063	104.016	103.969
7.250	104.899	104.843	104.784	104.725	7.250	103.988	103.937	103.875	103.812
7.375	105.091	105.035	104.977	104.918					
7.500	105.385	105.329	105.270	105.212					
7.625	105.634	105.577	105.519	105.460					
7.750	105.696	105.640	105.582	105.523					
7.875	105.908	105.852	105.793	105.735					
7.990	105.832	105.776	105.717	105.659					
8.125	105.888	105.832	105.773	105.715					

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	98.012	97.949	97.876	97.803	5.990	98.872	98.825	98.770	98.716
5.625	98.654	98.592	98.519	98.445	6.125	99.102	99.055	99.000	98.945
5.750	99.137	99.074	99.001	98.928	6.250	99.359	99.287	99.217	99.147
5.875	99.680	99.618	99.545	99.472	6.375	99.566	99.495	99.424	99.354
5.990	100.237	100.175	100.101	100.028	6.500	99.708	99.637	99.566	99.496
6.125	100.720	100.657	100.584	100.511	6.625	99.881	99.809	99.739	99.669
6.250	100.750	100.654	100.551	100.448	6.750	100.085	100.034	99.972	99.909
6.375	101.181	101.085	100.983	100.880	6.875	100.239	100.189	100.126	100.064
6.500	101.551	101.455	101.352	101.249	6.990	100.310	100.260	100.197	100.135
6.625	101.926	101.830	101.727	101.625	7.125	100.444	100.393	100.331	100.268
6.750	101.821	101.737	101.649	101.561	7.250	100.205	100.140	100.061	99.983
6.875	102.057	101.973	101.885	101.797	7.375	100.703	100.638	100.559	100.481
6.990	102.231	102.147	102.059	101.971	7.500	100.480	100.414	100.336	100.258
7.125	102.527	102.442	102.355	102.267	7.625	100.455	100.390	100.312	100.234
7.250	102.227	102.131	102.036	101.941	7.750	101.453	101.387	101.309	101.231
7.375	102.819	102.714	102.604	102.494	7.875	101.552	101.486	101.408	101.330
7.500	102.966	102.861	102.751	102.641	7.990	100.367	100.302	100.224	100.146
7.625	103.068	102.963	102.853	102.743					
7.750	103.954	103.849	103.739	103.629					
7.875	104.136	104.030	103.920	103.811					
7.990	103.005	102.900	102.790	102.680					
8.125	102.900	102.795	102.685	102.575					

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	95.314	95.271	95.220	95.168	5.990	100.187	100.125	100.051	99.978
4.990	95.950	95.907	95.856	95.804	6.125	100.670	100.607	100.534	100.461
5.125	96.392	96.348	96.297	96.246	6.250	100.700	100.604	100.501	100.398
5.250	96.994	96.949	96.898	96.846	6.375	101.131	101.035	100.933	100.830
5.375	97.637	97.592	97.540	97.489	6.500	101.501	101.405	101.302	101.199
5.500	98.257	98.212	98.160	98.109	6.625	101.876	101.780	101.677	101.575
5.625	98.809	98.764	98.713	98.661	6.750	101.771	101.687	101.599	101.511
5.750	99.355	99.302	99.244	99.185	6.875	102.007	101.923	101.835	101.747
5.875	99.920	99.868	99.810	99.751	6.990	102.181	102.097	102.009	101.921
5.990	100.397	100.344	100.286	100.227	7.125	102.477	102.392	102.305	102.217
6.125	100.923	100.871	100.812	100.753	7.250	102.177	102.081	101.986	101.891
6.250	101.310	101.235	101.154	101.074	7.375	102.769	102.664	102.554	102.444
6.375	101.898	101.822	101.742	101.661	7.500	102.916	102.811	102.701	102.591
6.500	102.309	102.234	102.153	102.073	7.625	103.018	102.913	102.803	102.693
6.625	102.529	102.454	102.373	102.293	7.750	103.904	103.799	103.689	103.579
6.750	103.004	102.949	102.883	102.817	7.875	104.086	103.980	103.870	103.761
6.875	103.261	103.206	103.140	103.074	7.990	102.955	102.850	102.740	102.630
6.990	103.745	103.690	103.624	103.558	8.125	102.850	102.745	102.635	102.525
7.125	104.145	104.090	104.024	103.958	8.250	102.474	102.347	102.215	102.083
7.250	104.799	104.743	104.684	104.625	8.375	102.985	102.859	102.727	102.595
7.375	104.991	104.935	104.877	104.818	8.500	103.096	102.970	102.838	102.706
7.500	105.285	105.229	105.170	105.112					
7.625	105.534	105.477	105.419	105.360					

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	95.314	95.271	95.220	95.168	5.990	100.187	100.125	100.051	99.978
4.990	95.950	95.907	95.856	95.804	6.125	100.670	100.607	100.534	100.461
5.125	96.392	96.348	96.297	96.246	6.250	100.700	100.604	100.501	100.398
5.250	96.994	96.949	96.898	96.846	6.375	101.131	101.035	100.933	100.830
5.375	97.637	97.592	97.540	97.489	6.500	101.501	101.405	101.302	101.199
5.500	98.257	98.212	98.160	98.109	6.625	101.876	101.780	101.677	101.575
5.625	98.809	98.764	98.713	98.661	6.750	101.771	101.687	101.599	101.511
5.750	99.355	99.302	99.244	99.185	6.875	102.007	101.923	101.835	101.747
5.875	99.920	99.868	99.810	99.751	6.990	102.181	102.097	102.009	101.921
5.990	100.397	100.344	100.286	100.227	7.125	102.477	102.392	102.305	102.217
6.125	100.923	100.871	100.812	100.753	7.250	102.177	102.081	101.986	101.891
6.250	101.310	101.235	101.154	101.074	7.375	102.769	102.664	102.554	102.444
6.375	101.898	101.822	101.742	101.661	7.500	102.916	102.811	102.701	102.591
6.500	102.309	102.234	102.153	102.073	7.625	103.018	102.913	102.803	102.693
6.625	102.529	102.454	102.373	102.293	7.750	103.904	103.799	103.689	103.579
6.750	103.004	102.949	102.883	102.817	7.875	104.086	103.980	103.870	103.761
6.875	103.261	103.206	103.140	103.074	7.990	102.955	102.850	102.740	102.630
6.990	103.745	103.690	103.624	103.558	8.125	102.850	102.745	102.635	102.525
7.125	104.145	104.090	104.024	103.958	8.250	102.474	102.347	102.215	102.083
7.250	104.799	104.743	104.684	104.625	8.375	102.985	102.859	102.727	102.595
7.375	104.991	104.935	104.877	104.818	8.500	103.096	102.970	102.838	102.706
7.500	105.285	105.229	105.170	105.112					
7.625	105.534	105.477	105.419	105.360					



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

Effective: **May 8, 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 LLPA 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		
			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: May 8, 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	98.512	98.449	98.376	98.303	5.500	96.462	96.399	96.326	96.253	5.375	95.941	95.879	95.806	95.732
5.625	99.154	99.092	99.019	98.945	5.625	97.104	97.042	96.969	96.895	5.500	96.612	96.549	96.476	96.403
5.750	99.887	99.824	99.751	99.678	5.750	97.837	97.774	97.701	97.628	5.625	97.246	97.184	97.111	97.037
5.875	100.430	100.368	100.295	100.222	5.875	98.380	98.318	98.245	98.172	5.750	97.966	97.904	97.831	97.757
5.990	100.887	100.825	100.751	100.678	5.990	98.837	98.775	98.701	98.628	5.875	98.495	98.433	98.360	98.286
6.125	101.370	101.307	101.234	101.161	6.125	99.300	99.237	99.164	99.091	5.990	98.941	98.878	98.805	98.732
6.250	101.050	100.954	100.851	100.748	6.250	98.980	98.884	98.781	98.678	6.125	99.433	99.370	99.297	99.224
6.375	101.481	101.385	101.283	101.180	6.375	99.411	99.315	99.213	99.110	6.250	99.125	99.029	98.926	98.824
6.500	101.876	101.780	101.677	101.574	6.500	99.806	99.710	99.607	99.504	6.375	99.568	99.472	99.369	99.267
6.625	102.226	102.130	102.027	101.925	6.625	100.156	100.060	99.957	99.855	6.500	99.968	99.872	99.769	99.667
6.750	101.996	101.912	101.824	101.736	6.750	99.926	99.842	99.754	99.666	6.625	100.307	100.210	100.108	100.005
6.875	102.232	102.148	102.060	101.972	6.875	100.162	100.078	99.990	99.902	6.750	100.097	100.012	99.925	99.837
6.990	102.456	102.372	102.284	102.196	6.990	100.386	100.302	100.214	100.126	6.875	100.353	100.269	100.181	100.093
7.125	102.752	102.667	102.580	102.492	7.125	100.682	100.597	100.510	100.422	6.990	100.609	100.525	100.437	100.349
7.250	102.652	102.556	102.461	102.366	7.250	100.582	100.486	100.391	100.296	7.125	100.876	100.792	100.704	100.616
7.375	102.869	102.764	102.654	102.544	7.375	100.799	100.694	100.584	100.474	7.250	100.794	100.699	100.604	100.508
7.500	103.141	103.036	102.926	102.816	7.500	101.071	100.966	100.856	100.746	7.375	101.029	100.924	100.814	100.704
7.625	103.368	103.263	103.153	103.043	7.625	101.298	101.193	101.083	100.973	7.500	101.017	100.912	100.802	100.692
7.750	103.354	103.249	103.139	103.029	7.750	101.284	101.179	101.069	100.959	7.625	101.247	101.142	101.032	100.922
7.875	103.536	103.430	103.320	103.211	7.875	101.466	101.360	101.250	101.141	7.750	101.230	101.124	101.014	100.904
7.990	103.680	103.575	103.465	103.355	7.990	101.610	101.505	101.395	101.285	7.875	101.406	101.300	101.191	101.081
8.125	103.575	103.470	103.360	103.250						7.990	101.543	101.438	101.328	101.218
8.250	103.199	103.072	102.940	102.808										
8.375	103.235	103.109	102.977	102.845										
8.500	103.346	103.220	103.088	102.956										
8.625	103.459	103.332	103.200	103.068										

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	99.547	99.500	99.445	99.391	5.990	99.212	99.165	99.110	99.056
6.125	99.777	99.730	99.675	99.620	6.125	99.442	99.395	99.340	99.285
6.250	99.684	99.612	99.542	99.472	6.250	99.349	99.277	99.207	99.137
6.375	99.891	99.820	99.749	99.679	6.375	99.556	99.485	99.414	99.344
6.500	100.058	99.987	99.916	99.846	6.500	99.723	99.652	99.581	99.511
6.625	100.206	100.134	100.064	99.994	6.625	99.871	99.799	99.729	99.659
6.750	100.285	100.234	100.172	100.109	6.750	99.950	99.899	99.837	99.774
6.875	100.439	100.389	100.326	100.264	6.875	100.104	100.054	99.991	99.929
6.990	100.560	100.510	100.447	100.385	6.990	100.225	100.175	100.112	100.050
7.125	100.694	100.643	100.581	100.518	7.125	100.359	100.308	100.246	100.183
7.250	100.655	100.590	100.511	100.433	7.250	100.320	100.255	100.176	100.098
7.375	100.778	100.713	100.634	100.556	7.375	100.443	100.378	100.299	100.221
7.500	100.680	100.614	100.536	100.458	7.500	100.155	100.089	100.011	99.933
7.625	100.780	100.715	100.637	100.559	7.625	100.255	100.190	100.112	100.034
7.750	100.878	100.812	100.734	100.656	7.750	100.353	100.287	100.209	100.131
7.875	100.977	100.911	100.833	100.755	7.875	100.452	100.386	100.308	100.230
7.990	101.067	101.002	100.924	100.846	7.990	100.542	100.477	100.399	100.321



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

SELECT PRICING

Effective: May 8, 2026

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT AIA101)					SELECT Alt Agency 15 Yr Fixed (SELECT AIA115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.814	95.771	95.720	95.668	5.990	102.185	102.129	102.076	102.022
4.990	96.450	96.407	96.356	96.304	6.125	102.505	102.448	102.394	102.339
5.125	97.142	97.098	97.047	96.996	6.250	102.789	102.732	102.677	102.623
5.250	97.494	97.449	97.398	97.346	6.375	103.062	103.005	102.950	102.896
5.375	98.137	98.092	98.040	97.989	6.500	103.327	103.271	103.216	103.161
5.500	98.757	98.712	98.660	98.609	6.625	103.553	103.496	103.441	103.387
5.625	99.309	99.264	99.213	99.161	6.750	103.723	103.688	103.641	103.594
5.750	99.855	99.802	99.744	99.685	6.875	103.953	103.918	103.871	103.824
5.875	100.420	100.368	100.310	100.251	6.990	104.164	104.129	104.082	104.035
5.990	100.897	100.844	100.786	100.727	7.125	104.374	104.338	104.291	104.244
6.125	101.423	101.371	101.312	101.253	7.250	104.263	104.212	104.150	104.087
6.250	101.810	101.735	101.654	101.574	7.375	104.455	104.405	104.342	104.280
6.375	102.273	102.197	102.117	102.036	7.500	104.471	104.421	104.358	104.296
6.500	102.684	102.609	102.528	102.448	7.625	104.638	104.587	104.525	104.462
6.625	103.029	102.954	102.873	102.793	7.750	104.801	104.751	104.688	104.626
6.750	103.379	103.324	103.258	103.192	7.875	104.967	104.916	104.854	104.791
6.875	103.761	103.706	103.640	103.574					
6.990	104.120	104.065	103.999	103.933					
7.125	104.520	104.465	104.399	104.333					
7.250	105.174	105.118	105.059	105.000					
7.375	105.366	105.310	105.252	105.193					
7.500	105.660	105.604	105.545	105.487					
7.625	105.909	105.852	105.794	105.735					

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AIA101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AIA115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.812	98.749	98.676	98.603	5.990	99.847	99.800	99.745	99.691
5.625	99.454	99.392	99.319	99.245	6.125	100.077	100.030	99.975	99.920
5.750	100.187	100.124	100.051	99.978	6.250	99.984	99.912	99.842	99.772
5.875	100.730	100.668	100.595	100.522	6.375	100.191	100.120	100.049	99.979
5.990	101.187	101.125	101.051	100.978	6.500	100.358	100.287	100.216	100.146
6.125	101.670	101.607	101.534	101.461	6.625	100.506	100.434	100.364	100.294
6.250	101.350	101.254	101.151	101.048	6.750	100.585	100.534	100.472	100.409
6.375	101.781	101.685	101.583	101.480	6.875	100.739	100.689	100.626	100.564
6.500	102.176	102.080	101.977	101.874	6.990	100.860	100.810	100.747	100.685
6.625	102.526	102.430	102.327	102.225	7.125	100.994	100.943	100.881	100.818
6.750	102.296	102.212	102.124	102.036	7.250	100.955	100.890	100.811	100.733
6.875	102.532	102.448	102.360	102.272	7.375	101.078	101.013	100.934	100.856
6.990	102.756	102.672	102.584	102.496	7.500	100.980	100.914	100.836	100.758
7.125	103.052	102.967	102.880	102.792	7.625	101.080	101.015	100.937	100.859
7.250	102.952	102.856	102.761	102.666					
7.375	103.169	103.064	102.954	102.844					
7.500	103.441	103.336	103.226	103.116					
7.625	103.668	103.563	103.453	103.343					
7.750	103.654	103.549	103.439	103.329					
7.875	103.836	103.730	103.620	103.511					
7.990	103.980	103.875	103.765	103.655					
8.125	103.875	103.770	103.660	103.550					



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

Effective: **May 8, 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	-0.125	-0.750	-1.250	-1.375	-2.750			
2nd Home	0.000	-0.125	-0.750	-1.250	-1.375	-2.750	-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	-1.875				
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

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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)				FHA 20 Year Fixed - (320)				FHA 15 Year Fixed - (315)				FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	97.514	97.514	97.456	4.990	96.704	96.704	96.646	4.990	98.490	98.455	98.416	5.125	97.599	97.599	97.540
5.125	98.154	98.154	98.095	5.125	97.344	97.344	97.285	5.125	98.998	98.963	98.924	5.250	99.095	99.003	98.894
5.250	99.207	99.133	99.074	5.250	98.397	98.323	98.264	5.250	99.826	99.791	99.752	5.375	99.274	99.181	99.072
5.375	99.859	99.767	99.658	5.375	99.049	98.957	98.848	5.375	99.739	99.698	99.643	5.500	99.764	99.672	99.563
5.500	100.279	100.186	100.077	5.500	99.469	99.376	99.267	5.500	100.027	99.986	99.931	5.625	100.072	99.979	99.870
5.625	100.633	100.541	100.432	5.625	99.823	99.731	99.622	5.625	100.250	100.209	100.154	5.750	100.938	100.846	100.737
5.750	100.986	100.894	100.785	5.750	100.176	100.084	99.975	5.750	100.452	100.411	100.356	5.875	100.929	100.865	100.773
5.875	101.221	101.157	101.065	5.875	100.411	100.347	100.255	5.875	100.472	100.407	100.328	5.990	101.321	101.257	101.165
5.990	102.086	102.022	101.930	5.990	101.276	101.212	101.120	5.990	101.196	101.131	101.053	6.125	101.691	101.628	101.535
6.125	102.306	102.242	102.150	6.125	101.496	101.432	101.340	6.125	101.263	101.198	101.120	6.250	101.918	101.854	101.762
6.250	102.485	102.421	102.329	6.250	101.675	101.611	101.519	6.250	101.272	101.206	101.128	6.375	101.919	101.926	101.901
6.375	102.534	102.542	102.516	6.375	101.724	101.732	101.706	6.375	101.244	101.206	101.136	6.500	102.317	102.324	102.299
6.500	103.466	103.473	103.448	6.500	102.656	102.663	102.638	6.500	102.014	101.976	101.906	6.625	102.667	102.674	102.649
6.625	103.828	103.835	103.810	6.625	103.018	103.025	103.000	6.625	102.214	102.177	102.106	6.750	102.417	102.424	102.399
6.750	104.183	104.076	103.951	6.750	103.373	103.266	103.141	6.750	102.690	102.652	102.581	6.875	102.874	102.767	102.641
6.875	104.734	104.628	104.502	6.875	103.924	103.818	103.692	6.875	103.080	103.042	102.972	6.990	102.873	102.766	102.641
6.990	105.175	105.068	104.943	6.990	104.365	104.258	104.133	6.990	103.350	103.312	103.242	7.125	103.228	103.122	102.996

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	97.364	97.364	97.306	5.125	97.399	97.399	97.340	4.990	97.364	97.364	97.306	5.250	98.895	98.803	98.694
5.125	98.004	98.004	97.945	5.250	98.895	98.803	98.694	5.125	98.004	98.004	97.945	5.375	99.074	98.981	98.872
5.250	99.057	98.983	98.924	5.375	99.074	98.981	98.872	5.250	99.057	98.983	98.924	5.500	99.564	99.472	99.363
5.375	99.709	99.617	99.508	5.500	99.564	99.472	99.363	5.375	99.709	99.617	99.508	5.625	100.129	100.036	99.927
5.500	100.129	100.036	99.927	5.625	99.872	99.779	99.670	5.500	100.129	100.036	99.927	5.750	100.738	100.646	100.537
5.625	100.483	100.391	100.282	5.750	100.738	100.646	100.537	5.625	100.483	100.391	100.282	5.875	100.836	100.744	100.635
5.750	100.836	100.744	100.635	5.875	100.729	100.665	100.573	5.750	100.836	100.744	100.635	5.990	101.071	101.007	100.915
5.875	101.071	101.007	100.915	5.990	101.121	101.057	100.965	5.875	101.071	101.007	100.915	6.125	101.491	101.428	101.335
5.990	101.936	101.872	101.780	6.125	101.491	101.428	101.335	5.990	101.936	101.872	101.780	6.250	101.718	101.654	101.562
6.125	102.156	102.092	102.000	6.250	101.718	101.654	101.562	6.125	102.156	102.092	102.000	6.375	101.719	101.726	101.701
6.250	102.335	102.271	102.179	6.375	101.719	101.726	101.701	6.250	102.335	102.271	102.179	6.500	102.117	102.124	102.099
6.375	102.384	102.392	102.366	6.500	102.117	102.124	102.099	6.375	102.384	102.392	102.366	6.625	102.467	102.474	102.449
6.500	103.316	103.323	103.298	6.625	102.467	102.474	102.449	6.500	103.316	103.323	103.298	6.750	102.217	102.224	102.199
6.625	103.678	103.685	103.660	6.750	102.217	102.224	102.199	6.625	103.678	103.685	103.660	6.875	102.674	102.567	102.441
6.750	104.033	103.926	103.801	6.875	102.674	102.567	102.441	6.750	104.033	103.926	103.801	6.990	102.873	102.566	102.441
6.875	104.584	104.478	104.352	6.990	102.873	102.566	102.441	6.875	104.584	104.478	104.352	7.125	103.028	102.922	102.796
6.990	105.025	104.918	104.793	7.125	103.028	102.922	102.796	6.990	105.025	104.918	104.793	7.250	103.524	103.418	103.292

LLPAs

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

FICO ≥700	FICO 690-619	VA Loan Amount >\$950K	
0.500	-1.000	-0.375	
FICO 680-699	FICO 680-599	Loan Amount ≤\$100,000	60 Day Lock (From 45 Day Price)
0.375	-1.750	-0.375	-0.500
FICO 660-679	FICO 650-579	VA Cashout ≥90% LTV	3-4 Units
0.375	-3.250	-3.000	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	VA IRRRL >100% CLTV (Sub Fin)
0.125	-3.000	-1.250	-1.000
FICO 620-639	Loan Amount ≥=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)	NC Floor Price
-0.250	0.250	-1.250	99.750



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

Effective: May 8, 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	97.282	97.282	97.223		4.990	96.482	96.482	96.423		4.990	98.268	98.233	98.194		5.125	97.455	97.455	97.397	
5.125	97.919	97.919	97.860		5.125	97.119	97.119	97.060		5.125	98.773	98.738	98.699		5.250	98.906	98.814	98.705	
5.250	98.762	98.688	98.629		5.250	97.962	97.888	97.829		5.250	99.391	99.356	99.317		5.375	99.316	99.223	99.114	
5.375	99.408	99.316	99.207		5.375	98.608	98.516	98.407		5.375	99.298	99.257	99.202		5.500	99.767	99.675	99.566	
5.500	100.095	100.003	99.894		5.500	99.295	99.203	99.094		5.500	99.854	99.813	99.758		5.625	100.293	100.201	100.092	
5.625	100.523	100.431	100.322		5.625	99.723	99.631	99.522		5.625	100.150	100.109	100.054		5.750	100.596	100.504	100.395	
5.750	100.771	100.678	100.570		5.750	99.971	99.878	99.770		5.750	100.247	100.205	100.151		5.875	100.278	100.214	100.122	
5.875	100.949	100.885	100.793		5.875	100.149	100.085	99.993		5.875	100.210	100.144	100.066		5.990	100.671	100.607	100.515	
5.990	101.594	101.530	101.438		5.990	100.794	100.730	100.638		5.990	100.714	100.648	100.570		6.125	101.270	101.206	101.114	
6.125	101.992	101.928	101.836		6.125	101.192	101.128	101.036		6.125	100.960	100.895	100.816		6.250	101.170	101.107	101.014	
6.250	102.105	102.041	101.949		6.250	101.305	101.241	101.149		6.250	100.902	100.836	100.758		6.375	100.931	100.938	100.913	
6.375	102.054	102.061	102.036		6.375	101.254	101.261	101.236		6.375	100.773	100.735	100.665		6.500	101.368	101.375	101.350	
6.500	102.593	102.600	102.575		6.500	101.793	101.801	101.775		6.500	101.151	101.113	101.043		6.625	102.068	102.076	102.050	
6.625	102.801	102.808	102.783		6.625	102.001	102.008	101.983		6.625	101.197	101.160	101.089		6.750	101.406	101.413	101.388	
6.750	103.523	103.416	103.291		6.750	102.723	102.616	102.491		6.750	102.040	102.002	101.932		6.875	102.504	102.398	102.272	
6.875	104.166	104.059	103.934		6.875	103.366	103.259	103.134		6.875	102.522	102.484	102.413		6.990	102.688	102.581	102.455	
6.990	104.501	104.394	104.269		6.990	103.701	103.594	103.469		6.990	102.686	102.648	102.577		7.125	102.493	102.387	102.261	

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	97.032	97.032	96.973		5.125	97.305	97.305	97.247		4.990	97.032	97.032	96.973		5.125	97.305	97.305	97.247	
5.125	97.669	97.669	97.610		5.250	98.756	98.664	98.555		5.125	97.669	97.669	97.610		5.250	98.756	98.664	98.555	
5.250	98.512	98.438	98.379		5.375	99.166	99.073	98.964		5.250	98.512	98.438	98.379		5.375	99.166	99.073	98.964	
5.375	99.158	99.066	98.957		5.500	99.617	99.525	99.416		5.375	99.158	99.066	98.957		5.500	99.617	99.525	99.416	
5.500	99.845	99.753	99.644		5.625	100.143	100.051	99.942		5.500	99.845	99.753	99.644		5.625	100.143	100.051	99.942	
5.625	100.273	100.181	100.072		5.750	100.446	100.354	100.245		5.625	100.273	100.181	100.072		5.750	100.446	100.354	100.245	
5.750	100.521	100.428	100.320		5.875	100.128	100.064	99.972		5.750	100.521	100.428	100.320		5.875	100.128	100.064	99.972	
5.875	100.699	100.635	100.543		5.990	100.521	100.457	100.365		5.875	100.699	100.635	100.543		5.990	100.521	100.457	100.365	
5.990	101.344	101.280	101.188		6.125	101.120	101.056	100.964		5.990	101.344	101.280	101.188		6.125	101.120	101.056	100.964	
6.125	101.742	101.678	101.586		6.250	101.020	100.957	100.864		6.125	101.742	101.678	101.586		6.250	101.020	100.957	100.864	
6.250	101.855	101.791	101.699		6.375	100.781	100.788	100.763		6.250	101.855	101.791	101.699		6.375	100.781	100.788	100.763	
6.375	101.804	101.811	101.786		6.500	101.218	101.225	101.200		6.375	101.804	101.811	101.786		6.500	101.218	101.225	101.200	
6.500	102.343	102.350	102.325		6.625	101.918	101.926	101.900		6.500	102.343	102.350	102.325		6.625	101.918	101.926	101.900	
6.625	102.551	102.558	102.533		6.750	101.256	101.263	101.238		6.625	102.551	102.558	102.533		6.750	101.256	101.263	101.238	
6.750	103.273	103.166	103.041		6.875	102.354	102.248	102.122		6.750	103.273	103.166	103.041		6.875	102.354	102.248	102.122	
6.875	103.916	103.809	103.684		6.990	102.538	102.431	102.305		6.875	103.916	103.809	103.684		6.990	102.538	102.431	102.305	
6.990	104.251	104.144	104.019		7.125	102.343	102.237	102.111		6.990	104.251	104.144	104.019		7.125	102.343	102.237	102.111	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.242	98.168	98.109	
5.375	98.888	98.796	98.687	
5.500	99.575	99.483	99.374	
5.625	100.003	99.911	99.802	
5.750	100.251	100.158	100.050	
5.875	100.429	100.365	100.273	
5.990	101.074	101.010	100.918	
6.125	101.472	101.408	101.316	
6.250	101.585	101.521	101.429	
6.375	101.534	101.541	101.516	
6.500	102.073	102.080	102.055	
6.625	102.281	102.288	102.263	
6.750	103.003	102.896	102.771	
6.875	103.646	103.539	103.414	
6.990	103.981	103.874	103.749	
7.125	104.505	104.399	104.273	
7.250	104.774	104.668	104.542	

LLPAs

FICO		VA Loan Amount		VA/USDA State Tier Adjustment		
FICO ≥700	-0.375	VA Loan Amount >=\$950K	-0.375	Tier 1 States	AZ, CA, CO, CT, GA, 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	-3.000	Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
FICO 640-659	-0.000	Manufactured Home (Purchase/Rate-Term/Cashout)	-1.250	60 Day Lock (From 45 Day Price)		
FICO 620-639	-0.250	Manufactured Home (Streamline/IRRL)	-1.250	-0.500		
				3-4 Units		
				VA IRRRL >100% CLTV (Sub Fin)		
				-1.000		
				NC Floor Price		
				99.750		



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

Effective: May 8, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (30S)				
Rate	15 Day	30 Day	45 Day	
4.625	96.942	96.938	96.938	
4.750	97.487	97.472	97.472	
4.875	98.006	97.991	97.991	
5.000	98.490	98.475	98.475	
5.125	98.380	98.365	98.365	
5.250	98.451	98.424	98.424	
5.375	98.891	98.865	98.865	
5.500	99.435	99.409	99.409	
5.625	99.310	99.284	99.284	

FHA 5/1 ARM HB - (30SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	96.367	96.363	96.363	
4.750	96.948	96.932	96.932	
4.875	97.445	97.430	97.430	
5.000	97.903	97.888	97.888	
5.125	97.761	97.746	97.746	
5.250	97.895	97.869	97.869	
5.375	98.302	98.276	98.276	
5.500	98.805	98.778	98.778	
5.625	98.632	98.605	98.605	

VA 5/1 ARM - (40S)				
Rate	15 Day	30 Day	45 Day	
4.625	96.785	96.780	96.780	
4.750	97.527	97.512	97.512	
4.875	97.978	97.962	97.962	
5.000	98.390	98.375	98.375	
5.125	98.238	98.223	98.223	
5.250	98.476	98.450	98.450	
5.375	98.893	98.867	98.867	
5.500	99.363	99.336	99.336	
5.625	99.146	99.119	99.119	
5.750	98.992	98.955	98.955	

VA 5/1 ARM HB - (40SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	96.163	96.159	96.159	
4.750	96.950	96.935	96.935	
4.875	97.372	97.357	97.357	
5.000	97.749	97.734	97.734	
5.125	97.560	97.545	97.545	
5.250	97.878	97.852	97.852	
5.375	98.256	98.229	98.229	
5.500	98.680	98.653	98.653	
5.625	98.417	98.390	98.390	
5.750	98.375	98.337	98.337	

LLPAs

FHA FICO ≥700	
0.500	
FHA FICO 680-699	
0.375	
FHA FICO 660-679	
0.375	
FHA FICO 640-659	
0.125	
FHA FICO 620-639	
-0.250	
VA FICO ≥700	
0.375	
VA FICO 680-699	
0.250	
VA FICO 660-679	
0.250	
VA FICO 640-659	
0.000	
VA FICO 620-639	
-0.250	

FICO 600-619	
-1.000	
FICO 580-599	
-1.750	
FICO 550-579	
-3.250	
No FICO Score	
-3.000	
Loan Amount ≥\$100,000 <=\$249,999	
0.250	

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

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

Friday, May 8, 2026

Jumbo Peak Pricing

Jumbo Peak 30 Year Fixed - (901D)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.827	99.434	99.246	99.059
6.250	99.880	99.786	99.599	99.411
6.375	100.187	100.093	99.906	99.718
6.500	100.446	100.352	100.165	99.977
6.625	100.691	100.597	100.410	100.232
6.750	100.927	100.833	100.645	100.456
6.875	101.147	101.054	100.866	100.679
7.000	101.373	101.280	101.092	100.905
7.125	101.589	101.496	101.308	101.121
7.250	101.749	101.655	101.468	101.280
7.375	101.887	101.793	101.605	101.418
7.500	102.012	101.919	101.731	101.544
7.625	102.126	102.033	101.845	101.658
7.750	102.240	102.147	101.959	101.772
7.875	102.354	102.261	102.073	101.886
8.000	102.468	102.375	102.187	102.000
8.125	102.582	102.489	102.301	102.114
8.250	102.696	102.603	102.415	102.228
8.375	102.810	102.717	102.529	102.342

Jumbo Peak 10/6 ARM - (9106D)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.054	99.960	98.772	98.585
6.375	99.295	99.201	99.014	98.826
6.500	99.536	99.443	99.255	99.068
6.625	99.626	99.533	99.345	99.158
6.750	99.835	99.742	99.554	99.367
6.875	100.044	99.950	99.763	99.575
7.000	100.253	100.159	99.972	99.784
7.125	100.462	100.368	100.180	99.993
7.250	100.670	100.577	100.389	100.202
7.375	100.879	100.786	100.598	100.411
7.500	101.088	100.994	100.807	100.619
7.625	101.297	101.203	101.016	100.828
7.750	101.506	101.412	101.224	101.037
7.875	101.715	101.621	101.433	101.246
8.000	101.923	101.830	101.642	101.455

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: Friday, May 8, 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