



RISE TPO Wholesale Rate Sheet

RiseTPO.com

Ratesheet Code: RS-WS

Effective Date:

5/29/26 7:40 AM

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Lock Expiration Days	
15 Day	06/12/26
30 Day	06/29/26
45 Day	07/12/26
60 Day	07/27/26
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	
Reloak 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 & DPA (STD Bal & High Bal) Max DTI 50%, Excludes Manual Underwrites	0.500
Select FHA, VA (STD Bal & High Bal) Max DTI 50%, Excludes Manual Underwrites	0.250
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 29, 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	94.477	94.429	94.391	94.354	4.875	94.063	94.015	93.977	93.939	5.750	99.579	99.497	99.391	99.286
4.990	95.119	95.071	95.033	94.995	4.990	94.705	94.657	94.619	94.581	5.875	100.111	100.029	99.923	99.818
5.125	95.571	95.523	95.485	95.447	5.125	95.175	95.127	95.089	95.052	5.990	100.569	100.487	100.381	100.275
5.250	96.124	96.076	96.009	95.949	5.250	95.742	95.687	95.626	95.566	6.125	101.045	100.962	100.857	100.751
5.375	96.777	96.722	96.662	96.601	5.375	96.406	96.351	96.291	96.230	6.250	101.066	100.964	100.850	100.737
5.500	97.392	97.337	97.277	97.216	5.500	97.012	96.957	96.897	96.836	6.375	101.636	101.533	101.420	101.306
5.625	97.938	97.884	97.823	97.763	5.625	97.601	97.547	97.486	97.426	6.500	102.043	101.940	101.827	101.713
5.750	98.646	98.591	98.516	98.440	5.750	98.305	98.251	98.175	98.099	6.625	102.293	102.190	102.077	101.963
5.875	99.223	99.169	99.093	99.017	5.875	98.880	98.826	98.750	98.674	6.750	102.480	102.371	102.280	102.190
5.990	99.711	99.656	99.581	99.505	5.990	99.368	99.313	99.237	99.162	6.875	102.734	102.624	102.534	102.443
6.125	100.232	100.178	100.102	100.027	6.125	99.887	99.833	99.757	99.682	6.990	103.197	103.088	102.997	102.907
6.250	100.684	100.602	100.512	100.421	6.250	100.339	100.257	100.167	100.076	7.125	103.541	103.432	103.341	103.251
6.375	101.283	101.201	101.110	101.019	6.375	100.938	100.856	100.765	100.674	7.250	104.152	104.047	104.037	103.976
6.500	101.705	101.623	101.533	101.442	6.500	101.360	101.278	101.188	101.097	7.375	104.534	104.479	104.419	104.358
6.625	101.949	101.867	101.776	101.685	6.625	101.604	101.522	101.431	101.340	7.500	104.824	104.769	104.709	104.648
6.750	102.427	102.338	102.240	102.142	6.750	102.082	101.993	101.895	101.797	7.625	104.965	104.910	104.850	104.789
6.875	102.594	102.492	102.401	102.310	6.875	102.249	102.147	102.056	101.965	7.750	105.255	105.200	105.140	105.079
6.990	103.093	102.991	102.900	102.809	6.990	102.748	102.646	102.555	102.464	7.875	105.471	105.416	105.355	105.295
7.125	103.524	103.422	103.331	103.240	7.125	103.179	103.077	102.986	102.895	7.990	105.423	105.368	105.307	105.247
7.250	104.354	104.300	104.239	104.179	7.250	104.009	103.955	103.894	103.834	8.125	105.654	105.599	105.539	105.478
7.375	104.625	104.570	104.510	104.449	7.375	104.280	104.225	104.165	104.104					
7.500	104.946	104.892	104.831	104.771	7.500	104.601	104.547	104.486	104.426					
7.625	105.211	105.157	105.096	105.036	7.625	104.866	104.812	104.751	104.691					

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	97.920	97.876	97.827	97.778	5.990	100.930	100.864	100.804	100.745	5.750	98.296	98.241	98.166	98.090
4.990	98.293	98.250	98.201	98.151	6.125	101.149	101.084	101.024	100.965	5.875	98.873	98.819	98.743	98.667
5.125	98.452	98.408	98.359	98.310	6.250	101.502	101.451	101.406	101.361	5.990	99.361	99.306	99.231	99.155
5.250	99.197	99.131	99.071	99.012	6.375	101.850	101.799	101.754	101.709	6.125	99.882	99.828	99.752	99.677
5.375	99.589	99.523	99.464	99.404	6.500	102.064	102.013	101.968	101.923	6.250	100.349	100.274	100.191	100.108
5.500	99.963	99.898	99.838	99.779	6.625	102.148	102.097	102.052	102.007	6.375	100.994	100.919	100.836	100.753
5.625	100.321	100.255	100.195	100.136	6.750	102.464	102.413	102.368	102.323	6.500	101.480	101.405	101.322	101.239
5.750	100.653	100.587	100.527	100.468	6.875	102.510	102.459	102.414	102.369	6.625	101.801	101.726	101.643	101.560
5.875	100.979	100.913	100.854	100.794	6.990	102.802	102.751	102.706	102.661	6.750	102.155	102.073	101.982	101.891
5.990	101.289	101.223	101.164	101.104	7.125	102.957	102.906	102.861	102.816	6.875	102.465	102.383	102.292	102.201
6.125	101.587	101.522	101.462	101.402	7.250	102.986	102.935	102.879	102.823	6.990	102.942	102.860	102.770	102.679
6.250	101.875	101.809	101.750	101.690	7.375	103.133	103.082	103.026	102.969	7.125	103.369	103.287	103.196	103.105
6.375	102.277	102.212	102.152	102.093	7.500	103.206	103.154	103.098	103.042	7.250	104.004	103.950	103.889	103.829
6.500	102.542	102.476	102.417	102.357	7.625	103.042	102.991	102.934	102.878	7.375	104.275	104.220	104.160	104.099
6.625	102.644	102.579	102.519	102.460	7.750	103.163	103.112	103.056	103.000	7.500	104.596	104.542	104.481	104.421
6.750	102.964	102.913	102.868	102.823	7.875	103.282	103.231	103.174	103.118	7.625	104.861	104.807	104.746	104.686
6.875	103.068	103.017	102.972	102.927	7.990	103.142	103.091	103.034	102.978	7.750	104.933	104.878	104.818	104.757
6.990	103.404	103.353	103.308	103.263	8.125	103.273	103.222	103.165	103.109	7.875	105.147	105.093	105.032	104.971
										7.990	105.067	105.012	104.951	104.891
										8.125	105.153	105.098	105.037	104.977

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	96.002	95.947	95.887	95.826	4.875	93.488	93.440	93.402	93.364	5.750	99.504	99.422	99.316	99.211
5.500	96.617	96.562	96.502	96.441	4.990	94.130	94.082	94.044	94.006	5.875	100.036	99.954	99.848	99.743
5.625	97.163	97.109	97.048	96.988	5.125	94.600	94.552	94.514	94.477	5.990	100.494	100.412	100.306	100.200
5.750	97.871	97.816	97.741	97.665	5.250	95.167	95.112	95.051	94.991	6.125	100.970	100.887	100.782	100.676
5.875	98.448	98.394	98.318	98.242	5.375	95.831	95.776	95.716	95.655	6.250	100.991	100.889	100.775	100.662
5.990	98.936	98.881	98.806	98.730	5.500	96.437	96.382	96.322	96.261	6.375	101.561	101.458	101.345	101.231
6.125	99.457	99.403	99.327	99.252	5.625	97.026	96.972	96.911	96.851	6.500	101.968	101.865	101.752	101.638
6.250	99.909	99.827	99.737	99.646	5.750	97.730	97.676	97.600	97.524	6.625	102.218	102.115	102.002	101.888
6.375	100.508	100.426	100.335	100.244	5.875	98.305	98.251	98.175	98.099	6.750	102.405	102.296	102.205	102.115
6.500	100.930	100.848	100.758	100.667	5.990	98.793	98.738	98.662	98.587	6.875	102.659	102.549	102.459	102.368
6.625	101.174	101.092	101.001	100.910	6.125	99.312	99.258	99.182	99.107	6.990	103.122	103.013	102.922	102.832
6.750	101.652	101.563	101.465	101.367	6.250	99.764	99.682	99.592	99.501	7.125	103.466	103.357	103.266	103.176
6.875	101.819	101.717	101.626	101.535	6.375	100.363	100.281	100.190	100.099	7.250	104.077	104.022	103.962	103.901
6.990	102.318	102.216	102.125	102.034	6.500	100.785	100.703	100.613	100.522	7.375	104.459	104.404	104.344	104.283
7.125	102.749	102.647	102.556	102.465	6.625	101.029	100.947	100.856	100.765	7.500	104.749	104.694	104.634	104.573
7.250	103.579	103.525	103.464	103.404	6.750	101.507	101.418	101.320	101.222	7.625	104.890	104.835	104.775	104.714
7.375	103.850	103.795	103.735	103.674	6.875	101.674	101.572	101.481	101.390	7.750	105.180	105.125	105.065	105.004
7.500	104.171	104.117	104.056	103.996	6.990	102.173	102.071	101.980	101.889	7.875	105.396	105.341	105.280	105.220
7.625	104.436	104.382	104.321	104.261	7.125	102.604	102.502	102.411	102.320	7.990	105.348	105.293	105.232	105.172
7.750	104.508	104.453	104.393	104.332	7.250	103.434	103.380	103.319	103.259	8.125	105.579	105.524	105.464	105.403
7.875	104.722	104.668	104.607	104.546	7.375	103.705	103.650	103.590	103.529					
7.990	104.642	104.587	104.526	104.466	7.500	104.026	103.972	103.911	103.851					
8.125	104.675	104.620	104.560	104.500	7.625	104.291	104.237	104.176	104.116					

REFI NOW CONFORMING PRICING



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

Wholesale

Effective: May 29, 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	97.555	97.501	97.410	97.319	5.500	95.502	95.447	95.356	95.266	5.375	97.867	94.921	94.830	94.739
5.625	98.208	98.153	98.062	97.972	5.625	96.158	96.103	96.012	95.922	5.500	95.655	95.601	95.510	95.419
5.750	98.680	98.626	98.535	98.444	5.750	96.630	96.576	96.485	96.394	5.625	96.308	96.253	96.162	96.072
5.875	99.240	99.186	99.095	99.004	5.875	97.175	97.121	97.030	96.939	5.750	96.773	96.718	96.628	96.537
5.990	99.812	99.757	99.666	99.576	5.990	97.747	97.692	97.601	97.511	5.875	97.319	97.265	97.174	97.083
6.125	100.294	100.240	100.149	100.058	6.125	98.224	98.170	98.079	97.988	5.990	97.891	97.836	97.745	97.655
6.250	100.452	100.349	100.236	100.123	6.250	98.382	98.279	98.166	98.053	6.125	98.389	98.334	98.243	98.153
6.375	100.907	100.804	100.691	100.577	6.375	98.837	98.734	98.621	98.507	6.250	98.559	98.456	98.343	98.229
6.500	101.297	101.194	101.081	100.968	6.500	99.227	99.124	99.011	98.898	6.375	99.027	98.924	98.811	98.697
6.625	101.687	101.584	101.471	101.357	6.625	99.617	99.514	99.401	99.287	6.500	99.419	99.316	99.203	99.089
6.750	101.847	101.737	101.616	101.495	6.750	99.777	99.667	99.546	99.425	6.625	99.796	99.693	99.580	99.466
6.875	102.064	101.955	101.834	101.713	6.875	99.994	99.885	99.764	99.643	6.750	99.974	99.865	99.744	99.623
6.990	102.264	102.154	102.033	101.912	6.990	100.194	100.084	99.963	99.842	6.875	100.212	100.102	99.981	99.860
7.125	102.581	102.472	102.351	102.230	7.125	100.511	100.402	100.281	100.160	6.990	100.441	100.332	100.211	100.090
7.250	102.185	102.075	101.954	101.834	7.250	100.115	100.005	99.884	99.764	7.125	100.730	100.620	100.499	100.378
7.375	102.867	102.757	102.636	102.515	7.375	100.797	100.687	100.566	100.445	7.250	100.351	100.241	100.120	100.000
7.500	103.030	102.921	102.800	102.679	7.500	100.960	100.851	100.730	100.609	7.375	101.050	100.940	100.819	100.698
7.625	103.145	103.035	102.914	102.794	7.625	101.075	100.965	100.844	100.724	7.500	101.304	101.195	101.074	100.953
7.750	104.043	103.933	103.812	103.692	7.750	101.973	101.863	101.742	101.622	7.625	101.062	100.952	100.831	100.710
7.875	104.233	104.123	104.002	103.882	7.875	102.163	102.053	101.932	101.812	7.750	101.957	101.847	101.726	101.605
7.990	103.103	102.994	102.873	102.752	7.990	101.033	100.924	100.803	100.682	7.875	102.142	102.032	101.911	101.790
8.125	103.017	102.907	102.786	102.665	8.125	100.882	100.772	100.651	100.530	7.990	101.005	100.896	100.775	100.654

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	99.036	98.956	98.882	98.808	5.990	98.425	98.345	98.271	98.197
6.125	99.254	99.174	99.100	99.026	6.125	98.658	98.578	98.504	98.430
6.250	99.487	99.407	99.333	99.259	6.250	98.904	98.824	98.750	98.676
6.375	99.697	99.616	99.542	99.468	6.375	99.127	99.047	98.973	98.899
6.500	99.855	99.775	99.701	99.627	6.500	99.287	99.207	99.133	99.059
6.625	100.052	99.972	99.898	99.824	6.625	99.471	99.391	99.317	99.243
6.750	100.220	100.154	100.094	100.035	6.750	99.657	99.592	99.532	99.473
6.875	100.359	100.294	100.234	100.175	6.875	99.816	99.751	99.691	99.632
6.990	100.407	100.342	100.282	100.222	6.990	99.895	99.829	99.770	99.710
7.125	100.574	100.508	100.448	100.389	7.125	100.032	99.967	99.907	99.847
7.250	100.269	100.203	100.132	100.061	7.250	99.745	99.679	99.608	99.537
7.375	100.753	100.687	100.616	100.545	7.375	100.246	100.180	100.109	100.038
7.500	100.719	100.653	100.582	100.511	7.500	100.302	100.237	100.166	100.095
7.625	100.671	100.606	100.535	100.464	7.625	99.805	99.740	99.669	99.598
7.750	101.655	101.590	101.519	101.448	7.750	100.799	100.734	100.663	100.592
7.875	101.741	101.676	101.605	101.534	7.875	100.890	100.824	100.754	100.683
7.990	100.546	100.480	100.409	100.338	7.990	99.700	99.634	99.563	99.492

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	94.377	94.329	94.291	94.254	5.375	96.825	96.771	96.680	96.589	5.375	95.977	95.922	95.862	95.801
4.990	95.019	94.971	94.933	94.895	5.500	97.505	97.451	97.360	97.269	5.500	96.592	96.537	96.477	96.416
5.125	95.471	95.423	95.385	95.347	5.625	98.158	98.103	98.012	97.922	5.625	97.138	97.084	97.023	96.963
5.250	96.024	95.970	95.909	95.849	5.750	98.630	98.576	98.485	98.394	5.750	97.846	97.791	97.716	97.640
5.375	96.677	96.622	96.562	96.501	5.875	99.190	99.136	99.045	98.954	5.875	98.423	98.369	98.293	98.217
5.500	97.292	97.237	97.177	97.116	5.990	99.762	99.707	99.616	99.526	5.990	98.911	98.856	98.781	98.705
5.625	97.838	97.784	97.723	97.663	6.125	100.244	100.190	100.099	100.008	6.125	99.432	99.378	99.302	99.227
5.750	98.546	98.491	98.416	98.340	6.250	100.402	100.299	100.186	100.073	6.250	99.884	99.802	99.712	99.621
5.875	99.123	99.069	98.993	98.917	6.375	100.857	100.754	100.641	100.527	6.375	100.483	100.401	100.310	100.219
5.990	99.611	99.556	99.481	99.405	6.500	101.247	101.144	101.031	100.918	6.500	100.905	100.823	100.733	100.642
6.125	100.132	100.078	100.002	99.927	6.625	101.637	101.534	101.421	101.307	6.625	101.149	101.067	100.976	100.885
6.250	100.584	100.502	100.412	100.321	6.750	101.797	101.687	101.566	101.445	6.750	101.627	101.538	101.440	101.342
6.375	101.183	101.101	101.010	100.919	6.875	102.014	101.905	101.784	101.663	6.875	101.794	101.692	101.601	101.510
6.500	101.605	101.523	101.433	101.342	6.990	102.214	102.104	101.983	101.862	6.990	102.293	102.191	102.100	102.009
6.625	101.849	101.767	101.676	101.585	7.125	102.531	102.422	102.301	102.180	7.125	102.724	102.622	102.531	102.440
6.750	102.327	102.238	102.140	102.042	7.250	102.135	102.025	101.904	101.784	7.250	103.554	103.500	103.439	103.379
6.875	102.494	102.392	102.301	102.210	7.375	102.817	102.707	102.586	102.465	7.375	103.825	103.770	103.710	103.649
6.990	102.993	102.891	102.800	102.709	7.500	102.980	102.871	102.750	102.629	7.500	104.146	104.092	104.031	103.971
7.125	103.424	103.322	103.231	103.140	7.625	103.095	102.985	102.864	102.744	7.625	104.411	104.357	104.296	104.236
7.250	104.254	104.200	104.139	104.079	7.750	103.993	103.883	103.762	103.642	7.750	104.483	104.428	104.368	104.307
7.375	104.525	104.470	104.410	104.349	7.875	104.183	104.073	103.952	103.832	7.875	104.697	104.643	104.582	104.521
7.500	104.846	104.792	104.731	104.671	7.990	103.053	102.944	102.823	102.702	7.990	104.617	104.562	104.501	104.441
7.625	105.111	105.057	104.996	104.936	8.125	102.967	102.857	102.736	102.615	8.125	104.650	104.595	104.535	104.475

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	94.377	94.329	94.291	94.254	5.500	97.505	97.451	97.360	97.269	5.375	95.977	95.922	95.862	95.801
4.990	95.019	94.971	94.933	94.895	5.625	98.158	98.103	98.012	97.922	5.500	96.592	96.537	96.477	96.416
5.125	95.471	95.423	95.385	95.347	5.750	98.630	98.576	98.485	98.394	5.625	97.138	97.084	97.023	96.963
5.250	96.024	95.970	95.909	95.849	5.875	99.190	99.136	99.045	98.954	5.750	97.846	97.791	97.716	97.640
5.375	96.677	96.622	96.562	96.501	5.990	99.762	99.707	99.616	99.526	5.875	98.423	98.369	98.293	98.217
5.500	97.292	97.237	97.177	97.116	6.125	100.244	100.190	100.099	100.008	5.990	98.911	98.856	98.781	98.705
5.625	97.838	97.784	97.723	97.663	6.250	100.402	100.299	100.186	100.073	6.125	99.432	99.378	99.302	99.227
5.750	98.546													



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

SELECT PRICING

Effective: **May 29, 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	94.727	94.679	94.641	94.604	4.875	98.170	98.126	98.077	98.028
4.990	95.369	95.321	95.283	95.245	4.990	98.543	98.500	98.451	98.401
5.125	95.821	95.773	95.735	95.697	5.125	98.702	98.658	98.609	98.560
5.250	96.374	96.320	96.259	96.199	5.250	99.447	99.381	99.321	99.262
5.375	97.027	96.972	96.912	96.851	5.375	99.839	99.773	99.714	99.654
5.500	97.642	97.587	97.527	97.466	5.500	100.213	100.148	100.088	100.029
5.625	98.188	98.134	98.073	98.013	5.625	100.571	100.505	100.445	100.386
5.750	98.896	98.841	98.786	98.690	5.750	100.903	100.837	100.777	100.718
5.875	99.473	99.419	99.343	99.267	5.875	101.229	101.163	101.104	101.044
5.990	99.961	99.906	99.831	99.755	5.990	101.539	101.473	101.414	101.354
6.125	100.482	100.428	100.352	100.277	6.125	101.837	101.772	101.712	101.652
6.250	100.934	100.852	100.762	100.671	6.250	102.125	102.059	102.000	101.940
6.375	101.533	101.451	101.360	101.269	6.375	102.527	102.462	102.402	102.343
6.500	101.955	101.873	101.783	101.692	6.500	102.792	102.726	102.667	102.607
6.625	102.199	102.117	102.026	101.935	6.625	102.894	102.829	102.769	102.710
6.750	102.677	102.588	102.490	102.392	6.750	103.214	103.163	103.118	103.073
6.875	102.844	102.742	102.651	102.560	6.875	103.318	103.267	103.222	103.177
6.990	103.343	103.241	103.150	103.059					
7.125	103.774	103.672	103.581	103.490					
7.250	104.604	104.550	104.489	104.429					
7.375	104.875	104.820	104.760	104.699					
7.500	105.196	105.142	105.081	105.021					
7.625	105.461	105.407	105.346	105.286					
7.750	105.533	105.478	105.418	105.357					
7.875	105.747	105.693	105.632	105.571					

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	97.805	97.751	97.660	97.569	5.990	99.286	99.206	99.132	99.058
5.625	98.458	98.403	98.312	98.222	6.125	99.504	99.424	99.350	99.276
5.750	98.930	98.876	98.785	98.694	6.250	99.737	99.657	99.583	99.509
5.875	99.490	99.436	99.345	99.254	6.375	99.947	99.866	99.792	99.718
5.990	100.062	100.007	99.916	99.826	6.500	100.105	100.025	99.951	99.877
6.125	100.544	100.490	100.399	100.308	6.625	100.302	100.222	100.148	100.074
6.250	100.702	100.599	100.486	100.373	6.750	100.470	100.404	100.344	100.285
6.375	101.157	101.054	100.941	100.827	6.875	100.609	100.544	100.484	100.425
6.500	101.547	101.444	101.331	101.218	6.990	100.657	100.592	100.532	100.472
6.625	101.937	101.834	101.721	101.607	7.125	100.824	100.758	100.698	100.639
6.750	102.097	101.987	101.866	101.745	7.250	100.519	100.453	100.382	100.311
6.875	102.314	102.205	102.084	101.963	7.375	101.003	100.937	100.866	100.795
6.990	102.514	102.404	102.283	102.162	7.500	100.969	100.903	100.832	100.761
7.125	102.831	102.722	102.601	102.480	7.625	100.921	100.856	100.785	100.714
7.250	102.435	102.325	102.204	102.084	7.750	101.905	101.840	101.769	101.698
7.375	103.117	103.007	102.886	102.765	7.875	101.991	101.926	101.855	101.784
7.500	103.280	103.171	103.050	102.929					
7.625	103.395	103.285	103.164	103.044					
7.750	104.293	104.183	104.062	103.942					
7.875	104.483	104.373	104.252	104.132					
7.990	103.353	103.244	103.123	103.002					
8.125	103.267	103.157	103.036	102.915					

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	94.627	94.579	94.541	94.504	5.500	97.755	97.701	97.610	97.519
4.990	95.269	95.221	95.183	95.145	5.625	98.408	98.353	98.262	98.172
5.125	95.721	95.673	95.635	95.597	5.750	98.880	98.826	98.735	98.644
5.250	96.274	96.220	96.159	96.099	5.875	99.440	99.386	99.295	99.204
5.375	96.927	96.872	96.812	96.751	5.990	100.012	99.957	99.866	99.776
5.500	97.542	97.487	97.427	97.366	6.125	100.494	100.440	100.349	100.258
5.625	98.088	98.034	97.973	97.913	6.250	100.652	100.549	100.436	100.323
5.750	98.796	98.741	98.666	98.590	6.375	101.107	101.004	100.891	100.777
5.875	99.373	99.319	99.243	99.167	6.500	101.497	101.394	101.281	101.168
5.990	99.861	99.806	99.731	99.655	6.625	101.887	101.784	101.671	101.557
6.125	100.382	100.328	100.252	100.177	6.750	102.047	101.937	101.816	101.695
6.250	100.834	100.752	100.662	100.571	6.875	102.264	102.155	102.034	101.913
6.375	101.433	101.351	101.260	101.169	6.990	102.464	102.354	102.233	102.112
6.500	101.855	101.773	101.683	101.592	7.125	102.781	102.672	102.551	102.430
6.625	102.099	102.017	101.926	101.835	7.250	102.385	102.275	102.154	102.034
6.750	102.577	102.488	102.390	102.292	7.375	103.067	102.957	102.836	102.715
6.875	102.744	102.642	102.551	102.460	7.500	103.230	103.121	103.000	102.879
6.990	103.243	103.141	103.050	102.959	7.625	103.345	103.235	103.114	102.994
7.125	103.674	103.572	103.481	103.390	7.750	104.243	104.133	104.012	103.892
7.250	104.504	104.450	104.389	104.329	7.875	104.433	104.323	104.202	104.082
7.375	104.775	104.720	104.660	104.599	7.990	103.303	103.194	103.073	102.952
7.500	105.096	105.042	104.981	104.921	8.125	103.217	103.107	102.986	102.865
7.625	105.361	105.307	105.246	105.186					

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	94.627	94.579	94.541	94.504	5.500	97.755	97.701	97.610	97.519
4.990	95.269	95.221	95.183	95.145	5.625	98.408	98.353	98.262	98.172
5.125	95.721	95.673	95.635	95.597	5.750	98.880	98.826	98.735	98.644
5.250	96.274	96.220	96.159	96.099	5.875	99.440	99.386	99.295	99.204
5.375	96.927	96.872	96.812	96.751	5.990	100.012	99.957	99.866	99.776
5.500	97.542	97.487	97.427	97.366	6.125	100.494	100.440	100.349	100.258
5.625	98.088	98.034	97.973	97.913	6.250	100.652	100.549	100.436	100.323
5.750	98.796	98.741	98.666	98.590	6.375	101.107	101.004	100.891	100.777
5.875	99.373	99.319	99.243	99.167	6.500	101.497	101.394	101.281	101.168
5.990	99.861	99.806	99.731	99.655	6.625	101.887	101.784	101.671	101.557
6.125	100.382	100.328	100.252	100.177	6.750	102.047	101.937	101.816	101.695
6.250	100.834	100.752	100.662	100.571	6.875	102.264	102.155	102.034	101.913
6.375	101.433	101.351	101.260	101.169	6.990	102.464	102.354	102.233	102.112
6.500	101.855	101.773	101.683	101.592	7.125	102.781	102.672	102.551	102.430
6.625	102.099	102.017	101.926	101.835	7.250	102.385	102.275	102.154	102.034
6.750	102.577	102.488	102.390	102.292	7.375	103.067	102.957	102.836	102.715
6.875	102.744	102.642	102.551	102.460	7.500	103.230	103.121	103.000	102.879
6.990	103.243	103.141	103.050	102.959	7.625	103.345	103.235	103.114	102.994
7.125	103.674	103.572	103.481	103.390	7.750	104.243	104.133	104.012	103.892
7.250	104.504	104.450	104.389	104.329	7.875	104.433	104.323	104.202	104.082
7.375	104.775	104.720	104.660	104.599	7.990	103.303	103.194	103.073	102.952
7.500	105.096	105.042	104.981	104.921	8.125	103.217	103.107	102.986	102.865
7.625	105.361	105.307	105.246	105.186	8.250	102.838	102.715	102.571	102.427



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

Wholesale

Effective: **May 29, 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	94.477	94.429	94.391	94.354	4.875	94.063	94.015	93.977	93.939	5.500	98.504	98.423	98.332	98.241
4.990	95.119	95.071	95.033	94.995	4.990	94.705	94.657	94.619	94.581	5.625	99.028	98.948	98.855	98.764
5.125	95.571	95.523	95.485	95.447	5.125	95.175	95.127	95.089	95.052	5.750	99.579	99.497	99.391	99.286
5.250	96.124	96.076	96.009	95.949	5.250	95.742	95.687	95.626	95.566	5.875	100.111	100.029	99.923	99.818
5.375	96.777	96.722	96.662	96.601	5.375	96.406	96.351	96.291	96.230	5.990	100.569	100.487	100.381	100.275
5.500	97.392	97.337	97.277	97.216	5.500	97.012	96.957	96.897	96.836	6.125	101.045	100.962	100.857	100.751
5.625	97.938	97.884	97.823	97.763	5.625	97.601	97.547	97.486	97.426	6.250	101.066	100.964	100.850	100.737
5.750	98.646	98.591	98.516	98.440	5.750	98.305	98.251	98.175	98.099	6.375	101.636	101.533	101.420	101.306
5.875	99.223	99.169	99.093	99.017	5.875	98.880	98.826	98.750	98.674	6.500	102.043	101.940	101.827	101.713
5.990	99.711	99.656	99.581	99.505	5.990	99.368	99.313	99.237	99.162	6.625	102.293	102.190	102.077	101.963
6.125	100.232	100.178	100.102	100.027	6.125	99.887	99.833	99.757	99.682	6.750	102.480	102.371	102.280	102.190
6.250	100.684	100.602	100.512	100.421	6.250	100.339	100.257	100.167	100.076	6.875	102.734	102.624	102.534	102.443
6.375	101.283	101.201	101.110	101.019	6.375	100.938	100.856	100.765	100.674	6.990	103.197	103.088	102.997	102.907
6.500	101.705	101.623	101.533	101.442	6.500	101.360	101.278	101.188	101.097	7.125	103.541	103.432	103.341	103.251
6.625	101.949	101.867	101.776	101.685	6.625	101.604	101.522	101.431	101.340	7.250	104.152	104.097	104.037	103.976
6.750	102.427	102.338	102.240	102.142	6.750	102.082	101.993	101.895	101.797	7.375	104.534	104.479	104.419	104.358
6.875	102.594	102.492	102.401	102.310	6.875	102.249	102.147	102.056	101.965	7.500	104.824	104.769	104.709	104.648
6.990	103.093	102.991	102.900	102.809	6.990	102.748	102.646	102.555	102.464	7.625	104.965	104.910	104.850	104.789
7.125	103.524	103.422	103.331	103.240	7.125	103.179	103.077	102.986	102.895	7.750	105.255	105.200	105.140	105.079
7.250	104.354	104.300	104.239	104.179	7.250	104.009	103.955	103.894	103.834	7.875	105.471	105.416	105.355	105.295
7.375	104.625	104.570	104.510	104.449	7.375	104.280	104.225	104.165	104.104	7.990	105.423	105.368	105.307	105.247
7.500	104.946	104.892	104.831	104.771	7.500	104.601	104.547	104.486	104.426	8.125	105.654	105.599	105.539	105.478
7.625	105.211	105.157	105.096	105.036	7.625	104.866	104.812	104.751	104.691					
7.750	105.283	105.228	105.168	105.107	7.750	104.938	104.883	104.823	104.762					
7.875	105.497	105.443	105.382	105.321	7.875	105.152	105.098	105.037	104.976					
7.990	105.417	105.362	105.301	105.241	7.990	105.072	105.017	104.956	104.896					
8.125	105.450	105.395	105.335	105.275	8.125	105.052	104.997	104.937	104.877					

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	98.293	98.250	98.201	98.151	5.500	99.859	99.779	99.705	99.631	5.875	98.873	98.819	98.743	98.667
5.125	98.452	98.408	98.359	98.310	5.625	100.126	100.045	99.971	99.897	5.990	99.361	99.306	99.231	99.155
5.250	99.197	99.131	99.071	99.012	5.750	100.430	100.364	100.305	100.245	6.125	99.882	99.828	99.752	99.677
5.375	99.589	99.523	99.464	99.404	5.875	100.691	100.625	100.566	100.506	6.250	100.334	100.252	100.162	100.071
5.500	99.963	99.898	99.838	99.779	5.990	100.930	100.864	100.804	100.745	6.375	100.933	100.851	100.760	100.669
5.625	100.321	100.255	100.195	100.136	6.125	101.149	101.084	101.024	100.965	6.500	101.355	101.273	101.183	101.092
5.750	100.653	100.587	100.527	100.468	6.250	101.502	101.451	101.406	101.361	6.625	101.599	101.517	101.426	101.335
5.875	100.979	100.913	100.854	100.794	6.375	101.850	101.799	101.754	101.709	6.750	102.077	101.988	101.890	101.792
5.990	101.289	101.223	101.164	101.104	6.500	102.084	102.013	101.968	101.923	6.875	102.244	102.142	102.051	101.960
6.125	101.587	101.522	101.462	101.402	6.625	102.148	102.097	102.052	102.007	6.990	102.743	102.641	102.550	102.459
6.250	101.875	101.809	101.750	101.690	6.750	102.464	102.413	102.368	102.323	7.125	103.174	103.072	102.981	102.890
6.375	102.277	102.212	102.152	102.093	6.875	102.510	102.459	102.414	102.369	7.250	104.004	103.950	103.889	103.829
6.500	102.542	102.476	102.417	102.357	6.990	102.802	102.751	102.706	102.661	7.375	104.275	104.220	104.160	104.099
6.625	102.644	102.579	102.519	102.460	7.125	102.957	102.906	102.861	102.816	7.500	104.596	104.542	104.481	104.421
6.750	102.964	102.913	102.868	102.823	7.250	102.986	102.935	102.879	102.823	7.625	104.861	104.807	104.746	104.686
6.875	103.068	103.017	102.972	102.927						7.750	104.933	104.878	104.818	104.757
6.990	103.404	103.353	103.308	103.263						7.875	105.147	105.093	105.032	104.971
										7.990	105.067	105.012	104.951	104.891
										8.125	105.100	105.045	104.985	104.925

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	99.223	99.169	99.093	99.017
5.990	99.711	99.656	99.581	99.505
6.125	100.232	100.178	100.102	100.027
6.250	100.684	100.602	100.512	100.421
6.375	101.283	101.201	101.110	101.019
6.500	101.705	101.623	101.533	101.442
6.625	101.949	101.867	101.776	101.685
6.750	102.427	102.338	102.240	102.142
6.875	102.594	102.492	102.401	102.310
6.990	103.093	102.991	102.900	102.809
7.125	103.524	103.422	103.331	103.240
7.250	104.354	104.300	104.239	104.179
7.375	104.625	104.570	104.510	104.449
7.500	104.946	104.892	104.831	104.771
7.625	105.211	105.157	105.096	105.036
7.750	105.283	105.228	105.168	105.107
7.875	105.497	105.443	105.382	105.321
7.990	105.417	105.362	105.301	105.241
8.125	105.450	105.395	105.335	105.275

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	97.205	97.151	97.060	96.969	5.500	94.905	94.851	94.760	94.669	5.500	97.381	97.300	97.226	97.152
5.625	97.858	97.803	97.712	97.622	5.625	95.558	95.503	95.412	95.322	5.625	97.703	97.623	97.549	97.475
5.750	98.330	98.276	98.185	98.094	5.750	96.023	95.968	95.878	95.787	5.750	97.753	97.672	97.598	97.524
5.875	98.890	98.836	98.745	98.654	5.875	96.569	96.515	96.424	96.333	5.875	98.031	97.951	97.877	97.803
5.990	99.462	99.407	99.316	99.226	5.990	97.141	97.086	96.995	96.905	5.990	98.385	98.305	98.231	98.157
6.125	99.944	99.890	99.799	99.708	6.125	97.639	97.584	97.493	97.403	6.125	98.618	98.538	98.464	98.390
6.250	100.102	99.999	99.886	99.773	6.250	97.809	97.706	97.593	97.479	6.250	98.864	98.784	98.710	98.636
6.375	100.557	100.454	100.341	100.227	6.375	98.277	98.174	98.061	97.947	6.375	99.087	99.007	98.933	98.859
6.500	100.947	100.844	100.731	100.618	6.500	98.669	98.566	98.453	98.339	6.500	99.247	99.167	99.093	99.019
6.625	101.337	101.234	101.121	101.007	6.625	99.046	98.943	98.830	98.716	6.625	99.431	99.351	99.277	99.203
6.750	101.497	101.387	101.266	101.145	6.750	99.224	99.115	98.994	98.873	6.750	99.617	99.552	99.492	99.433
6.875	101.714	101.605	101.484	101.363	6.875	99.462	99.352	99.231	99.110	6.875	99.776	99.711	99.651	99.592
6.990	101.914	101.804	101.683	101.562	6.990	99.691	99.582	99.461	99.340	6.990	99.855	99.789	99.730	99.670
7.125	102.231	102.122	102.001	101.880	7.125	99.980								



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

Wholesale

Effective: May 29, 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	94.377	94.329	94.291	94.254	5.990	99.412	99.357	99.266	99.176	5.375	95.977	95.922	95.862	95.801
4.990	95.019	94.971	94.933	94.895	6.125	99.894	99.840	99.749	99.658	5.500	96.592	96.537	96.477	96.416
5.125	95.471	95.423	95.385	95.347	6.250	100.052	99.949	99.836	99.723	5.625	97.138	97.084	97.023	96.963
5.250	96.024	95.970	95.909	95.849	6.375	100.507	100.404	100.291	100.177	5.750	97.846	97.791	97.716	97.640
5.375	96.677	96.622	96.562	96.501	6.500	100.897	100.794	100.681	100.568	5.875	98.423	98.369	98.293	98.217
5.500	97.292	97.237	97.177	97.116	6.625	101.287	101.184	101.071	100.957	5.990	98.911	98.856	98.781	98.705
5.625	97.838	97.784	97.723	97.663	6.750	101.447	101.337	101.216	101.095	6.125	99.432	99.378	99.302	99.227
5.750	98.546	98.491	98.416	98.340	6.875	101.664	101.555	101.434	101.313	6.250	99.884	99.802	99.712	99.621
5.875	99.123	99.069	98.993	98.917	6.990	101.864	101.754	101.633	101.512	6.375	100.483	100.401	100.310	100.219
5.990	99.611	99.556	99.481	99.405	7.125	102.181	102.072	101.951	101.830	6.500	100.905	100.823	100.733	100.642
6.125	100.132	100.078	100.002	99.927	7.250	101.785	101.675	101.554	101.434	6.625	101.149	101.067	100.976	100.885
6.250	100.584	100.502	100.412	100.321	7.375	102.467	102.357	102.236	102.115	6.750	101.627	101.538	101.440	101.342
6.375	101.183	101.101	101.010	100.919	7.500	102.630	102.521	102.400	102.279	6.875	101.794	101.692	101.601	101.510
6.500	101.605	101.523	101.433	101.342	7.625	102.745	102.635	102.514	102.394	6.990	102.293	102.191	102.100	102.009
6.625	101.849	101.767	101.676	101.585	7.750	103.643	103.533	103.412	103.292	7.125	102.724	102.622	102.531	102.440
6.750	102.327	102.238	102.140	102.042	7.875	103.833	103.723	103.602	103.482	7.250	103.554	103.500	103.439	103.379
6.875	102.494	102.392	102.301	102.210	7.990	102.703	102.594	102.473	102.352	7.375	103.825	103.770	103.710	103.649
6.990	102.993	102.891	102.800	102.709	8.125	102.617	102.507	102.386	102.265	7.500	104.146	104.092	104.031	103.971
7.125	103.424	103.322	103.231	103.140	8.250	102.238	102.115	101.971	101.827	7.625	104.411	104.357	104.296	104.236
7.250	104.254	104.200	104.139	104.079						7.750	104.483	104.428	104.368	104.307
7.375	104.525	104.470	104.410	104.349						7.875	104.697	104.643	104.582	104.521
7.500	104.846	104.792	104.731	104.671						7.990	104.617	104.562	104.501	104.441
7.625	105.111	105.057	104.996	104.936						8.125	104.650	104.595	104.535	104.475

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 (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	94.377	94.329	94.291	94.254	5.990	99.412	99.357	99.266	99.176	5.375	95.977	95.922	95.862	95.801
4.990	95.019	94.971	94.933	94.895	6.125	99.894	99.840	99.749	99.658	5.500	96.592	96.537	96.477	96.416
5.125	95.471	95.423	95.385	95.347	6.250	100.052	99.949	99.836	99.723	5.625	97.138	97.084	97.023	96.963
5.250	96.024	95.970	95.909	95.849	6.375	100.507	100.404	100.291	100.177	5.750	97.846	97.791	97.716	97.640
5.375	96.677	96.622	96.562	96.501	6.500	100.897	100.794	100.681	100.568	5.875	98.423	98.369	98.293	98.217
5.500	97.292	97.237	97.177	97.116	6.625	101.287	101.184	101.071	100.957	5.990	98.911	98.856	98.781	98.705
5.625	97.838	97.784	97.723	97.663	6.750	101.447	101.337	101.216	101.095	6.125	99.432	99.378	99.302	99.227
5.750	98.546	98.491	98.416	98.340	6.875	101.664	101.555	101.434	101.313	6.250	99.884	99.802	99.712	99.621
5.875	99.123	99.069	98.993	98.917	6.990	101.864	101.754	101.633	101.512	6.375	100.483	100.401	100.310	100.219
5.990	99.611	99.556	99.481	99.405	7.125	102.181	102.072	101.951	101.830	6.500	100.905	100.823	100.733	100.642
6.125	100.132	100.078	100.002	99.927	7.250	101.785	101.675	101.554	101.434	6.625	101.149	101.067	100.976	100.885
6.250	100.584	100.502	100.412	100.321	7.375	102.467	102.357	102.236	102.115	6.750	101.627	101.538	101.440	101.342
6.375	101.183	101.101	101.010	100.919	7.500	102.630	102.521	102.400	102.279	6.875	101.794	101.692	101.601	101.510
6.500	101.605	101.523	101.433	101.342	7.625	102.745	102.635	102.514	102.394	6.990	102.293	102.191	102.100	102.009
6.625	101.849	101.767	101.676	101.585	7.750	103.643	103.533	103.412	103.292	7.125	102.724	102.622	102.531	102.440
6.750	102.327	102.238	102.140	102.042	7.875	103.833	103.723	103.602	103.482	7.250	103.554	103.500	103.439	103.379
6.875	102.494	102.392	102.301	102.210	7.990	102.703	102.594	102.473	102.352	7.375	103.825	103.770	103.710	103.649
6.990	102.993	102.891	102.800	102.709	8.125	102.617	102.507	102.386	102.265	7.500	104.146	104.092	104.031	103.971
7.125	103.424	103.322	103.231	103.140	8.250	102.238	102.115	101.971	101.827	7.625	104.411	104.357	104.296	104.236
7.250	104.254	104.200	104.139	104.079	8.375	102.757	102.633	102.490	102.346	7.750	104.483	104.428	104.368	104.307
7.375	104.525	104.470	104.410	104.349	8.500	102.883	102.760	102.616	102.472	7.875	104.697	104.643	104.582	104.521
7.500	104.846	104.792	104.731	104.671	8.625	102.950	102.827	102.683	102.540	7.990	104.617	104.562	104.501	104.441
7.625	105.111	105.057	104.996	104.936	8.750	103.099	102.976	102.832	102.689	8.125	104.650	104.595	104.535	104.475



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

SELECT PRICING

Effective: May 29, 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	94.727	94.679	94.641	94.604	4.875	98.170	98.126	98.077	98.028
4.990	95.369	95.321	95.283	95.245	4.990	98.543	98.500	98.451	98.401
5.125	95.821	95.773	95.735	95.697	5.125	98.702	98.658	98.609	98.560
5.250	96.374	96.320	96.259	96.199	5.250	99.447	99.381	99.321	99.262
5.375	97.027	96.972	96.912	96.851	5.375	99.839	99.773	99.714	99.654
5.500	97.642	97.587	97.527	97.466	5.500	100.213	100.148	100.088	100.029
5.625	98.188	98.134	98.073	98.013	5.625	100.571	100.505	100.445	100.386
5.750	98.896	98.841	98.766	98.690	5.750	100.903	100.837	100.777	100.718
5.875	99.473	99.419	99.343	99.267	5.875	101.229	101.163	101.104	101.044
5.990	99.961	99.906	99.831	99.755	5.990	101.539	101.473	101.414	101.354
6.125	100.482	100.428	100.352	100.277	6.125	101.837	101.772	101.712	101.652
6.250	100.934	100.852	100.762	100.671	6.250	102.125	102.059	102.000	101.940
6.375	101.533	101.451	101.360	101.269	6.375	102.527	102.462	102.402	102.343
6.500	101.955	101.873	101.783	101.692	6.500	102.702	102.726	102.667	102.607
6.625	102.199	102.117	102.026	101.935	6.625	102.894	102.829	102.769	102.710
6.750	102.677	102.588	102.490	102.392	6.750	103.214	103.163	103.118	103.073
6.875	102.844	102.742	102.651	102.560	6.875	103.318	103.267	103.222	103.177
6.990	103.343	103.241	103.150	103.059	6.990	103.654	103.603	103.558	103.513
7.125	103.774	103.672	103.581	103.490	7.125	103.864	103.813	103.768	103.723
7.250	104.604	104.550	104.489	104.429	7.250	103.726	103.675	103.619	103.562
7.375	104.875	104.820	104.760	104.699					
7.500	105.196	105.142	105.081	105.021					
7.625	105.461	105.407	105.346	105.286					
7.750	105.533	105.478	105.418	105.357					
7.875	105.747	105.693	105.632	105.571					
7.990	105.667	105.612	105.551	105.491					
8.125	105.700	105.645	105.585	105.525					

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	97.455	97.401	97.310	97.219	5.990	98.635	98.555	98.481	98.407
5.625	98.108	98.053	97.962	97.872	6.125	98.868	98.788	98.714	98.640
5.750	98.590	98.526	98.435	98.344	6.250	99.114	99.034	98.960	98.886
5.875	99.140	99.086	98.995	98.904	6.375	99.337	99.257	99.183	99.109
5.990	99.712	99.657	99.566	99.476	6.500	99.497	99.417	99.343	99.269
6.125	100.194	100.140	100.049	99.958	6.625	99.681	99.601	99.527	99.453
6.250	100.352	100.249	100.136	100.023	6.750	99.867	99.802	99.742	99.683
6.375	100.807	100.704	100.591	100.477	6.875	100.026	100.447	99.901	99.842
6.500	101.197	101.094	100.981	100.868	6.990	100.105	100.039	99.980	99.920
6.625	101.587	101.484	101.371	101.257	7.125	100.242	100.177	100.117	100.057
6.750	101.747	101.637	101.516	101.395	7.250	99.955	99.889	99.818	99.747
6.875	101.964	101.855	101.734	101.613	7.375	100.456	100.390	100.319	100.248
6.990	102.164	102.054	101.933	101.812	7.500	100.512	100.447	100.376	100.305
7.125	102.481	102.372	102.251	102.130	7.625	100.205	100.140	100.069	99.998
7.250	102.085	101.975	101.854	101.734	7.750	101.199	101.134	101.063	100.992
7.375	102.767	102.657	102.536	102.415	7.875	101.290	101.224	101.154	101.083
7.500	102.930	102.821	102.700	102.579	7.990	100.100	100.034	99.963	99.892
7.625	103.045	102.936	102.814	102.694					
7.750	103.943	103.833	103.712	103.592					
7.875	104.133	104.023	103.902	103.782					
7.990	103.003	102.894	102.773	102.652					
8.125	102.917	102.807	102.686	102.565					

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	94.627	94.579	94.541	94.504	5.990	99.662	99.607	99.516	99.426
4.990	95.269	95.221	95.183	95.145	6.125	100.144	100.090	99.999	99.908
5.125	95.721	95.673	95.635	95.597	6.250	100.302	100.199	100.086	99.973
5.250	96.274	96.220	96.159	96.099	6.375	100.757	100.654	100.541	100.427
5.375	96.927	96.872	96.812	96.751	6.500	101.147	101.044	100.931	100.818
5.500	97.542	97.487	97.427	97.366	6.625	101.537	101.434	101.321	101.207
5.625	98.088	98.034	97.973	97.913	6.750	101.697	101.587	101.466	101.345
5.750	98.796	98.741	98.666	98.590	6.875	101.914	101.805	101.684	101.563
5.875	99.373	99.319	99.243	99.167	6.990	102.114	102.004	101.883	101.762
5.990	99.861	99.806	99.731	99.655	7.125	102.431	102.322	102.201	102.080
6.125	100.382	100.328	100.252	100.177	7.250	102.035	101.925	101.804	101.684
6.250	100.834	100.752	100.662	100.571	7.375	102.717	102.607	102.486	102.365
6.375	101.433	101.351	101.260	101.169	7.500	102.880	102.771	102.650	102.529
6.500	101.855	101.773	101.683	101.592	7.625	102.995	102.885	102.764	102.644
6.625	102.099	102.017	101.926	101.835	7.750	103.893	103.783	103.662	103.542
6.750	102.577	102.488	102.390	102.292	7.875	104.083	103.973	103.852	103.732
6.875	102.744	102.642	102.551	102.460	7.990	102.953	102.844	102.723	102.602
6.990	103.243	103.141	103.050	102.959	8.125	102.867	102.757	102.636	102.515
7.125	103.674	103.572	103.481	103.390	8.250	102.488	102.365	102.221	102.077
7.250	104.504	104.450	104.389	104.329	8.375	103.007	102.883	102.740	102.596
7.375	104.775	104.720	104.660	104.599	8.500	103.133	103.010	102.866	102.722
7.500	105.096	105.042	104.981	104.921					
7.625	105.361	105.307	105.246	105.186					

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	94.627	94.579	94.541	94.504	5.990	99.662	99.607	99.516	99.426
4.990	95.269	95.221	95.183	95.145	6.125	100.144	100.090	99.999	99.908
5.125	95.721	95.673	95.635	95.597	6.250	100.302	100.199	100.086	99.973
5.250	96.274	96.220	96.159	96.099	6.375	100.757	100.654	100.541	100.427
5.375	96.927	96.872	96.812	96.751	6.500	101.147	101.044	100.931	100.818
5.500	97.542	97.487	97.427	97.366	6.625	101.537	101.434	101.321	101.207
5.625	98.088	98.034	97.973	97.913	6.750	101.697	101.587	101.466	101.345
5.750	98.796	98.741	98.666	98.590	6.875	101.914	101.805	101.684	101.563
5.875	99.373	99.319	99.243	99.167	6.990	102.114	102.004	101.883	101.762
5.990	99.861	99.806	99.731	99.655	7.125	102.431	102.322	102.201	102.080
6.125	100.382	100.328	100.252	100.177	7.250	102.035	101.925	101.804	101.684
6.250	100.834	100.752	100.662	100.571	7.375	102.717	102.607	102.486	102.365
6.375	101.433	101.351	101.260	101.169	7.500	102.880	102.771	102.650	102.529
6.500	101.855	101.773	101.683	101.592	7.625	102.995	102.885	102.764	102.644
6.625	102.099	102.017	101.926	101.835	7.750	103.893	103.783	103.662	103.542
6.750	102.577	102.488	102.390	102.292	7.875	104.083	103.973	103.852	103.732
6.875	102.744	102.642	102.551	102.460	7.990	102.953	102.844	102.723	102.602
6.990	103.243	103.141	103.050	102.959	8.125	102.867	102.757	102.636	102.515
7.125	103.674	103.572	103.481	103.390	8.250	102.488	102.365	102.221	102.077
7.250	104.504	104.450	104.389	104.329	8.375	103.007	102.883	102.740	102.596
7.375	104.775	104.720	104.660	104.599	8.500	103.133	103.010	102.866	102.722
7.500	105.096	105.042	104.981	104.921					
7.625	105.361	105.307	105.246	105.186					



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

Effective: **May 29, 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		
			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 29, 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	94.827	94.779	94.741	94.704	4.875	94.413	94.365	94.327	94.289	4.990	96.669	96.580	96.512	96.444
4.990	95.469	95.421	95.383	95.345	4.990	95.055	95.007	94.969	94.931	5.125	97.313	97.224	97.156	97.088
5.125	96.171	96.123	96.085	96.047	5.125	95.775	95.727	95.689	95.652	5.250	97.697	97.615	97.525	97.434
5.250	96.474	96.420	96.359	96.299	5.250	96.092	96.037	95.976	95.916	5.375	98.292	98.210	98.119	98.029
5.375	97.127	97.072	97.012	96.951	5.375	96.756	96.701	96.641	96.580	5.500	98.854	98.773	98.682	98.591
5.500	97.742	97.687	97.627	97.566	5.500	97.362	97.307	97.247	97.186	5.625	99.378	99.296	99.205	99.114
5.625	98.288	98.234	98.173	98.113	5.625	97.951	97.897	97.836	97.776	5.750	99.929	99.847	99.741	99.636
5.750	98.996	98.941	98.866	98.790	5.750	98.655	98.601	98.525	98.449	5.875	100.461	100.379	100.273	100.168
5.875	99.573	99.519	99.443	99.367	5.875	99.230	99.176	99.100	99.024	5.990	100.919	100.837	100.731	100.625
5.990	100.061	100.006	99.931	99.855	5.990	99.718	99.663	99.587	99.512	6.125	101.395	101.312	101.207	101.101
6.125	100.582	100.528	100.452	100.377	6.125	100.237	100.183	100.107	100.032	6.250	101.416	101.314	101.200	101.087
6.250	101.034	100.952	100.862	100.771	6.250	100.689	100.607	100.517	100.426	6.375	101.861	101.758	101.645	101.531
6.375	101.508	101.426	101.335	101.244	6.375	101.163	101.081	100.990	100.899	6.500	102.268	102.165	102.052	101.938
6.500	101.930	101.848	101.758	101.667	6.500	101.585	101.503	101.413	101.322	6.625	102.643	102.540	102.427	102.313
6.625	102.299	102.217	102.126	102.035	6.625	101.954	101.872	101.781	101.690	6.750	102.705	102.596	102.505	102.415
6.750	102.652	102.563	102.465	102.367	6.750	102.307	102.218	102.120	102.022	6.875	103.084	102.974	102.884	102.793
6.875	102.944	102.842	102.751	102.660	6.875	102.599	102.497	102.406	102.315	6.990	103.422	103.313	103.222	103.132
6.990	103.318	103.216	103.125	103.034	6.990	102.973	102.871	102.780	102.689	7.125	103.766	103.657	103.566	103.476
7.125	103.749	103.647	103.556	103.465	7.125	103.404	103.302	103.211	103.120	7.250	104.377	104.322	104.262	104.201
7.250	104.579	104.525	104.464	104.404	7.250	104.234	104.180	104.119	104.059	7.375	104.759	104.704	104.644	104.583
7.375	104.850	104.795	104.735	104.674	7.375	104.505	104.450	104.390	104.329	7.500	105.049	104.994	104.934	104.873
7.500	105.171	105.117	105.056	104.996	7.500	104.826	104.772	104.711	104.651	7.625	105.190	105.135	105.075	105.014
7.625	105.436	105.382	105.321	105.261	7.625	105.091	105.037	104.976	104.916					
7.750	105.508	105.453	105.393	105.332	7.750	105.163	105.108	105.048	104.987					
7.875	105.722	105.668	105.607	105.546	7.875	105.377	105.323	105.262	105.201					
7.990	105.892	105.837	105.776	105.716	7.990	105.547	105.492	105.431	105.371					
8.125	105.925	105.870	105.810	105.750	8.125	105.527	105.472	105.412	105.352					

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	98.643	98.600	98.551	98.501	4.990	99.005	98.947	98.883	98.819
5.125	99.052	99.008	98.959	98.910	5.125	99.322	99.264	99.200	99.137
5.250	99.547	99.481	99.421	99.362	5.250	99.636	99.556	99.487	99.418
5.375	99.939	99.873	99.814	99.754	5.375	99.934	99.853	99.779	99.705
5.500	100.313	100.248	100.188	100.129	5.500	100.209	100.129	100.055	99.981
5.625	100.671	100.605	100.545	100.486	5.625	100.476	100.395	100.321	100.247
5.750	101.003	100.937	100.877	100.818	5.750	100.780	100.714	100.655	100.595
5.875	101.329	101.263	101.204	101.144	5.875	101.041	100.975	100.916	100.856
5.990	101.639	101.573	101.514	101.454	5.990	101.280	101.214	101.154	101.095
6.125	101.937	101.872	101.812	101.752	6.125	101.499	101.434	101.374	101.315
6.250	102.225	102.159	102.100	102.040	6.250	101.852	101.801	101.756	101.711
6.375	102.502	102.437	102.377	102.318	6.375	102.075	102.024	101.979	101.934
6.500	102.767	102.701	102.642	102.582	6.500	102.289	102.238	102.193	102.148
6.625	102.994	102.929	102.869	102.810	6.625	102.498	102.447	102.402	102.357
6.750	103.189	103.138	103.093	103.048	6.750	102.689	102.638	102.593	102.548
6.875	103.418	103.367	103.322	103.277	6.875	102.860	102.809	102.764	102.719
6.990	103.629	103.578	103.533	103.488	6.990	103.027	102.976	102.931	102.886
7.125	103.839	103.788	103.743	103.698	7.125	103.182	103.131	103.086	103.041
7.250	103.701	103.650	103.594	103.537	7.250	103.211	103.160	103.104	103.048

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

Wholesale

Effective: May 29, 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	97.955	97.901	97.810	97.719	5.500	95.902	95.847	95.756	95.666	5.375	95.375	95.321	95.230	95.139
5.625	98.608	98.553	98.462	98.372	5.625	96.568	96.503	96.412	96.322	5.500	96.055	96.001	95.910	95.819
5.750	99.330	99.276	99.185	99.094	5.750	97.280	97.226	97.135	97.044	5.625	96.708	96.653	96.562	96.472
5.875	99.890	99.836	99.745	99.654	5.875	97.825	97.771	97.680	97.589	5.750	97.423	97.368	97.278	97.187
5.990	100.362	100.307	100.216	100.126	5.990	98.297	98.242	98.151	98.061	5.875	97.969	97.915	97.824	97.733
6.125	100.844	100.790	100.699	100.608	6.125	98.774	98.720	98.629	98.538	5.990	98.441	98.386	98.295	98.205
6.250	100.652	100.549	100.436	100.323	6.250	98.582	98.479	98.366	98.253	6.125	98.939	98.884	98.793	98.703
6.375	101.107	101.004	100.891	100.777	6.375	99.037	98.934	98.821	98.707	6.250	98.759	98.656	98.543	98.429
6.500	101.522	101.419	101.306	101.193	6.500	99.452	99.349	99.236	99.123	6.375	99.227	99.124	99.011	98.897
6.625	101.887	101.784	101.671	101.557	6.625	99.817	99.714	99.601	99.487	6.500	99.644	99.541	99.428	99.314
6.750	101.922	101.812	101.691	101.570	6.750	99.852	99.742	99.621	99.500	6.625	99.996	99.893	99.780	99.666
6.875	102.139	102.030	101.909	101.788	6.875	100.069	99.960	99.839	99.718	6.750	100.049	99.940	99.819	99.698
6.990	102.389	102.279	102.158	102.037	6.990	100.319	100.209	100.088	99.967	6.875	100.287	100.177	100.056	99.935
7.125	102.706	102.597	102.476	102.355	7.125	100.636	100.527	100.406	100.285	6.990	100.566	100.457	100.336	100.215
7.250	102.510	102.400	102.279	102.159	7.250	100.440	100.330	100.209	100.089	7.125	100.855	100.745	100.624	100.503
7.375	102.817	102.707	102.586	102.465	7.375	100.747	100.637	100.516	100.395	7.250	100.676	100.566	100.445	100.325
7.500	103.105	102.996	102.875	102.754	7.500	101.035	100.926	100.805	100.684	7.375	101.000	100.890	100.769	100.648
7.625	103.345	103.235	103.114	102.994	7.625	101.275	101.165	101.044	100.924	7.500	101.379	101.270	101.149	101.028
7.750	103.343	103.233	103.112	102.992	7.750	101.273	101.163	101.042	100.922	7.625	101.262	101.152	101.031	100.910
7.875	103.533	103.423	103.302	103.182	7.875	101.463	101.353	101.232	101.112	7.750	101.257	101.147	101.026	100.905
7.990	103.678	103.569	103.448	103.327	7.990	101.608	101.499	101.378	101.257	7.875	101.442	101.332	101.211	101.090
8.125	103.592	103.482	103.361	103.240						7.990	101.580	101.471	101.350	101.229
8.250	103.213	103.090	102.966	102.802										
8.375	103.257	103.133	102.990	102.846										
8.500	103.383	103.260	103.116	102.972										
8.625	103.450	103.327	103.183	103.040										
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	99.310	99.230	99.156	99.082	5.990	98.975	98.895	98.821	98.747					
6.125	99.543	99.463	99.389	99.315	6.125	99.208	99.128	99.054	98.980					
6.250	99.439	99.359	99.285	99.211	6.250	99.104	99.024	98.950	98.876					
6.375	99.662	99.582	99.508	99.434	6.375	99.327	99.247	99.173	99.099					
6.500	99.847	99.767	99.693	99.619	6.500	99.512	99.432	99.358	99.284					
6.625	100.006	99.926	99.852	99.778	6.625	99.671	99.591	99.517	99.443					
6.750	100.067	100.002	99.942	99.883	6.750	99.732	99.667	99.607	99.548					
6.875	100.226	100.161	100.101	100.042	6.875	99.891	99.826	99.766	99.707					
6.990	100.355	100.289	100.230	100.170	6.990	100.020	99.954	99.895	99.835					
7.125	100.492	100.427	100.367	100.307	7.125	100.157	100.092	100.032	99.972					
7.250	100.405	100.339	100.268	100.197	7.250	100.070	100.004	99.933	99.862					
7.375	100.531	100.465	100.394	100.323	7.375	100.196	100.130	100.059	99.988					
7.500	100.712	100.647	100.576	100.505	7.500	100.377	100.312	100.241	100.170					
7.625	100.530	100.465	100.394	100.323	7.625	100.005	99.940	99.869	99.798					
7.750	100.624	100.559	100.488	100.417	7.750	100.099	100.034	99.963	99.892					
7.875	100.715	100.649	100.579	100.508	7.875	100.190	100.124	100.054	99.983					
7.990	100.800	100.734	100.663	100.592	7.990	100.275	100.209	100.138	100.067					



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

SELECT PRICING

Effective: May 29, 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	95.127	95.079	95.041	95.004	5.990	101.939	101.873	101.814	101.754
4.990	95.769	95.721	95.683	95.645	6.125	102.237	102.172	102.112	102.052
5.125	96.471	96.423	96.385	96.347	6.250	102.525	102.459	102.400	102.340
5.250	96.774	96.720	96.659	96.599	6.375	102.802	102.737	102.677	102.618
5.375	97.427	97.372	97.312	97.251	6.500	103.067	103.001	102.942	102.882
5.500	98.042	97.987	97.927	97.866	6.625	103.294	103.229	103.169	103.110
5.625	98.588	98.534	98.473	98.413	6.750	103.489	103.438	103.393	103.348
5.750	99.296	99.241	99.166	99.090	6.875	103.718	103.667	103.622	103.577
5.875	99.873	99.819	99.743	99.667	6.990	103.929	103.878	103.833	103.788
5.990	100.361	100.306	100.231	100.155	7.125	104.139	104.088	104.043	103.998
6.125	100.882	100.828	100.752	100.677	7.250	104.001	103.950	103.894	103.837
6.250	101.334	101.252	101.162	101.071	7.375	104.195	104.144	104.088	104.031
6.375	101.808	101.726	101.635	101.544	7.500	104.306	104.255	104.199	104.142
6.500	102.230	102.148	102.058	101.967	7.625	104.379	104.328	104.271	104.215
6.625	102.599	102.517	102.426	102.335	7.750	104.547	104.496	104.439	104.383
6.750	102.952	102.863	102.765	102.667	7.875	104.711	104.660	104.604	104.548
6.875	103.244	103.142	103.051	102.960					
6.990	103.618	103.516	103.425	103.334					
7.125	104.049	103.947	103.856	103.765					
7.250	104.879	104.825	104.764	104.704					
7.375	105.150	105.095	105.035	104.974					
7.500	105.471	105.417	105.356	105.296					
7.625	105.736	105.682	105.621	105.561					

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	98.255	98.201	98.110	98.019	5.990	99.610	99.530	99.456	99.382
5.625	98.908	98.853	98.762	98.672	6.125	99.843	99.763	99.689	99.615
5.750	99.630	99.576	99.485	99.394	6.250	99.739	99.659	99.585	99.511
5.875	100.190	100.136	100.045	99.954	6.375	99.962	99.882	99.808	99.734
5.990	100.662	100.607	100.516	100.426	6.500	100.147	100.067	99.993	99.919
6.125	101.144	101.090	100.999	100.908	6.625	100.306	100.226	100.152	100.078
6.250	100.952	100.849	100.736	100.623	6.750	100.367	100.302	100.242	100.183
6.375	101.407	101.304	101.191	101.077	6.875	100.526	100.461	100.401	100.342
6.500	101.822	101.719	101.606	101.493	6.990	100.655	100.589	100.530	100.470
6.625	102.187	102.084	101.971	101.857	7.125	100.792	100.727	100.667	100.607
6.750	102.222	102.112	101.991	101.870	7.250	100.705	100.639	100.568	100.497
6.875	102.439	102.330	102.209	102.088	7.375	100.831	100.765	100.694	100.623
6.990	102.689	102.579	102.458	102.337	7.500	101.012	100.947	100.876	100.805
7.125	103.006	102.897	102.776	102.655	7.625	100.830	100.765	100.694	100.623
7.250	102.810	102.700	102.579	102.459					
7.375	103.117	103.007	102.886	102.765					
7.500	103.405	103.296	103.175	103.054					
7.625	103.645	103.535	103.414	103.294					
7.750	103.643	103.533	103.412	103.292					
7.875	103.833	103.723	103.602	103.482					
7.990	103.978	103.869	103.748	103.627					
8.125	103.892	103.782	103.661	103.540					



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

Effective: **May 29, 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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Effective: May 29, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	96.956	96.906	96.858	
5.125	97.362	97.312	97.265	
5.250	98.735	98.668	98.599	
5.375	99.180	99.113	99.041	
5.500	99.618	99.551	99.479	
5.625	99.926	99.859	99.787	
5.750	100.778	100.711	100.640	
5.875	101.074	100.982	100.891	
5.990	101.583	101.491	101.400	
6.125	101.871	101.779	101.688	
6.250	102.486	102.394	102.302	
6.375	102.679	102.629	102.577	
6.500	103.163	103.112	103.061	
6.625	103.479	103.428	103.377	
6.750	104.049	103.999	103.947	
6.875	104.039	103.922	103.783	
6.990	104.597	104.480	104.341	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	96.146	96.096	96.048	
5.125	96.552	96.502	96.455	
5.250	97.925	97.858	97.789	
5.375	98.370	98.303	98.231	
5.500	98.808	98.741	98.669	
5.625	99.116	99.049	98.977	
5.750	99.968	99.901	99.830	
5.875	100.264	100.172	100.081	
5.990	100.773	100.681	100.590	
6.125	101.061	100.969	100.878	
6.250	101.676	101.584	101.492	
6.375	101.869	101.819	101.767	
6.500	102.353	102.302	102.251	
6.625	102.669	102.618	102.567	
6.750	103.239	103.189	103.137	
6.875	103.229	103.112	102.973	
6.990	103.787	103.670	103.531	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.167	98.135	98.064	
5.125	98.442	98.409	98.338	
5.250	99.625	99.593	99.522	
5.375	99.515	99.453	99.389	
5.500	99.822	99.760	99.696	
5.625	99.998	99.936	99.872	
5.750	100.700	100.638	100.574	
5.875	100.217	100.152	100.102	
5.990	100.585	100.520	100.470	
6.125	100.721	100.656	100.606	
6.250	101.164	101.099	101.050	
6.375	100.989	100.934	100.877	
6.500	101.311	101.257	101.200	
6.625	101.465	101.411	101.354	
6.750	102.567	102.513	102.456	
6.875	102.454	102.400	102.343	
6.990	102.841	102.787	102.730	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.259	96.209	96.161	
5.250	97.981	97.914	97.842	
5.375	98.160	98.093	98.021	
5.500	98.664	98.597	98.525	
5.625	99.067	99.020	98.948	
5.750	100.184	100.117	100.046	
5.875	100.457	100.365	100.273	
5.990	100.870	100.778	100.687	
6.125	101.253	101.161	101.069	
6.250	101.469	101.377	101.285	
6.375	101.740	101.690	101.638	
6.500	102.100	102.050	101.998	
6.625	102.463	102.413	102.361	
6.750	101.879	101.829	101.777	
6.875	101.790	101.673	101.533	
6.990	102.004	101.887	101.748	
7.125	102.369	102.251	102.112	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.806	96.756	96.708	
5.125	97.212	97.162	97.115	
5.250	98.585	98.518	98.449	
5.375	99.030	98.963	98.891	
5.500	99.468	99.401	99.329	
5.625	99.776	99.709	99.637	
5.750	100.628	100.561	100.490	
5.875	100.924	100.832	100.741	
5.990	101.433	101.341	101.250	
6.125	101.721	101.629	101.538	
6.250	102.336	102.244	102.152	
6.375	102.529	102.479	102.427	
6.500	103.013	102.962	102.911	
6.625	103.329	103.278	103.227	
6.750	103.899	103.849	103.797	
6.875	103.889	103.772	103.633	
6.990	104.447	104.330	104.191	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	96.059	96.009	95.961	
5.250	97.781	97.714	97.642	
5.375	97.960	97.893	97.821	
5.500	98.464	98.397	98.325	
5.625	98.887	98.820	98.748	
5.750	99.984	99.917	99.846	
5.875	100.257	100.165	100.073	
5.990	100.670	100.578	100.487	
6.125	101.053	100.961	100.869	
6.250	101.269	101.177	101.085	
6.375	101.540	101.490	101.438	
6.500	101.900	101.850	101.798	
6.625	102.263	102.213	102.161	
6.750	101.679	101.629	101.577	
6.875	101.590	101.473	101.333	
6.990	101.804	101.687	101.548	
7.125	102.169	102.051	101.912	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.806	96.756	96.708	
5.125	97.212	97.162	97.115	
5.250	98.585	98.518	98.449	
5.375	99.030	98.963	98.891	
5.500	99.468	99.401	99.329	
5.625	99.776	99.709	99.637	
5.750	100.628	100.561	100.490	
5.875	100.924	100.832	100.741	
5.990	101.433	101.341	101.250	
6.125	101.721	101.629	101.538	
6.250	102.336	102.244	102.152	
6.375	102.529	102.479	102.427	
6.500	103.013	102.962	102.911	
6.625	103.329	103.278	103.227	
6.750	103.899	103.849	103.797	
6.875	103.889	103.772	103.633	
6.990	104.447	104.330	104.191	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	97.781	97.714	97.642	
5.375	97.960	97.893	97.821	
5.500	98.464	98.397	98.325	
5.625	98.887	98.820	98.748	
5.750	99.984	99.917	99.846	
5.875	100.257	100.165	100.073	
5.990	100.670	100.578	100.487	
6.125	101.053	100.961	100.869	
6.250	101.269	101.177	101.085	
6.375	101.540	101.490	101.438	
6.500	101.900	101.850	101.798	
6.625	102.263	102.213	102.161	
6.750	101.679	101.629	101.577	
6.875	101.590	101.473	101.333	
6.990	101.804	101.687	101.548	
7.125	102.169	102.051	101.912	
7.250	102.665	102.547	102.408	

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
1900 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: **May 29, 2026**

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.256	97.206	97.158	
5.125	97.662	97.612	97.565	
5.250	99.035	98.968	98.899	
5.375	99.480	99.413	99.341	
5.500	99.918	99.851	99.779	
5.625	100.226	100.159	100.087	
5.750	101.078	101.011	100.940	
5.875	101.374	101.282	101.191	
5.990	101.883	101.791	101.700	
6.125	102.171	102.079	101.988	
6.250	102.786	102.694	102.602	
6.375	102.979	102.929	102.877	
6.500	103.463	103.412	103.361	
6.625	103.779	103.728	103.677	
6.750	104.349	104.299	104.247	
6.875	104.339	104.222	104.083	
6.990	104.897	104.780	104.641	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.467	98.435	98.364	
5.125	98.742	98.709	98.638	
5.250	99.925	99.893	99.822	
5.375	99.815	99.753	99.689	
5.500	100.122	100.060	99.996	
5.625	100.298	100.236	100.172	
5.750	101.000	100.938	100.874	
5.875	100.517	100.452	100.402	
5.990	100.885	100.820	100.770	
6.125	101.021	100.966	100.906	
6.250	101.464	101.399	101.350	
6.375	101.289	101.234	101.177	
6.500	101.611	101.557	101.500	
6.625	101.765	101.711	101.654	
6.750	102.867	102.813	102.756	
6.875	102.754	102.700	102.643	
6.990	103.141	103.087	103.030	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.106	97.056	97.008	
5.125	97.512	97.462	97.415	
5.250	98.885	98.818	98.749	
5.375	99.330	99.263	99.191	
5.500	99.768	99.701	99.629	
5.625	100.076	100.009	99.937	
5.750	100.928	100.861	100.790	
5.875	101.224	101.132	101.041	
5.990	101.733	101.641	101.550	
6.125	102.021	101.929	101.838	
6.250	102.636	102.544	102.452	
6.375	102.829	102.779	102.727	
6.500	103.313	103.262	103.211	
6.625	103.629	103.578	103.527	
6.750	104.199	104.149	104.097	
6.875	104.189	104.072	103.933	
6.990	104.747	104.630	104.491	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.106	97.056	97.008	
5.125	97.512	97.462	97.415	
5.250	98.885	98.818	98.749	
5.375	99.330	99.263	99.191	
5.500	99.768	99.701	99.629	
5.625	100.076	100.009	99.937	
5.750	100.928	100.861	100.790	
5.875	101.224	101.132	101.041	
5.990	101.733	101.641	101.550	
6.125	102.021	101.929	101.838	
6.250	102.636	102.544	102.452	
6.375	102.829	102.779	102.727	
6.500	103.313	103.262	103.211	
6.625	103.629	103.578	103.527	
6.750	104.199	104.149	104.097	
6.875	104.189	104.072	103.933	
6.990	104.747	104.630	104.491	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.559	96.509	96.461	
5.250	98.281	98.214	98.142	
5.375	98.460	98.393	98.321	
5.500	98.964	98.897	98.825	
5.625	99.387	99.320	99.248	
5.750	100.484	100.417	100.346	
5.875	100.757	100.665	100.573	
5.990	101.170	101.078	100.987	
6.125	101.553	101.461	101.369	
6.250	101.769	101.677	101.585	
6.375	102.040	101.990	101.938	
6.500	102.400	102.350	102.298	
6.625	102.763	102.713	102.661	
6.750	102.179	102.129	102.077	
6.875	102.090	101.973	101.833	
6.990	102.304	102.187	102.048	
7.125	102.669	102.551	102.412	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301-HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	96.359	96.309	96.261	
5.250	98.081	98.014	97.942	
5.375	98.260	98.193	98.121	
5.500	98.764	98.697	98.625	
5.625	99.187	99.120	99.048	
5.750	100.284	100.217	100.146	
5.875	100.557	100.465	100.373	
5.990	100.970	100.878	100.787	
6.125	101.353	101.261	101.169	
6.250	101.569	101.477	101.385	
6.375	101.840	101.790	101.738	
6.500	102.200	102.150	102.098	
6.625	102.563	102.513	102.461	
6.750	101.979	101.929	101.877	
6.875	101.890	101.773	101.633	
6.990	102.104	101.987	101.848	
7.125	102.469	102.351	102.212	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301-HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.359	96.309	96.261	
5.250	98.081	98.014	97.942	
5.375	98.260	98.193	98.121	
5.500	98.764	98.697	98.625	
5.625	99.187	99.120	99.048	
5.750	100.284	100.217	100.146	
5.875	100.557	100.465	100.373	
5.990	100.970	100.878	100.787	
6.125	101.353	101.261	101.169	
6.250	101.569	101.477	101.385	
6.375	101.840	101.790	101.738	
6.500	102.200	102.150	102.098	
6.625	102.563	102.513	102.461	
6.750	101.979	101.929	101.877	
6.875	101.890	101.773	101.633	
6.990	102.104	101.987	101.848	
7.125	102.469	102.351	102.212	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.106	97.056	97.008	
5.125	97.512	97.462	97.415	
5.250	98.885	98.818	98.749	
5.375	99.330	99.263	99.191	
5.500	99.768	99.701	99.629	
5.625	100.076	100.009	99.937	
5.750	100.928	100.861	100.790	
5.875	101.224	101.132	101.041	
5.990	101.733	101.641	101.550	
6.125	102.021	101.929	101.838	
6.250	102.636	102.544	102.452	
6.375	102.829	102.779	102.727	
6.500	103.313	103.262	103.211	
6.625	103.629	103.578	103.527	
6.750	104.199	104.149	104.097	
6.875	104.189	104.072	103.933	
6.990	104.747	104.630	104.491	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.146	97.096	97.048	
5.125	97.552	97.502	97.455	
5.250	98.925	98.858	98.789	
5.375	99.370	99.303	99.231	
5.500	99.808	99.741	99.669	
5.625	100.116	100.049	99.977	
5.750	100.968	100.901	100.830	
5.875	101.264	101.172	101.081	
5.990	101.773	101.681	101.590	
6.125	102.061	101.969	101.878	
6.250	102.676	102.584	102.492	
6.375	102.869	102.819	102.767	
6.500	103.353	103.302	103.251	
6.625	103.669	103.618	103.567	
6.750	104.239	104.189	104.137	
6.875	104.229	104.112	103.973	
6.990	104.787	104.670	104.531	

SELECT FHA Streamline 30 Year Fixed HB - (301SL-HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.134	96.084	96.036	
5.250	97.856	97.789	97.717	
5.375	98.035	97.968	97.896	
5.500	98.539	98.472	98.400	
5.625	98.962	98.895	98.823	
5.750	100.059	99.992	99.921	
5.875	100.332	100.240	100.148	
5.990	100.745	100.653	100.562	
6.125	101.128	101.036	100.944	
6.250	101.344	101.252	101.160	
6.375	101.615	101.565	101.513	
6.500	101.975	101.925	101.873	
6.625	102.338	102.288	102.236	
6.750	101.754	101.704	101.652	
6.875	101.665	101.548	101.408	
6.990	101.879	101.762	101.623	
7.125	102.244	102.126	101.987	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.342	98.310	98.239	
5.125	98.617	98.584	98.513	
5.250	99.800	99.768	99.697	
5.375	99.690	99.628	99.564	
5.500	99.997	99.935	99.871	
5.625	100.173	100.111	100.047	
5.750	100.875	100.813	100.749	
5.875	100.392	100.327	100.277	
5.990	100.760	100.695	100.645	
6.125	100.896	100.831	100.781	
6.250	101.339	101.274	101.225	
6.375	101.164	101.109	101.052	
6.500	101.486	101.432	101.375	
6.625	101.640	101.586	101.529	
6.750	102.742	102.688	102.631	
6.875	102.629	102.575	102.518	
6.990	103.016	102.962	102.905	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.342	98.310	98.239	
5.125	98.617	98.584	98.513	
5.250	99.800	99.768	99.697	
5.375	99.690	99.628	99.564	
5.500	99.997	99.935	99.871	
5.625	100.173	100.111	100.047	
5.750	100.875	100.813	100.749	
5.875	100.392	100.327	100.277	
5.990	100.760	100.695	100.645	
6.125	100.896	100.831	100.781	
6.250	101.339	101.274	101.225	
6.375	101.164	101.1		



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

SELECT PRICING

Effective: May 29, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	97.067	97.017	96.969	
5.125	97.494	97.444	97.396	
5.250	98.694	98.627	98.558	
5.375	99.192	99.125	99.053	
5.500	99.698	99.631	99.559	
5.625	100.056	99.989	99.917	
5.750	100.680	100.613	100.542	
5.875	100.926	100.834	100.743	
5.990	101.542	101.450	101.359	
6.125	101.870	101.777	101.686	
6.250	102.225	102.133	102.041	
6.375	102.139	102.089	102.037	
6.500	102.531	102.481	102.429	
6.625	102.799	102.749	102.698	
6.750	103.776	103.726	103.674	
6.875	103.944	103.827	103.687	
6.990	104.330	104.212	104.073	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	98.288	98.256	98.185	
5.125	98.583	98.550	98.479	
5.250	99.594	99.561	99.490	
5.375	99.537	99.475	99.411	
5.500	99.912	99.850	99.786	
5.625	100.138	100.076	100.012	
5.750	100.612	100.550	100.486	
5.875	100.079	100.014	99.964	
5.990	100.554	100.489	100.439	
6.125	100.729	100.664	100.614	
6.250	100.914	100.849	100.799	
6.375	100.459	100.405	100.348	
6.500	100.690	100.635	100.579	
6.625	100.796	100.742	100.685	
6.750	102.304	102.250	102.193	
6.875	102.369	102.314	102.258	
6.990	102.583	102.529	102.472	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.817	96.767	96.719	
5.125	97.244	97.194	97.146	
5.250	98.444	98.377	98.308	
5.375	98.942	98.875	98.803	
5.500	99.448	99.381	99.309	
5.625	99.806	99.739	99.667	
5.750	100.430	100.363	100.292	
5.875	100.676	100.584	100.493	
5.990	101.292	101.200	101.109	
6.125	101.620	101.527	101.436	
6.250	101.975	101.883	101.791	
6.375	101.889	101.839	101.787	
6.500	102.281	102.231	102.179	
6.625	102.549	102.499	102.448	
6.750	103.526	103.476	103.424	
6.875	103.694	103.577	103.437	
6.990	104.080	103.962	103.823	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.817	96.767	96.719	
5.125	97.244	97.194	97.146	
5.250	98.444	98.377	98.308	
5.375	98.942	98.875	98.803	
5.500	99.448	99.381	99.309	
5.625	99.806	99.739	99.667	
5.750	100.430	100.363	100.292	
5.875	100.676	100.584	100.493	
5.990	101.292	101.200	101.109	
6.125	101.620	101.527	101.436	
6.250	101.975	101.883	101.791	
6.375	101.889	101.839	101.787	
6.500	102.281	102.231	102.179	
6.625	102.549	102.499	102.448	
6.750	103.526	103.476	103.424	
6.875	103.694	103.577	103.437	
6.990	104.080	103.962	103.823	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.907	96.857	96.809	
5.250	98.223	98.156	98.085	
5.375	98.698	98.631	98.559	
5.500	99.039	98.972	98.901	
5.625	99.447	99.380	99.309	
5.750	100.329	100.262	100.190	
5.875	100.370	100.278	100.186	
5.990	100.728	100.636	100.544	
6.125	101.144	101.052	100.961	
6.250	101.414	101.322	101.231	
6.375	101.387	101.337	101.285	
6.500	101.676	101.626	101.574	
6.625	102.119	102.068	102.017	
6.750	101.782	101.732	101.680	
6.875	101.502	101.385	101.245	
6.990	101.843	101.726	101.587	
7.125	101.587	101.470	101.330	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	96.757	96.707	96.659	
5.250	98.073	98.006	97.935	
5.375	98.548	98.481	98.409	
5.500	98.889	98.822	98.751	
5.625	99.297	99.230	99.159	
5.750	100.179	100.112	100.040	
5.875	100.220	100.128	100.036	
5.990	100.578	100.486	100.394	
6.125	100.994	100.902	100.811	
6.250	101.264	101.172	101.081	
6.375	101.237	101.187	101.135	
6.500	101.526	101.476	101.424	
6.625	101.969	101.918	101.867	
6.750	101.632	101.582	101.530	
6.875	101.352	101.235	101.095	
6.990	101.693	101.576	101.437	
7.125	101.437	101.320	101.180	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	96.757	96.707	96.659	
5.250	98.073	98.006	97.935	
5.375	98.548	98.481	98.409	
5.500	98.889	98.822	98.751	
5.625	99.297	99.230	99.159	
5.750	100.179	100.112	100.040	
5.875	100.220	100.128	100.036	
5.990	100.578	100.486	100.394	
6.125	100.994	100.902	100.811	
6.250	101.264	101.172	101.081	
6.375	101.237	101.187	101.135	
6.500	101.526	101.476	101.424	
6.625	101.969	101.918	101.867	
6.750	101.632	101.582	101.530	
6.875	101.352	101.235	101.095	
6.990	101.693	101.576	101.437	
7.125	101.437	101.320	101.180	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.817	96.767	96.719	
5.125	97.244	97.194	97.146	
5.250	98.444	98.377	98.308	
5.375	98.942	98.875	98.803	
5.500	99.448	99.381	99.309	
5.625	99.806	99.739	99.667	
5.750	100.430	100.363	100.292	
5.875	100.676	100.584	100.493	
5.990	101.292	101.200	101.109	
6.125	101.620	101.527	101.436	
6.250	101.975	101.883	101.791	
6.375	101.889	101.839	101.787	
6.500	102.281	102.231	102.179	
6.625	102.549	102.499	102.448	
6.750	103.526	103.476	103.424	
6.875	103.694	103.577	103.437	
6.990	104.080	103.962	103.823	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.067	97.017	96.969	
5.125	97.494	97.444	97.396	
5.250	98.694	98.627	98.558	
5.375	99.192	99.125	99.053	
5.500	99.698	99.631	99.559	
5.625	100.056	99.989	99.917	
5.750	100.680	100.613	100.542	
5.875	100.926	100.834	100.743	
5.990	101.542	101.450	101.359	
6.125	101.870	101.777	101.686	
6.250	102.225	102.133	102.041	
6.375	102.139	102.089	102.037	
6.500	102.531	102.481	102.429	
6.625	102.799	102.749	102.698	
6.750	103.776	103.726	103.674	
6.875	103.944	103.827	103.687	
6.990	104.330	104.212	104.073	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.732	96.682	96.634	
5.250	98.048	97.981	97.910	
5.375	98.523	98.456	98.384	
5.500	98.864	98.797	98.726	
5.625	99.272	99.205	99.134	
5.750	100.154	100.087	100.015	
5.875	100.195	100.103	100.011	
5.990	100.553	100.461	100.369	
6.125	100.969	100.877	100.786	
6.250	101.239	101.147	101.056	
6.375	101.212	101.162	101.110	
6.500	101.501	101.451	101.399	
6.625	101.944	101.893	101.842	
6.750	101.607	101.557	101.505	
6.875	101.327	101.210	101.070	
6.990	101.668	101.551	101.412	
7.125	101.412	101.295	101.155	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.038	98.006	97.935	
5.125	98.333	98.300	98.229	
5.250	99.344	99.311	99.240	
5.375	99.287	99.225	99.161	
5.500	99.662	99.600	99.536	
5.625	99.888	99.826	99.762	
5.750	100.362	100.300	100.236	
5.875	99.829	99.764	99.714	
5.990	100.304	100.239	100.189	
6.125	100.479	100.414	100.364	
6.250	100.664	100.599	100.549	
6.375	100.209	100.155	100.098	
6.500	100.440	100.385	100.329	
6.625	100.546	100.492	100.435	
6.750	102.054	102.000	101.943	
6.875	102.119	102.064	102.008	
6.990	102.333	102.279	102.222	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	96.547	96.497	96.449	
5.125	96.974	96.924	96.876	
5.250	98.174	98.107	98.038	
5.375	98.672	98.605	98.533	
5.500	99.178	99.111	99.039	
5.625	99.536	99.469	99.397	
5.750	100.160	100.093	100.022	
5.875	100.406	100.314	100.223	



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

Effective: May 29, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (30S)				
Rate	15 Day	30 Day	45 Day	
4.625	96.260	96.263	96.263	
4.750	96.881	96.866	96.866	
4.875	97.381	97.367	97.367	
5.000	97.778	97.764	97.764	
5.125	97.709	97.695	97.695	
5.250	98.221	98.189	98.189	
5.375	98.654	98.621	98.621	
5.500	99.131	99.098	99.098	
5.625	99.048	99.016	99.016	

FHA 5/1 ARM HB - (30SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	95.689	95.693	95.693	
4.750	96.342	96.328	96.328	
4.875	96.825	96.810	96.810	
5.000	97.198	97.183	97.183	
5.125	97.100	97.086	97.086	
5.250	97.668	97.636	97.636	
5.375	98.070	98.038	98.038	
5.500	98.510	98.477	98.477	
5.625	98.385	98.352	98.352	

VA 5/1 ARM - (40S)				
Rate	15 Day	30 Day	45 Day	
4.625	96.113	96.117	96.117	
4.750	96.929	96.914	96.914	
4.875	97.366	97.352	97.352	
5.000	97.696	97.682	97.682	
5.125	97.530	97.515	97.515	
5.250	98.255	98.222	98.222	
5.375	98.618	98.586	98.586	
5.500	99.024	98.991	98.991	
5.625	98.844	98.811	98.811	
5.750	98.878	98.828	98.828	

VA 5/1 ARM HB - (40SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	95.500	95.504	95.504	
4.750	96.355	96.341	96.341	
4.875	96.767	96.753	96.753	
5.000	97.065	97.051	97.051	
5.125	96.866	96.851	96.851	
5.250	97.661	97.628	97.628	
5.375	97.987	97.954	97.954	
5.500	98.349	98.317	98.317	
5.625	98.129	98.096	98.096	
5.750	98.266	98.215	98.215	

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: May 29, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
4.990	96.846	96.796	96.748
5.125	97.252	97.202	97.155
5.250	98.625	98.558	98.489
5.375	99.070	99.003	98.931
5.500	99.508	99.441	99.369
5.625	99.816	99.749	99.677
5.750	100.668	100.601	100.530
5.875	100.964	100.872	100.781
5.990	101.473	101.381	101.290
6.125	101.761	101.669	101.578
6.250	102.376	102.284	102.192
6.375	102.569	102.519	102.467
6.500	103.063	103.002	102.951
6.625	103.369	103.318	103.267
6.750	103.939	103.889	103.837
6.875	103.929	103.812	103.673
6.990	104.487	104.370	104.231

FHA Streamline 20 Year Fixed - (320SL)			
Rate	15 Day	30 Day	45 Day
5.250	97.800	97.733	97.664
5.375	98.245	98.178	98.106
5.500	98.683	98.616	98.544
5.625	98.991	98.924	98.852
5.750	99.843	99.776	99.705
5.875	100.139	100.047	99.956
5.990	100.648	100.556	100.465
6.125	100.936	100.844	100.753
6.250	101.551	101.459	101.367
6.375	101.744	101.694	101.642
6.500	102.228	102.177	102.126
6.625	102.544	102.493	102.442
6.750	103.114	103.064	103.012
6.875	103.104	102.987	102.848
6.990	103.662	103.545	103.406
7.125	104.169	104.052	103.913
7.250	104.665	104.548	104.409

FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
4.990	98.042	98.010	97.939
5.125	98.317	98.284	98.213
5.250	99.500	99.468	99.397
5.375	99.390	99.328	99.264
5.500	99.697	99.635	99.571
5.625	99.873	99.811	99.747
5.750	100.575	100.513	100.449
5.875	100.092	100.027	99.977
5.990	100.460	100.395	100.345
6.125	100.596	100.531	100.481
6.250	101.039	100.974	100.925
6.375	100.864	100.809	100.752
6.500	101.186	101.132	101.075
6.625	101.340	101.286	101.229
6.750	102.442	102.388	102.331
6.875	102.329	102.275	102.218
6.990	102.716	102.662	102.605

FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.250	97.556	97.489	97.417
5.375	97.735	97.668	97.596
5.500	98.239	98.172	98.100
5.625	98.662	98.595	98.523
5.750	99.759	99.692	99.621
5.875	100.032	99.940	99.848
5.990	100.445	100.353	100.262
6.125	100.828	100.736	100.644
6.250	101.044	100.952	100.860
6.375	101.315	101.265	101.213
6.500	101.675	101.625	101.573
6.625	102.038	101.988	101.936
6.750	101.454	101.404	101.352
6.875	101.365	101.248	101.108
6.990	101.579	101.462	101.323
7.125	101.944	101.826	101.687
7.250	102.440	102.322	102.183

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
5.250	98.394	98.327	98.258
5.375	98.892	98.825	98.753
5.500	99.398	99.331	99.259
5.625	99.756	99.689	99.617
5.750	100.380	100.313	100.242
5.875	100.626	100.534	100.443
5.990	101.242	101.150	101.059
6.125	101.570	101.477	101.386
6.250	101.925	101.833	101.741
6.375	101.839	101.789	101.737
6.500	102.231	102.181	102.129
6.625	102.499	102.449	102.398
6.750	103.476	103.426	103.374
6.875	103.644	103.527	103.387
6.990	104.030	103.912	103.773
7.125	104.537	104.419	104.280
7.250	105.033	104.915	104.776

VA IRRRL 20 Year Fixed - (420RL)			
Rate	15 Day	30 Day	45 Day
5.250	97.344	97.277	97.208
5.375	97.842	97.775	97.703
5.500	98.348	98.281	98.209
5.625	98.706	98.639	98.567
5.750	99.330	99.263	99.192
5.875	99.576	99.484	99.393
5.990	100.192	100.100	100.009
6.125	100.520	100.427	100.336
6.250	100.875	100.783	100.691
6.375	100.789	100.739	100.687
6.500	101.181	101.131	101.079
6.625	101.449	101.399	101.348
6.750	102.426	102.376	102.324
6.875	102.594	102.477	102.337
6.990	102.980	102.862	102.723
7.125	103.487	103.369	103.230
7.250	103.983	103.865	103.726

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
4.990	97.738	97.706	97.635
5.125	98.033	98.000	97.929
5.250	99.044	99.011	98.940
5.375	98.987	98.925	98.861
5.500	99.362	99.300	99.236
5.625	99.588	99.526	99.462
5.750	100.062	100.000	99.936
5.875	99.529	99.464	99.414
5.990	100.004	99.939	99.889
6.125	100.179	100.114	100.064
6.250	100.264	100.299	100.249
6.375	99.909	99.855	99.798
6.500	100.140	100.085	100.029
6.625	100.246	100.192	100.135
6.750	101.754	101.700	101.643
6.875	101.819	101.764	101.708
6.990	102.033	101.979	101.922

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	97.748	97.681	97.610
5.375	98.223	98.156	98.084
5.500	98.564	98.497	98.426
5.625	98.972	98.905	98.834
5.750	99.854	99.787	99.715
5.875	99.895	99.803	99.711
5.990	100.253	100.161	100.069
6.125	100.669	100.577	100.486
6.250	100.939	100.847	100.756
6.375	100.912	100.862	100.810
6.500	101.201	101.151	101.099
6.625	101.644	101.593	101.542
6.750	101.307	101.257	101.205
6.875	101.027	100.910	100.770
6.990	101.368	101.251	101.112
7.125	101.112	100.995	100.855
7.250	101.608	101.491	101.351

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/IRRRL)		
-1.250		

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
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		



Jumbo Peak Pricing

Jumbo Peak 30 Year Fixed - (901D)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.340	99.246	99.058	98.871
6.250	99.712	99.618	99.430	99.243
6.375	100.032	99.939	99.751	99.564
6.500	100.309	100.216	100.028	99.841
6.625	100.514	100.420	100.233	100.045
6.750	100.724	100.630	100.443	100.255
6.875	100.932	100.839	100.651	100.464
7.000	101.165	101.071	100.884	100.696
7.125	101.399	101.306	101.118	100.931
7.250	101.607	101.513	101.326	101.138
7.375	101.772	101.678	101.491	101.303
7.500	101.925	101.831	101.644	101.456
7.625	102.067	101.973	101.785	101.598
7.750	102.208	102.114	101.927	101.739
7.875	102.350	102.256	102.068	101.881
8.000	102.491	102.397	102.210	102.022
8.125	102.633	102.539	102.351	102.164
8.250	102.774	102.680	102.493	102.305
8.375	102.916	102.822	102.634	102.447

Jumbo Peak 10/6 ARM - (9106D)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.518	99.424	99.236	99.049
6.375	99.760	99.667	99.479	99.292
6.500	100.003	99.910	99.722	99.535
6.625	100.043	99.949	99.762	99.574
6.750	100.263	100.159	99.972	99.784
6.875	100.463	100.369	100.182	99.994
7.000	100.673	100.579	100.392	100.204
7.125	100.883	100.789	100.602	100.414
7.250	101.093	100.999	100.812	100.624
7.375	101.303	101.209	101.022	100.834
7.500	101.513	101.420	101.232	101.045
7.625	101.723	101.630	101.442	101.255
7.750	101.933	101.840	101.652	101.465
7.875	102.143	102.050	101.862	101.675
8.000	102.353	102.260	102.072	101.885

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

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		
Other Adjusters							
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 29, 2026

Jumbo Boost Pricing

Jumbo Boost 30 YR Fixed - (901)				Jumbo Boost 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY	Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.837	97.775	97.900	6.000	97.837	97.775	97.900
6.125	98.462	98.400	98.525	6.125	98.462	98.400	98.525
6.250	99.000	98.938	99.063	6.250	99.000	98.938	99.063
6.375	99.500	99.438	99.563	6.375	99.500	99.438	99.563
6.500	99.937	99.875	100.000	6.500	99.937	99.875	100.000
6.625	100.335	100.273	100.398	6.625	100.335	100.273	100.398
6.750	100.726	100.664	100.789	6.750	100.726	100.664	100.789
6.875	101.109	101.047	101.172	6.875	101.109	101.047	101.172
7.000	101.484	101.422	101.547	7.000	101.484	101.422	101.547
7.125	101.851	101.789	101.914	7.125	101.851	101.789	101.914
7.250	102.210	102.148	102.273	7.250	102.210	102.148	102.273
7.375	102.562	102.500	102.625	7.375	102.562	102.500	102.625
7.500	102.906	102.844	102.969	7.500	102.906	102.844	102.969
7.625	103.242	103.180	103.305	7.625	103.242	103.180	103.305
7.750	103.570	103.508	103.633	7.750	103.570	103.508	103.633
7.875	103.890	103.828	103.953	7.875	103.890	103.828	103.953
8.000	104.171	104.109	104.234	8.000	104.171	104.109	104.234
8.125	104.421	104.359	104.484	8.125	104.421	104.359	104.484
8.250	104.671	104.609	104.734	8.250	104.671	104.609	104.734

Jumbo Boost 30 YR Fixed 1:0 Buydown - (901-BD10)				Jumbo Boost 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY	Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.837	97.775	97.900	6.000	98.087	98.025	98.150
6.125	98.462	98.400	98.525	6.125	98.712	98.650	98.775
6.250	99.000	98.938	99.063	6.250	99.260	99.188	99.313
6.375	99.500	99.438	99.563	6.375	99.750	99.688	99.813
6.500	99.937	99.875	100.000	6.500	100.187	100.125	100.250
6.625	100.335	100.273	100.398	6.625	100.585	100.523	100.648
6.750	100.726	100.664	100.789	6.750	100.976	100.914	101.039
6.875	101.109	101.047	101.172	6.875	101.359	101.297	101.422
7.000	101.484	101.422	101.547	7.000	101.734	101.672	101.797
7.125	101.851	101.789	101.914	7.125	102.101	102.039	102.164
7.250	102.210	102.148	102.273	7.250	102.460	102.398	102.523
7.375	102.562	102.500	102.625	7.375	102.812	102.750	102.875
7.500	102.906	102.844	102.969	7.500	103.156	103.094	103.219
7.625	103.242	103.180	103.305	7.625	103.492	103.430	103.555
7.750	103.570	103.508	103.633	7.750	103.820	103.758	103.883
7.875	103.890	103.828	103.953	7.875	104.140	104.078	104.203
8.000	104.171	104.109	104.234	8.000	104.421	104.359	104.484
8.125	104.421	104.359	104.484	8.125	104.671	104.609	104.734
8.250	104.671	104.609	104.734	8.250	104.921	104.859	104.984

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