RISE TPO Wholesale Rate Sheet

RiseTPO.com

Ratesheet Code: RS-WS

Effective Date: 6/12/26 7:46 AM

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Lock Expiration Days	
15 Day	06/26/26
30 Day	07/13/26
45 Day	07/26/26
60 Day	08/10/26

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

Relock 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**

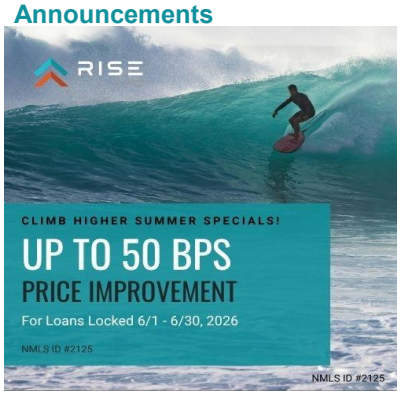
Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

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.**

June Pricing Specials	
Non-Select FICO 620+ FHA, FHASL, VA, VAIRL & DPA (STD Bal & High Bal) Max DTI 50%, Excludes Manual Underwrites	0.500
Select FHA, FHASL, VA, VAIRL (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

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

Wholesale

Effective: June 12, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.128	94.079	94.026	93.973
4.990	94.775	94.727	94.674	94.621
5.125	95.483	95.434	95.381	95.328
5.250	95.813	95.770	95.725	95.679
5.375	96.474	96.432	96.386	96.341
5.500	97.101	97.058	97.012	96.967
5.625	97.661	97.619	97.573	97.528
5.750	98.310	98.260	98.207	98.154
5.875	98.892	98.843	98.790	98.737
5.990	99.388	99.338	99.285	99.232
6.125	99.921	99.871	99.818	99.765
6.250	100.452	100.382	100.306	100.230
6.375	101.064	100.994	100.918	100.842
6.500	101.503	101.433	101.357	101.281
6.625	101.769	101.695	101.616	101.536
6.750	102.319	102.209	102.089	101.968
6.875	102.455	102.345	102.225	102.104
6.990	102.882	102.772	102.651	102.530
7.125	103.227	103.132	103.028	102.923
7.250	104.271	104.208	104.140	104.072
7.375	104.564	104.501	104.433	104.365
7.500	104.900	104.837	104.769	104.701
7.625	105.185	105.122	105.054	104.986

FANNIE MAE 25 YEAR FIXED (125)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.701	93.653	93.600	93.547
4.990	94.348	94.300	94.247	94.194
5.125	95.081	95.033	94.980	94.927
5.250	95.416	95.374	95.328	95.283
5.375	96.088	96.045	96.000	95.954
5.500	96.723	96.680	96.635	96.589
5.625	97.301	97.259	97.213	97.168
5.750	97.968	97.919	97.866	97.813
5.875	98.548	98.499	98.446	98.393
5.990	99.044	98.994	98.941	98.888
6.125	99.576	99.526	99.473	99.420
6.250	100.107	100.037	99.961	99.885
6.375	100.719	100.649	100.573	100.497
6.500	101.158	101.088	101.012	100.936
6.625	101.424	101.350	101.271	101.191
6.750	101.974	101.864	101.744	101.623
6.875	102.110	102.000	101.880	101.759
6.990	102.537	102.427	102.306	102.185
7.125	102.882	102.787	102.683	102.578
7.250	103.926	103.863	103.795	103.727
7.375	104.219	104.156	104.088	104.020
7.500	104.555	104.492	104.424	104.356
7.625	104.840	104.777	104.709	104.641

FANNIE MAE 20 YEAR FIXED (120)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	99.232	99.156	99.073	98.990
5.875	99.771	99.695	99.612	99.529
5.990	100.224	100.148	100.065	99.982
6.125	100.722	100.646	100.563	100.479
6.250	100.900	100.803	100.697	100.591
6.375	101.476	101.380	101.274	101.168
6.500	101.900	101.803	101.697	101.591
6.625	102.169	102.073	101.967	101.861
6.750	102.213	102.077	101.925	101.774
6.875	102.482	102.345	102.194	102.043
6.990	102.965	102.829	102.678	102.526
7.125	103.333	103.196	103.045	102.893
7.250	104.074	104.011	103.943	103.875
7.375	104.472	104.409	104.341	104.273
7.500	104.613	104.550	104.482	104.414
7.625	104.941	104.878	104.810	104.742
7.750	105.252	105.189	105.121	105.052
7.875	105.485	105.423	105.355	105.287
7.990	105.580	105.517	105.449	105.381
8.125	105.827	105.764	105.696	105.628

FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.804	97.755	97.698	97.642
4.990	98.180	98.131	98.074	98.017
5.125	98.593	98.545	98.488	98.431
5.250	99.095	99.034	98.963	98.892
5.375	99.492	99.432	99.361	99.290
5.500	99.870	99.810	99.739	99.668
5.625	100.234	100.173	100.102	100.031
5.750	100.572	100.512	100.441	100.370
5.875	100.879	100.819	100.748	100.677
5.990	101.131	101.071	101.000	100.929
6.125	101.451	101.390	101.319	101.248
6.250	101.627	101.570	101.506	101.442
6.375	102.041	101.984	101.920	101.856
6.500	102.326	102.268	102.204	102.140
6.625	102.442	102.385	102.321	102.257
6.750	102.741	102.698	102.655	102.613
6.875	102.860	102.818	102.775	102.732
6.990	103.214	103.172	103.129	103.086

FANNIE MAE 10 YEAR FIXED (110)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	100.727	100.657	100.572	100.486
6.125	100.967	100.897	100.812	100.726
6.250	101.236	101.194	101.151	101.108
6.375	101.588	101.545	101.503	101.460
6.500	101.814	101.771	101.728	101.686
6.625	101.909	101.867	101.824	101.781
6.750	102.237	102.194	102.151	102.109
6.875	102.298	102.255	102.212	102.170
6.990	102.601	102.559	102.516	102.473
7.125	102.770	102.727	102.684	102.642
7.250	102.730	102.678	102.621	102.564
7.375	102.887	102.835	102.778	102.721
7.500	102.679	102.626	102.570	102.513
7.625	102.817	102.765	102.708	102.651
7.750	102.954	102.901	102.845	102.788
7.875	103.088	103.035	102.978	102.921
7.990	103.086	103.034	102.977	102.920
8.125	103.234	103.181	103.124	103.067

HOME READY 30 YEAR FIXED (R101)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	97.960	97.910	97.857	97.804
5.875	98.542	98.493	98.440	98.387
5.990	99.038	98.988	98.935	98.882
6.125	99.571	99.521	99.468	99.415
6.250	100.102	100.032	99.956	99.880
6.375	100.714	100.644	100.568	100.492
6.500	101.179	101.109	101.033	100.958
6.625	101.520	101.450	101.374	101.299
6.750	101.969	101.859	101.739	101.618
6.875	102.150	102.040	101.920	101.799
6.990	102.656	102.546	102.425	102.304
7.125	103.103	102.993	102.872	102.751
7.250	103.921	103.858	103.790	103.722
7.375	104.214	104.151	104.083	104.015
7.500	104.550	104.487	104.419	104.351
7.625	104.835	104.772	104.704	104.636
7.750	104.923	104.860	104.792	104.723
7.875	105.152	105.089	105.021	104.953
7.990	105.210	105.147	105.079	105.011
8.125	105.422	105.359	105.291	105.223

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.699	95.657	95.611	95.566
5.500	96.326	96.283	96.237	96.192
5.625	96.886	96.844	96.798	96.753
5.750	97.535	97.485	97.432	97.379
5.875	98.117	98.068	98.015	97.962
5.990	98.613	98.563	98.510	98.457
6.125	99.146	99.096	99.043	98.990
6.250	99.677	99.607	99.531	99.455
6.375	100.289	100.219	100.143	100.067
6.500	100.728	100.658	100.582	100.506
6.625	100.994	100.920	100.841	100.761
6.750	101.544	101.434	101.314	101.193
6.875	101.680	101.570	101.450	101.329
6.990	102.107	101.997	101.876	101.755
7.125	102.452	102.357	102.253	102.148
7.250	103.496	103.433	103.365	103.297
7.375	103.789	103.726	103.658	103.590
7.500	104.125	104.062	103.994	103.926
7.625	104.410	104.347	104.279	104.211
7.750	104.498	104.435	104.367	104.298
7.875	104.727	104.664	104.596	104.528
7.990	104.785	104.722	104.654	104.586
8.125	104.956	104.893	104.825	104.756

Fannie Mae 25 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.126	93.078	93.025	92.972
4.990	93.773	93.725	93.672	93.619
5.125	94.506	94.458	94.405	94.352
5.250	94.841	94.799	94.753	94.708
5.375	95.513	95.470	95.425	95.379
5.500	96.148	96.105	96.060	96.014
5.625	96.726	96.684	96.638	96.593
5.750	97.393	97.344	97.291	97.238
5.875	97.973	97.924	97.871	97.818
5.990	98.469	98.419	98.366	98.313
6.125	99.001	98.951	98.898	98.845
6.250	99.532	99.462	99.386	99.310
6.375	100.144	100.074	99.998	99.922
6.500	100.583	100.513	100.437	100.361
6.625	100.849	100.775	100.696	100.616
6.750	101.399	101.289	101.169	101.048
6.875	101.535	101.425	101.305	101.184
6.990	101.962	101.852	101.731	101.610
7.125	102.307	102.212	102.108	102.003
7.250	103.351	103.288	103.220	103.152
7.375	103.644	103.581	103.513	103.445
7.500	103.980	103.917	103.849	103.781
7.625	104.265	104.202	104.134	104.066

Fannie Mae 20 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.750	99.157	99.081	98.998	98.915
5.875	99.696	99.620	99.537	99.454
5.990	100.149	100.073	99.990	99.907
6.125	100.647	100.571	100.488	100.404
6.250	100.825	100.728	100.622	100.516
6.375	101.401	101.305	101.199	101.093
6.500	101.825	101.728	101.622	101.516
6.625	102.094	101.998	101.892	101.786
6.750	102.138	102.002	101.850	101.699
6.875	102.407	102.270	102.119	101.968
6.990	102.890	102.754	102.603	102.451
7.125	103.258	103.121	102.970	102.818
7.250	103.999	103.936	103.868	103.800
7.375	104.397	104.334	104.266	104.198
7.500	104.538	104.475	104.407	104.339
7.625	104.866	104.803	104.735	104.667
7.750	105.177	105.114	105.046	104.977
7.875	105.410	105.348	105.280	105.212
7.990	105.505	105.442	105.374	105.306
8.125	105.752	105.689	105.621	105.553

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	102.226	102.168	102.104	102.040
6.625	102.342	102.285	102.221	102.157
6.750	102.641	102.598	102.555	102.513
6.875	102.760	102.718	102.675	102.632
6.990	103.114	103.072	103.029	102.986
7.125	103.337	103.294	103.252	103.209
7.250	103.122	103.070	103.013	102.956
7.375	103.330	103.277	103.220	103.163
7.500	103.360	103.307	103.250	103.194
7.625	103.539	103.487	103.430	103.373
7.750	103.717	103.665	103.608	103.551
7.875	103.892	103.839	103.783	103.726
7.990	103.928	103.876	103.819	103.762
8.125	104.120	104.068	104.011	103.954
8.250	104.547	104.494	104.438	104.381
8.375	104.724	104.671	104.614	104.558
8.500	104.900	104.848	104.791	104.734

Fannie Mae 10 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	101.864	101.821	101.778	101.736
6.625	101.959	101.917	101.874	101.831
6.750	102.287	102.244	102.201	102.159
6.875	102.348	102.305	102.262	102.220
6.990	102.651	102.609	102.566	102.523
7.125	102.820	102.777	102.734	102.692
7.250	102.780	102.728	102.671	102.614
7.375	102.937	102.885	102.828	102.771
7.500	102.729	102.676	102.620	102.563
7.625	102.867	102.815	102.758	102.701
7.750	103.004	102.951	102.895	102.838
7.875	103.138	103.085	103.028	102.971
7.990	103.136	103.084	103.027	102.970
8.125	103.284	103.231	103.174	103.117
8.250	103.669	103.616	103.560	103.503
8.375	103.808	103.755	103.698	103.642
8.500	103.957	103.904	103.847	103.790

RISE TPO

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

Wholesale

Effective: June 12, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.203	97.153	97.100	97.047
5.625	97.860	97.811	97.758	97.705
5.750	98.340	98.291	98.238	98.185
5.875	98.909	98.859	98.806	98.754
5.990	99.489	99.439	99.386	99.333
6.125	99.998	99.948	99.895	99.842
6.250	100.158	100.062	99.956	99.850
6.375	100.624	100.528	100.422	100.316
6.500	101.029	100.933	100.827	100.721
6.625	101.509	101.381	101.239	101.097
6.750	102.046	101.910	101.758	101.607
6.875	102.278	102.142	101.991	101.840
6.990	102.500	102.364	102.213	102.061
7.125	102.826	102.690	102.539	102.387
7.250	102.238	102.122	101.993	101.865
7.375	102.935	102.820	102.691	102.562
7.500	103.114	102.998	102.870	102.741
7.625	103.245	103.129	103.001	102.872
7.750	104.157	104.041	103.912	103.784
7.875	104.359	104.244	104.115	103.987
7.990	103.241	103.125	102.997	102.868
8.125	103.362	103.246	103.117	102.989

FANNIE MAE HB 25 YEAR FIXED (125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.153	95.103	95.050	94.997
5.625	95.810	95.761	95.708	95.655
5.750	96.290	96.241	96.188	96.135
5.875	96.857	96.808	96.755	96.702
5.990	97.437	97.387	97.334	97.281
6.125	97.928	97.878	97.825	97.772
6.250	98.088	97.992	97.886	97.780
6.375	98.554	98.458	98.352	98.246
6.500	98.959	98.863	98.757	98.651
6.625	99.439	99.311	99.169	99.027
6.750	99.976	99.840	99.688	99.537
6.875	100.208	100.072	99.921	99.770
6.990	100.430	100.294	100.143	99.991
7.125	100.756	100.620	100.469	100.317
7.250	100.168	100.052	99.923	99.795
7.375	100.865	100.750	100.621	100.492
7.500	101.044	100.928	100.800	100.671
7.625	101.175	101.059	100.931	100.802
7.750	102.087	101.971	101.842	101.714
7.875	102.289	102.174	102.045	101.917
7.990	101.171	101.055	100.927	100.798
8.125	101.292	101.176	101.047	100.919

FANNIE MAE HB 20 YEAR FIXED (120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	97.603	94.567	94.514	94.461
5.500	95.303	95.253	95.200	95.147
5.625	95.960	95.911	95.858	95.805
5.750	96.432	96.382	96.329	96.277
5.875	96.987	96.937	96.884	96.831
5.990	97.555	97.505	97.452	97.400
6.125	98.074	98.024	97.971	97.919
6.250	98.245	98.149	98.043	97.937
6.375	98.721	98.624	98.518	98.413
6.500	99.128	99.032	98.926	98.820
6.625	99.597	99.469	99.327	99.185
6.750	100.153	100.017	99.866	99.714
6.875	100.406	100.269	100.118	99.967
6.990	100.652	100.515	100.364	100.213
7.125	100.958	100.822	100.670	100.519
7.250	100.388	100.272	100.143	100.015
7.375	101.103	100.988	100.859	100.730
7.500	101.012	100.897	100.768	100.639
7.625	101.147	101.032	100.903	100.775
7.750	102.057	101.942	101.813	101.684
7.875	102.256	102.140	102.012	101.883
7.990	101.132	101.016	100.888	100.759

FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	98.980	98.910	98.825	98.740
6.125	99.227	99.157	99.072	98.987
6.250	99.272	99.205	99.126	99.048
6.375	99.493	99.426	99.348	99.270
6.500	99.668	99.601	99.523	99.444
6.625	99.874	99.807	99.729	99.651
6.750	100.027	99.975	99.918	99.861
6.875	100.178	100.125	100.069	100.012
6.990	100.243	100.190	100.133	100.077
7.125	100.412	100.360	100.303	100.246
7.250	100.039	99.977	99.906	99.835
7.375	100.533	100.471	100.399	100.328
7.500	100.504	100.441	100.370	100.299
7.625	100.464	100.402	100.331	100.260
7.750	101.456	101.393	101.322	101.251
7.875	101.549	101.487	101.416	101.345
7.990	100.360	100.298	100.227	100.156

FANNIE MAE HB 10 YEAR FIXED (110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	98.357	98.287	98.202	98.116
6.125	98.613	98.543	98.458	98.373
6.250	98.669	98.602	98.523	98.445
6.375	98.900	98.833	98.754	98.676
6.500	99.077	99.010	98.932	98.854
6.625	99.272	99.205	99.127	99.049
6.750	99.444	99.392	99.335	99.278
6.875	99.615	99.563	99.506	99.449
6.990	99.704	99.652	99.595	99.538
7.125	99.854	99.801	99.745	99.688
7.250	99.499	99.437	99.366	99.295
7.375	100.011	99.949	99.877	99.806
7.500	99.604	99.542	99.471	99.400
7.625	99.584	99.521	99.450	99.379
7.750	100.586	100.524	100.453	100.382
7.875	100.686	100.624	100.553	100.482
7.990	99.504	99.441	99.370	99.299

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.028	93.979	93.926	93.873
4.990	94.675	94.627	94.574	94.521
5.125	95.383	95.334	95.281	95.228
5.250	95.713	95.670	95.625	95.579
5.375	96.374	96.332	96.286	96.241
5.500	97.001	96.958	96.912	96.867
5.625	97.561	97.519	97.473	97.428
5.750	98.210	98.160	98.107	98.054
5.875	98.792	98.743	98.690	98.637
5.990	99.288	99.238	99.185	99.132
6.125	99.821	99.771	99.718	99.665
6.250	100.352	100.282	100.206	100.130
6.375	100.964	100.894	100.818	100.742
6.500	101.403	101.333	101.257	101.181
6.625	101.669	101.595	101.516	101.436
6.750	102.219	102.109	101.989	101.868
6.875	102.355	102.245	102.125	102.004
6.990	102.782	102.672	102.551	102.430
7.125	103.127	103.032	102.928	102.823
7.250	104.171	104.108	104.040	103.972
7.375	104.464	104.401	104.333	104.265
7.500	104.800	104.737	104.669	104.601
7.625	105.085	105.022	104.954	104.886

FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	96.467	96.417	96.364	96.311
5.500	97.153	97.103	97.050	96.997
5.625	97.810	97.761	97.708	97.655
5.750	98.290	98.241	98.188	98.135
5.875	98.859	98.809	98.756	98.704
5.990	99.439	99.389	99.336	99.283
6.125	99.948	99.898	99.845	99.792
6.250	100.108	100.012	99.906	99.800
6.375	100.574	100.478	100.372	100.266
6.500	100.979	100.883	100.777	100.671
6.625	101.459	101.331	101.189	101.047
6.750	101.996	101.860	101.708	101.557
6.875	102.228	102.092	101.941	101.790
6.990	102.450	102.314	102.163	102.011
7.125	102.776	102.640	102.489	102.337
7.250	102.188	102.072	101.943	101.815
7.375	102.885	102.770	102.641	102.512
7.500	103.064	102.948	102.820	102.691
7.625	103.195	103.079	102.951	102.822
7.750	104.107	103.991	103.862	103.734
7.875	104.309	104.194	104.065	103.937
7.990	103.191	103.075	102.947	102.818
8.125	103.312	103.196	103.067	102.939

ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B

Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.674	95.632	95.586	95.541
5.500	96.301	96.258	96.212	96.167
5.625	96.861	96.819	96.773	96.728
5.750	97.510	97.460	97.407	97.354
5.875	98.092	98.043	97.990	97.937
5.990	98.588	98.538	98.485	98.432
6.125	99.121	99.071	99.018	98.965
6.250	99.652	99.582	99.506	99.430
6.375	100.264	100.194	100.118	100.042
6.500	100.703	100.633	100.557	100.481
6.625	100.969	100.895	100.816	100.736
6.750	101.519	101.409	101.289	101.168
6.875	101.655	101.545	101.425	101.304
6.990	102.082	101.972	101.851	101.730
7.125	102.427	102.332	102.228	102.123
7.250	103.471	103.408	103.340	103.272
7.375	103.764	103.701	103.633	103.565
7.500	104.100	104.037	103.969	103.901
7.625	104.385	104.322	104.254	104.186
7.750	104.473	104.410	104.342	104.273
7.875	104.702	104.639	104.571	104.503
7.990	104.760	104.697	104.629	104.561
8.125	104.931	104.868	104.800	104.731

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.028	93.979	93.926	93.873
4.990	94.675	94.627	94.574	94.521
5.125	95.383	95.334	95.281	95.228
5.250	95.713	95.670	95.625	95.579
5.375	96.374	96.332	96.286	96.241
5.500	97.001	96.958	96.912	96.867
5.625	97.561	97.519	97.473	97.428
5.750	98.210	98.160	98.107	98.054
5.875	98.792	98.743	98.690	98.637
5.990	99.288	99.238	99.185	99.132
6.125	99.821	99.771	99.718	99.665
6.250	100.352	100.282	100.206	100.130
6.375	100.964	100.894	100.818	100.742
6.500	101.403	101.333	101.257	101.181
6.625	101.669	101.595	101.516	101.436
6.750	102.219	102.109	101.989	101.868
6.875	102.355	102.245	102.125	102.004
6.990	102.782	102.672	102.551	102.430
7.125	103.127	103.032	102.928	102.823
7.250	104.171	104.108	104.040	103.972
7.375	104.464	104.401	104.333	104.265
7.500	104.800	104.737	104.669	104.601
7.625	105.085	105.022	104.954	104.886

FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.153	97.103	97.050	96.997
5.625	97.810	97.761	97.708	97.655
5.750	98.290	98.241	98.188	98.135
5.875	98.859	98.809	98.756	98.704
5.990	99.439	99.389	99.336	99.283
6.125	99.948	99.898	99.845	99.792
6.250	100.108	100.012	99.906	99.800
6.375	100.574	100.478	100.372	100.266
6.500	100.979	100.883	100.777	100.671
6.625	101.459	101.331	101.189	101.047
6.750	101.996	101.860	101.708	101.557
6.875	102.228	102.092	101.941	101.790
6.990	102.450	102.314	102.163	102.011
7.125	102.776	102.640	102.489	102.337
7.250	102.188	102.072	101.943	101.815
7.375	102.885	102.770	102.641	102.512
7.500	103.064	102.948	102.820	102.691
7.625	103.195	103.079	102.951	102.822
7.750	104.107	103.991	103.862	103.734
7.875	104.309	104.194	104.065	103.937
7.990	103.191	103.075	102.947	102.818
8.125	103.312	103.196	103.067	102.939

NNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD

Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.674	95.632	95.586	95.541
5.500	96.301	96.258	96.212	96.167
5.625	96.861	96.819	96.773	96.728
5.750	97.510	97.460	97.407	97.354
5.875	98.092	98.043	97.990	97.937
5.990	98.588	98.538	98.485	98.432
6.125	99.121	99.071	99.018	98.965
6.250	99.652	99.582	99.506	99.430
6.375	100.264	100.194	100.118	100.042
6.500	100.703	100.633	100.557	100.481
6.625	100.969	100.895	100.816	100.736
6.750	101.519	101.409	101.289	101.168
6.875	101.655	101.545	101.425	101.304
6.990	102.082	101.972	101.851	101.730
7.125	102.427	102.332	102.228	102.123
7.250	103.471	103.408	103.340	103.272
7.375	103.764	103.701	103.633	103.565
7.500	104.100	104.037	103.969	103.901
7.625	104.385	104.322	104.254	104.186
7.750	104.473	104.410	104.342	104.273
7.875	104.702	104.639	104.571	104.503
7.990	104.760	104.697	104.629	104.561
8.125	104.931	104.868	104.800	104.731

RISE TPO

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

SELECT PRICING

Effective: June 12, 2026

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.378	94.329	94.276	94.223
4.990	95.025	94.977	94.924	94.871
5.125	95.733	95.684	95.631	95.578
5.250	96.063	96.020	95.975	95.929
5.375	96.724	96.682	96.636	96.591
5.500	97.351	97.308	97.262	97.217
5.625	97.911	97.869	97.823	97.778
5.750	98.560	98.510	98.457	98.404
5.875	99.142	99.093	99.040	98.987
5.990	99.638	99.588	99.535	99.482
6.125	100.171	100.121	100.068	100.015
6.250	100.702	100.632	100.556	100.480
6.375	101.314	101.244	101.168	101.092
6.500	101.753	101.683	101.607	101.531
6.625	102.019	101.945	101.866	101.786
6.750	102.569	102.459	102.339	102.218
6.875	102.705	102.595	102.475	102.354
6.990	103.132	103.022	102.901	102.780
7.125	103.477	103.382	103.278	103.173
7.250	104.521	104.458	104.390	104.322
7.375	104.814	104.751	104.683	104.615
7.500	105.150	105.087	105.019	104.951
7.625	105.435	105.372	105.304	105.236
7.750	105.523	105.460	105.392	105.323
7.875	105.752	105.689	105.621	105.553

SELECT FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	98.054	98.005	97.948	97.892
4.990	98.430	98.381	98.324	98.267
5.125	98.843	98.795	98.738	98.681
5.250	99.345	99.284	99.213	99.142
5.375	99.742	99.682	99.611	99.540
5.500	100.120	100.060	99.989	99.918
5.625	100.484	100.423	100.352	100.281
5.750	100.822	100.762	100.691	100.620
5.875	101.129	101.069	100.998	100.927
5.990	101.381	101.321	101.250	101.179
6.125	101.701	101.640	101.569	101.498
6.250	101.877	101.820	101.756	101.692
6.375	102.291	102.234	102.170	102.106
6.500	102.576	102.518	102.454	102.390
6.625	102.692	102.635	102.571	102.507
6.750	102.991	102.948	102.905	102.863
6.875	103.110	103.068	103.025	102.982

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.453	97.403	97.350	97.297
5.625	98.110	98.061	98.008	97.955
5.750	98.590	98.541	98.488	98.435
5.875	99.159	99.109	99.056	99.004
5.990	99.739	99.689	99.636	99.583
6.125	100.248	100.198	100.145	100.092
6.250	100.408	100.312	100.206	100.100
6.375	100.874	100.778	100.672	100.566
6.500	101.279	101.183	101.077	100.971
6.625	101.759	101.631	101.489	101.347
6.750	102.296	102.160	102.008	101.857
6.875	102.528	102.392	102.241	102.090
6.990	102.750	102.614	102.463	102.311
7.125	103.076	102.940	102.789	102.637
7.250	102.488	102.372	102.243	102.115
7.375	103.185	103.070	102.941	102.812
7.500	103.364	103.248	103.120	102.991
7.625	103.495	103.379	103.251	103.122
7.750	104.407	104.291	104.162	104.034
7.875	104.609	104.494	104.365	104.237
7.990	103.491	103.375	103.247	103.118
8.125	103.612	103.496	103.367	103.239

SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.230	99.160	99.075	98.990
6.125	99.477	99.407	99.322	99.237
6.250	99.522	99.455	99.376	99.298
6.375	99.743	99.676	99.598	99.520
6.500	99.918	99.851	99.773	99.694
6.625	100.124	100.057	99.979	99.901
6.750	100.277	100.225	100.168	100.111
6.875	100.428	100.375	100.319	100.262
6.990	100.493	100.440	100.383	100.327
7.125	100.662	100.610	100.553	100.496
7.250	100.289	100.227	100.156	100.085
7.375	100.783	100.721	100.649	100.578
7.500	100.754	100.691	100.620	100.549
7.625	100.714	100.652	100.581	100.510
7.750	101.706	101.643	101.572	101.501
7.875	101.799	101.737	101.666	101.595

SELECT FANNIE MAE BUYDOWN

SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.278	94.229	94.176	94.123
4.990	94.925	94.877	94.824	94.771
5.125	95.633	95.584	95.531	95.478
5.250	95.963	95.920	95.875	95.829
5.375	96.624	96.582	96.536	96.491
5.500	97.251	97.208	97.162	97.117
5.625	97.811	97.769	97.723	97.678
5.750	98.460	98.410	98.357	98.304
5.875	99.042	98.993	98.940	98.887
5.990	99.538	99.488	99.435	99.382
6.125	100.071	100.021	99.968	99.915
6.250	100.602	100.532	100.456	100.380
6.375	101.214	101.144	101.068	100.992
6.500	101.653	101.583	101.507	101.431
6.625	101.919	101.845	101.766	101.686
6.750	102.469	102.359	102.239	102.118
6.875	102.605	102.495	102.375	102.254
6.990	103.032	102.922	102.801	102.680
7.125	103.377	103.282	103.178	103.073
7.250	104.421	104.358	104.290	104.222
7.375	104.714	104.651	104.583	104.515
7.500	105.050	104.987	104.919	104.851
7.625	105.335	105.272	105.204	105.136

SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB

Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.403	97.353	97.300	97.247
5.625	98.060	98.011	97.958	97.905
5.750	98.540	98.491	98.438	98.385
5.875	99.109	99.059	99.006	98.954
5.990	99.689	99.639	99.586	99.533
6.125	100.198	100.148	100.095	100.042
6.250	100.358	100.262	100.156	100.050
6.375	100.824	100.728	100.622	100.516
6.500	101.229	101.133	101.027	100.921
6.625	101.709	101.581	101.439	101.297
6.750	102.246	102.110	101.958	101.807
6.875	102.478	102.342	102.191	102.040
6.990	102.700	102.564	102.413	102.261
7.125	103.026	102.890	102.739	102.587
7.250	102.438	102.322	102.193	102.065
7.375	103.135	103.020	102.891	102.762
7.500	103.314	103.198	103.070	102.941
7.625	103.445	103.329	103.201	103.072
7.750	104.357	104.241	104.112	103.984
7.875	104.559	104.444	104.315	104.187
7.990	103.441	103.325	103.197	103.068
8.125	103.562	103.446	103.317	103.189

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10

Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.278	94.229	94.176	94.123
4.990	94.925	94.877	94.824	94.771
5.125	95.633	95.584	95.531	95.478
5.250	95.963	95.920	95.875	95.829
5.375	96.624	96.582	96.536	96.491
5.500	97.251	97.208	97.162	97.117
5.625	97.811	97.769	97.723	97.678
5.750	98.460	98.410	98.357	98.304
5.875	99.042	98.993	98.940	98.887
5.990	99.538	99.488	99.435	99.382
6.125	100.071	100.021	99.968	99.915
6.250	100.602	100.532	100.456	100.380
6.375	101.214	101.144	101.068	100.992
6.500	101.653	101.583	101.507	101.431
6.625	101.919	101.845	101.766	101.686
6.750	102.469	102.359	102.239	102.118
6.875	102.605	102.495	102.375	102.254
6.990	103.032	102.922	102.801	102.680
7.125	103.377	103.282	103.178	103.073
7.250	104.421	104.358	104.290	104.222
7.375	104.714	104.651	104.583	104.515
7.500	105.050	104.987	104.919	104.851
7.625	105.335	105.272	105.204	105.136

SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB

Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.403	97.353	97.300	97.247
5.625	98.060	98.011	97.958	97.905
5.750	98.540	98.491	98.438	98.385
5.875	99.109	99.059	99.006	98.954
5.990	99.689	99.639	99.586	99.533
6.125	100.198	100.148	100.095	100.042
6.250	100.358	100.262	100.156	100.050
6.375	100.824	100.728	100.622	100.516
6.500	101.229	101.133	101.027	100.921
6.625	101.709	101.581	101.439	101.297
6.750	102.246	102.110	101.958	101.807
6.875	102.478	102.342	102.191	102.040
6.990	102.700	102.564	102.413	102.261
7.125	103.026	102.890	102.739	102.587
7.250	102.438	102.322	102.193	102.065
7.375	103.135	103.020	102.891	102.762
7.500	103.314	103.198	103.070	102.941
7.625	103.445	103.329	103.201	103.072
7.750	104.357	104.241	104.112	103.984
7.875	104.559	104.444	104.315	104.187
7.990	103.441	103.325	103.197	103.068
8.125	103.562	103.446	103.317	103.189
8.250	102.768	102.646	102.510	102.374

RISE TPO

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

Wholesale

Effective: June 12, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.128	94.079	94.026	93.973
4.990	94.775	94.727	94.674	94.621
5.125	95.483	95.434	95.381	95.328
5.250	95.813	95.770	95.725	95.679
5.375	96.474	96.432	96.386	96.341
5.500	97.101	97.058	97.012	96.967
5.625	97.661	97.619	97.573	97.528
5.750	98.310	98.260	98.207	98.154
5.875	98.892	98.843	98.790	98.737
5.990	99.388	99.338	99.285	99.232
6.125	99.921	99.871	99.818	99.765
6.250	100.452	100.382	100.306	100.230
6.375	101.064	100.994	100.918	100.842
6.500	101.503	101.433	101.357	101.281
6.625	101.769	101.695	101.616	101.536
6.750	102.319	102.209	102.089	101.968
6.875	102.455	102.345	102.225	102.104
6.990	102.882	102.772	102.651	102.530
7.125	103.227	103.132	103.028	102.923
7.250	104.271	104.208	104.140	104.072
7.375	104.564	104.501	104.433	104.365
7.500	104.900	104.837	104.769	104.701
7.625	105.185	105.122	105.054	104.986
7.750	105.273	105.210	105.142	105.073
7.875	105.502	105.439	105.371	105.303
7.990	105.560	105.497	105.429	105.361
8.125	105.731	105.668	105.600	105.531

FREDDIE MAC 25 YEAR FIXED (225)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.701	93.653	93.600	93.547
4.990	94.348	94.300	94.247	94.194
5.125	95.081	95.033	94.980	94.927
5.250	95.416	95.374	95.328	95.283
5.375	96.088	96.045	96.000	95.954
5.500	96.723	96.680	96.635	96.589
5.625	97.301	97.259	97.213	97.168
5.750	97.968	97.919	97.866	97.813
5.875	98.548	98.499	98.446	98.393
5.990	99.044	98.994	98.941	98.888
6.125	99.576	99.526	99.473	99.420
6.250	100.107	100.037	99.961	99.885
6.375	100.719	100.649	100.573	100.497
6.500	101.158	101.088	101.012	100.936
6.625	101.424	101.350	101.271	101.191
6.750	101.974	101.864	101.744	101.623
6.875	102.110	102.000	101.880	101.759
6.990	102.537	102.427	102.306	102.185
7.125	102.882	102.787	102.683	102.578
7.250	103.926	103.863	103.795	103.727
7.375	104.219	104.156	104.088	104.020
7.500	104.555	104.492	104.424	104.356
7.625	104.840	104.777	104.709	104.641
7.750	104.928	104.865	104.797	104.728
7.875	105.157	105.094	105.026	104.958
7.990	105.215	105.152	105.084	105.016
8.125	105.386	105.323	105.255	105.186

FREDDIE MAC 20 YEAR FIXED (220)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.247	98.178	98.103	98.027
5.625	98.780	98.712	98.636	98.561
5.750	99.232	99.156	99.073	98.990
5.875	99.771	99.695	99.612	99.529
5.990	100.224	100.148	100.065	99.982
6.125	100.722	100.646	100.563	100.479
6.250	100.900	100.803	100.697	100.591
6.375	101.476	101.380	101.274	101.168
6.500	101.900	101.803	101.697	101.591
6.625	102.169	102.073	101.967	101.861
6.750	102.213	102.077	101.925	101.774
6.875	102.482	102.345	102.194	102.043
6.990	102.965	102.829	102.678	102.526
7.125	103.333	103.196	103.045	102.893
7.250	104.074	104.011	103.943	103.875
7.375	104.472	104.409	104.341	104.273
7.500	104.613	104.550	104.482	104.414
7.625	104.941	104.878	104.810	104.742
7.750	105.252	105.189	105.121	105.052
7.875	105.485	105.423	105.355	105.287
7.990	105.580	105.517	105.449	105.381
8.125	105.827	105.764	105.696	105.628

FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
4.990	98.180	98.131	98.074	98.017
5.125	98.593	98.545	98.488	98.431
5.250	99.095	99.034	98.963	98.892
5.375	99.492	99.432	99.361	99.290
5.500	99.870	99.810	99.739	99.668
5.625	100.234	100.173	100.102	100.031
5.750	100.572	100.512	100.441	100.370
5.875	100.879	100.819	100.748	100.677
5.990	101.131	101.071	101.000	100.929
6.125	101.451	101.390	101.319	101.248
6.250	101.627	101.570	101.506	101.442
6.375	102.041	101.984	101.920	101.856
6.500	102.326	102.268	102.204	102.140
6.625	102.442	102.385	102.321	102.257
6.750	102.741	102.698	102.655	102.613
6.875	102.860	102.818	102.775	102.732
6.990	103.214	103.172	103.129	103.086

FREDDIE MAC 10 YEAR FIXED (210)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.780	99.710	99.625	99.539
5.625	100.051	99.981	99.896	99.810
5.750	100.303	100.233	100.148	100.063
5.875	100.538	100.468	100.383	100.298
5.990	100.727	100.657	100.572	100.486
6.125	100.967	100.897	100.812	100.726
6.250	101.236	101.194	101.151	101.108
6.375	101.588	101.545	101.503	101.460
6.500	101.814	101.771	101.728	101.686
6.625	101.909	101.867	101.824	101.781
6.750	102.237	102.194	102.151	102.109
6.875	102.298	102.255	102.212	102.170
6.990	102.601	102.559	102.516	102.473
7.125	102.770	102.727	102.684	102.642
7.250	102.730	102.678	102.621	102.564

HOME POSSIBLE 30 YEAR FIXED (HP201)

Rate	15-Day	30-Day	45-Day	60-Day
5.875	98.542	98.493	98.440	98.387
5.990	99.038	98.988	98.935	98.882
6.125	99.571	99.521	99.468	99.415
6.250	100.102	100.032	99.956	99.880
6.375	100.714	100.644	100.568	100.492
6.500	101.153	101.083	101.007	100.931
6.625	101.419	101.345	101.266	101.186
6.750	101.969	101.859	101.739	101.618
6.875	102.105	101.995	101.875	101.754
6.990	102.532	102.422	102.301	102.180
7.125	102.877	102.782	102.678	102.573
7.250	103.921	103.858	103.790	103.722
7.375	104.214	104.151	104.083	104.015
7.500	104.550	104.487	104.419	104.351
7.625	104.835	104.772	104.704	104.636
7.750	104.923	104.860	104.792	104.723
7.875	105.152	105.089	105.021	104.953
7.990	105.210	105.147	105.079	105.011
8.125	105.381	105.318	105.250	105.181

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)

Rate	15-Day	30-Day	45-Day	60-Day
5.875	98.892	98.843	98.790	98.737
5.990	99.388	99.338	99.285	99.232
6.125	99.921	99.871	99.818	99.765
6.250	100.452	100.382	100.306	100.230
6.375	101.064	100.994	100.918	100.842
6.500	101.503	101.433	101.357	101.281
6.625	101.769	101.695	101.616	101.536
6.750	102.319	102.209	102.089	101.968
6.875	102.455	102.345	102.225	102.104
6.990	102.882	102.772	102.651	102.530
7.125	103.227	103.132	103.028	102.923
7.250	104.271	104.208	104.140	104.072
7.375	104.564	104.501	104.433	104.365
7.500	104.900	104.837	104.769	104.701
7.625	105.185	105.122	105.054	104.986
7.750	105.273	105.210	105.142	105.073
7.875	105.502	105.439	105.371	105.303
7.990	105.560	105.497	105.429	105.361
8.125	105.731	105.668	105.600	105.531

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.853	96.803	96.750	96.697
5.625	97.510	97.461	97.408	97.355
5.750	97.990	97.941	97.888	97.835
5.875	98.559	98.509	98.456	98.404
5.990	99.139	99.089	99.036	98.983
6.125	99.648	99.598	99.545	99.492
6.250	99.808	99.712	99.606	99.500
6.375	100.274	100.178	100.072	99.966
6.500	100.679	100.583	100.477	100.371
6.625	101.159	101.031	100.889	100.747
6.750	101.696	101.560	101.408	101.257
6.875	101.928	101.792	101.641	101.490
6.990	102.150	102.014	101.863	101.711
7.125	102.476	102.340	102.189	102.037
7.250	101.888	101.772	101.643	101.515
7.375	102.585	102.470	102.341	102.212
7.500	102.764	102.648	102.520	102.391
7.625	102.895	102.779	102.651	102.522
7.750	103.807	103.691	103.562	103.434
7.875	104.009	103.894	103.765	103.637
7.990	102.891	102.775	102.647	102.518

FREDDIE MAC SC 20 YEAR FIXED (220SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	94.553	94.503	94.450	94.397
5.625	95.210	95.161	95.108	95.055
5.750	95.682	95.632	95.579	95.527
5.875	96.237	96.187	96.134	96.081
5.990	96.805	96.755	96.702	96.650
6.125	97.324	97.274	97.221	97.169
6.250	97.495	97.399	97.293	97.187
6.375	97.971	97.874	97.768	97.663
6.500	98.378	98.282	98.176	98.070
6.625	98.847	98.719	98.577	98.435
6.750	99.403	99.267	99.116	98.964
6.875	99.656	99.519	99.368	99.217
6.990	99.902	99.765	99.614	99.463
7.125	100.208	100.072	99.920	99.769
7.250	99.638	99.522	99.393	99.265
7.375	100.353	100.238	100.109	99.980
7.500	100.262	100.147	100.018	99.889
7.625	100.397	100.282	100.153	100.025
7.750	101.307	101.192	101.063	100.934
7.875	101.506	101.390	101.262	101.133
7.990	100.382	100.266	100.138	100.009

FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.301	97.231	97.146	97.061
5.625	97.628	97.558	97.473	97.388
5.750	97.684	97.614	97.529	97.443
5.875	97.970	97.901	97.815	97.730
5.990	98.317	98.247	98.162	98.076
6.125	98.573	98.503	98.418	98.333
6.250	98.629	98.562	98.483	98.405
6.375	98.860	98.793	98.714	98.636
6.500	99.037	98.970	98.892	98.814
6.625	99.232	99.165	99.087	99.009
6.750	99.404	99.352	99.295	99.238
6.875	99.575	99.523	99.466	99.409
6.990	99.664	99.612	99.555	99.498
7.125	99.814	99.761	99.705	99.648
7.250	99.459	99.397	99.326	99.255
7.375	99.971	99.909	99.837	99.766
7.500	99.754	99.692	99.621	99.550
7.625	99.734	99.671	99.600	99.529
7.750	100.736	100.674	100.603	100.532
7.875	100.836	100.774	100.703	100.632
7.990	99.654	99.591	99.520	99.449

RISE TPO

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

Wholesale

Effective: June 12, 2026

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.028	93.979	93.926	93.873
4.990	94.675	94.627	94.574	94.521
5.125	95.383	95.334	95.281	95.228
5.250	95.713	95.670	95.625	95.579
5.375	96.374	96.332	96.286	96.241
5.500	97.001	96.958	96.912	96.867
5.625	97.561	97.519	97.473	97.428
5.750	98.210	98.160	98.107	98.054
5.875	98.792	98.743	98.690	98.637
5.990	99.288	99.238	99.185	99.132
6.125	99.821	99.771	99.718	99.665
6.250	100.352	100.282	100.206	100.130
6.375	100.964	100.894	100.818	100.742
6.500	101.403	101.333	101.257	101.181
6.625	101.669	101.595	101.516	101.436
6.750	102.219	102.109	101.989	101.868
6.875	102.355	102.245	102.125	102.004
6.990	102.782	102.672	102.551	102.430
7.125	103.127	103.032	102.928	102.823
7.250	104.171	104.108	104.040	103.972
7.375	104.464	104.401	104.333	104.265
7.500	104.800	104.737	104.669	104.601
7.625	105.085	105.022	104.954	104.886

FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.089	99.039	98.986	98.933
6.125	99.598	99.548	99.495	99.442
6.250	99.758	99.662	99.556	99.450
6.375	100.224	100.128	100.022	99.916
6.500	100.629	100.533	100.427	100.321
6.625	101.109	100.981	100.839	100.697
6.750	101.646	101.510	101.358	101.207
6.875	101.878	101.742	101.591	101.440
6.990	102.100	101.964	101.813	101.661
7.125	102.426	102.290	102.139	101.987
7.250	101.838	101.722	101.593	101.465
7.375	102.535	102.420	102.291	102.162
7.500	102.714	102.598	102.470	102.341
7.625	102.845	102.729	102.601	102.472
7.750	103.757	103.641	103.512	103.384
7.875	103.959	103.844	103.715	103.587
7.990	102.841	102.725	102.597	102.468
8.125	102.962	102.846	102.717	102.589
8.250	102.168	102.046	101.910	101.774

DDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R20

Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.674	95.632	95.586	95.541
5.500	96.301	96.258	96.212	96.167
5.625	96.861	96.819	96.773	96.728
5.750	97.510	97.460	97.407	97.354
5.875	98.092	98.043	97.990	97.937
5.990	98.588	98.538	98.485	98.432
6.125	99.121	99.071	99.018	98.965
6.250	99.652	99.582	99.506	99.430
6.375	100.264	100.194	100.118	100.042
6.500	100.703	100.633	100.557	100.481
6.625	100.969	100.895	100.816	100.736
6.750	101.519	101.409	101.289	101.168
6.875	101.655	101.545	101.425	101.304
6.990	102.082	101.972	101.851	101.730
7.125	102.427	102.332	102.228	102.123
7.250	103.471	103.408	103.340	103.272
7.375	103.764	103.701	103.633	103.565
7.500	104.100	104.037	103.969	103.901
7.625	104.385	104.322	104.254	104.186
7.750	104.473	104.410	104.342	104.273
7.875	104.702	104.639	104.571	104.503
7.990	104.760	104.697	104.629	104.561
8.125	104.931	104.868	104.800	104.731

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.028	93.979	93.926	93.873
4.990	94.675	94.627	94.574	94.521
5.125	95.383	95.334	95.281	95.228
5.250	95.713	95.670	95.625	95.579
5.375	96.374	96.332	96.286	96.241
5.500	97.001	96.958	96.912	96.867
5.625	97.561	97.519	97.473	97.428
5.750	98.210	98.160	98.107	98.054
5.875	98.792	98.743	98.690	98.637
5.990	99.288	99.238	99.185	99.132
6.125	99.821	99.771	99.718	99.665
6.250	100.352	100.282	100.206	100.130
6.375	100.964	100.894	100.818	100.742
6.500	101.403	101.333	101.257	101.181
6.625	101.669	101.595	101.516	101.436
6.750	102.219	102.109	101.989	101.868
6.875	102.355	102.245	102.125	102.004
6.990	102.782	102.672	102.551	102.430
7.125	103.127	103.032	102.928	102.823
7.250	104.171	104.108	104.040	103.972
7.375	104.464	104.401	104.333	104.265
7.500	104.800	104.737	104.669	104.601
7.625	105.085	105.022	104.954	104.886

FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.089	99.039	98.986	98.933
6.125	99.598	99.548	99.495	99.442
6.250	99.758	99.662	99.556	99.450
6.375	100.224	100.128	100.022	99.916
6.500	100.629	100.533	100.427	100.321
6.625	101.109	100.981	100.839	100.697
6.750	101.646	101.510	101.358	101.207
6.875	101.878	101.742	101.591	101.440
6.990	102.100	101.964	101.813	101.661
7.125	102.426	102.290	102.139	101.987
7.250	101.838	101.722	101.593	101.465
7.375	102.535	102.420	102.291	102.162
7.500	102.714	102.598	102.470	102.341
7.625	102.845	102.729	102.601	102.472
7.750	103.757	103.641	103.512	103.384
7.875	103.959	103.844	103.715	103.587
7.990	102.841	102.725	102.597	102.468
8.125	102.962	102.846	102.717	102.589
8.250	102.168	102.046	101.910	101.774
8.375	102.223	102.101	101.965	101.829
8.500	102.358	102.236	102.100	101.964
8.625	102.435	102.313	102.177	102.041
8.750	103.069	102.947	102.811	102.674

DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201

Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.674	95.632	95.586	95.541
5.500	96.301	96.258	96.212	96.167
5.625	96.861	96.819	96.773	96.728
5.750	97.510	97.460	97.407	97.354
5.875	98.092	98.043	97.990	97.937
5.990	98.588	98.538	98.485	98.432
6.125	99.121	99.071	99.018	98.965
6.250	99.652	99.582	99.506	99.430
6.375	100.264	100.194	100.118	100.042
6.500	100.703	100.633	100.557	100.481
6.625	100.969	100.895	100.816	100.736
6.750	101.519	101.409	101.289	101.168
6.875	101.655	101.545	101.425	101.304
6.990	102.082	101.972	101.851	101.730
7.125	102.427	102.332	102.228	102.123
7.250	103.471	103.408	103.340	103.272
7.375	103.764	103.701	103.633	103.565
7.500	104.100	104.037	103.969	103.901
7.625	104.385	104.322	104.254	104.186
7.750	104.473	104.410	104.342	104.273
7.875	104.702	104.639	104.571	104.503
7.990	104.760	104.697	104.629	104.561
8.125	104.931	104.868	104.800	104.731

RISE TPO

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19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: June 12, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.378	94.329	94.276	94.223
4.990	95.025	94.977	94.924	94.871
5.125	95.733	95.684	95.631	95.578
5.250	96.063	96.020	95.975	95.929
5.375	96.724	96.682	96.636	96.591
5.500	97.351	97.308	97.262	97.217
5.625	97.911	97.869	97.823	97.778
5.750	98.560	98.510	98.457	98.404
5.875	99.142	99.093	99.040	98.987
5.990	99.638	99.588	99.535	99.482
6.125	100.171	100.121	100.068	100.015
6.250	100.702	100.632	100.556	100.480
6.375	101.314	101.244	101.168	101.092
6.500	101.753	101.683	101.607	101.531
6.625	102.019	101.945	101.866	101.786
6.750	102.569	102.459	102.339	102.218
6.875	102.705	102.595	102.475	102.354
6.990	103.132	103.022	102.901	102.780
7.125	103.477	103.382	103.278	103.173
7.250	104.521	104.458	104.390	104.322
7.375	104.814	104.751	104.683	104.615
7.500	105.150	105.087	105.019	104.951
7.625	105.435	105.372	105.304	105.236
7.750	105.523	105.460	105.392	105.323
7.875	105.752	105.689	105.621	105.553
7.990	105.810	105.747	105.679	105.611
8.125	105.981	105.918	105.850	105.781

SELECT FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	98.054	98.005	97.948	97.892
4.990	98.430	98.381	98.324	98.267
5.125	98.843	98.795	98.738	98.681
5.250	99.345	99.284	99.213	99.142
5.375	99.742	99.682	99.611	99.540
5.500	100.120	100.060	99.989	99.918
5.625	100.484	100.423	100.352	100.281
5.750	100.822	100.762	100.691	100.620
5.875	101.129	101.069	100.998	100.927
5.990	101.381	101.321	101.250	101.179
6.125	101.701	101.640	101.569	101.498
6.250	101.877	101.820	101.756	101.692
6.375	102.291	102.234	102.170	102.106
6.500	102.576	102.518	102.454	102.390
6.625	102.692	102.635	102.571	102.507
6.750	102.991	102.948	102.905	102.863
6.875	103.110	103.068	103.025	102.982
6.990	103.464	103.422	103.379	103.336
7.125	103.687	103.644	103.602	103.559
7.250	103.472	103.420	103.363	103.306

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.103	97.053	97.000	96.947
5.625	97.760	97.711	97.658	97.605
5.750	98.240	98.191	98.138	98.085
5.875	98.809	98.759	98.706	98.654
5.990	99.389	99.339	99.286	99.233
6.125	99.898	99.848	99.795	99.742
6.250	100.058	99.962	99.856	99.750
6.375	100.524	100.428	100.322	100.216
6.500	100.929	100.833	100.727	100.621
6.625	101.409	101.281	101.139	100.997
6.750	101.946	101.810	101.658	101.507
6.875	102.178	102.042	101.891	101.740
6.990	102.400	102.264	102.113	101.961
7.125	102.726	102.590	102.439	102.287
7.250	102.138	102.022	101.893	101.765
7.375	102.835	102.720	102.591	102.462
7.500	103.014	102.898	102.770	102.641
7.625	103.145	103.029	102.901	102.772
7.750	104.057	103.941	103.812	103.684
7.875	104.259	104.144	104.015	103.887
7.990	103.141	103.025	102.897	102.768
8.125	103.262	103.146	103.017	102.889

SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	98.567	98.497	98.412	98.326
6.125	98.823	98.753	98.668	98.583
6.250	98.879	98.812	98.733	98.655
6.375	99.110	99.043	98.964	98.886
6.500	99.287	99.220	99.142	99.064
6.625	99.482	99.415	99.337	99.259
6.750	99.654	99.602	99.545	99.488
6.875	99.825	99.773	99.716	99.659
6.990	99.914	99.862	99.805	99.748
7.125	100.064	100.011	99.955	99.898
7.250	99.709	99.647	99.576	99.505
7.375	100.221	100.159	100.087	100.016
7.500	100.004	99.942	99.871	99.800
7.625	99.984	99.921	99.850	99.779
7.750	100.986	100.924	100.853	100.782
7.875	101.086	101.024	100.953	100.882
7.990	99.904	99.841	99.770	99.699

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.278	94.229	94.176	94.123
4.990	94.925	94.877	94.824	94.771
5.125	95.633	95.584	95.531	95.478
5.250	95.963	95.920	95.875	95.829
5.375	96.624	96.582	96.536	96.491
5.500	97.251	97.208	97.162	97.117
5.625	97.811	97.769	97.723	97.678
5.750	98.460	98.410	98.357	98.304
5.875	99.042	98.993	98.940	98.887
5.990	99.538	99.488	99.435	99.382
6.125	100.071	100.021	99.968	99.915
6.250	100.602	100.532	100.456	100.380
6.375	101.214	101.144	101.068	100.992
6.500	101.653	101.583	101.507	101.431
6.625	101.919	101.845	101.766	101.686
6.750	102.469	102.359	102.239	102.118
6.875	102.605	102.495	102.375	102.254
6.990	103.032	102.922	102.801	102.680
7.125	103.377	103.282	103.178	103.073
7.250	104.421	104.358	104.290	104.222
7.375	104.714	104.651	104.583	104.515
7.500	105.050	104.987	104.919	104.851
7.625	105.335	105.272	105.204	105.136

SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 S

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.339	99.289	99.236	99.183
6.125	99.848	99.798	99.745	99.692
6.250	100.008	99.912	99.806	99.700
6.375	100.474	100.378	100.272	100.166
6.500	100.879	100.783	100.677	100.571
6.625	101.359	101.231	101.089	100.947
6.750	101.896	101.760	101.608	101.457
6.875	102.128	101.992	101.841	101.690
6.990	102.350	102.214	102.063	101.911
7.125	102.676	102.540	102.389	102.237
7.250	102.088	101.972	101.843	101.715
7.375	102.785	102.670	102.541	102.412
7.500	102.964	102.848	102.720	102.591
7.625	103.095	102.979	102.851	102.722
7.750	104.007	103.891	103.762	103.634
7.875	104.209	104.094	103.965	103.837
7.990	103.091	102.975	102.847	102.718
8.125	103.212	103.096	102.967	102.839
8.250	102.418	102.296	102.160	102.024
8.375	102.473	102.351	102.215	102.079
8.500	102.608	102.486	102.350	102.214

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1

Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.278	94.229	94.176	94.123
4.990	94.925	94.877	94.824	94.771
5.125	95.633	95.584	95.531	95.478
5.250	95.963	95.920	95.875	95.829
5.375	96.624	96.582	96.536	96.491
5.500	97.251	97.208	97.162	97.117
5.625	97.811	97.769	97.723	97.678
5.750	98.460	98.410	98.357	98.304
5.875	99.042	98.993	98.940	98.887
5.990	99.538	99.488	99.435	99.382
6.125	100.071	100.021	99.968	99.915
6.250	100.602	100.532	100.456	100.380
6.375	101.214	101.144	101.068	100.992
6.500	101.653	101.583	101.507	101.431
6.625	101.919	101.845	101.766	101.686
6.750	102.469	102.359	102.239	102.118
6.875	102.605	102.495	102.375	102.254
6.990	103.032	102.922	102.801	102.680
7.125	103.377	103.282	103.178	103.073
7.250	104.421	104.358	104.290	104.222
7.375	104.714	104.651	104.583	104.515
7.500	105.050	104.987	104.919	104.851
7.625	105.335	105.272	105.204	105.136

SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 S

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.339	99.289	99.236	99.183
6.125	99.848	99.798	99.745	99.692
6.250	100.008	99.912	99.806	99.700
6.375	100.474	100.378	100.272	100.166
6.500	100.879	100.783	100.677	100.571
6.625	101.359	101.231	101.089	100.947
6.750	101.896	101.760	101.608	101.457
6.875	102.128	101.992	101.841	101.690
6.990	102.350	102.214	102.063	101.911
7.125	102.676	102.540	102.389	102.237
7.250	102.088	101.972	101.843	101.715
7.375	102.785	102.670	102.541	102.412
7.500	102.964	102.848	102.720	102.591
7.625	103.095	102.979	102.851	102.722
7.750	104.007	103.891	103.762	103.634
7.875	104.209	104.094	103.965	103.837
7.990	103.091	102.975	102.847	102.718
8.125	103.212	103.096	102.967	102.839
8.250	102.418	102.296	102.160	102.024
8.375	102.473	102.351	102.215	102.079
8.500	102.608	102.486	102.350	102.214

RISE TPO

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

Wholesale

Effective: June 12, 2026

FANNIE MAE ARMS PRICING

FANNIE MAE 5/6 ARM (105-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	97.044	97.019	97.019	96.909
4.875	97.437	97.409	97.409	97.289
5.000	97.760	97.730	97.730	97.600
5.125	98.080	98.046	98.046	97.907
5.250	98.401	98.364	98.364	98.216
5.375	98.730	98.690	98.690	98.533
5.500	98.966	98.923	98.923	98.756
5.625	99.246	99.200	99.200	99.023
5.750	99.513	99.463	99.463	99.278
5.875	99.785	99.733	99.733	99.538
6.000	100.097	100.041	100.041	99.837
6.125	100.387	100.328	100.328	100.114
6.250	100.622	100.560	100.560	100.337
6.375	100.776	100.711	100.711	100.479

FANNIE MAE 7/6 ARM (107-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	96.972	96.942	96.942	96.812
5.125	97.330	97.296	97.296	97.157
5.250	97.746	97.709	97.709	97.561
5.375	98.254	98.214	98.214	98.057
5.500	98.610	98.567	98.567	98.400
5.625	98.920	98.874	98.874	98.698
5.750	99.247	99.198	99.198	99.012
5.875	99.625	99.573	99.573	99.378
6.000	99.942	99.886	99.886	99.682
6.125	100.088	100.030	100.030	99.816
6.250	100.323	100.261	100.261	100.038
6.375	100.695	100.630	100.630	100.398

FANNIE MAE 10/6 ARM (110-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	97.022	96.985	96.985	96.837
5.375	97.516	97.476	97.476	97.319
5.500	97.925	97.882	97.882	97.715
5.625	98.390	98.344	98.344	98.167
5.750	98.808	98.759	98.759	98.573
5.875	99.181	99.128	99.128	98.933
6.000	99.527	99.472	99.472	99.267
6.125	99.755	99.696	99.696	99.482
6.250	100.072	100.010	100.010	99.787
6.375	100.529	100.465	100.465	100.232

FANNIE MAE 5/6 ARM HB (105HB-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	97.300	97.276	97.276	97.166
4.875	97.693	97.666	97.666	97.546
5.000	98.017	97.986	97.986	97.857
5.125	98.336	98.302	98.302	98.163
5.250	98.656	98.620	98.620	98.472
5.375	98.985	98.946	98.946	98.788
5.500	99.221	99.178	99.178	99.011
5.625	99.501	99.454	99.454	99.278
5.750	99.768	99.718	99.718	99.533
5.875	100.041	99.988	99.988	99.793
6.000	100.353	100.297	100.297	100.093
6.125	100.644	100.585	100.585	100.371
6.250	100.880	100.819	100.819	100.596
6.375	101.037	100.972	100.972	100.739

FANNIE MAE 7/6 ARM HB (107HB-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	97.227	97.197	97.197	97.067
5.125	97.584	97.550	97.550	97.412
5.250	97.999	97.962	97.962	97.814
5.375	98.507	98.467	98.467	98.309
5.500	98.862	98.819	98.819	98.652
5.625	99.171	99.125	99.125	98.949
5.750	99.497	99.448	99.448	99.262
5.875	99.874	99.822	99.822	99.627
6.000	100.191	100.135	100.135	99.931
6.125	100.337	100.278	100.278	100.064
6.250	100.572	100.510	100.510	100.287
6.375	100.945	100.880	100.880	100.648

FANNIE MAE 10/6 ARM HB (110HB-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	97.277	97.240	97.240	97.092
5.375	97.770	97.730	97.730	97.572
5.500	98.177	98.135	98.135	97.968
5.625	98.642	98.595	98.595	98.419
5.750	99.059	99.009	99.009	98.824
5.875	99.430	99.377	99.377	99.182
6.000	99.774	99.719	99.719	99.514
6.125	100.000	99.942	99.942	99.728
6.250	100.316	100.255	100.255	100.031
6.375	100.773	100.708	100.708	100.476

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.794	96.769	96.769	96.659
4.875	97.187	97.159	97.159	97.039
5.000	97.510	97.480	97.480	97.350
5.125	97.830	97.796	97.796	97.657
5.250	98.151	98.114	98.114	97.966
5.375	98.480	98.440	98.440	98.283
5.500	98.716	98.673	98.673	98.506
5.625	98.996	98.950	98.950	98.773
5.750	99.263	99.213	99.213	99.028
5.875	99.535	99.483	99.483	99.288
6.000	99.847	99.791	99.791	99.587
6.125	100.137	100.078	100.078	99.864
6.250	100.372	100.310	100.310	100.087
6.375	100.526	100.461	100.461	100.229

FREDDIE MAC 7/6 ARM (207-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	96.722	96.692	96.692	96.562
5.125	97.080	97.046	97.046	96.907
5.250	97.496	97.459	97.459	97.311
5.375	98.004	97.964	97.964	97.807
5.500	98.360	98.317	98.317	98.150
5.625	98.670	98.624	98.624	98.448
5.750	98.997	98.948	98.948	98.762
5.875	99.375	99.323	99.323	99.128
6.000	99.692	99.636	99.636	99.432
6.125	99.838	99.780	99.780	99.566
6.250	100.073	100.011	100.011	99.788
6.375	100.445	100.380	100.380	100.148

FREDDIE MAC 10/6 ARM (210-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.772	96.735	96.735	96.587
5.375	97.266	97.226	97.226	97.069
5.500	97.675	97.632	97.632	97.465
5.625	98.140	98.094	98.094	97.917
5.750	98.558	98.509	98.509	98.323
5.875	98.931	98.878	98.878	98.683
6.000	99.277	99.222	99.222	99.017
6.125	99.505	99.446	99.446	99.232
6.250	99.822	99.760	99.760	99.537
6.375	100.279	100.215	100.215	99.982

FREDDIE MAC 5/6 ARM SC (205SC-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	97.050	97.026	97.026	96.916
4.875	97.443	97.416	97.416	97.296
5.000	97.767	97.736	97.736	97.607
5.125	98.086	98.052	98.052	97.913
5.250	98.406	98.370	98.370	98.222
5.375	98.735	98.696	98.696	98.538
5.500	98.971	98.928	98.928	98.761
5.625	99.251	99.204	99.204	99.028
5.750	99.518	99.468	99.468	99.283
5.875	99.791	99.738	99.738	99.543
6.000	100.103	100.047	100.047	99.843
6.125	100.394	100.335	100.335	100.121
6.250	100.630	100.569	100.569	100.346
6.375	100.787	100.722	100.722	100.489

FREDDIE MAC 7/6 ARM SC (207SC-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	96.977	96.947	96.947	96.817
5.125	97.334	97.300	97.300	97.162
5.250	97.749	97.712	97.712	97.564
5.375	98.257	98.217	98.217	98.059
5.500	98.612	98.569	98.569	98.402
5.625	98.921	98.875	98.875	98.699
5.750	99.247	99.198	99.198	99.012
5.875	99.624	99.572	99.572	99.377
6.000	99.941	99.885	99.885	99.681
6.125	100.087	100.028	100.028	99.814
6.250	100.322	100.260	100.260	100.037
6.375	100.695	100.630	100.630	100.398

FREDDIE MAC 10/6 ARM SC (210SC-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	97.027	96.990	96.990	96.842
5.375	97.520	97.480	97.480	97.322
5.500	97.927	97.885	97.885	97.718
5.625	98.392	98.345	98.345	98.169
5.750	98.809	98.759	98.759	98.574
5.875	99.180	99.127	99.127	98.932
6.000	99.524	99.469	99.469	99.264
6.125	99.750	99.692	99.692	99.478
6.250	100.066	100.005	100.005	99.781
6.375	100.523	100.458	100.458	100.226

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

Effective: **June 12, 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
Subordindate 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 **	
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

HR/HP/FTHB + AMI ADJUSTMENT CAPS*	
LTV > 80% AND FICO >= 680	0.000
All other LTV & FICO combinations	0.000
FTHB + AMI LLPA Waiver	0.000

***Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj**

Minimum Loan Amount $75,000*

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

Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs

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

NC Floor Price	99.750

LENDER PAID MI

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

LPMI (in addition to adjustments above)

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

FNMA/FHLMC State Tier Adjustment

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

RISE TPO

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

Wholesale

Effective: June 12, 2026

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (AltA101)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.353	94.304	94.251	94.198
4.990	95.000	94.952	94.899	94.846
5.125	95.708	95.659	95.606	95.553
5.250	96.038	95.995	95.950	95.904
5.375	96.699	96.657	96.611	96.566
5.500	97.326	97.283	97.237	97.192
5.625	97.886	97.844	97.798	97.753
5.750	98.535	98.485	98.432	98.379
5.875	99.117	99.068	99.015	98.962
5.990	99.613	99.563	99.510	99.457
6.125	100.146	100.096	100.043	99.990
6.250	100.677	100.607	100.531	100.455
6.375	101.164	101.094	101.018	100.942
6.500	101.603	101.533	101.457	101.381
6.625	101.994	101.920	101.841	101.761
6.750	102.419	102.309	102.189	102.068
6.875	102.680	102.570	102.450	102.329
6.990	102.982	102.872	102.751	102.630
7.125	103.327	103.232	103.128	103.023
7.250	104.371	104.308	104.240	104.172
7.375	104.664	104.601	104.533	104.465
7.500	105.000	104.937	104.869	104.801
7.625	105.285	105.222	105.154	105.086
7.750	105.373	105.310	105.242	105.173
7.875	105.602	105.539	105.471	105.403
7.990	105.785	105.722	105.654	105.586
8.125	105.956	105.893	105.825	105.756

Alt Agency 25 Yr Fixed (AltA125)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.801	93.753	93.700	93.647
4.990	94.448	94.400	94.347	94.294
5.125	95.181	95.133	95.080	95.027
5.250	95.516	95.474	95.428	95.383
5.375	96.188	96.145	96.100	96.054
5.500	96.823	96.780	96.735	96.689
5.625	97.401	97.359	97.313	97.268
5.750	98.068	98.019	97.966	97.913
5.875	98.648	98.599	98.546	98.493
5.990	99.144	99.094	99.041	98.988
6.125	99.676	99.626	99.573	99.520
6.250	100.207	100.137	100.061	99.985
6.375	100.819	100.749	100.673	100.597
6.500	101.258	101.188	101.112	101.036
6.625	101.524	101.450	101.371	101.291
6.750	102.074	101.964	101.844	101.723
6.875	102.210	102.100	101.980	101.859
6.990	102.637	102.527	102.406	102.285
7.125	102.982	102.887	102.783	102.678
7.250	104.026	103.963	103.895	103.827
7.375	104.319	104.256	104.188	104.120
7.500	104.655	104.592	104.524	104.456
7.625	104.940	104.877	104.809	104.741
7.750	105.028	104.965	104.897	104.828
7.875	105.257	105.194	105.126	105.058
7.990	105.315	105.252	105.184	105.116
8.125	105.486	105.423	105.355	105.286

Alt Agency 20 Yr Fixed (AltA120)

Rate	15-Day	30-Day	45-Day	60-Day
4.990	96.066	95.981	95.883	95.784
5.125	96.714	96.629	96.531	96.432
5.250	97.177	97.109	97.033	96.957
5.375	97.778	97.710	97.634	97.559
5.500	98.347	98.278	98.203	98.127
5.625	98.880	98.812	98.736	98.661
5.750	99.332	99.256	99.173	99.090
5.875	99.871	99.795	99.712	99.629
5.990	100.324	100.248	100.165	100.082
6.125	100.822	100.746	100.663	100.579
6.250	101.000	100.903	100.797	100.691
6.375	101.576	101.480	101.374	101.268
6.500	102.000	101.903	101.797	101.691
6.625	102.269	102.173	102.067	101.961
6.750	102.313	102.177	102.025	101.874
6.875	102.582	102.445	102.294	102.143
6.990	103.065	102.929	102.778	102.626
7.125	103.433	103.296	103.145	102.993
7.250	104.174	104.111	104.043	103.975
7.375	104.572	104.509	104.441	104.373
7.500	104.713	104.650	104.582	104.514
7.625	105.041	104.978	104.910	104.842

Alt Agency 15 Yr Fixed (AltA115)

Rate	15-Day	30-Day	45-Day	60-Day
4.990	98.405	98.356	98.299	98.242
5.125	98.818	98.770	98.713	98.656
5.250	99.320	99.259	99.188	99.117
5.375	99.717	99.657	99.586	99.515
5.500	100.095	100.035	99.964	99.893
5.625	100.459	100.398	100.327	100.256
5.750	100.797	100.737	100.666	100.595
5.875	101.104	101.044	100.973	100.902
5.990	101.356	101.296	101.225	101.154
6.125	101.676	101.615	101.544	101.473
6.250	101.852	101.795	101.731	101.667
6.375	102.141	102.084	102.020	101.956
6.500	102.426	102.368	102.304	102.240
6.625	102.667	102.610	102.546	102.482
6.750	102.841	102.798	102.755	102.713
6.875	103.085	103.043	103.000	102.957
6.990	103.314	103.272	103.229	103.186
7.125	103.537	103.494	103.452	103.409
7.250	103.322	103.270	103.213	103.156

Alt Agency 10 Yr Fixed (AltA110)

Rate	15-Day	30-Day	45-Day	60-Day
4.990	98.658	98.600	98.529	98.458
5.125	98.977	98.919	98.848	98.777
5.250	99.302	99.231	99.146	99.061
5.375	99.602	99.532	99.447	99.362
5.500	99.880	99.810	99.725	99.639
5.625	100.151	100.081	99.996	99.910
5.750	100.403	100.333	100.248	100.163
5.875	100.638	100.568	100.483	100.398
5.990	100.827	100.757	100.672	100.586
6.125	101.067	100.997	100.912	100.826
6.250	101.336	101.294	101.251	101.208
6.375	101.688	101.645	101.603	101.560
6.500	101.914	101.871	101.828	101.786
6.625	102.009	101.967	101.924	101.881
6.750	102.337	102.294	102.251	102.209
6.875	102.398	102.355	102.312	102.270
6.990	102.701	102.659	102.616	102.573
7.125	102.870	102.827	102.784	102.742
7.250	102.830	102.778	102.721	102.664

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

Wholesale

Effective: June 12, 2026

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (AltA101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.478	97.428	97.375	97.322
5.625	98.135	98.086	98.033	97.980
5.750	98.865	98.816	98.763	98.710
5.875	99.434	99.384	99.331	99.279
5.990	99.914	99.864	99.811	99.758
6.125	100.423	100.373	100.320	100.267
6.250	100.233	100.137	100.031	99.925
6.375	100.699	100.603	100.497	100.391
6.500	101.129	101.033	100.927	100.821
6.625	101.584	101.456	101.314	101.172
6.750	101.996	101.860	101.708	101.557
6.875	102.228	102.092	101.941	101.790
6.990	102.500	102.364	102.213	102.061
7.125	102.826	102.690	102.539	102.387
7.250	102.438	102.322	102.193	102.065
7.375	102.760	102.645	102.516	102.387
7.500	103.064	102.948	102.820	102.691
7.625	103.320	103.204	103.076	102.947
7.750	103.332	103.216	103.087	102.959
7.875	103.534	103.419	103.290	103.162
7.990	103.691	103.575	103.447	103.318
8.125	103.812	103.696	103.567	103.439
8.250	103.018	102.896	102.760	102.624
8.375	103.073	102.951	102.815	102.679
8.500	103.208	103.086	102.950	102.814
8.625	103.285	103.163	103.027	102.891

Alt Agency 25 Yr Fixed High Bal (AltA125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.253	95.203	95.150	95.097
5.625	95.910	95.861	95.808	95.755
5.750	96.390	96.341	96.288	96.235
5.875	96.957	96.908	96.855	96.802
5.990	97.537	97.487	97.434	97.381
6.125	98.028	97.978	97.925	97.872
6.250	98.188	98.092	97.986	97.880
6.375	98.654	98.558	98.452	98.346
6.500	99.059	98.963	98.857	98.751
6.625	99.539	99.411	99.269	99.127
6.750	100.076	99.940	99.788	99.637
6.875	100.308	100.172	100.021	99.870
6.990	100.530	100.394	100.243	100.091
7.125	100.856	100.720	100.569	100.417
7.250	100.268	100.152	100.023	99.895
7.375	100.965	100.850	100.721	100.592
7.500	101.144	101.028	100.900	100.771
7.625	101.275	101.159	101.031	100.902
7.750	102.187	102.071	101.942	101.814
7.875	102.389	102.274	102.145	102.017
7.990	101.271	101.155	101.027	100.898

Alt Agency 20 Yr Fixed High Bal (AltA120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	94.717	94.667	94.614	94.561
5.500	95.403	95.353	95.300	95.247
5.625	96.060	96.011	95.958	95.905
5.750	96.532	96.482	96.429	96.377
5.875	97.087	97.037	96.984	96.931
5.990	97.655	97.605	97.552	97.500
6.125	98.174	98.124	98.071	98.019
6.250	98.345	98.249	98.143	98.037
6.375	98.821	98.724	98.618	98.513
6.500	99.228	99.132	99.026	98.920
6.625	99.697	99.569	99.427	99.285
6.750	100.253	100.117	99.966	99.814
6.875	100.506	100.369	100.218	100.067
6.990	100.752	100.615	100.464	100.313
7.125	101.058	100.922	100.770	100.619
7.250	100.488	100.372	100.243	100.115
7.375	101.203	101.088	100.959	100.830
7.500	101.112	100.997	100.868	100.739
7.625	101.247	101.132	101.003	100.875
7.750	102.157	102.042	101.913	101.784
7.875	102.356	102.240	102.112	101.983
7.990	101.232	101.116	100.988	100.859

Alt Agency 15 Yr Fixed High Bal (AltA115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	98.792	98.722	98.637	98.551
6.125	99.048	98.978	98.893	98.808
6.250	99.104	99.037	98.958	98.880
6.375	99.335	99.268	99.189	99.111
6.500	99.512	99.445	99.367	99.289
6.625	99.707	99.640	99.562	99.484
6.750	99.879	99.827	99.770	99.713
6.875	100.050	99.998	99.941	99.884
6.990	100.139	100.087	100.030	99.973
7.125	100.289	100.236	100.180	100.123
7.250	99.934	99.872	99.801	99.730
7.375	100.446	100.384	100.312	100.241
7.500	100.229	100.167	100.096	100.025
7.625	100.209	100.146	100.075	100.004
7.750	101.211	101.149	101.078	101.007
7.875	101.311	101.249	101.178	101.107
7.990	100.129	100.066	99.995	99.924

Alt Agency 10 Yr Fixed High Bal (AltA110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	98.457	98.387	98.302	98.216
6.125	98.713	98.643	98.558	98.473
6.250	98.769	98.702	98.623	98.545
6.375	99.000	98.933	98.854	98.776
6.500	99.177	99.110	99.032	98.954
6.625	99.372	99.305	99.227	99.149
6.750	99.544	99.492	99.435	99.378
6.875	99.715	99.663	99.606	99.549
6.990	99.804	99.752	99.695	99.638
7.125	99.954	99.901	99.845	99.788
7.250	99.599	99.537	99.466	99.395
7.375	100.111	100.049	99.977	99.906
7.500	99.704	99.642	99.571	99.500
7.625	99.684	99.621	99.550	99.479
7.750	100.686	100.624	100.553	100.482
7.875	100.786	100.724	100.653	100.582
7.990	99.604	99.541	99.470	99.399

RISE TPO

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

SELECT PRICING

Effective: **June 12, 2026**

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT AltA101)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.653	94.604	94.551	94.498
4.990	95.300	95.252	95.199	95.146
5.125	96.008	95.959	95.906	95.853
5.250	96.338	96.295	96.250	96.204
5.375	96.999	96.957	96.911	96.866
5.500	97.626	97.583	97.537	97.492
5.625	98.186	98.144	98.098	98.053
5.750	98.835	98.785	98.732	98.679
5.875	99.417	99.368	99.315	99.262
5.990	99.913	99.863	99.810	99.757
6.125	100.446	100.396	100.343	100.290
6.250	100.977	100.907	100.831	100.755
6.375	101.464	101.394	101.318	101.242
6.500	101.903	101.833	101.757	101.681
6.625	102.294	102.220	102.141	102.061
6.750	102.719	102.609	102.489	102.368
6.875	102.980	102.870	102.750	102.629
6.990	103.282	103.172	103.051	102.930
7.125	103.627	103.532	103.428	103.323
7.250	104.671	104.608	104.540	104.472
7.375	104.964	104.901	104.833	104.765
7.500	105.300	105.237	105.169	105.101
7.625	105.585	105.522	105.454	105.386

SELECT Alt Agency 15 Yr Fixed (SELECT AltA115)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	101.656	101.596	101.525	101.454
6.125	101.976	101.915	101.844	101.773
6.250	102.152	102.095	102.031	101.967
6.375	102.441	102.384	102.320	102.256
6.500	102.726	102.668	102.604	102.540
6.625	102.967	102.910	102.846	102.782
6.750	103.141	103.098	103.055	103.013
6.875	103.385	103.343	103.300	103.257
6.990	103.614	103.572	103.529	103.486
7.125	103.837	103.794	103.752	103.709
7.250	103.622	103.570	103.513	103.456
7.375	103.830	103.777	103.720	103.663
7.500	103.860	103.807	103.750	103.694
7.625	104.039	103.987	103.930	103.873
7.750	104.217	104.165	104.108	104.051
7.875	104.392	104.339	104.283	104.226

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AltA101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.778	97.728	97.675	97.622
5.625	98.435	98.386	98.333	98.280
5.750	99.165	99.116	99.063	99.010
5.875	99.734	99.684	99.631	99.579
5.990	100.214	100.164	100.111	100.058
6.125	100.723	100.673	100.620	100.567
6.250	100.533	100.437	100.331	100.225
6.375	100.999	100.903	100.797	100.691
6.500	101.429	101.333	101.227	101.121
6.625	101.884	101.756	101.614	101.472
6.750	102.296	102.160	102.008	101.857
6.875	102.528	102.392	102.241	102.090
6.990	102.800	102.664	102.513	102.361
7.125	103.126	102.990	102.839	102.687
7.250	102.738	102.622	102.493	102.365
7.375	103.060	102.945	102.816	102.687
7.500	103.364	103.248	103.120	102.991
7.625	103.620	103.504	103.376	103.247
7.750	103.632	103.516	103.387	103.259
7.875	103.834	103.719	103.590	103.462
7.990	103.991	103.875	103.747	103.618
8.125	104.112	103.996	103.867	103.739

SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AltA115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.092	99.022	98.937	98.851
6.125	99.348	99.278	99.193	99.108
6.250	99.404	99.337	99.258	99.180
6.375	99.635	99.568	99.489	99.411
6.500	99.812	99.745	99.667	99.589
6.625	100.007	99.940	99.862	99.784
6.750	100.179	100.127	100.070	100.013
6.875	100.350	100.298	100.241	100.184
6.990	100.439	100.387	100.330	100.273
7.125	100.589	100.536	100.480	100.423
7.250	100.234	100.172	100.101	100.030
7.375	100.746	100.684	100.612	100.541
7.500	100.529	100.467	100.396	100.325
7.625	100.509	100.446	100.375	100.304

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

Effective: **June 12, 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					
Subordindate 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

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: June 12, 2026

LoanLift Pricing

LoanLift Plus - (301_1st_DPA_Plus)

Rate	15 Day	30 Day	45 Day
6.490	99.311	99.151	98.975
6.500	99.341	99.181	99.005
6.625	99.851	99.691	99.515
6.750	100.431	100.228	99.995
6.875	100.931	100.728	100.482
6.990	101.390	101.187	100.941
7.000	101.420	101.217	100.971
7.125	101.890	101.687	101.441
7.250	102.350	102.147	101.901
7.375	102.431	102.198	101.923
7.490	102.853	102.620	102.345
7.500	102.890	102.657	102.382
7.625	103.330	103.097	102.822
7.750	103.760	103.527	103.252
7.875	102.110	101.855	101.552
7.990	102.509	102.254	101.951
8.000	102.539	102.284	101.981

LoanLift Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

LoanLift Max 5.0% - (301_1st_DPA_Plus)

Rate	15 Day	30 Day	45 Day
6.490	98.561	98.401	98.225
6.500	98.591	98.431	98.255
6.625	99.101	98.941	98.765
6.750	99.681	99.478	99.245
6.875	100.181	99.978	99.732
6.990	100.640	100.437	100.191
7.000	100.670	100.467	100.221
7.125	101.140	100.937	100.691
7.250	101.600	101.397	101.151
7.375	101.681	101.448	101.173
7.490	102.110	101.877	101.602
7.500	102.140	101.907	101.632
7.625	102.580	102.347	102.072
7.750	103.010	102.777	102.502
7.875	101.360	101.105	100.802
7.990	101.759	101.504	101.201
8.000	101.789	101.534	101.231

LoanLift Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

LoanLift Plus HB - (301_1st_DPA_Plus_HB)

Rate	15 Day	30 Day	45 Day
6.490	97.311	97.151	96.975
6.500	97.341	97.181	97.005
6.625	97.851	97.691	97.515
6.750	98.431	98.228	97.995
6.875	98.931	98.728	98.482
6.990	99.390	99.187	98.941
7.000	99.420	99.217	98.971
7.125	99.890	99.687	99.441
7.250	100.350	100.147	99.901
7.375	100.431	100.198	99.923
7.490	100.860	100.627	100.352
7.500	100.890	100.657	100.382
7.625	101.330	101.097	100.822
7.750	101.760	101.527	101.252
7.875	100.110	99.855	99.552
7.990	100.509	100.254	99.951
8.000	100.539	100.284	99.981

LoanLift Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

LoanLift Max 5.0% HB - (301_1st_DPA_Plus_

Rate	15 Day	30 Day	45 Day
6.490	96.643	96.561	96.401
6.500	96.673	96.591	96.431
6.625	97.183	97.101	96.941
6.750	97.775	97.681	97.478
6.875	98.275	98.181	97.978
6.990	98.734	98.640	98.437
7.000	98.764	98.670	98.467
7.125	99.234	99.140	98.937
7.250	99.694	99.600	99.397
7.375	99.797	99.681	99.448
7.490	100.226	100.110	99.877
7.500	100.256	100.140	99.907
7.625	100.696	100.580	100.347
7.750	101.126	101.010	100.777
7.875	99.487	99.360	99.105
7.990	99.886	99.759	99.504
8.000	99.916	99.789	99.534

LoanLift Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

LoanLift 3Yr - (301_1st_DPA_3YR)

Rate	15 Day	30 Day	45 Day
6.490	96.811	96.651	96.475
6.500	96.841	96.681	96.505
6.625	97.351	97.191	97.015
6.750	97.931	97.728	97.495
6.875	98.431	98.228	97.982
6.990	98.890	98.687	98.441
7.000	98.920	98.717	98.471
7.125	99.390	99.187	98.941
7.250	99.850	99.647	99.401
7.375	99.931	99.698	99.423
7.490	100.360	100.127	99.852
7.500	100.390	100.157	99.882
7.625	100.830	100.597	100.322
7.750	101.260	101.027	100.752
7.875	99.610	99.355	99.052
7.990	100.009	99.754	99.451
8.000	100.039	99.784	99.481

Rate	15 Day	30 Day	45 Day

LoanLift LLPAs

FICO ≥680
0.500
FICO 660 - 679
0.000
FICO 640 - 659
-0.500
FICO 620 - 639
-1.000
FICO 600 - 619
-1.500

Manufactured Home
-0.250
2-Units
-0.250
2-1 Buydown
-0.250
Kentucky
-0.500
DTI >50
-0.250

DPA 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
Floor Price		
98.000		

RISE TPO

RISE TPO

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: June 12, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
4.990	96.532	96.495	96.434
5.125	96.938	96.901	96.841
5.250	98.409	98.355	98.287
5.375	98.854	98.800	98.732
5.500	99.292	99.238	99.170
5.625	99.600	99.546	99.478
5.750	100.452	100.398	100.330
5.875	100.941	100.846	100.748
5.990	101.400	101.305	101.207
6.125	101.688	101.593	101.495
6.250	102.303	102.208	102.110
6.375	102.623	102.573	102.505
6.500	103.057	103.007	102.939
6.625	103.373	103.323	103.255
6.750	103.943	103.893	103.825
6.875	103.888	103.781	103.630
6.990	104.395	104.289	104.138

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
4.990	95.722	95.685	95.624
5.125	96.128	96.091	96.031
5.250	97.599	97.545	97.477
5.375	98.044	97.990	97.922
5.500	98.482	98.428	98.360
5.625	98.790	98.736	98.668
5.750	99.642	99.588	99.520
5.875	100.131	100.036	99.938
5.990	100.590	100.495	100.397
6.125	100.878	100.783	100.685
6.250	101.493	101.398	101.300
6.375	101.813	101.763	101.695
6.500	102.247	102.197	102.129
6.625	102.563	102.513	102.445
6.750	103.133	103.083	103.015
6.875	103.078	102.971	102.820
6.990	103.585	103.479	103.328

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
4.990	97.991	97.948	97.906
5.125	98.265	98.223	98.180
5.250	99.449	99.407	99.364
5.375	99.426	99.362	99.298
5.500	99.733	99.669	99.605
5.625	99.909	99.845	99.781
5.750	100.611	100.547	100.483
5.875	100.003	99.939	99.875
5.990	100.321	100.257	100.193
6.125	100.457	100.393	100.329
6.250	100.900	100.836	100.772
6.375	100.823	100.787	100.752
6.500	101.096	101.060	101.025
6.625	101.250	101.214	101.179
6.750	102.352	102.316	102.281
6.875	102.288	102.253	102.217
6.990	102.625	102.590	102.554

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.125	95.304	95.267	95.206
5.250	97.655	97.601	97.533
5.375	97.834	97.780	97.712
5.500	98.338	98.284	98.216
5.625	98.761	98.707	98.639
5.750	99.858	99.804	99.736
5.875	100.324	100.229	100.131
5.990	100.737	100.642	100.544
6.125	101.120	101.025	100.927
6.250	101.336	101.241	101.143
6.375	101.634	101.584	101.516
6.500	101.994	101.945	101.877
6.625	102.357	102.307	102.239
6.750	101.823	101.774	101.706
6.875	101.357	101.250	101.099
6.990	101.571	101.465	101.314
7.125	101.936	101.829	101.678

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
4.990	96.382	96.345	96.284
5.125	96.788	96.751	96.691
5.250	98.259	98.205	98.137
5.375	98.704	98.650	98.582
5.500	99.142	99.088	99.020
5.625	99.450	99.396	99.328
5.750	100.302	100.248	100.180
5.875	100.791	100.696	100.598
5.990	101.250	101.155	101.057
6.125	101.538	101.443	101.345
6.250	102.153	102.058	101.960
6.375	102.473	102.423	102.355
6.500	102.907	102.857	102.789
6.625	103.223	103.173	103.105
6.750	103.793	103.743	103.675
6.875	103.738	103.631	103.480
6.990	104.245	104.139	103.988

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.125	95.104	95.067	95.006
5.250	97.455	97.401	97.333
5.375	97.634	97.580	97.512
5.500	98.138	98.084	98.016
5.625	98.561	98.507	98.439
5.750	99.658	99.604	99.536
5.875	100.124	100.029	99.931
5.990	100.537	100.442	100.344
6.125	100.920	100.825	100.727
6.250	101.136	101.041	100.943
6.375	101.434	101.384	101.316
6.500	101.794	101.745	101.677
6.625	102.157	102.107	102.039
6.750	101.623	101.574	101.506
6.875	101.157	101.050	100.899
6.990	101.371	101.265	101.114
7.125	101.736	101.629	101.478

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
4.990	96.382	96.345	96.284
5.125	96.788	96.751	96.691
5.250	98.259	98.205	98.137
5.375	98.704	98.650	98.582
5.500	99.142	99.088	99.020
5.625	99.450	99.396	99.328
5.750	100.302	100.248	100.180
5.875	100.791	100.696	100.598
5.990	101.250	101.155	101.057
6.125	101.538	101.443	101.345
6.250	102.153	102.058	101.960
6.375	102.473	102.423	102.355
6.500	102.907	102.857	102.789
6.625	103.223	103.173	103.105
6.750	103.793	103.743	103.675
6.875	103.738	103.631	103.480
6.990	104.245	104.139	103.988

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	97.455	97.401	97.333
5.375	97.634	97.580	97.512
5.500	98.138	98.084	98.016
5.625	98.561	98.507	98.439
5.750	99.658	99.604	99.536
5.875	100.124	100.029	99.931
5.990	100.537	100.442	100.344
6.125	100.920	100.825	100.727
6.250	101.136	101.041	100.943
6.375	101.434	101.384	101.316
6.500	101.794	101.745	101.677
6.625	102.157	102.107	102.039
6.750	101.623	101.574	101.506
6.875	101.157	101.050	100.899
6.990	101.371	101.265	101.114
7.125	101.736	101.629	101.478
7.250	102.232	102.125	101.974

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
0.500
FICO 680-699
0.375
FICO 660-679
0.375
FICO 640-659
0.125
FICO 620-639
-0.250

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

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

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

RISE TPO

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

SELECT PRICING
Effective: June 12, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
4.990	96.832	96.795	96.734
5.125	97.238	97.201	97.141
5.250	98.709	98.655	98.587
5.375	99.154	99.100	99.032
5.500	99.592	99.538	99.470
5.625	99.900	99.846	99.778
5.750	100.752	100.698	100.630
5.875	101.241	101.146	101.048
5.990	101.700	101.605	101.507
6.125	101.988	101.893	101.795
6.250	102.603	102.508	102.410
6.375	102.923	102.873	102.805
6.500	103.357	103.307	103.239
6.625	103.673	103.623	103.555
6.750	104.243	104.193	104.125
6.875	104.188	104.081	103.930
6.990	104.695	104.589	104.438

SELECT FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
4.990	98.291	98.248	98.206
5.125	98.565	98.523	98.480
5.250	99.749	99.707	99.664
5.375	99.726	99.662	99.598
5.500	100.033	99.969	99.905
5.625	100.209	100.145	100.081
5.750	100.911	100.847	100.783
5.875	100.303	100.239	100.175
5.990	100.621	100.557	100.493
6.125	100.757	100.693	100.629
6.250	101.200	101.136	101.072
6.375	101.123	101.087	101.052
6.500	101.396	101.360	101.325
6.625	101.550	101.514	101.479
6.750	102.652	102.616	102.581
6.875	102.588	102.553	102.517
6.990	102.925	102.890	102.854

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
4.990	96.682	96.645	96.584
5.125	97.088	97.051	96.991
5.250	98.559	98.505	98.437
5.375	99.004	98.950	98.882
5.500	99.442	99.388	99.320
5.625	99.750	99.696	99.628
5.750	100.602	100.548	100.480
5.875	101.091	100.996	100.898
5.990	101.550	101.455	101.357
6.125	101.838	101.743	101.645
6.250	102.453	102.358	102.260
6.375	102.773	102.723	102.655
6.500	103.207	103.157	103.089
6.625	103.523	103.473	103.405
6.750	104.093	104.043	103.975
6.875	104.038	103.931	103.780
6.990	104.545	104.439	104.288

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
4.990	96.682	96.645	96.584
5.125	97.088	97.051	96.991
5.250	98.559	98.505	98.437
5.375	99.004	98.950	98.882
5.500	99.442	99.388	99.320
5.625	99.750	99.696	99.628
5.750	100.602	100.548	100.480
5.875	101.091	100.996	100.898
5.990	101.550	101.455	101.357
6.125	101.838	101.743	101.645
6.250	102.453	102.358	102.260
6.375	102.773	102.723	102.655
6.500	103.207	103.157	103.089
6.625	103.523	103.473	103.405
6.750	104.093	104.043	103.975
6.875	104.038	103.931	103.780
6.990	104.545	104.439	104.288

SELECT FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.125	95.604	95.567	95.506
5.250	97.955	97.901	97.833
5.375	98.134	98.080	98.012
5.500	98.638	98.584	98.516
5.625	99.061	99.007	98.939
5.750	100.158	100.104	100.036
5.875	100.624	100.529	100.431
5.990	101.037	100.942	100.844
6.125	101.420	101.325	101.227
6.250	101.636	101.541	101.443
6.375	101.934	101.884	101.816
6.500	102.294	102.245	102.177
6.625	102.657	102.607	102.539
6.750	102.123	102.074	102.006
6.875	101.657	101.550	101.399
6.990	101.871	101.765	101.614
7.125	102.236	102.129	101.978

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-B			
Rate	15 Day	30 Day	45 Day
5.125	95.404	95.367	95.306
5.250	97.755	97.701	97.633
5.375	97.934	97.880	97.812
5.500	98.438	98.384	98.316
5.625	98.861	98.807	98.739
5.750	99.958	99.904	99.836
5.875	100.424	100.329	100.231
5.990	100.837	100.742	100.644
6.125	101.220	101.125	101.027
6.250	101.436	101.341	101.243
6.375	101.734	101.684	101.616
6.500	102.094	102.045	101.977
6.625	102.457	102.407	102.339
6.750	101.923	101.874	101.806
6.875	101.457	101.350	101.199
6.990	101.671	101.565	101.414
7.125	102.036	101.929	101.778

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB			
Rate	15 Day	30 Day	45 Day
5.125	95.404	95.367	95.306
5.250	97.755	97.701	97.633
5.375	97.934	97.880	97.812
5.500	98.438	98.384	98.316
5.625	98.861	98.807	98.739
5.750	99.958	99.904	99.836
5.875	100.424	100.329	100.231
5.990	100.837	100.742	100.644
6.125	101.220	101.125	101.027
6.250	101.436	101.341	101.243
6.375	101.734	101.684	101.616
6.500	102.094	102.045	101.977
6.625	102.457	102.407	102.339
6.750	101.923	101.874	101.806
6.875	101.457	101.350	101.199
6.990	101.671	101.565	101.414
7.125	102.036	101.929	101.778

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL &			
Rate	15 Day	30 Day	45 Day
4.990	96.722	96.685	96.624
5.125	97.128	97.091	97.031
5.250	98.599	98.545	98.477
5.375	99.044	98.990	98.922
5.500	99.482	99.428	99.360
5.625	99.790	99.736	99.668
5.750	100.642	100.588	100.520
5.875	101.131	101.036	100.938
5.990	101.590	101.495	101.397
6.125	101.878	101.783	101.685
6.250	102.493	102.398	102.300
6.375	102.813	102.763	102.695
6.500	103.247	103.197	103.129
6.625	103.563	103.513	103.445
6.750	104.133	104.083	104.015
6.875	104.078	103.971	103.820
6.990	104.585	104.479	104.328

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.125	95.179	95.142	95.081
5.250	97.530	97.476	97.408
5.375	97.709	97.655	97.587
5.500	98.213	98.159	98.091
5.625	98.636	98.582	98.514
5.750	99.733	99.679	99.611
5.875	100.199	100.104	100.006
5.990	100.612	100.517	100.419
6.125	100.995	100.900	100.802
6.250	101.211	101.116	101.018
6.375	101.509	101.459	101.391
6.500	101.869	101.820	101.752
6.625	102.232	102.182	102.114
6.750	101.698	101.649	101.581
6.875	101.232	101.125	100.974
6.990	101.446	101.340	101.189
7.125	101.811	101.704	101.553

SELECT FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
4.990	98.166	98.123	98.081
5.125	98.440	98.398	98.355
5.250	99.624	99.582	99.539
5.375	99.601	99.537	99.473
5.500	99.908	99.844	99.780
5.625	100.084	100.020	99.956
5.750	100.786	100.722	100.658
5.875	100.178	100.114	100.050
5.990	100.496	100.432	100.368
6.125	100.632	100.568	100.504
6.250	101.075	101.011	100.947
6.375	100.998	100.962	100.927
6.500	101.271	101.235	101.200
6.625	101.425	101.389	101.354
6.750	102.527	102.491	102.456
6.875	102.463	102.428	102.392
6.990	102.800	102.765	102.729

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
0.500
FICO 680-699
0.375
FICO 660-679
N/A
FICO 640-659
N/A
FICO 620-639
N/A

FICO 600-619
N/A
FICO 580-599
N/A
FICO 550-579
N/A
No FICO Score
N/A
Loan Amount >=$100,000 <=$249,999
0.250

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

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

RISE TPO

RISE TPO

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: June 12, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
4.990	96.243	96.206	96.145
5.125	96.670	96.632	96.572
5.250	97.968	97.914	97.846
5.375	98.466	98.412	98.344
5.500	98.972	98.918	98.850
5.625	99.330	99.276	99.208
5.750	99.954	99.900	99.832
5.875	100.393	100.298	100.200
5.990	101.010	100.915	100.816
6.125	101.337	101.242	101.143
6.250	101.692	101.597	101.499
6.375	101.683	101.634	101.566
6.500	102.075	102.026	101.957
6.625	102.344	102.294	102.226
6.750	103.320	103.270	103.202
6.875	103.392	103.286	103.135
6.990	103.778	103.672	103.520

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
4.990	95.443	95.406	95.345
5.125	95.870	95.832	95.772
5.250	97.168	97.114	97.046
5.375	97.666	97.612	97.544
5.500	98.172	98.118	98.050
5.625	98.530	98.476	98.408
5.750	99.154	99.100	99.032
5.875	99.593	99.498	99.400
5.990	100.210	100.115	100.016
6.125	100.537	100.442	100.343
6.250	100.892	100.797	100.699
6.375	100.883	100.834	100.766
6.500	101.275	101.226	101.157
6.625	101.544	101.494	101.426
6.750	102.520	102.470	102.402
6.875	102.592	102.486	102.335
6.990	102.978	102.872	102.720

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
4.990	97.712	97.670	97.627
5.125	98.007	97.964	97.922
5.250	99.018	98.975	98.933
5.375	99.048	98.984	98.920
5.500	99.423	99.359	99.295
5.625	99.649	99.585	99.521
5.750	100.123	100.059	99.995
5.875	99.464	99.401	99.337
5.990	99.940	99.876	99.812
6.125	100.115	100.051	99.987
6.250	100.299	100.236	100.172
6.375	99.893	99.858	99.822
6.500	100.124	100.089	100.053
6.625	100.231	100.195	100.160
6.750	101.739	101.703	101.668
6.875	101.803	101.768	101.732
6.990	102.018	101.982	101.947

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.125	95.552	95.515	95.454
5.250	97.497	97.443	97.375
5.375	97.972	97.918	97.850
5.500	98.313	98.259	98.191
5.625	98.721	98.667	98.599
5.750	99.603	99.549	99.481
5.875	99.837	99.742	99.644
5.990	100.195	100.100	100.002
6.125	100.611	100.516	100.418
6.250	100.881	100.786	100.688
6.375	100.931	100.882	100.814
6.500	101.220	101.171	101.103
6.625	101.663	101.613	101.545
6.750	101.326	101.277	101.208
6.875	100.669	100.563	100.411
6.990	101.010	100.904	100.753
7.125	100.754	100.648	100.496

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
4.990	96.093	96.056	95.995
5.125	96.520	96.482	96.422
5.250	97.818	97.764	97.696
5.375	98.316	98.262	98.194
5.500	98.822	98.768	98.700
5.625	99.180	99.126	99.058
5.750	99.804	99.750	99.682
5.875	100.243	100.148	100.050
5.990	100.860	100.765	100.666
6.125	101.187	101.092	100.993
6.250	101.542	101.447	101.349
6.375	101.533	101.484	101.416
6.500	101.925	101.876	101.807
6.625	102.194	102.144	102.076
6.750	103.170	103.120	103.052
6.875	103.242	103.136	102.985
6.990	103.628	103.522	103.370

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.125	95.502	95.465	95.404
5.250	97.447	97.393	97.325
5.375	97.922	97.868	97.800
5.500	98.263	98.209	98.141
5.625	98.671	98.617	98.549
5.750	99.553	99.499	99.431
5.875	99.787	99.692	99.594
5.990	100.145	100.050	99.952
6.125	100.561	100.466	100.368
6.250	100.831	100.736	100.638
6.375	100.881	100.832	100.764
6.500	101.170	101.121	101.053
6.625	101.613	101.563	101.495
6.750	101.276	101.227	101.158
6.875	100.619	100.513	100.361
6.990	100.960	100.854	100.703
7.125	100.704	100.598	100.446

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
4.990	96.093	96.056	95.995
5.125	96.520	96.482	96.422
5.250	97.818	97.764	97.696
5.375	98.316	98.262	98.194
5.500	98.822	98.768	98.700
5.625	99.180	99.126	99.058
5.750	99.804	99.750	99.682
5.875	100.243	100.148	100.050
5.990	100.860	100.765	100.666
6.125	101.187	101.092	100.993
6.250	101.542	101.447	101.349
6.375	101.533	101.484	101.416
6.500	101.925	101.876	101.807
6.625	102.194	102.144	102.076
6.750	103.170	103.120	103.052
6.875	103.242	103.136	102.985
6.990	103.628	103.522	103.370

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.125	95.502	95.465	95.404
5.250	97.447	97.393	97.325
5.375	97.922	97.868	97.800
5.500	98.263	98.209	98.141
5.625	98.671	98.617	98.549
5.750	99.553	99.499	99.431
5.875	99.787	99.692	99.594
5.990	100.145	100.050	99.952
6.125	100.561	100.466	100.368
6.250	100.831	100.736	100.638
6.375	100.881	100.832	100.764
6.500	101.170	101.121	101.053
6.625	101.613	101.563	101.495
6.750	101.276	101.227	101.158
6.875	100.619	100.513	100.361
6.990	100.960	100.854	100.703
7.125	100.704	100.598	100.446

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.250	97.548	97.494	97.426
5.375	98.046	97.992	97.924
5.500	98.552	98.498	98.430
5.625	98.910	98.856	98.788
5.750	99.534	99.480	99.412
5.875	99.973	99.878	99.780
5.990	100.590	100.495	100.396
6.125	100.917	100.822	100.723
6.250	101.272	101.177	101.079
6.375	101.263	101.214	101.146
6.500	101.655	101.606	101.537
6.625	101.924	101.874	101.806
6.750	102.900	102.850	102.782
6.875	102.972	102.866	102.715
6.990	103.358	103.252	103.100
7.125	103.865	103.759	103.607
7.250	104.361	104.255	104.103

LLPAs

VA/USDA 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

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

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

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

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

RISE TPO

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

SELECT PRICING
Effective: June 12, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
4.990	96.543	96.506	96.445
5.125	96.970	96.932	96.872
5.250	98.268	98.214	98.146
5.375	98.766	98.712	98.644
5.500	99.272	99.218	99.150
5.625	99.630	99.576	99.508
5.750	100.254	100.200	100.132
5.875	100.693	100.598	100.500
5.990	101.310	101.215	101.116
6.125	101.637	101.542	101.443
6.250	101.992	101.897	101.799
6.375	101.983	101.934	101.866
6.500	102.375	102.326	102.257
6.625	102.644	102.594	102.526
6.750	103.620	103.570	103.502
6.875	103.692	103.586	103.435
6.990	104.078	103.972	103.820

SELECT VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
4.990	98.012	97.970	97.927
5.125	98.307	98.264	98.222
5.250	99.318	99.275	99.233
5.375	99.348	99.284	99.220
5.500	99.723	99.659	99.595
5.625	99.949	99.885	99.821
5.750	100.423	100.359	100.295
5.875	99.764	99.701	99.637
5.990	100.240	100.176	100.112
6.125	100.415	100.351	100.287
6.250	100.599	100.536	100.472
6.375	100.193	100.158	100.122
6.500	100.424	100.389	100.353
6.625	100.531	100.495	100.460
6.750	102.039	102.003	101.968
6.875	102.103	102.068	102.032
6.990	102.318	102.282	102.247

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
4.990	96.393	96.356	96.295
5.125	96.820	96.782	96.722
5.250	98.118	98.064	97.996
5.375	98.616	98.562	98.494
5.500	99.122	99.068	99.000
5.625	99.480	99.426	99.358
5.750	100.104	100.050	99.982
5.875	100.543	100.448	100.350
5.990	101.160	101.065	100.966
6.125	101.487	101.392	101.293
6.250	101.842	101.747	101.649
6.375	101.833	101.784	101.716
6.500	102.225	102.176	102.107
6.625	102.494	102.444	102.376
6.750	103.470	103.420	103.352
6.875	103.542	103.436	103.285
6.990	103.928	103.822	103.670

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
4.990	96.393	96.356	96.295
5.125	96.820	96.782	96.722
5.250	98.118	98.064	97.996
5.375	98.616	98.562	98.494
5.500	99.122	99.068	99.000
5.625	99.480	99.426	99.358
5.750	100.104	100.050	99.982
5.875	100.543	100.448	100.350
5.990	101.160	101.065	100.966
6.125	101.487	101.392	101.293
6.250	101.842	101.747	101.649
6.375	101.833	101.784	101.716
6.500	102.225	102.176	102.107
6.625	102.494	102.444	102.376
6.750	103.470	103.420	103.352
6.875	103.542	103.436	103.285
6.990	103.928	103.822	103.670

SELECT VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.125	95.852	95.815	95.754
5.250	97.797	97.743	97.675
5.375	98.272	98.218	98.150
5.500	98.613	98.559	98.491
5.625	99.021	98.967	98.899
5.750	99.903	99.849	99.781
5.875	100.137	100.042	99.944
5.990	100.495	100.400	100.302
6.125	100.911	100.816	100.718
6.250	101.181	101.086	100.988
6.375	101.231	101.182	101.114
6.500	101.520	101.471	101.403
6.625	101.963	101.913	101.845
6.750	101.626	101.577	101.508
6.875	100.969	100.863	100.711
6.990	101.310	101.204	101.053
7.125	101.054	100.948	100.796

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD			
Rate	15 Day	30 Day	45 Day
5.125	95.802	95.765	95.704
5.250	97.747	97.693	97.625
5.375	98.222	98.168	98.100
5.500	98.563	98.509	98.441
5.625	98.971	98.917	98.849
5.750	99.853	99.799	99.731
5.875	100.087	99.992	99.894
5.990	100.445	100.350	100.252
6.125	100.861	100.766	100.668
6.250	101.131	101.036	100.938
6.375	101.181	101.132	101.064
6.500	101.470	101.421	101.353
6.625	101.913	101.863	101.795
6.750	101.576	101.527	101.458
6.875	100.919	100.813	100.661
6.990	101.260	101.154	101.003
7.125	101.004	100.898	100.746

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-B			
Rate	15 Day	30 Day	45 Day
5.125	95.802	95.765	95.704
5.250	97.747	97.693	97.625
5.375	98.222	98.168	98.100
5.500	98.563	98.509	98.441
5.625	98.971	98.917	98.849
5.750	99.853	99.799	99.731
5.875	100.087	99.992	99.894
5.990	100.445	100.350	100.252
6.125	100.861	100.766	100.668
6.250	101.131	101.036	100.938
6.375	101.181	101.132	101.064
6.500	101.470	101.421	101.353
6.625	101.913	101.863	101.795
6.750	101.576	101.527	101.458
6.875	100.919	100.813	100.661
6.990	101.260	101.154	101.003
7.125	101.004	100.898	100.746

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
4.990	96.643	96.606	96.545
5.125	97.070	97.032	96.972
5.250	98.368	98.314	98.246
5.375	98.866	98.812	98.744
5.500	99.372	99.318	99.250
5.625	99.730	99.676	99.608
5.750	100.354	100.300	100.232
5.875	100.793	100.698	100.600
5.990	101.410	101.315	101.216
6.125	101.737	101.642	101.543
6.250	102.092	101.997	101.899
6.375	102.083	102.034	101.966
6.500	102.475	102.426	102.357
6.625	102.744	102.694	102.626
6.750	103.720	103.670	103.602
6.875	103.792	103.686	103.535
6.990	104.178	104.072	103.920

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.125	95.777	95.740	95.679
5.250	97.722	97.668	97.600
5.375	98.197	98.143	98.075
5.500	98.538	98.484	98.416
5.625	98.946	98.892	98.824
5.750	99.828	99.774	99.706
5.875	100.062	99.967	99.869
5.990	100.420	100.325	100.227
6.125	100.836	100.741	100.643
6.250	101.106	101.011	100.913
6.375	101.156	101.107	101.039
6.500	101.445	101.396	101.328
6.625	101.888	101.838	101.770
6.750	101.551	101.502	101.433
6.875	100.894	100.788	100.636
6.990	101.235	101.129	100.978
7.125	100.979	100.873	100.721

SELECT VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
4.990	97.862	97.820	97.777
5.125	98.157	98.114	98.072
5.250	99.168	99.125	99.083
5.375	99.198	99.134	99.070
5.500	99.573	99.509	99.445
5.625	99.799	99.735	99.671
5.750	100.273	100.209	100.145
5.875	99.614	99.551	99.487
5.990	100.090	100.026	99.962
6.125	100.265	100.201	100.137
6.250	100.449	100.386	100.322
6.375	100.043	100.008	99.972
6.500	100.274	100.239	100.203
6.625	100.381	100.345	100.310
6.750	101.889	101.853	101.818
6.875	101.953	101.918	101.882
6.990	102.168	102.132	102.097

SELECT USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
4.990	96.123	96.086	96.025
5.125	96.550	96.512	96.452
5.250	97.848	97.794	97.726
5.375	98.346	98.292	98.224
5.500	98.852	98.798	98.730
5.625	99.210	99.156	99.088
5.750	99.834	99.780	99.712
5.875	100.273	100.178	100.080
5.990	100.890	100.795	100.696
6.125	101.217	101.122	101.023
6.250	101.572	101.477	101.379
6.375	101.563	101.514	101.446
6.500	101.955	101.906	101.837
6.625	102.224	102.174	102.106
6.750	103.200	103.150	103.082
6.875	103.272	103.166	103.015
6.990	103.658	103.552	103.400

LLPAs

VA/USDA 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

FICO ≥700
0.375
FICO 680-699
0.250
FICO 660-679
N/A
FICO 640-659
N/A
FICO 620-639
N/A

FICO 600-619
N/A
FICO 580-599
N/A
FICO 550-579
N/A
No FICO Score
N/A
Loan Amount >=$100,000 <=$249,999
0.250

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

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

RISE TPO

RISE TPO

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: June 12, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.625	95.963	95.952	95.952
4.750	96.745	96.717	96.717
4.875	97.238	97.211	97.211
5.000	97.599	97.572	97.572
5.125	97.543	97.516	97.516
5.250	98.085	98.041	98.041
5.375	98.432	98.388	98.388
5.500	98.905	98.860	98.860
5.625	98.839	98.795	98.795

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	95.398	95.387	95.387
4.750	96.207	96.179	96.179
4.875	96.686	96.658	96.658
5.000	97.026	96.999	96.999
5.125	96.946	96.919	96.919
5.250	97.535	97.491	97.491
5.375	97.856	97.811	97.811
5.500	98.295	98.251	98.251
5.625	98.193	98.149	98.149

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	95.825	95.814	95.814
4.750	96.800	96.773	96.773
4.875	97.236	97.208	97.208
5.000	97.534	97.506	97.506
5.125	97.375	97.347	97.347
5.250	98.127	98.083	98.083
5.375	98.409	98.364	98.364
5.500	98.814	98.770	98.770
5.625	98.645	98.600	98.600
5.750	98.897	98.836	98.836

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	95.221	95.210	95.210
4.750	96.230	96.202	96.202
4.875	96.643	96.615	96.615
5.000	96.913	96.885	96.885
5.125	96.726	96.698	96.698
5.250	97.538	97.494	97.494
5.375	97.785	97.741	97.741
5.500	98.151	98.107	98.107
5.625	97.946	97.902	97.902
5.750	98.290	98.229	98.229

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 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 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

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 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

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

RISE TPO

RISE TPO

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: June 12, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)

Rate	15 Day	30 Day	45 Day
4.990	96.422	96.385	96.324
5.125	96.828	96.791	96.731
5.250	98.299	98.245	98.177
5.375	98.744	98.690	98.622
5.500	99.182	99.128	99.060
5.625	99.490	99.436	99.368
5.750	100.342	100.288	100.220
5.875	100.831	100.736	100.638
5.990	101.290	101.195	101.097
6.125	101.578	101.483	101.385
6.250	102.193	102.098	102.000
6.375	102.513	102.463	102.395
6.500	102.947	102.897	102.829
6.625	103.263	103.213	103.145
6.750	103.833	103.783	103.715
6.875	103.778	103.671	103.520
6.990	104.285	104.179	104.028

FHA Streamline 20 Year Fixed - (320SL)

Rate	15 Day	30 Day	45 Day
5.250	97.474	97.420	97.352
5.375	97.919	97.865	97.797
5.500	98.357	98.303	98.235
5.625	98.665	98.611	98.543
5.750	99.517	99.463	99.395
5.875	100.006	99.911	99.813
5.990	100.465	100.370	100.272
6.125	100.753	100.658	100.560
6.250	101.368	101.273	101.175
6.375	101.688	101.638	101.570
6.500	102.122	102.072	102.004
6.625	102.438	102.388	102.320
6.750	103.008	102.958	102.890
6.875	102.953	102.846	102.695
6.990	103.460	103.354	103.203
7.125	103.967	103.861	103.710
7.250	104.463	104.357	104.206

FHA Streamline 15 Year Fixed - (315SL)

Rate	15 Day	30 Day	45 Day
4.990	97.866	97.823	97.781
5.125	98.140	98.098	98.055
5.250	99.324	99.282	99.239
5.375	99.301	99.237	99.173
5.500	99.608	99.544	99.480
5.625	99.784	99.720	99.656
5.750	100.486	100.422	100.358
5.875	99.878	99.814	99.750
5.990	100.196	100.132	100.068
6.125	100.332	100.268	100.204
6.250	100.775	100.711	100.647
6.375	100.698	100.662	100.627
6.500	100.971	100.935	100.900
6.625	101.125	101.089	101.054
6.750	102.227	102.191	102.156
6.875	102.163	102.128	102.092
6.990	102.500	102.465	102.429

FHA Streamline 30 Year Fixed HB - (301SLHB)

Rate	15 Day	30 Day	45 Day
5.250	97.230	97.176	97.108
5.375	97.409	97.355	97.287
5.500	97.913	97.859	97.791
5.625	98.336	98.282	98.214
5.750	99.433	99.379	99.311
5.875	99.899	99.804	99.706
5.990	100.312	100.217	100.119
6.125	100.695	100.600	100.502
6.250	100.911	100.816	100.718
6.375	101.209	101.159	101.091
6.500	101.569	101.520	101.452
6.625	101.932	101.882	101.814
6.750	101.398	101.349	101.281
6.875	100.932	100.825	100.674
6.990	101.146	101.040	100.889
7.125	101.511	101.404	101.253
7.250	102.007	101.900	101.749

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)

Rate	15 Day	30 Day	45 Day
5.250	98.068	98.014	97.946
5.375	98.566	98.512	98.444
5.500	99.072	99.018	98.950
5.625	99.430	99.376	99.308
5.750	100.054	100.000	99.932
5.875	100.493	100.398	100.300
5.990	101.110	101.015	100.916
6.125	101.437	101.342	101.243
6.250	101.792	101.697	101.599
6.375	101.783	101.734	101.666
6.500	102.175	102.126	102.057
6.625	102.444	102.394	102.326
6.750	103.420	103.370	103.302
6.875	103.492	103.386	103.235
6.990	103.878	103.772	103.620
7.125	104.385	104.279	104.127
7.250	104.881	104.775	104.623

VA IRRRL 20 Year Fixed - (420IRL)

Rate	15 Day	30 Day	45 Day
5.250	97.018	96.964	96.896
5.375	97.516	97.462	97.394
5.500	98.022	97.968	97.900
5.625	98.380	98.326	98.258
5.750	99.004	98.950	98.882
5.875	99.443	99.348	99.250
5.990	100.060	99.965	99.866
6.125	100.387	100.292	100.193
6.250	100.742	100.647	100.549
6.375	100.733	100.684	100.616
6.500	101.125	101.076	101.007
6.625	101.394	101.344	101.276
6.750	102.370	102.320	102.252
6.875	102.442	102.336	102.185
6.990	102.828	102.722	102.570
7.125	103.335	103.229	103.077
7.250	103.831	103.725	103.573

VA IRRRL 15 Year Fixed - (415RL)

Rate	15 Day	30 Day	45 Day
4.990	97.562	97.520	97.477
5.125	97.857	97.814	97.772
5.250	98.868	98.825	98.783
5.375	98.898	98.834	98.770
5.500	99.273	99.209	99.145
5.625	99.499	99.435	99.371
5.750	99.973	99.909	99.845
5.875	99.314	99.251	99.187
5.990	99.790	99.726	99.662
6.125	99.965	99.901	99.837
6.250	100.149	100.086	100.022
6.375	99.743	99.708	99.672
6.500	99.974	99.939	99.903
6.625	100.081	100.045	100.010
6.750	101.589	101.553	101.518
6.875	101.653	101.618	101.582
6.990	101.868	101.832	101.797

VA IRRRL 30 Year Fixed HB - (401RLHB)

Rate	15 Day	30 Day	45 Day
5.250	97.422	97.368	97.300
5.375	97.897	97.843	97.775
5.500	98.238	98.184	98.116
5.625	98.646	98.592	98.524
5.750	99.528	99.474	99.406
5.875	99.762	99.667	99.569
5.990	100.120	100.025	99.927
6.125	100.536	100.441	100.343
6.250	100.806	100.711	100.613
6.375	100.856	100.807	100.739
6.500	101.145	101.096	101.028
6.625	101.588	101.538	101.470
6.750	101.251	101.202	101.133
6.875	100.594	100.488	100.336
6.990	100.935	100.829	100.678
7.125	100.679	100.573	100.421
7.250	101.175	101.069	100.917

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 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

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

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

60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.50
VA IRRRL >100% CLTV (Sub Fin)
-1.000
NC Floor Price
99.75

RISE TPO

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

Effective: Friday, June 12, 2026

Jumbo Peak Pricing

Jumbo Peak 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.089	98.995	98.808	98.620
6.250	99.428	99.334	99.147	98.959
6.375	99.747	99.654	99.466	99.279
6.500	100.010	99.916	99.729	99.541
6.625	100.254	100.160	99.973	99.785
6.750	100.478	100.384	100.197	100.009
6.875	100.723	100.629	100.441	100.254
7.000	100.978	100.884	100.696	100.509
7.125	101.233	101.139	100.952	100.764
7.250	101.440	101.347	101.159	100.972
7.375	101.619	101.525	101.338	101.150
7.500	101.786	101.692	101.505	101.317
7.625	101.941	101.847	101.660	101.472
7.750	102.096	102.003	101.815	101.628
7.875	102.252	102.158	101.970	101.783
8.000	102.407	102.313	102.126	101.938
8.125	102.562	102.468	102.281	102.093
8.250	102.717	102.624	102.436	102.249
8.375	102.873	102.779	102.591	102.404

Jumbo Peak 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.475	99.382	99.194	99.007
6.375	99.718	99.624	99.436	99.249
6.500	99.958	99.864	99.677	99.489
6.625	100.020	99.927	99.739	99.552
6.750	100.230	100.136	99.949	99.761
6.875	100.440	100.346	100.159	99.971
7.000	100.649	100.556	100.368	100.181
7.125	100.859	100.765	100.578	100.390
7.250	101.069	100.975	100.788	100.600
7.375	101.279	101.185	100.997	100.810
7.500	101.488	101.395	101.207	101.020
7.625	101.698	101.604	101.417	101.229
7.750	101.908	101.814	101.626	101.439
7.875	102.117	102.024	101.836	101.649
8.000	102.327	102.233	102.046	101.858

Loan Level Price Adjustments (LLPAs)	CLTV						
FICO	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800	0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 799	0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759	0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739	0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719	-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699	-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679	-1.500	-1.750	-2.150	-3.350	-4.400		
Other Adjusters	**<= 60%**	**60.01 - 65%**	**65.01 - 70%**	**70.01 - 75%**	**75.01 - 80%**	**80.01 - 85%**	**85.01 - 90%**
Investment Property	-0.500	-0.550	-0.750	-1.250	-1.750		
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance	-0.050	-0.100	-0.250	-0.750	-1.250		
Second Home	0.000	0.000	0.000	-0.100	-0.200		
Condo (LR and HR)	0.000	0.000	-0.050	-0.100	-0.200	-0.300	
2-4 Unit	-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self-Employed	0.000	-0.050	-0.050	-0.100	-0.100	-0.200	-0.250
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	-0.375	-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, June 12, 2026

Jumbo Apex Pricing

Jumbo Apex 30 Year Fixed - (901SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.913	97.804	97.632	97.413
5.875	98.368	98.258	98.086	97.868
6.000	98.821	98.712	98.540	98.321
6.125	99.224	99.115	98.943	98.724
6.250	99.628	99.518	99.346	99.128
6.375	100.047	99.937	99.766	99.547
6.500	100.466	100.356	100.184	99.966
6.625	100.753	100.644	100.472	100.253
6.750	101.041	100.932	100.760	100.541
6.875	100.382	100.272	100.100	99.882
7.000	99.723	99.614	99.442	99.223
7.125	100.344	100.235	100.063	99.844
7.250	100.965	100.856	100.684	100.465
7.375	101.088	100.979	100.807	100.588
7.500	101.212	101.102	100.930	100.712
7.625	N/A	N/A	N/A	N/A
7.750	N/A	N/A	N/A	N/A
7.875	N/A	N/A	N/A	N/A
8.000	N/A	N/A	N/A	N/A

Jumbo Apex 30 Year Fixed 2:1 Buydown - (901SP-BD)

Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.913	97.804	97.632	97.413
5.875	98.368	98.258	98.086	97.868
6.000	98.821	98.712	98.540	98.321
6.125	99.224	99.115	98.943	98.724
6.250	99.628	99.518	99.346	99.128
6.375	100.047	99.937	99.766	99.547
6.500	100.466	100.356	100.184	99.966
6.625	100.753	100.644	100.472	100.253
6.750	101.041	100.932	100.760	100.541
6.875	100.382	100.272	100.100	99.882
7.000	99.723	99.614	99.442	99.223
7.125	100.344	100.235	100.063	99.844
7.250	100.965	100.856	100.684	100.465
7.375	101.088	100.979	100.807	100.588
7.500	101.212	101.102	100.930	100.712
7.625	N/A	N/A	N/A	N/A
7.750	N/A	N/A	N/A	N/A
7.875	N/A	N/A	N/A	N/A
8.000	N/A	N/A	N/A	N/A

Jumbo Apex 30 Year Fixed 1:0 Buydown - (901SP-BD10)

Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.913	97.804	97.632	97.413
5.875	98.368	98.258	98.086	97.868
6.000	98.821	98.712	98.540	98.321
6.125	99.224	99.115	98.943	98.724
6.250	99.628	99.518	99.346	99.128
6.375	100.047	99.937	99.766	99.547
6.500	100.466	100.356	100.184	99.966
6.625	100.753	100.644	100.472	100.253
6.750	101.041	100.932	100.760	100.541
6.875	100.382	100.272	100.100	99.882
7.000	99.723	99.614	99.442	99.223
7.125	100.344	100.235	100.063	99.844
7.250	100.965	100.856	100.684	100.465
7.375	101.088	100.979	100.807	100.588
7.500	101.212	101.102	100.930	100.712

Jumbo Apex 15 Year Fixed - (915SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.500	96.006	95.897	95.725	95.506
5.625	96.358	96.249	96.077	95.858
5.750	96.710	96.601	96.429	96.210
5.875	97.047	96.938	96.766	96.547
6.000	97.384	97.275	97.103	96.884
6.125	97.697	97.588	97.416	97.197
6.250	98.011	97.901	97.729	97.511
6.375	98.365	98.256	98.084	97.865
6.500	98.719	98.610	98.438	98.219
6.625	99.128	99.019	98.847	98.628
6.750	99.537	99.428	99.256	99.037

Jumbo Apex 10/6 ARM - (9106SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.545	95.436	95.264	95.045
5.375	95.879	95.769	95.597	95.379
5.500	96.209	96.099	95.928	95.709
5.625	96.502	96.392	96.220	96.002
5.750	96.783	96.674	96.502	96.283
5.875	97.081	96.972	96.800	96.581
6.000	97.378	97.269	97.097	96.878
6.125	97.667	97.558	97.386	97.167
6.250	97.919	97.810	97.638	97.419
6.375	98.172	98.062	97.890	97.672
6.500	98.425	98.316	98.144	97.925
6.625	98.460	98.350	98.178	97.960
6.750	98.495	98.385	98.213	97.995
6.875	98.710	98.601	98.429	98.210
7.000	98.927	98.818	98.646	98.427

Loan Level Price Adjustments (LLPAs)

Fixed Rates	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.350	0.350	0.300	0.200	0.100	N/A	N/A
FICO 780-799	0.300	0.250	0.200	0.150	0.050	N/A	N/A
FICO 760-779	0.250	0.200	0.150	0.100	-0.050	N/A	N/A
FICO 740-759	0.200	0.150	0.100	0.000	-0.200	N/A	N/A
FICO 720-739	0.150	0.100	0.000	-0.100	-0.450	N/A	N/A
FICO 700-719	0.000	-0.100	-0.300	-0.750	-1.200	N/A	N/A
FICO 680-699	-0.250	-0.350	-1.000	-1.800	-2.600	N/A	N/A
FICO 660-679	-0.750	-1.250	-1.750	-2.600	-3.500	N/A	N/A
ARMS	**CLTV <= 60**	**CLTV 60.01 - 65.00**	**CLTV 65.01 - 70.00**	**CLTV 70.01 - 75.00**	**CLTV 75.01 - 80.00**	**CLTV 80.01 - 85.00**	**CLTV 85.01 - 90.00**
FICO >= 800	0.350	0.350	0.300	0.200	0.100		
FICO 780-799	0.300	0.250	0.200	0.150	0.050		
FICO 760-779	0.250	0.200	0.150	0.100	-0.050		
FICO 740-759	0.200	0.150	0.100	0.000	-0.200		
FICO 720-739	0.150	0.100	0.000	-0.100	-0.450		
FICO 700-719	-0.250	-0.350	-0.550	-1.000	-1.450		
FICO 680-699	-0.500	-0.600	-1.250	-2.050	-2.850		
FICO 660-679	-1.000	-1.500	-2.000	-2.850	-3.750		
Other Adjusters	**CLTV <= 60**	**CLTV 60.01 - 65.00**	**CLTV 65.01 - 70.00**	**CLTV 70.01 - 75.00**	**CLTV 75.01 - 80.00**	**CLTV 80.01 - 85.00**	**CLTV 85.01 - 90.00**
Purchase	0.000	0.000	0.000	0.000	0.000		
Rate/Term Refi	-0.100	-0.150	-0.200	-0.250	-0.250		
Cash Out Refi	-0.200	-0.250	-0.350	-0.500	-1.250		
2nd Home	-0.100	-0.100	-0.200	-0.300	-0.500		
Non-Owner	-0.250	-0.500	-0.750				
Condo	0.000	0.000	-0.125	-0.250	-0.500		
2 Units	-0.150	-0.250	-0.450	-0.750	-0.900		
3-4 Units	-0.150	-0.250	-0.450	N/A	N/A		
UPB > $1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	0.000	0.000	0.000		

NC Floor Price	Maximum Net Price	
99.750	102.000	Must be Conditionally Approved to lock

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

Effective: Friday, June 12, 2026

Jumbo Edge Pricing

Jumbo Edge 30 Year Fixed - (901EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.746	97.621	97.496	97.308
6.125	98.080	97.955	97.830	97.642
6.250	98.347	98.222	98.097	97.910
6.375	98.555	98.430	98.305	98.118
6.500	98.734	98.609	98.484	98.296
6.625	98.880	98.755	98.630	98.442
6.750	99.000	98.875	98.750	98.562
6.875	99.090	98.965	98.840	98.653
7.000	99.245	99.120	98.995	98.807
7.125	99.338	99.213	99.088	98.900
7.250	99.432	99.307	99.182	98.994
7.375	99.528	99.403	99.278	99.090
7.500	99.713	99.588	99.463	99.276
7.625	99.812	99.687	99.562	99.374
7.750	99.911	99.786	99.661	99.473
7.875	100.012	99.887	99.762	99.574
8.000	100.223	100.098	99.973	99.785
8.125	100.325	100.200	100.075	99.888
8.250	100.429	100.304	100.179	99.991
8.375	100.534	100.409	100.284	100.096
8.500	100.760	100.635	100.510	100.322
8.625	100.866	100.741	100.616	100.429

Jumbo Edge 30 Year Fixed Interest Only - (901EM-IO)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.746	97.621	97.496	97.308
6.125	98.080	97.955	97.830	97.642
6.250	98.347	98.222	98.097	97.910
6.375	98.555	98.430	98.305	98.118
6.500	98.734	98.609	98.484	98.296
6.625	98.880	98.755	98.630	98.442
6.750	99.000	98.875	98.750	98.562
6.875	99.090	98.965	98.840	98.653
7.000	99.245	99.120	98.995	98.807
7.125	99.338	99.213	99.088	98.900
7.250	99.432	99.307	99.182	98.994
7.375	99.528	99.403	99.278	99.090
7.500	99.713	99.588	99.463	99.276
7.625	99.812	99.687	99.562	99.374
7.750	99.911	99.786	99.661	99.473
7.875	100.012	99.887	99.762	99.574
8.000	100.223	100.098	99.973	99.785
8.125	100.325	100.200	100.075	99.888
8.250	100.429	100.304	100.179	99.991
8.375	100.534	100.409	100.284	100.096
8.500	100.760	100.635	100.510	100.322
8.625	100.866	100.741	100.616	100.429

Jumbo Edge 15 Year Fixed - (915EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.832	97.707	97.582	97.394
6.125	98.145	98.020	97.895	97.707
6.250	98.379	98.254	98.129	97.942
6.375	98.585	98.460	98.335	98.148
6.500	98.762	98.637	98.512	98.324
6.625	98.954	98.829	98.704	98.517
6.750	99.103	98.978	98.853	98.666
6.875	99.255	99.130	99.005	98.817
7.000	99.453	99.328	99.203	99.016
7.125	99.576	99.451	99.326	99.139
7.250	99.670	99.545	99.420	99.232
7.375	99.765	99.640	99.515	99.328
7.500	99.862	99.737	99.612	99.425

Jumbo Edge 10/6 ARM - (9106EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.248	97.123	96.998	96.810
6.125	97.579	97.454	97.329	97.141
6.250	97.839	97.714	97.589	97.401
6.375	98.068	97.943	97.818	97.631
6.500	98.268	98.143	98.018	97.830
6.625	98.470	98.345	98.220	98.033
6.750	98.640	98.515	98.390	98.203
6.875	98.811	98.686	98.561	98.374
7.000	99.034	98.909	98.784	98.597
7.125	99.175	99.050	98.925	98.737
7.250	99.286	99.161	99.036	98.848

Loan Level Price Adjustments (LLPAs)

FICO	CLTV 0.00-55.00	CLTV 55.01-60.00	CLTV 60.01-65.00	CLTV 65.01-70.00	CLTV 70.01-75.00	CLTV 75.01-80.00	CLTV 80.01-85.00	CLTV 85.01-90.00
660-679	0.000	0.000	-0.500	-0.750	-1.500	-2.500		
680-699	0.125	0.000	0.000	-0.500	-1.000	-1.500	-2.000	-2.500
700-719	0.375	0.250	0.000	0.000	0.000	-0.500	-1.500	-2.000
720-739	0.625	0.500	0.375	0.125	0.000	0.000	-1.000	-2.000
740-759	0.750	0.750	0.625	0.500	0.125	0.000	-0.750	-1.750
760-779	0.875	0.875	0.750	0.625	0.375	0.125	-0.500	-1.500
780-850	1.000	0.875	0.875	0.750	0.500	0.250	-0.500	-1.000
Other Adjusters	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**CLTV 60.01-65.00**	**CLTV 65.01-70.00**	**CLTV 70.01-75.00**	**CLTV 75.01-80.00**	**CLTV 80.01-85.00**	**CLTV 85.01-90.00**
MI Source Type							0.000	0.000
Interest Only	-0.500	-0.500	-1.000	-1.000	-1.500	-1.500		
Investment Property	-0.250	-0.500	-0.500	-0.500	-0.750	-1.000		
Second Home	0.000	0.000	-0.250	-0.250	-0.500	-0.500	-1.750	-1.750
Cash-Out/Debt Consolidation	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Cash-Out/Home Improvement	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Cash-Out/Other	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
DTI	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**CLTV 60.01-65.00**	**CLTV 65.01-70.00**	**CLTV 70.01-75.00**	**CLTV 75.01-80.00**	**CLTV 80.01-85.00**	**CLTV 85.01-90.00**
-30.000000	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
30.010000-43.000000	0	0	0	0	0	0	0	0
43.010000-45.000000	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75
45.010000	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75
Self Employed	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**CLTV 60.01-65.00**	**CLTV 65.01-70.00**	**CLTV 70.01-75.00**	**CLTV 75.01-80.00**	**CLTV 80.01-85.00**	**CLTV 85.01-90.00**
660-679	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
680-699	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
700-719	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
720-739	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
740-759	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
760-779	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

Effective: Friday, June 12, 2026

Jumbo Boost Pricing

Jumbo Boost 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.437	97.375	97.500
6.125	98.062	98.000	98.125
6.250	98.600	98.538	98.663
6.375	99.100	99.038	99.163
6.500	99.537	99.475	99.600
6.625	99.935	99.873	99.998
6.750	100.326	100.264	100.389
6.875	100.709	100.647	100.772
7.000	101.084	101.022	101.147
7.125	101.451	101.389	101.514
7.250	101.810	101.748	101.873
7.375	102.162	102.100	102.225
7.500	102.506	102.444	102.569
7.625	102.842	102.780	102.905
7.750	103.170	103.108	103.233
7.875	103.490	103.428	103.553
8.000	103.771	103.709	103.834
8.125	104.021	103.959	104.084
8.250	104.271	104.209	104.334

Jumbo Boost 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.437	97.375	97.500
6.125	98.062	98.000	98.125
6.250	98.600	98.538	98.663
6.375	99.100	99.038	99.163
6.500	99.537	99.475	99.600
6.625	99.935	99.873	99.998
6.750	100.326	100.264	100.389
6.875	100.709	100.647	100.772
7.000	101.084	101.022	101.147
7.125	101.451	101.389	101.514
7.250	101.810	101.748	101.873
7.375	102.162	102.100	102.225
7.500	102.506	102.444	102.569
7.625	102.842	102.780	102.905
7.750	103.170	103.108	103.233
7.875	103.490	103.428	103.553
8.000	103.771	103.709	103.834
8.125	104.021	103.959	104.084
8.250	104.271	104.209	104.334

Jumbo Boost 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.437	97.375	97.500
6.125	98.062	98.000	98.125
6.250	98.600	98.538	98.663
6.375	99.100	99.038	99.163
6.500	99.537	99.475	99.600
6.625	99.935	99.873	99.998
6.750	100.326	100.264	100.389
6.875	100.709	100.647	100.772
7.000	101.084	101.022	101.147
7.125	101.451	101.389	101.514
7.250	101.810	101.748	101.873
7.375	102.162	102.100	102.225
7.500	102.506	102.444	102.569
7.625	102.842	102.780	102.905
7.750	103.170	103.108	103.233
7.875	103.490	103.428	103.553
8.000	103.771	103.709	103.834
8.125	104.021	103.959	104.084
8.250	104.271	104.209	104.334

Jumbo Boost 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.687	97.625	97.750
6.125	98.312	98.250	98.375
6.250	98.850	98.788	98.913
6.375	99.350	99.288	99.413
6.500	99.787	99.725	99.850
6.625	100.185	100.123	100.248
6.750	100.576	100.514	100.639
6.875	100.959	100.897	101.022
7.000	101.334	101.272	101.397
7.125	101.701	101.639	101.764
7.250	102.060	101.998	102.123
7.375	102.412	102.350	102.475
7.500	102.756	102.694	102.819
7.625	103.092	103.030	103.155
7.750	103.420	103.358	103.483
7.875	103.740	103.678	103.803
8.000	104.021	103.959	104.084
8.125	104.271	104.209	104.334
8.250	104.521	104.459	104.584

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