



RISE TPO Wholesale Rate Sheet

RiseTPO.com

Ratesheet Code: RS-WS

Effective Date:

7/15/26 7:45 AM

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Lock Expiration Days	
15 Day	07/29/26
30 Day	08/13/26
45 Day	08/28/26
60 Day	09/14/26
Mortgagee Clause	
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	
2025 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250
2026 Conforming Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750

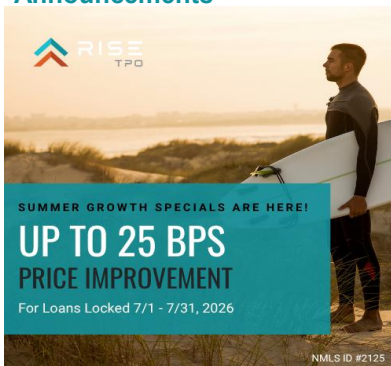
Allowable Fees	
Click Here	
Reloack Fee	
(0.250)	
Lock Extension Fees	
0.02 Per Day	
Max extension 30 days and / or 10 times, whichever comes first.	
Lock Request Hours	
8:00 AM - 8:59 PM PST**	
Lock Request Hours	
8:00 AM - 8:59 PM PST**	
Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

Contact list	
Corporate Headquarters:	Phone: 866-328-8059
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Prime Loan Scenarios:	Phone: Email Only
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NonQM Scenarios:	Phone: Email Only
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	Email: Funding@risetpo.com
Loan Setup	Phone: Email Only
	Email: Setup@risetpo.com

*For turn times, please reach out to your AE.

July Pricing Specials	
Non-Select FICO 620+ FHA,VA & USDA (STD Bal & High Bal) Excludes DPA & CalHFA	0.250
Select FHA, FHASL, VA, VAIRL & USDA (STD Bal & High Bal)	0.125

Announcements



Temporary Property Eligibility Restrictions

Non-Owner properties located in the following City/County are NOT eligible to be locked:

- Baltimore City, Maryland

(Properties located in Baltimore County are not restricted)

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* Any lock requests submitted after hours will be subject to market movement.
** Lock Desk turn times are 2 hours.



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

Wholesale

Effective: July 15, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.689	93.639	93.598	93.557	4.875	93.150	93.100	93.059	93.018	5.750	98.972	98.872	98.790	98.708
4.990	94.328	94.278	94.237	94.196	4.990	93.789	93.739	93.698	93.657	5.875	99.512	99.413	99.331	99.249
5.125	95.030	94.980	94.939	94.898	5.125	94.516	94.466	94.425	94.384	5.990	99.978	99.878	99.796	99.714
5.250	95.521	95.463	95.415	95.368	5.250	95.020	94.962	94.914	94.866	6.125	100.487	100.387	100.305	100.223
5.375	96.175	96.117	96.069	96.021	5.375	95.686	95.628	95.580	95.532	6.250	100.458	100.342	100.246	100.151
5.500	96.809	96.751	96.703	96.655	5.500	96.332	96.274	96.226	96.178	6.375	101.044	100.928	100.832	100.736
5.625	97.378	97.320	97.272	97.224	5.625	96.914	96.855	96.807	96.760	6.500	101.475	101.358	101.263	101.167
5.750	97.971	97.904	97.850	97.795	5.750	97.519	97.453	97.398	97.343	6.625	101.743	101.627	101.532	101.436
5.875	98.533	98.467	98.412	98.358	5.875	98.107	98.040	97.986	97.931	6.750	101.820	101.687	101.578	101.468
5.990	99.028	98.961	98.907	98.852	5.990	98.601	98.535	98.480	98.425	6.875	102.091	101.970	101.870	101.771
6.125	99.616	99.533	99.464	99.396	6.125	99.191	99.108	99.039	98.971	6.990	102.551	102.462	102.389	102.316
6.250	100.162	100.079	100.011	99.942	6.250	99.737	99.654	99.586	99.517	7.125	102.998	102.915	102.846	102.778
6.375	100.916	100.833	100.764	100.696	6.375	100.491	100.408	100.339	100.271	7.250	103.486	103.353	103.243	103.134
6.500	101.395	101.311	101.243	101.175	6.500	100.963	100.879	100.811	100.743	7.375	103.882	103.750	103.640	103.531
6.625	101.687	101.604	101.535	101.467	6.625	101.242	101.159	101.090	101.022	7.500	104.253	104.120	104.010	103.901
6.750	102.245	102.145	102.063	101.981	6.750	101.800	101.700	101.618	101.536	7.625	104.355	104.222	104.113	104.003
6.875	102.530	102.430	102.348	102.266	6.875	102.085	101.985	101.903	101.821	7.750	104.654	104.521	104.412	104.302
6.990	102.982	102.883	102.801	102.719	6.990	102.537	102.438	102.356	102.274	7.875	104.900	104.767	104.658	104.549
7.125	103.373	103.290	103.221	103.153	7.125	102.928	102.845	102.776	102.708	7.990	104.990	104.857	104.747	104.638
7.250	103.801	103.689	103.559	103.450	7.250	103.356	103.224	103.114	103.005	8.125	105.232	105.099	104.989	104.880
7.375	104.139	104.006	103.897	103.787	7.375	103.694	103.561	103.452	103.342					
7.500	104.504	104.371	104.261	104.152	7.500	104.059	103.926	103.816	103.707					
7.625	104.815	104.682	104.573	104.464	7.625	104.370	104.237	104.128	104.019					

FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.465	97.408	97.357	97.306	5.990	100.483	100.417	100.359	100.301	5.750	97.521	97.454	97.400	97.345
4.990	97.860	97.803	97.752	97.701	6.125	100.720	100.654	100.596	100.538	5.875	98.083	98.017	97.962	97.908
5.125	98.296	98.240	98.189	98.137	6.250	101.031	100.981	100.937	100.894	5.990	98.578	98.511	98.457	98.402
5.250	98.774	98.708	98.650	98.591	6.375	101.392	101.341	101.298	101.254	6.125	99.166	99.083	99.014	98.946
5.375	99.190	99.124	99.066	99.007	6.500	101.618	101.568	101.524	101.480	6.250	99.712	99.629	99.561	99.492
5.500	99.588	99.522	99.464	99.406	6.625	101.704	101.654	101.610	101.567	6.375	100.466	100.383	100.314	100.246
5.625	99.969	99.903	99.845	99.786	6.750	102.025	101.975	101.931	101.887	6.500	100.945	100.861	100.793	100.725
5.750	100.324	100.259	100.201	100.142	6.875	102.079	102.029	101.985	101.941	6.625	101.253	101.170	101.102	101.033
5.875	100.658	100.592	100.534	100.476	6.990	102.352	102.302	102.258	102.215	6.750	101.795	101.695	101.613	101.531
5.990	100.940	100.875	100.816	100.758	7.125	102.537	102.487	102.443	102.399	6.875	102.080	101.980	101.898	101.816
6.125	101.227	101.161	101.103	101.044	7.250	102.423	102.351	102.285	102.219	6.990	102.532	102.433	102.351	102.269
6.250	101.507	101.442	101.383	101.325	7.375	102.574	102.502	102.437	102.371	7.125	102.923	102.840	102.771	102.703
6.375	101.916	101.851	101.792	101.734	7.500	102.708	102.636	102.570	102.505	7.250	103.351	103.219	103.109	103.000
6.500	102.185	102.120	102.061	102.003	7.625	102.479	102.407	102.341	102.275	7.375	103.689	103.556	103.447	103.337
6.625	102.291	102.226	102.167	102.109	7.750	102.606	102.534	102.468	102.403	7.500	104.054	103.921	103.811	103.702
6.750	102.576	102.526	102.482	102.438	7.875	102.731	102.659	102.594	102.528	7.625	104.365	104.232	104.123	104.014
6.875	102.689	102.639	102.595	102.551	7.990	102.718	102.646	102.580	102.514	7.750	104.403	104.271	104.161	104.052
6.990	103.008	102.958	102.914	102.871	8.125	102.853	102.781	102.715	102.650	7.875	104.645	104.512	104.403	104.293
										7.990	104.716	104.583	104.474	104.365
										8.125	104.939	104.806	104.696	104.587

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.300	95.242	95.194	95.146	4.875	92.575	92.525	92.484	92.443	5.750	98.897	98.797	98.715	98.633
5.500	95.934	95.876	95.828	95.780	4.990	93.214	93.164	93.123	93.082	5.875	99.437	99.338	99.256	99.174
5.625	96.503	96.445	96.397	96.349	5.125	93.941	93.891	93.850	93.809	5.990	99.903	99.803	99.721	99.639
5.750	97.096	97.029	96.975	96.920	5.250	94.445	94.387	94.339	94.291	6.125	100.412	100.312	100.230	100.148
5.875	97.658	97.592	97.537	97.483	5.375	95.111	95.053	95.005	94.957	6.250	100.383	100.267	100.171	100.076
5.990	98.153	98.086	98.032	97.977	5.500	95.757	95.699	95.651	95.603	6.375	100.969	100.853	100.757	100.661
6.125	98.741	98.658	98.589	98.521	5.625	96.339	96.280	96.232	96.185	6.500	101.400	101.283	101.188	101.092
6.250	99.287	99.204	99.136	99.067	5.750	96.944	96.878	96.823	96.768	6.625	101.668	101.552	101.457	101.361
6.375	100.041	99.958	99.889	99.821	5.875	97.532	97.465	97.411	97.356	6.750	101.745	101.612	101.503	101.393
6.500	100.520	100.436	100.368	100.300	5.990	98.026	97.960	97.905	97.850	6.875	102.016	101.895	101.795	101.696
6.625	100.812	100.729	100.660	100.592	6.125	98.616	98.533	98.464	98.396	6.990	102.476	102.387	102.314	102.241
6.750	101.370	101.270	101.188	101.106	6.250	99.162	99.079	99.011	98.942	7.125	102.923	102.840	102.771	102.703
6.875	101.655	101.555	101.473	101.391	6.375	99.916	99.833	99.764	99.696	7.250	103.411	103.278	103.168	103.059
6.990	102.107	102.008	101.926	101.844	6.500	100.388	100.304	100.236	100.168	7.375	103.807	103.675	103.565	103.456
7.125	102.498	102.415	102.346	102.278	6.625	100.667	100.584	100.515	100.447	7.500	104.178	104.045	103.935	103.826
7.250	102.926	102.794	102.684	102.575	6.750	101.225	101.125	101.043	100.961	7.625	104.280	104.147	104.038	103.928
7.375	103.264	103.131	103.022	102.912	6.875	101.510	101.410	101.328	101.246	7.750	104.579	104.446	104.337	104.227
7.500	103.629	103.496	103.386	103.277	6.990	101.962	101.863	101.781	101.699	7.875	104.825	104.692	104.583	104.474
7.625	103.940	103.807	103.698	103.589	7.125	102.353	102.270	102.201	102.133	7.990	104.915	104.782	104.672	104.563
7.750	103.978	103.846	103.736	103.627	7.250	102.781	102.649	102.539	102.430	8.125	105.157	105.024	104.914	104.805
7.875	104.220	104.087	103.978	103.868	7.375	103.119	102.986	102.877	102.767					
7.990	104.291	104.158	104.049	103.940	7.500	103.484	103.351	103.241	103.132					
8.125	104.514	104.381	104.271	104.162	7.625	103.795	103.662	103.553	103.444					

					RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: July 15, 2026														
FANNIE MAE HIGH BALANCE FIXED RATE PRICING														
FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.869	96.802	96.747	96.693	5.500	94.819	94.752	94.697	94.643	5.375	97.314	94.223	94.169	94.114
5.625	97.517	97.451	97.396	97.342	5.625	95.467	95.401	95.346	95.292	5.500	94.969	94.902	94.847	94.793
5.750	97.879	97.812	97.757	97.703	5.750	95.829	95.762	95.707	95.653	5.625	95.617	95.551	95.496	95.442
5.875	98.447	98.381	98.326	98.272	5.875	96.397	96.331	96.276	96.222	5.750	95.979	95.912	95.857	95.803
5.990	99.027	98.960	98.906	98.851	5.990	96.977	96.910	96.856	96.801	5.875	96.544	96.477	96.423	96.368
6.125	99.565	99.498	99.444	99.389	6.125	97.506	97.439	97.385	97.330	5.990	97.123	97.057	97.002	96.948
6.250	99.781	99.664	99.569	99.473	6.250	97.711	97.594	97.499	97.403	6.125	97.636	97.569	97.515	97.460
6.375	100.369	100.253	100.157	100.062	6.375	98.299	98.183	98.087	97.992	6.250	97.850	97.734	97.638	97.543
6.500	100.778	100.661	100.566	100.470	6.500	98.708	98.591	98.496	98.400	6.375	98.449	98.332	98.237	98.141
6.625	101.273	101.140	101.031	100.921	6.625	99.203	99.070	98.961	98.851	6.500	98.870	98.754	98.658	98.562
6.750	101.813	101.680	101.571	101.461	6.750	99.743	99.610	99.501	99.391	6.625	99.365	99.232	99.123	99.013
6.875	102.206	102.074	101.964	101.855	6.875	100.136	100.004	99.894	99.785	6.750	99.926	99.793	99.684	99.574
6.990	102.440	102.307	102.198	102.088	6.990	100.370	100.237	100.128	100.018	6.875	100.306	100.173	100.064	99.954
7.125	102.733	102.600	102.490	102.381	7.125	100.663	100.530	100.420	100.311	6.990	100.558	100.426	100.316	100.207
7.250	101.838	101.721	101.626	101.530	7.250	99.768	99.651	99.556	99.460	7.125	100.875	100.742	100.633	100.524
7.375	102.495	102.379	102.283	102.188	7.375	100.425	100.309	100.213	100.118	7.250	100.007	99.891	99.795	99.700
7.500	102.607	102.488	102.390	102.292	7.500	100.537	100.418	100.320	100.222	7.375	100.633	100.517	100.422	100.326
7.625	102.753	102.595	102.464	102.333	7.625	100.683	100.525	100.394	100.263	7.500	100.763	100.644	100.546	100.448
7.750	103.599	103.400	103.235	103.071	7.750	101.529	101.330	101.165	101.001	7.625	100.631	100.472	100.342	100.211
7.875	103.801	103.602	103.438	103.273	7.875	101.731	101.532	101.368	101.203	7.750	101.475	101.276	101.112	100.947
7.990	102.684	102.485	102.320	102.156	7.990	100.614	100.415	100.250	100.086	7.875	101.679	101.479	101.315	101.151
8.125	102.858	102.659	102.495	102.331	8.125	100.788	100.589	100.425	100.261	7.990	100.557	100.358	100.194	100.030
FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	98.684	98.605	98.532	98.459	5.990	98.091	98.011	97.939	97.866					
6.125	98.957	98.878	98.805	98.733	6.125	98.338	98.259	98.186	98.114					
6.250	99.121	99.042	98.969	98.896	6.250	98.500	98.421	98.348	98.275					
6.375	99.344	99.265	99.192	99.119	6.375	98.733	98.654	98.581	98.508					
6.500	99.517	99.438	99.365	99.292	6.500	98.919	98.840	98.767	98.694					
6.625	99.698	99.619	99.546	99.473	6.625	99.100	99.021	98.948	98.875					
6.750	99.815	99.751	99.693	99.634	6.750	99.238	99.174	99.116	99.057					
6.875	100.004	99.940	99.882	99.823	6.875	99.413	99.349	99.291	99.233					
6.990	100.071	100.008	99.949	99.891	6.990	99.500	99.436	99.378	99.319					
7.125	100.188	100.124	100.066	100.007	7.125	99.640	99.577	99.518	99.460					
7.250	99.721	99.635	99.555	99.474	7.250	99.200	99.115	99.034	98.954					
7.375	100.259	100.173	100.093	100.013	7.375	99.707	99.621	99.541	99.461					
7.500	100.228	100.142	100.062	99.982	7.500	99.694	99.608	99.528	99.448					
7.625	100.191	100.106	100.025	99.945	7.625	99.271	99.185	99.105	99.025					
7.750	101.181	101.096	101.015	100.935	7.750	100.275	100.189	100.108	100.028					
7.875	101.268	101.182	101.102	101.021	7.875	100.376	100.290	100.210	100.129					
7.990	100.077	99.991	99.911	99.830	7.990	99.191	99.105	99.024	98.944					
FANNIE MAE FIXED RATE BUYDOWN PRICING														
FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.489	93.439	93.398	93.357	5.375	96.140	96.073	96.019	95.964	5.375	95.275	95.217	95.169	95.121
4.990	94.128	94.078	94.037	93.996	5.500	96.819	96.752	96.697	96.643	5.500	95.909	95.851	95.803	95.755
5.125	94.830	94.780	94.739	94.698	5.625	97.467	97.401	97.346	97.292	5.625	96.478	96.420	96.372	96.324
5.250	95.321	95.263	95.215	95.168	5.750	97.829	97.762	97.707	97.653	5.750	97.071	97.004	96.950	96.895
5.375	95.975	95.917	95.869	95.821	5.875	98.397	98.331	98.276	98.222	5.875	97.633	97.567	97.512	97.458
5.500	96.609	96.551	96.503	96.455	5.990	98.977	98.910	98.856	98.801	5.990	98.128	98.061	98.007	97.952
5.625	97.178	97.120	97.072	97.024	6.125	99.515	99.448	99.394	99.339	6.125	98.716	98.633	98.564	98.496
5.750	97.771	97.704	97.650	97.595	6.250	99.731	99.614	99.519	99.423	6.250	99.262	99.179	99.111	99.042
5.875	98.333	98.267	98.212	98.158	6.375	100.319	100.203	100.107	100.012	6.375	100.016	99.933	99.864	99.796
5.990	98.828	98.761	98.707	98.652	6.500	100.728	100.611	100.516	100.420	6.500	100.495	100.411	100.343	100.275
6.125	99.416	99.333	99.264	99.196	6.625	101.223	101.090	100.981	100.871	6.625	100.787	100.704	100.635	100.567
6.250	99.962	99.879	99.811	99.742	6.750	101.763	101.630	101.521	101.411	6.750	101.345	101.245	101.163	101.081
6.375	100.716	100.633	100.564	100.496	6.875	102.156	102.024	101.914	101.805	6.875	101.630	101.530	101.448	101.366
6.500	101.195	101.111	101.043	100.975	6.990	102.390	102.257	102.148	102.038	6.990	102.082	101.983	101.901	101.819
6.625	101.487	101.404	101.335	101.267	7.125	102.683	102.550	102.440	102.331	7.125	102.473	102.390	102.321	102.253
6.750	102.045	101.945	101.863	101.781	7.250	101.788	101.671	101.576	101.480	7.250	102.901	102.769	102.659	102.550
6.875	102.330	102.230	102.148	102.066	7.375	102.445	102.329	102.233	102.138	7.375	103.239	103.106	102.997	102.887
6.990	102.782	102.683	102.601	102.519	7.500	102.557	102.438	102.340	102.242	7.500	103.604	103.471	103.361	103.252
7.125	103.173	103.090	103.021	102.953	7.625	102.703	102.545	102.414	102.283	7.625	103.915	103.782	103.673	103.564
7.250	103.601	103.469	103.359	103.250	7.750	103.549	103.350	103.185	103.021	7.750	103.953	103.821	103.711	103.602
7.375	103.939	103.806	103.697	103.587	7.875	103.751	103.552	103.388	103.223	7.875	104.195	104.062	103.953	103.843
7.500	104.304	104.171	104.061	103.952	7.990	102.634	102.435	102.270	102.106	7.990	104.266	104.133	104.024	103.915
7.625	104.615	104.482	104.373											



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

SELECT PRICING

Effective: July 15, 2026

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	93.939	93.889	93.848	93.807	4.875	97.715	97.658	97.607	97.556	
4.990	94.578	94.528	94.487	94.446	4.990	98.110	98.053	98.002	97.951	
5.125	95.280	95.230	95.189	95.148	5.125	98.546	98.490	98.439	98.387	
5.250	95.771	95.713	95.665	95.618	5.250	99.024	98.958	98.900	98.841	
5.375	96.425	96.367	96.319	96.271	5.375	99.440	99.374	99.316	99.257	
5.500	97.059	97.001	96.953	96.905	5.500	99.838	99.772	99.714	99.656	
5.625	97.628	97.570	97.522	97.474	5.625	100.219	100.153	100.095	100.036	
5.750	98.221	98.154	98.100	98.045	5.750	100.574	100.509	100.451	100.392	
5.875	98.783	98.717	98.662	98.608	5.875	100.908	100.842	100.784	100.726	
5.990	99.278	99.211	99.157	99.102	5.990	101.190	101.125	101.066	101.008	
6.125	99.866	99.783	99.714	99.646	6.125	101.477	101.411	101.353	101.294	
6.250	100.412	100.329	100.261	100.192	6.250	101.757	101.692	101.633	101.575	
6.375	101.166	101.083	101.014	100.946	6.375	102.166	102.101	102.042	101.984	
6.500	101.645	101.561	101.493	101.425	6.500	102.435	102.370	102.311	102.253	
6.625	101.937	101.854	101.785	101.717	6.625	102.541	102.476	102.417	102.359	
6.750	102.495	102.395	102.313	102.231	6.750	102.826	102.776	102.732	102.688	
6.875	102.780	102.680	102.598	102.516	6.875	102.939	102.889	102.845	102.801	
6.990	103.232	103.133	103.051	102.969						
7.125	103.623	103.540	103.471	103.403						
7.250	104.051	103.919	103.809	103.700						
7.375	104.389	104.256	104.147	104.037						
7.500	104.754	104.621	104.511	104.402						
7.625	105.065	104.932	104.823	104.714						
7.750	105.103	104.971	104.861	104.752						
7.875	105.345	105.212	105.103	104.993						

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.500	97.119	97.052	96.997	96.943	5.990	98.934	98.855	98.782	98.709	
5.625	97.767	97.701	97.646	97.592	6.125	99.207	99.128	99.055	98.983	
5.750	98.129	98.062	98.007	97.953	6.250	99.371	99.292	99.219	99.146	
5.875	98.697	98.631	98.576	98.522	6.375	99.594	99.515	99.442	99.369	
5.990	99.277	99.210	99.156	99.101	6.500	99.767	99.688	99.615	99.542	
6.125	99.815	99.748	99.694	99.639	6.625	99.948	99.869	99.796	99.723	
6.250	100.031	99.914	99.819	99.723	6.750	100.065	100.001	99.943	99.884	
6.375	100.619	100.503	100.407	100.312	6.875	100.254	100.190	100.132	100.073	
6.500	101.028	100.911	100.816	100.720	6.990	100.321	100.258	100.199	100.141	
6.625	101.523	101.390	101.281	101.171	7.125	100.438	100.374	100.316	100.257	
6.750	102.063	101.930	101.821	101.711	7.250	99.971	99.885	99.805	99.724	
6.875	102.456	102.324	102.214	102.105	7.375	100.509	100.423	100.343	100.263	
6.990	102.690	102.557	102.448	102.338	7.500	100.478	100.392	100.312	100.232	
7.125	102.983	102.850	102.740	102.631	7.625	100.441	100.356	100.275	100.195	
7.250	102.088	101.971	101.876	101.780	7.750	101.431	101.346	101.265	101.185	
7.375	102.745	102.629	102.533	102.438	7.875	101.518	101.432	101.352	101.271	
7.500	102.857	102.738	102.640	102.542						
7.625	103.003	102.845	102.714	102.583						
7.750	103.849	103.650	103.485	103.321						
7.875	104.051	103.852	103.688	103.523						
7.990	102.934	102.735	102.570	102.406						
8.125	103.108	102.909	102.745	102.581						

SELECT FANNIE MAE BUYDOWN

SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	93.739	93.689	93.648	93.607	5.500	97.069	97.002	96.947	96.893	
4.990	94.378	94.328	94.287	94.246	5.625	97.717	97.651	97.596	97.542	
5.125	95.080	95.030	94.989	94.948	5.750	98.079	98.012	97.957	97.903	
5.250	95.571	95.513	95.465	95.418	5.875	98.647	98.581	98.526	98.472	
5.375	96.225	96.167	96.119	96.071	5.990	99.227	99.160	99.106	99.051	
5.500	96.859	96.801	96.753	96.705	6.125	99.765	99.698	99.644	99.589	
5.625	97.428	97.370	97.322	97.274	6.250	99.981	99.864	99.769	99.673	
5.750	98.021	97.954	97.900	97.845	6.375	100.569	100.453	100.357	100.262	
5.875	98.583	98.517	98.462	98.408	6.500	100.978	100.861	100.766	100.670	
5.990	99.078	99.011	98.957	98.902	6.625	101.473	101.340	101.231	101.121	
6.125	99.666	99.583	99.514	99.446	6.750	102.013	101.880	101.771	101.661	
6.250	100.212	100.129	100.061	99.992	6.875	102.406	102.274	102.164	102.055	
6.375	100.966	100.883	100.814	100.746	6.990	102.640	102.507	102.398	102.288	
6.500	101.445	101.361	101.293	101.225	7.125	102.933	102.800	102.690	102.581	
6.625	101.737	101.654	101.585	101.517	7.250	102.038	101.921	101.826	101.730	
6.750	102.295	102.195	102.113	102.031	7.375	102.695	102.579	102.483	102.388	
6.875	102.580	102.480	102.398	102.316	7.500	102.807	102.688	102.590	102.492	
6.990	103.032	102.933	102.851	102.769	7.625	102.953	102.795	102.664	102.533	
7.125	103.423	103.340	103.271	103.203	7.750	103.799	103.600	103.435	103.271	
7.250	103.851	103.719	103.609	103.500	7.875	104.001	103.802	103.638	103.473	
7.375	104.189	104.056	103.947	103.837	7.990	102.884	102.685	102.520	102.356	
7.500	104.554	104.421	104.311	104.202	8.125	103.058	102.859	102.695	102.531	
7.625	104.865	104.732	104.623	104.514						

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	93.739	93.689	93.648	93.607	5.500	97.069	97.002	96.947	96.893	
4.990	94.378	94.328	94.287	94.246	5.625	97.717	97.651	97.596	97.542	
5.125	95.080	95.030	94.989	94.948	5.750	98.079	98.012	97.957	97.903	
5.250	95.571	95.513	95.465	95.418	5.875	98.647	98.581	98.526	98.472	
5.375	96.225	96.167	96.119	96.071	5.990	99.227	99.160	99.106	99.051	
5.500	96.859	96.801	96.753	96.705	6.125	99.765	99.698	99.644	99.589	
5.625	97.428	97.370	97.322	97.274	6.250	99.981	99.864	99.769	99.673	
5.750	98.021	97.954	97.900	97.845	6.375	100.569	100.453	100.357	100.262	
5.875	98.583	98.517	98.462	98.408	6.500	100.978	100.861	100.766	100.670	
5.990	99.078	99.011	98.957	98.902	6.625	101.473	101.340	101.231	101.121	
6.125	99.666	99.583	99.514	99.446	6.750	102.013	101.880	101.771	101.661	
6.250	100.212	100.129	100.061	99.992	6.875	102.406	102.274	102.164	102.055	
6.375	100.966	100.883	100.814	100.746	6.990	102.640	102.507	102.398	102.288	
6.500	101.445	101.361	101.293	101.225	7.125	102.933	102.800	102.690	102.581	
6.625	101.737	101.654	101.585	101.517	7.250	102.038	101.921	101.826	101.730	
6.750	102.295	102.195	102.113	102.031	7.375	102.695	102.579	102.483	102.388	
6.875	102.580	102.480	102.398	102.316	7.500	102.807	102.688	102.590	102.492	
6.990	103.032	102.933	102.851	102.769	7.625	102.953	102.795	102.664	102.533	
7.125	103.423	103.340	103.271	103.203	7.750	103.799	103.600	103.435	103.271	
7.250	103.851	103.719	103.609	103.500	7.875	104.001	103.802	103.638	103.473	
7.375	104.189	104.056	103.947	103.837	7.990	102.884	102.685	102.520	102.356	
7.500	104.554	104.421	104.311	104.202	8.125	103.058	102.859	102.695	102.531	
7.625	104.865	104.732	104.623	104.514	8.250	102.219	102.053	101.917	101.780	

		RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612				Wholesale								
Effective: July 15, 2026														
FREDDIE MAC FIXED RATE PRICING														
FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.689	93.639	93.598	93.557	4.875	93.150	93.100	93.059	93.018	5.500	97.962	97.870	97.795	97.720
4.990	94.328	94.278	94.237	94.196	4.990	93.789	93.739	93.698	93.657	5.625	98.493	98.402	98.327	98.252
5.125	95.030	94.980	94.939	94.898	5.125	94.516	94.466	94.425	94.384	5.750	98.972	98.872	98.790	98.708
5.250	95.521	95.463	95.415	95.368	5.250	95.020	94.962	94.914	94.866	5.875	99.512	99.413	99.331	99.249
5.375	96.175	96.117	96.069	96.021	5.375	95.686	95.628	95.580	95.532	5.990	99.978	99.878	99.796	99.714
5.500	96.809	96.751	96.703	96.655	5.500	96.332	96.274	96.226	96.178	6.125	100.487	100.387	100.305	100.223
5.625	97.378	97.320	97.272	97.224	5.625	96.914	96.855	96.807	96.760	6.250	100.458	100.342	100.246	100.151
5.750	97.971	97.904	97.850	97.795	5.750	97.519	97.453	97.398	97.343	6.375	101.044	100.928	100.832	100.736
5.875	98.533	98.467	98.412	98.358	5.875	98.107	98.040	97.986	97.931	6.500	101.475	101.358	101.263	101.167
5.990	99.028	98.961	98.907	98.852	5.990	98.601	98.535	98.480	98.425	6.625	101.743	101.627	101.532	101.436
6.125	99.616	99.533	99.464	99.396	6.125	99.191	99.108	99.039	98.971	6.750	101.820	101.687	101.578	101.468
6.250	100.162	100.079	100.011	99.942	6.250	99.737	99.654	99.586	99.517	6.875	102.091	101.970	101.870	101.771
6.375	100.916	100.833	100.764	100.696	6.375	100.491	100.408	100.339	100.271	6.990	102.551	102.462	102.389	102.316
6.500	101.395	101.311	101.243	101.175	6.500	100.963	100.879	100.811	100.743	7.125	102.998	102.915	102.846	102.778
6.625	101.687	101.604	101.535	101.467	6.625	101.242	101.159	101.090	101.022	7.250	103.486	103.353	103.243	103.134
6.750	102.245	102.145	102.063	101.981	6.750	101.800	101.700	101.618	101.536	7.375	103.882	103.750	103.640	103.531
6.875	102.530	102.430	102.348	102.266	6.875	102.085	101.985	101.903	101.821	7.500	104.253	104.120	104.010	103.901
6.990	102.982	102.883	102.801	102.719	6.990	102.537	102.438	102.356	102.274	7.625	104.355	104.222	104.113	104.003
7.125	103.373	103.290	103.221	103.153	7.125	102.928	102.845	102.776	102.708	7.750	104.654	104.521	104.412	104.302
7.250	103.801	103.669	103.559	103.450	7.250	103.356	103.224	103.114	103.005	7.875	104.900	104.767	104.658	104.549
7.375	104.139	104.006	103.897	103.787	7.375	103.694	103.561	103.452	103.342	7.990	104.990	104.857	104.747	104.638
7.500	104.504	104.371	104.261	104.152	7.500	104.059	103.926	103.816	103.707	8.125	105.232	105.099	104.989	104.880
7.625	104.815	104.682	104.573	104.464	7.625	104.370	104.237	104.128	104.019					
7.750	104.853	104.721	104.611	104.502	7.750	104.408	104.276	104.166	104.057					
7.875	105.095	104.962	104.853	104.743	7.875	104.650	104.517	104.408	104.298					
7.990	105.166	105.033	104.924	104.815	7.990	104.721	104.588	104.479	104.370					
8.125	105.389	105.256	105.146	105.037	8.125	104.944	104.811	104.701	104.592					
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.990	97.860	97.803	97.752	97.701	5.500	99.443	99.364	99.291	99.218	5.875	98.083	98.017	97.962	97.908
5.125	98.296	98.240	98.189	98.137	5.625	99.721	99.642	99.569	99.496	5.990	98.578	98.511	98.457	98.402
5.250	98.774	98.708	98.650	98.591	5.750	99.986	99.907	99.834	99.761	6.125	99.166	99.083	99.014	98.946
5.375	99.190	99.124	99.066	99.007	5.875	100.231	100.166	100.108	100.049	6.250	99.712	99.629	99.561	99.492
5.500	99.588	99.522	99.464	99.406	5.990	100.483	100.417	100.359	100.301	6.375	100.466	100.383	100.314	100.246
5.625	99.969	99.903	99.845	99.786	6.125	100.720	100.654	100.596	100.538	6.500	100.945	100.861	100.793	100.725
5.750	100.324	100.259	100.201	100.142	6.250	101.031	100.981	100.937	100.894	6.625	101.237	101.154	101.085	101.017
5.875	100.658	100.592	100.534	100.476	6.375	101.392	101.341	101.298	101.254	6.750	101.795	101.695	101.613	101.531
5.990	100.940	100.875	100.816	100.758	6.500	101.618	101.568	101.524	101.480	6.875	102.080	101.980	101.898	101.816
6.125	101.227	101.161	101.103	101.044	6.625	101.704	101.654	101.610	101.567	6.990	102.532	102.433	102.351	102.269
6.250	101.507	101.442	101.383	101.325	6.750	102.025	101.975	101.931	101.887	7.125	102.923	102.840	102.771	102.703
6.375	101.916	101.851	101.792	101.734	6.875	102.079	102.029	101.985	101.941	7.250	103.351	103.219	103.109	103.000
6.500	102.185	102.120	102.061	102.003	6.990	102.352	102.302	102.258	102.215	7.375	103.689	103.556	103.447	103.337
6.625	102.291	102.226	102.167	102.109	7.125	102.537	102.487	102.443	102.399	7.500	104.054	103.921	103.811	103.702
6.750	102.576	102.506	102.482	102.438	7.250	102.423	102.351	102.285	102.219	7.625	104.365	104.232	104.123	104.014
6.875	102.689	102.639	102.595	102.551						7.750	104.403	104.271	104.161	104.052
6.990	103.008	102.958	102.914	102.871						7.875	104.645	104.512	104.403	104.293
										7.990	104.716	104.583	104.474	104.365
										8.125	104.939	104.806	104.696	104.587
FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)														
Rate	15-Day	30-Day	45-Day	60-Day										
5.875	98.533	98.467	98.412	98.358										
5.990	99.028	98.961	98.907	98.852										
6.125	99.616	99.533	99.464	99.396										
6.250	100.162	100.079	100.011	99.942										
6.375	100.916	100.833	100.764	100.696										
6.500	101.395	101.311	101.243	101.175										
6.625	101.687	101.604	101.535	101.467										
6.750	102.245	102.145	102.063	101.981										
6.875	102.530	102.430	102.348	102.266										
6.990	102.982	102.883	102.801	102.719										
7.125	103.373	103.290	103.221	103.153										
7.250	103.801	103.669	103.559	103.450										
7.375	104.139	104.006	103.897	103.787										
7.500	104.504	104.371	104.261	104.152										
7.625	104.815	104.682	104.573	104.464										
7.750	104.853	104.721	104.611	104.502										
7.875	105.095	104.962	104.853	104.743										
7.990	105.166	105.033	104.924	104.815										
8.125	105.389	105.256	105.146	105.037										
FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING														
FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.519	96.452	96.397	96.343	5.500	94.219	94.152	94.097	94.043	5.500	96.974	96.895	96.822	96.749
5.625	97.167	97.101	97.046	96.992	5.625	94.867	94.801	94.746	94.692	5.625	97.330	97.251	97.178	97.105
5.750	97.529	97.462	97.407	97.353	5.750	95.229	95.162	95.107	95.053	5.750	97.400	97.321	97.248	97.175
5.875	98.097	98.031	97.976	97.922	5.875	95.794	95.727	95.673	95.618	5.875	97.690	97.611	97.538	97.465

 LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale									
Effective: July 15, 2026														
FREDDIE MAC FIXED RATE BUYDOWN PRICING														
FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					DDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R20)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.489	93.439	93.398	93.357	5.990	98.627	98.560	98.506	98.451	5.375	95.275	95.217	95.169	95.121
4.990	94.128	94.078	94.037	93.996	6.125	99.165	99.098	99.044	98.989	5.500	95.909	95.851	95.803	95.755
5.125	94.830	94.780	94.739	94.698	6.250	99.381	99.264	99.169	99.073	5.625	96.478	96.420	96.372	96.324
5.250	95.321	95.263	95.215	95.168	6.375	99.969	99.853	99.757	99.662	5.750	97.071	97.004	96.950	96.895
5.375	95.975	95.917	95.869	95.821	6.500	100.378	100.261	100.166	100.070	5.875	97.633	97.567	97.512	97.458
5.500	96.609	96.551	96.503	96.455	6.625	100.873	100.740	100.631	100.521	5.990	98.128	98.061	98.007	97.952
5.625	97.178	97.120	97.072	97.024	6.750	101.413	101.280	101.171	101.061	6.125	98.716	98.633	98.564	98.496
5.750	97.771	97.704	97.650	97.595	6.875	101.806	101.674	101.564	101.455	6.250	99.262	99.179	99.111	99.042
5.875	98.333	98.267	98.212	98.158	6.990	102.040	101.907	101.798	101.688	6.375	100.016	99.933	99.864	99.796
5.990	98.828	98.761	98.707	98.652	7.125	102.333	102.200	102.090	101.981	6.500	100.495	100.411	100.343	100.275
6.125	99.416	99.333	99.264	99.196	7.250	101.438	101.321	101.226	101.130	6.625	100.787	100.704	100.635	100.567
6.250	99.962	99.879	99.811	99.742	7.375	102.095	101.979	101.883	101.788	6.750	101.345	101.245	101.163	101.081
6.375	100.716	100.633	100.564	100.496	7.500	102.207	102.088	101.990	101.892	6.875	101.630	101.530	101.448	101.366
6.500	101.195	101.111	101.043	100.975	7.625	102.353	102.195	102.064	101.933	6.990	102.082	101.983	101.901	101.819
6.625	101.487	101.404	101.335	101.267	7.750	103.199	103.000	102.835	102.671	7.125	102.473	102.390	102.321	102.253
6.750	102.045	101.945	101.863	101.781	7.875	103.401	103.202	103.038	102.873	7.250	102.901	102.769	102.659	102.550
6.875	102.330	102.230	102.148	102.066	7.990	102.284	102.085	101.920	101.756	7.375	103.239	103.106	102.997	102.887
6.990	102.782	102.683	102.601	102.519	8.125	102.458	102.259	102.095	101.931	7.500	103.604	103.471	103.361	103.252
7.125	103.173	103.090	103.021	102.953	8.250	101.619	101.453	101.317	101.180	7.625	103.915	103.782	103.673	103.564
7.250	103.601	103.469	103.359	103.250						7.750	103.953	103.821	103.711	103.602
7.375	103.939	103.806	103.697	103.587						7.875	104.195	104.062	103.953	103.843
7.500	104.304	104.171	104.061	103.952						7.990	104.266	104.133	104.024	103.915
7.625	104.615	104.482	104.373	104.264						8.125	104.489	104.356	104.246	104.137
FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.489	93.439	93.398	93.357	5.990	98.627	98.560	98.506	98.451	5.375	95.275	95.217	95.169	95.121
4.990	94.128	94.078	94.037	93.996	6.125	99.165	99.098	99.044	98.989	5.500	95.909	95.851	95.803	95.755
5.125	94.830	94.780	94.739	94.698	6.250	99.381	99.264	99.169	99.073	5.625	96.478	96.420	96.372	96.324
5.250	95.321	95.263	95.215	95.168	6.375	99.969	99.853	99.757	99.662	5.750	97.071	97.004	96.950	96.895
5.375	95.975	95.917	95.869	95.821	6.500	100.378	100.261	100.166	100.070	5.875	97.633	97.567	97.512	97.458
5.500	96.609	96.551	96.503	96.455	6.625	100.873	100.740	100.631	100.521	5.990	98.128	98.061	98.007	97.952
5.625	97.178	97.120	97.072	97.024	6.750	101.413	101.280	101.171	101.061	6.125	98.716	98.633	98.564	98.496
5.750	97.771	97.704	97.650	97.595	6.875	101.806	101.674	101.564	101.455	6.250	99.262	99.179	99.111	99.042
5.875	98.333	98.267	98.212	98.158	6.990	102.040	101.907	101.798	101.688	6.375	100.016	99.933	99.864	99.796
5.990	98.828	98.761	98.707	98.652	7.125	102.333	102.200	102.090	101.981	6.500	100.495	100.411	100.343	100.275
6.125	99.416	99.333	99.264	99.196	7.250	101.438	101.321	101.226	101.130	6.625	100.787	100.704	100.635	100.567
6.250	99.962	99.879	99.811	99.742	7.375	102.095	101.979	101.883	101.788	6.750	101.345	101.245	101.163	101.081
6.375	100.716	100.633	100.564	100.496	7.500	102.207	102.088	101.990	101.892	6.875	101.630	101.530	101.448	101.366
6.500	101.195	101.111	101.043	100.975	7.625	102.353	102.195	102.064	101.933	6.990	102.082	101.983	101.901	101.819
6.625	101.487	101.404	101.335	101.267	7.750	103.199	103.000	102.835	102.671	7.125	102.473	102.390	102.321	102.253
6.750	102.045	101.945	101.863	101.781	7.875	103.401	103.202	103.038	102.873	7.250	102.901	102.769	102.659	102.550
6.875	102.330	102.230	102.148	102.066	7.990	102.284	102.085	101.920	101.756	7.375	103.239	103.106	102.997	102.887
6.990	102.782	102.683	102.601	102.519	8.125	102.458	102.259	102.095	101.931	7.500	103.604	103.471	103.361	103.252
7.125	103.173	103.090	103.021	102.953	8.250	101.619	101.453	101.317	101.180	7.625	103.915	103.782	103.673	103.564
7.250	103.601	103.469	103.359	103.250	8.375	101.677	101.511	101.374	101.237	7.750	103.953	103.821	103.711	103.602
7.375	103.939	103.806	103.697	103.587	8.500	101.814	101.648	101.512	101.375	7.875	104.195	104.062	103.953	103.843
7.500	104.304	104.171	104.061	103.952	8.625	101.947	101.781	101.644	101.507	7.990	104.266	104.133	104.024	103.915
7.625	104.615	104.482	104.373	104.264	8.750	102.498	102.332	102.195	102.058	8.125	104.489	104.356	104.246	104.137



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

SELECT PRICING

Effective: July 15, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	93.939	93.889	93.848	93.807	4.875	97.715	97.658	97.607	97.556	
4.990	94.578	94.528	94.487	94.446	4.990	98.110	98.053	98.002	97.951	
5.125	95.280	95.230	95.189	95.148	5.125	98.546	98.490	98.439	98.387	
5.250	95.771	95.713	95.665	95.618	5.250	99.024	98.958	98.900	98.841	
5.375	96.425	96.367	96.319	96.271	5.375	99.440	99.374	99.316	99.257	
5.500	97.059	97.001	96.953	96.905	5.500	99.838	99.772	99.714	99.656	
5.625	97.628	97.570	97.522	97.474	5.625	100.219	100.153	100.095	100.036	
5.750	98.221	98.154	98.100	98.045	5.750	100.574	100.509	100.451	100.392	
5.875	98.783	98.717	98.662	98.608	5.875	100.908	100.842	100.784	100.726	
5.990	99.278	99.211	99.157	99.102	5.990	101.190	101.125	101.066	101.008	
6.125	99.866	99.783	99.714	99.646	6.125	101.477	101.411	101.353	101.294	
6.250	100.412	100.329	100.261	100.192	6.250	101.757	101.692	101.633	101.575	
6.375	101.166	101.083	101.014	100.946	6.375	102.166	102.101	102.042	101.984	
6.500	101.645	101.561	101.493	101.425	6.500	102.435	102.370	102.311	102.253	
6.625	101.937	101.854	101.785	101.717	6.625	102.541	102.476	102.417	102.359	
6.750	102.495	102.395	102.313	102.231	6.750	102.826	102.776	102.732	102.688	
6.875	102.780	102.680	102.598	102.516	6.875	102.939	102.889	102.845	102.801	
6.990	103.232	103.133	103.051	102.969	6.990	103.258	103.208	103.164	103.121	
7.125	103.623	103.540	103.471	103.403	7.125	103.499	103.449	103.405	103.361	
7.250	104.051	103.919	103.809	103.700	7.250	103.214	103.142	103.076	103.010	
7.375	104.389	104.256	104.147	104.037						
7.500	104.754	104.621	104.511	104.402						
7.625	105.065	104.932	104.823	104.714						
7.750	105.103	104.971	104.861	104.752						
7.875	105.345	105.212	105.103	104.993						
7.990	105.416	105.283	105.174	105.065						
8.125	105.639	105.506	105.396	105.287						
SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)					SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.500	96.769	96.702	96.647	96.593	5.990	98.301	98.221	98.149	98.076	
5.625	97.417	97.351	97.296	97.242	6.125	98.548	98.469	98.396	98.324	
5.750	97.779	97.712	97.657	97.603	6.250	98.710	98.631	98.558	98.485	
5.875	98.347	98.281	98.226	98.172	6.375	98.943	98.864	98.791	98.718	
5.990	98.927	98.860	98.806	98.751	6.500	99.129	99.050	98.977	98.904	
6.125	99.465	99.398	99.344	99.289	6.625	99.310	99.231	99.158	99.085	
6.250	99.681	99.564	99.469	99.373	6.750	99.448	99.384	99.326	99.267	
6.375	100.269	100.153	100.057	99.962	6.875	99.623	99.559	99.501	99.443	
6.500	100.678	100.561	100.466	100.370	6.990	99.710	99.646	99.588	99.529	
6.625	101.173	101.040	100.931	100.821	7.125	99.850	99.787	99.728	99.670	
6.750	101.713	101.580	101.471	101.361	7.250	99.410	99.325	99.244	99.164	
6.875	102.106	101.974	101.864	101.755	7.375	99.917	99.831	99.751	99.671	
6.990	102.340	102.207	102.098	101.988	7.500	99.904	99.818	99.738	99.658	
7.125	102.633	102.500	102.390	102.281	7.625	99.671	99.585	99.505	99.425	
7.250	101.738	101.621	101.526	101.430	7.750	100.675	100.589	100.508	100.428	
7.375	102.395	102.279	102.183	102.088	7.875	100.776	100.690	100.610	100.529	
7.500	102.507	102.388	102.290	102.192	7.990	99.591	99.505	99.424	99.344	
7.625	102.653	102.496	102.364	102.233						
7.750	103.499	103.300	103.135	102.971						
7.875	103.701	103.502	103.338	103.173						
7.990	102.584	102.385	102.220	102.056						
8.125	102.758	102.559	102.395	102.231						

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	93.739	93.689	93.648	93.607	5.990	98.877	98.810	98.756	98.701	
4.990	94.378	94.328	94.287	94.246	6.125	99.415	99.348	99.294	99.239	
5.125	95.080	95.030	94.989	94.948	6.250	99.631	99.514	99.419	99.323	
5.250	95.571	95.513	95.465	95.418	6.375	100.219	100.103	100.007	99.912	
5.375	96.225	96.167	96.119	96.071	6.500	100.628	100.511	100.416	100.320	
5.500	96.859	96.801	96.753	96.705	6.625	101.123	100.990	100.881	100.771	
5.625	97.428	97.370	97.322	97.274	6.750	101.663	101.530	101.421	101.311	
5.750	98.021	97.954	97.900	97.845	6.875	102.056	101.924	101.814	101.705	
5.875	98.583	98.517	98.462	98.408	6.990	102.290	102.157	102.048	101.938	
5.990	99.078	99.011	98.957	98.902	7.125	102.583	102.450	102.340	102.231	
6.125	99.666	99.583	99.514	99.446	7.250	101.688	101.571	101.476	101.380	
6.250	100.212	100.129	100.061	99.992	7.375	102.345	102.229	102.133	102.038	
6.375	100.966	100.883	100.814	100.746	7.500	102.457	102.338	102.240	102.142	
6.500	101.445	101.361	101.293	101.225	7.625	102.603	102.445	102.314	102.183	
6.625	101.737	101.654	101.585	101.517	7.750	103.449	103.250	103.085	102.921	
6.750	102.295	102.195	102.113	102.031	7.875	103.651	103.452	103.288	103.123	
6.875	102.580	102.480	102.398	102.316	7.990	102.534	102.335	102.170	102.006	
6.990	103.032	102.933	102.851	102.769	8.125	102.708	102.509	102.345	102.181	
7.125	103.423	103.340	103.271	103.203	8.250	101.869	101.703	101.567	101.430	
7.250	103.851	103.719	103.609	103.500	8.375	101.927	101.761	101.624	101.487	
7.375	104.189	104.056	103.947	103.837	8.500	102.064	101.898	101.762	101.625	
7.500	104.554	104.421	104.311	104.202						
7.625	104.865	104.732	104.623	104.514						
SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	93.739	93.689	93.648	93.607	5.990	98.877	98.810	98.756	98.701	
4.990	94.378	94.328	94.287	94.246	6.125	99.415	99.348	99.294	99.239	
5.125	95.080	95.030	94.989	94.948	6.250	99.631	99.514	99.419	99.323	
5.250	95.571	95.513	95.465	95.418	6.375	100.219	100.103	100.007	99.912	
5.375	96.225	96.167	96.119	96.071	6.500	100.628	100.511	100.416	100.320	
5.500	96.859	96.801	96.753	96.705	6.625	101.123	100.990	100.881	100.771	
5.625	97.428	97.370	97.322	97.274	6.750	101.663	101.530	101.421	101.311	
5.750	98.021	97.954	97.900	97.845	6.875	102.056	101.924	101.814	101.705	
5.875	98.583	98.517	98.462	98.408	6.990	102.290	102.157	102.048	101.938	
5.990	99.078	99.011	98.957	98.902	7.125	102.583	102.450	102.340	102.231	
6.125	99.666	99.583	99.514	99.446	7.250	101.688	101.571	101.476	101.380	
6.250	100.212	100.129	100.061	99.992	7.375	102.345	102.229	102.133	102.038	
6.375	100.966	100.883	100.814	100.746	7.500	102.457	102.338	102.240	102.142	
6.500	101.445	101.361	101.293	101.225	7.625	102.603	102.445	102.314	102.183	
6.625	101.737	101.654	101.585	101.517	7.750	103.449	103.250	103.085	102.921	
6.750	102.295	102.195	102.113	102.031	7.875	103.651	103.452	103.288	103.123	
6.875	102.580	102.480	102.398	102.316	7.990	102.534	102.335	102.170	102.006	
6.990	103.032	102.933	102.851	102.769	8.125	102.708	102.509	102.345	102.181	
7.125	103.423	103.340	103.271	103.203	8.250	101.869	101.703	101.567	101.430	
7.250	103.851	103.719	103.609	103.500	8.375	101.927	101.761	101.624	101.487	
7.375	104.189	104.056	103.947	103.837	8.500	102.064	101.898	101.762	101.625	
7.500	104.554	104.421	104.311	104.202						
7.625	104.865	104.732	104.623	104.514						

Effective: July 15, 2026

FANNIE MAE ARMS PRICING

[illegible]

FANNIE MAE 5/6 ARM HB (105HB-2

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.965	96.951	96.830	96.829
4.875	97.369	97.352	97.218	97.217
5.000	97.723	97.703	97.557	97.555
5.125	98.093	98.071	97.912	97.909
5.250	98.452	98.427	98.255	98.252
5.375	98.816	98.788	98.604	98.600
5.500	99.089	99.058	98.861	98.856
5.625	99.444	99.411	99.200	99.195
5.750	99.677	99.641	99.418	99.412
5.875	99.867	99.828	99.592	99.585
6.000	100.099	100.057	99.808	99.801
6.125	100.291	100.246	99.984	99.977
6.250	100.511	100.464	100.189	100.181
6.375	100.712	100.662	100.375	100.366

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

Rate	15-Day	30-Day	45-Day	60-Day
5.000	96.759	96.739	96.593	96.590
5.125	97.286	97.263	97.104	97.101
5.250	97.793	97.768	97.596	97.593
5.375	98.292	98.264	98.080	98.076
5.500	98.615	98.584	98.386	98.382
5.625	98.891	98.857	98.647	98.642
5.750	99.126	99.090	98.867	98.861
5.875	99.442	99.403	99.167	99.160
6.000	99.762	99.721	99.472	99.465
6.125	99.987	99.942	99.680	99.672
6.250	100.294	100.246	99.971	99.963
6.375	100.665	100.614	100.327	100.318

FANNIE MAE 10/6 ARM HB (110HB-27)

Rate	15-Day	30-Day	45-Day	60-Day
\$2.250	96.612	96.587	96.415	96.411
\$3.375	97.113	97.085	96.900	96.896
\$5.500	97.519	97.488	97.290	97.286
\$6.625	98.001	97.967	97.757	97.752
\$7.750	98.387	98.351	98.127	98.122
\$8.875	98.767	98.728	98.492	98.486
\$10.000	99.124	99.082	98.833	98.826
\$11.125	99.341	99.296	99.034	99.027
\$12.250	99.667	99.620	99.345	99.337
\$13.375	100.100	100.050	99.762	99.754

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.479	96.465	96.345	96.344
4.875	96.883	96.866	96.733	96.731
5.000	97.238	97.218	97.072	97.070
5.125	97.608	97.586	97.427	97.424
5.250	97.968	97.942	97.770	97.767
5.375	98.332	98.304	98.119	98.115
5.500	98.605	98.574	98.377	98.372
5.625	98.960	98.926	98.716	98.711
5.750	99.193	99.157	98.934	98.928
5.875	99.383	99.343	99.107	99.101
6.000	99.614	99.572	99.323	99.316
6.125	99.805	99.760	99.498	99.490
6.250	100.024	99.976	99.701	99.693
6.375	100.223	100.172	99.885	99.876

FREDDIE MAC 7/6 ARM (207-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	96.276	96.256	96.110	96.108
5.125	96.803	96.781	96.622	96.619
5.250	97.312	97.287	97.115	97.112
5.375	97.812	97.784	97.599	97.595
5.500	98.135	98.104	97.907	97.902
5.625	98.412	98.378	98.168	98.163
5.750	98.649	98.612	98.389	98.383
5.875	98.965	98.926	98.690	98.683
6.000	99.286	99.244	98.995	98.988
6.125	99.510	99.465	99.204	99.196
6.250	99.817	99.769	99.495	99.486
6.375	100.187	100.137	99.849	99.840

FREDDIE MAC 10/6 ARM (210-275

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.131	96.106	95.934	95.930
5.375	96.633	96.605	96.420	96.416
5.500	97.039	97.009	96.811	96.807
5.625	97.523	97.489	97.279	97.274
5.750	97.910	97.874	97.651	97.645
5.875	98.292	98.253	98.017	98.010
6.000	98.650	98.608	98.359	98.352
6.125	98.869	98.824	98.562	98.555
6.250	99.197	99.149	98.874	98.866
6.375	99.630	99.580	99.293	99.284

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

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.715	96.701	96.580	96.579
4.875	97.119	97.102	96.968	96.967
5.000	97.473	97.453	97.307	97.305
5.125	97.843	97.821	97.662	97.659
5.250	98.202	98.177	98.005	98.002
5.375	98.566	98.538	98.354	98.350
5.500	98.839	98.808	98.611	98.606
5.625	99.194	99.161	98.950	98.945
5.750	99.427	99.391	99.168	99.162
5.875	99.617	99.578	99.342	99.335
6.000	99.849	99.807	99.558	99.551
6.125	100.041	99.996	99.734	99.727
6.250	100.261	100.214	99.939	99.931
6.375	100.462	100.412	100.125	100.116

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

Rate	15-Day	30-Day	45-Day	60-Day
5.000	96.509	96.489	96.343	96.340
5.125	97.036	97.013	96.854	96.851
5.250	97.543	97.518	97.346	97.343
5.375	98.042	98.014	97.830	97.826
5.500	98.365	98.334	98.136	98.132
5.625	98.641	98.607	98.397	98.392
5.750	98.876	98.840	98.617	98.611
5.875	99.192	99.153	98.917	98.910
6.000	99.512	99.471	99.222	99.215
6.125	99.737	99.692	99.430	99.422
6.250	100.044	99.996	99.721	99.713
6.375	100.415	100.364	100.077	100.068

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

Rate	15-Day	30-Day	45-Day	60-Day
\$5.250	96.362	96.337	96.165	96.161
\$3.375	96.863	96.835	96.650	96.646
\$5.500	97.269	97.238	97.040	97.036
\$6.625	97.751	97.717	97.507	97.502
\$5.750	98.137	98.101	97.877	97.872
\$3.875	98.517	98.478	98.242	98.236
\$5.000	98.874	98.832	98.583	98.576
\$3.125	99.091	99.046	98.784	98.777
\$5.250	99.417	99.370	99.095	99.087
\$3.375	99.850	99.800	99.512	99.504



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

Effective: July 15, 2026

Agency Loan Parameter Price Adjustments											
Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.											
FICO/LTV Purchase Adjustments (Loan terms > 15 years)											
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%		
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125		
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250		
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500		
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750		
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875		
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125		
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250		
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500		
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750		
FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)											
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%		
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375		
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625		
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000		
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250		
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625		
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750		
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125		
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500		
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500		
FICO/LTV Cashout Adjustments											
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%						
780+	-0.375	-0.375	-0.625	-0.875	-1.375						
760-779	-0.375	-0.375	-0.875	-1.250	-1.875						
740-759	-0.375	-0.375	-1.000	-1.625	-2.375						
720-739	-0.375	-0.500	-1.375	-2.000	-2.750						
700-719	-0.375	-0.500	-1.625	-2.625	-3.250						
680-699	-0.375	-0.625	-2.000	-2.875	-3.750						
660-679	-0.375	-0.875	-2.750	-4.000	-4.750						
640-659	-0.375	-1.375	-3.125	-4.625	-5.125						
<=639	-0.375	-1.375	-3.375	-4.875	-5.125						
Additional Agency Adjustments											
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%		
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250		
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750		
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125		
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125		
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625		
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875		
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000		
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750		
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750						
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250						
LOAN AMOUNT **		HR/HP/FTHB + AMI ADJUSTMENT CAPS*				* 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**					
Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680			0.000						
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations			0.000						
MISCELLANEOUS		FTHB + AMI LLPA Waiver <td>0.000</td>									0.000
Texas Cash out	-1.000	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj									
HB 20YR & 25YR Term	-1.500										
> 6 Financed Properties	-0.500	***Minimum Loan Amount \$75,000**									
Escrow Waiver (Non-CA)	-0.250	***All loan level price adjustments are cumulative***									
		Max Final Price Including comp Cannot									
		Exceed (4.00) for all Agency Programs									
						NC Floor Price		99.750			
LENDER PAID MI											
PROGRAMS		LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.170	-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	-0.550	-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	-1.170	-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	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770	
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240	
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210	
LPMI (in addition to adjustments above)											
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011	
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350	
Manufactured Homes			-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300	
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630	
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820	
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530	
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250	
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490	
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270	
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250	
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150	
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040	
							FNMA/FHLMC State Tier Adjustment				
							Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000		
							Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150		
							Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250		



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

Wholesale

Effective: July 15, 2026

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (AltA101)					Alt Agency 25 Yr Fixed (AltA125)					Alt Agency 20 Yr Fixed (AltA120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.789	93.739	93.698	93.657	4.875	93.250	93.200	93.159	93.118	4.990	95.580	95.488	95.412	95.336
4.990	94.428	94.378	94.337	94.296	4.990	93.889	93.839	93.798	93.757	5.125	96.266	96.174	96.099	96.024
5.125	95.130	95.080	95.039	94.998	5.125	94.616	94.566	94.525	94.484	5.250	96.886	96.795	96.720	96.644
5.250	95.621	95.563	95.515	95.468	5.250	95.120	95.062	95.014	94.966	5.375	97.489	97.398	97.323	97.247
5.375	96.275	96.217	96.169	96.121	5.375	95.786	95.728	95.680	95.632	5.500	98.062	97.970	97.895	97.820
5.500	96.909	96.851	96.803	96.755	5.500	96.432	96.374	96.326	96.278	5.625	98.593	98.502	98.427	98.352
5.625	97.478	97.420	97.372	97.324	5.625	97.014	96.955	96.907	96.860	5.750	99.072	98.972	98.890	98.808
5.750	98.071	98.004	97.950	97.895	5.750	97.619	97.553	97.498	97.443	5.875	99.612	99.513	99.431	99.349
5.875	98.633	98.567	98.512	98.458	5.875	98.207	98.140	98.086	98.031	5.990	100.078	99.978	99.896	99.814
5.990	99.128	99.061	99.007	98.952	5.990	98.701	98.635	98.580	98.525	6.125	100.587	100.487	100.405	100.323
6.125	99.716	99.633	99.564	99.496	6.125	99.291	99.208	99.139	99.071	6.250	100.558	100.442	100.346	100.251
6.250	100.262	100.179	100.111	100.042	6.250	99.837	99.754	99.686	99.617	6.375	101.144	101.028	100.932	100.836
6.375	101.016	100.933	100.864	100.796	6.375	100.591	100.508	100.439	100.371	6.500	101.575	101.458	101.363	101.267
6.500	101.495	101.411	101.343	101.275	6.500	101.063	100.979	100.911	100.843	6.625	101.843	101.727	101.632	101.536
6.625	101.787	101.704	101.635	101.567	6.625	101.342	101.259	101.190	101.122	6.750	101.920	101.787	101.678	101.568
6.750	102.345	102.245	102.163	102.081	6.750	101.900	101.800	101.718	101.636	6.875	102.191	102.070	101.970	101.871
6.875	102.630	102.530	102.448	102.366	6.875	102.185	102.085	102.003	101.921	6.990	102.651	102.562	102.489	102.416
6.990	103.082	102.983	102.901	102.819	6.990	102.637	102.538	102.456	102.374	7.125	103.098	103.015	102.946	102.878
7.125	103.473	103.390	103.321	103.253	7.125	103.028	102.945	102.876	102.808	7.250	103.586	103.453	103.343	103.234
7.250	103.901	103.769	103.659	103.550	7.250	103.456	103.324	103.214	103.105	7.375	103.982	103.850	103.740	103.631
7.375	104.239	104.106	103.997	103.887	7.375	103.794	103.661	103.552	103.442	7.500	104.353	104.220	104.110	104.001
7.500	104.604	104.471	104.361	104.252	7.500	104.159	104.026	103.916	103.807	7.625	104.455	104.322	104.213	104.103
7.625	104.915	104.782	104.673	104.564	7.625	104.470	104.337	104.228	104.119					
7.750	104.953	104.821	104.711	104.602	7.750	104.508	104.376	104.266	104.157					
7.875	105.195	105.062	104.953	104.843	7.875	104.750	104.617	104.508	104.398					
7.990	105.266	105.133	105.024	104.915	7.990	104.821	104.688	104.579	104.470					
8.125	105.489	105.356	105.246	105.137	8.125	105.044	104.911	104.801	104.692					

Alt Agency 15 Yr Fixed (AltA115)					Alt Agency 10 Yr Fixed (AltA110)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
4.990	97.960	97.903	97.852	97.801	4.990	98.271	98.200	98.135	98.069					
5.125	98.396	98.340	98.289	98.237	5.125	98.611	98.540	98.475	98.409					
5.250	98.874	98.808	98.750	98.691	5.250	98.922	98.848	98.781	98.713					
5.375	99.290	99.224	99.166	99.107	5.375	99.242	99.163	99.090	99.017					
5.500	99.688	99.622	99.564	99.506	5.500	99.543	99.464	99.391	99.318					
5.625	100.069	100.003	99.945	99.886	5.625	99.821	99.742	99.669	99.596					
5.750	100.424	100.359	100.301	100.242	5.750	100.086	100.007	99.934	99.861					
5.875	100.758	100.692	100.634	100.576	5.875	100.331	100.266	100.208	100.149					
5.990	101.040	100.975	100.916	100.858	5.990	100.583	100.517	100.459	100.401					
6.125	101.327	101.261	101.203	101.144	6.125	100.820	100.754	100.696	100.638					
6.250	101.607	101.542	101.483	101.425	6.250	101.131	101.081	101.037	100.994					
6.375	102.016	101.951	101.892	101.834	6.375	101.492	101.441	101.398	101.354					
6.500	102.285	102.220	102.161	102.103	6.500	101.718	101.668	101.624	101.580					
6.625	102.391	102.326	102.267	102.209	6.625	101.804	101.754	101.710	101.667					
6.750	102.676	102.626	102.582	102.538	6.750	102.125	102.075	102.031	101.987					
6.875	102.789	102.739	102.695	102.651	6.875	102.179	102.129	102.085	102.041					
6.990	103.108	103.058	103.014	102.971	6.990	102.452	102.402	102.358	102.315					
7.125	103.349	103.299	103.255	103.211	7.125	102.637	102.587	102.543	102.499					
7.250	103.064	102.992	102.926	102.860	7.250	102.523	102.451	102.385	102.319					

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

Effective: July 15, 2026

ALT Agency Loan Parameter Price Adjustments										
Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.										
FICO/LTV Purchase Adjustments (Loan terms > 15 years)										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%			
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000			
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625			
FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%			
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500			
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750			
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125			
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500			
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750			
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125			
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375			
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875			
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625			
FICO/LTV Cashout Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%						
780+	-0.375	-0.375	-0.625	-0.875						
760-779	-0.375	-0.375	-0.875	-1.250						
740-759	-0.375	-0.375	-1.000	-1.625						
720-739	-0.375	-0.500	-1.375	-2.000						
700-719	-0.375	-0.500	-1.625	-2.625						
680-699	-0.375	-0.625	-2.000	-2.875						
660-679	-0.375	-0.875	-2.750	-4.000						
640-659	-0.375	-1.375	-3.125	-4.625						
<=639	-0.375	-1.375	-3.375	-4.875						
Additional Agency Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%			
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750			
Investment	0.000	0.000	-0.500	-1.000	-1.125	-2.500				
2nd Home	0.000	0.000	-0.500	-1.000	-1.125	-2.500	-3.000			
Manufactured Home	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
2-4 Unit	-0.250	-0.250	-0.625	-0.625						
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125			
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125			
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625			
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875					
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375					
LOAN AMOUNT **										
Loan Amt \$75,000 <= \$100,000	-1.000						* 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**			
Loan Amt >\$100,000 <= \$249,999	0.250									
MISCELLANEOUS		*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments								
Texas Cash out	-1.000	**Minimum Loan Amount \$75,000**								
HB 20YR & 25YR Term	-1.500	***All loan level price adjustments are cumulative***								
> 6 Financed Properties	-0.500	Max Final Price Including comp Cannot								
Escrow Waiver (Non-CA)	-0.250	Exceed (4.00) for all Agency Programs								
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	

LoanLift Pricing

LoanLift Plus - (301_1st_DPA_Plus)				LoanLift Max 5.0% - (301_1st_DPA_Plus)							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
6.490	99.645	99.430	99.160	6.490	98.895	98.680	98.410				
6.500	99.675	99.460	99.190	6.500	98.925	98.710	98.440				
6.625	100.215	100.000	99.730	6.625	99.465	99.250	98.980				
6.750	100.746	100.531	100.261	6.750	99.996	99.781	99.511				
6.875	100.131	99.946	99.726	6.875	99.381	99.196	98.976				
6.990	100.622	100.437	100.217	6.990	99.872	99.687	99.467				
7.000	100.652	100.467	100.247	7.000	99.902	99.717	99.497				
7.125	101.162	100.977	100.757	7.125	100.412	100.227	100.007				
7.250	101.653	101.468	101.248	7.250	100.903	100.718	100.498				
7.375	101.837	101.623	101.369	7.375	101.087	100.873	100.619				
7.490	102.289	102.075	101.821	7.490	101.548	101.334	101.080				
7.500	102.328	102.114	101.860	7.500	101.578	101.364	101.110				
7.625	102.798	102.584	102.330	7.625	102.048	101.834	101.580				
7.750	103.249	103.035	102.781	7.750	102.499	102.285	102.031				
7.875	101.328	101.091	100.804	7.875	100.578	100.341	100.054				
7.990	101.749	101.512	101.225	7.990	100.999	100.762	100.475				
8.000	101.779	101.542	101.255	8.000	101.029	100.792	100.505				
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 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)				LoanLift Max 5.0% HB - (301_1st_DPA_Plus_HB)							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
6.490	97.645	97.430	97.160	6.490	96.987	96.895	96.680				
6.500	97.675	97.460	97.190	6.500	97.017	96.925	96.710				
6.625	98.215	98.000	97.730	6.625	97.557	97.465	97.250				
6.750	98.746	98.531	98.261	6.750	98.088	97.996	97.781				
6.875	98.131	97.946	97.726	6.875	97.465	97.381	97.196				
6.990	98.622	98.437	98.217	6.990	97.956	97.872	97.687				
7.000	98.652	98.467	98.247	7.000	97.986	97.902	97.717				
7.125	99.162	98.977	98.757	7.125	98.496	98.412	98.227				
7.250	99.653	99.468	99.248	7.250	98.987	98.903	98.718				
7.375	99.837	99.623	99.369	7.375	99.187	99.087	98.873				
7.490	100.298	100.084	99.830	7.490	99.648	99.548	99.334				
7.500	100.328	100.114	99.860	7.500	99.678	99.578	99.364				
7.625	100.798	100.584	100.330	7.625	100.148	100.048	99.834				
7.750	101.249	101.035	100.781	7.750	100.599	100.499	100.285				
7.875	99.328	99.091	98.804	7.875	98.686	98.578	98.341				
7.990	99.749	99.512	99.225	7.990	99.107	98.999	98.762				
8.000	99.779	99.542	99.255	8.000	99.137	99.029	98.792				
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 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					Rate	15 Day	30 Day	45 Day
6.490	97.145	96.930	96.660								
6.500	97.175	96.960	96.690								
6.625	97.715	97.500	97.230								
6.750	98.246	98.031	97.761								
6.875	97.631	97.446	97.226								
6.990	98.122	97.937	97.717								
7.000	98.152	97.967	97.747								
7.125	98.662	98.477	98.257								
7.250	99.153	98.968	98.748								
7.375	99.337	99.123	98.869								
7.490	99.798	99.584	99.330								
7.500	99.828	99.614	99.360								
7.625	100.298	100.084	99.830								
7.750	100.749	100.535	100.281								
7.875	98.828	98.591	98.304								
7.990	99.249	99.012	98.725								
8.000	99.279	99.042	98.755								

LoanLift LLPA's				DPA State Tier Adjustment		
FICO ≥680	Manufactured Home	Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000		
0.500	-0.250	Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150		
FICO 660 - 679	2-Units	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		
0.000	-0.250					
FICO 640 - 659	2-1 Buydown					
-0.500	-0.250					
FICO 620 - 639	Kentucky					
-1.000	-0.500					
FICO 600 - 619	DTI >50					
-1.500	-0.250					
			Floor Price			98.000



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

Effective: July 15, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				FHA 20 Year Fixed - (320)				FHA 15 Year Fixed - (315)				FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	96.150	96.111	96.067	4.990	95.340	95.301	95.257	4.990	97.701	97.654	97.619	5.125	96.533	96.495	96.451
5.125	96.520	96.482	96.438	5.125	95.710	95.672	95.628	5.125	97.939	97.892	97.858	5.250	97.386	97.344	97.300
5.250	98.031	97.989	97.945	5.250	97.221	97.179	97.135	5.250	99.126	99.080	99.045	5.375	97.550	97.509	97.465
5.375	98.460	98.418	98.374	5.375	97.650	97.608	97.564	5.375	99.086	99.023	98.973	5.500	98.045	98.004	97.960
5.500	98.900	98.859	98.815	5.500	98.090	98.049	98.005	5.500	99.396	99.333	99.283	5.625	98.361	98.320	98.276
5.625	99.201	99.160	99.116	5.625	98.391	98.350	98.306	5.625	99.564	99.502	99.452	5.750	99.714	99.672	99.628
5.750	100.239	100.197	100.153	5.750	99.429	99.387	99.343	5.750	100.451	100.388	100.338	5.875	100.125	100.063	100.004
5.875	100.778	100.716	100.657	5.875	99.968	99.906	99.847	5.875	100.140	100.086	100.050	5.990	100.472	100.410	100.351
5.990	101.152	101.089	101.031	5.990	100.342	100.279	100.221	5.990	100.373	100.318	100.282	6.125	100.733	100.671	100.612
6.125	101.442	101.380	101.321	6.125	100.632	100.570	100.511	6.125	100.511	100.457	100.421	6.250	101.440	101.378	101.319
6.250	102.292	102.230	102.171	6.250	101.682	101.620	101.561	6.250	101.190	101.135	101.099	6.375	101.657	101.596	101.537
6.375	102.827	102.766	102.545	6.375	102.017	101.896	101.735	6.375	100.622	100.559	100.504	6.500	102.020	101.900	101.738
6.500	103.212	103.091	102.930	6.500	102.402	102.281	102.120	6.500	100.846	100.783	100.729	6.625	102.318	102.198	102.036
6.625	103.508	103.387	103.226	6.625	102.698	102.577	102.416	6.625	100.980	100.917	100.863	6.750	101.443	101.322	101.161
6.750	103.942	103.821	103.660	6.750	103.132	103.011	102.850	6.750	101.851	101.789	101.734	6.875	100.988	100.913	100.803
6.875	103.241	103.166	103.056	6.875	102.431	102.356	102.246	6.875	102.082	102.020	101.965	6.990	101.168	101.093	100.983
6.990	103.792	103.717	103.607	6.990	102.982	102.907	102.797	6.990	102.462	102.399	102.345	7.125	101.580	101.505	101.395

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	96.000	95.961	95.917	5.125	95.333	95.295	95.251	4.990	96.000	95.961	95.917	5.250	97.186	97.144	97.100
5.125	96.370	96.332	96.288	5.250	97.166	97.144	97.100	5.125	96.370	96.332	96.288	5.375	97.350	97.309	97.265
5.250	97.881	97.839	97.795	5.375	97.350	97.309	97.265	5.250	97.881	97.839	97.795	5.500	97.845	97.804	97.760
5.375	98.310	98.268	98.224	5.500	97.845	97.804	97.760	5.375	98.310	98.268	98.224	5.625	98.161	98.120	98.076
5.500	98.750	98.709	98.665	5.625	98.161	98.120	98.076	5.500	98.750	98.709	98.665	5.750	99.514	99.472	99.428
5.625	99.051	99.010	98.966	5.750	99.514	99.472	99.428	5.625	99.051	99.010	98.966	5.875	99.925	99.863	99.804
5.750	100.089	100.047	100.003	5.875	99.925	99.863	99.804	5.750	100.089	100.047	100.003	5.990	100.272	100.210	100.151
5.875	100.628	100.566	100.507	5.990	100.272	100.210	100.151	5.875	100.628	100.566	100.507	6.125	100.533	100.471	100.412
5.990	101.002	100.939	100.881	6.125	100.533	100.471	100.412	5.990	101.002	100.939	100.881	6.250	101.240	101.178	101.119
6.125	101.292	101.230	101.171	6.250	101.240	101.178	101.119	6.125	101.292	101.230	101.171	6.375	101.457	101.336	101.175
6.250	102.142	102.080	102.021	6.375	101.457	101.336	101.175	6.250	102.142	102.080	102.021	6.500	101.820	101.700	101.538
6.375	102.677	102.556	102.395	6.500	101.820	101.700	101.538	6.375	102.677	102.556	102.395	6.625	102.118	101.998	101.836
6.500	103.062	102.941	102.780	6.625	102.118	101.998	101.836	6.500	103.062	102.941	102.780	6.750	101.243	101.122	100.961
6.625	103.358	103.237	103.076	6.750	101.243	101.122	100.961	6.625	103.358	103.237	103.076	6.875	100.788	100.713	100.603
6.750	103.792	103.671	103.510	6.875	100.788	100.713	100.603	6.750	103.792	103.671	103.510	6.990	100.968	100.893	100.783
6.875	103.091	103.016	102.906	6.990	100.968	100.893	100.783	6.875	103.091	103.016	102.906	7.125	101.380	101.305	101.195
6.990	103.642	103.567	103.457	7.125	101.380	101.305	101.195	6.990	103.642	103.567	103.457	7.250	101.876	101.801	101.691

LLPAs

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

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



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

Effective: July 15, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 426)					VA 20 Year Fixed - (420)					VA 15 Year Fixed - (415)					VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	95.818	95.780	95.736		4.990	95.018	94.980	94.936		4.990	97.379	97.332	97.297		5.125	95.346	95.307	95.263	
5.125	96.245	96.206	96.162		5.125	95.445	95.406	95.362		5.125	97.674	97.627	97.592		5.250	97.171	97.130	97.086	
5.250	97.579	97.538	97.494		5.250	96.779	96.738	96.694		5.250	98.685	98.638	98.603		5.375	97.646	97.605	97.561	
5.375	98.077	98.036	97.992		5.375	97.277	97.236	97.192		5.375	98.713	98.651	98.601		5.500	97.987	97.946	97.902	
5.500	98.583	98.542	98.498		5.500	97.783	97.742	97.698		5.500	99.088	99.026	98.976		5.625	98.395	98.354	98.310	
5.625	98.941	98.900	98.856		5.625	98.141	98.100	98.056		5.625	99.314	99.252	99.202		5.750	99.277	99.235	99.191	
5.750	99.566	99.524	99.480		5.750	98.766	98.724	98.680		5.750	99.788	99.726	99.675		5.875	99.762	99.699	99.641	
5.875	100.162	100.100	100.041		5.875	99.362	99.300	99.241		5.875	99.534	99.479	99.443		5.990	100.120	100.058	99.999	
5.990	100.778	100.716	100.657		5.990	99.978	99.916	99.857		5.990	100.009	99.955	99.919		6.125	100.536	100.474	100.415	
6.125	101.105	101.043	100.984		6.125	100.305	100.243	100.184		6.125	100.184	100.130	100.094		6.250	100.806	100.744	100.685	
6.250	101.461	101.398	101.340		6.250	100.661	100.598	100.540		6.250	100.369	100.314	100.278		6.375	101.134	101.014	100.852	
6.375	101.949	101.828	101.667		6.375	101.149	101.028	100.867		6.375	99.754	99.691	99.637		6.500	101.423	101.303	101.141	
6.500	102.341	102.220	102.059		6.500	101.541	101.420	101.259		6.500	99.984	99.922	99.867		6.625	101.866	101.745	101.584	
6.625	102.609	102.488	102.327		6.625	101.809	101.688	101.527		6.625	100.091	100.028	99.974		6.750	101.529	101.408	101.247	
6.750	103.596	103.465	103.304		6.750	102.796	102.665	102.504		6.750	101.505	101.443	101.388		6.875	100.089	100.014	99.904	
6.875	102.719	102.644	102.534		6.875	101.919	101.844	101.734		6.875	101.570	101.507	101.453		6.990	100.430	100.355	100.246	
6.990	103.104	103.029	102.920		6.990	102.304	102.229	102.120		6.990	101.784	101.722	101.667		7.125	100.174	100.099	99.989	

VA 30 Year Fixed 2:1 Buydown - (401-BD)					VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)					VA 30 Year Fixed 1:0 Buydown - (401-BD10)					VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	95.668	95.630	95.586		5.125	95.296	95.257	95.213		4.990	95.668	95.630	95.586		5.125	95.296	95.257	95.213	
5.125	96.095	96.056	96.012		5.250	97.121	97.080	97.036		5.125	96.095	96.056	96.012		5.250	97.121	97.080	97.036	
5.250	97.429	97.388	97.344		5.375	97.596	97.555	97.511		5.250	97.429	97.388	97.344		5.375	97.596	97.555	97.511	
5.375	97.927	97.886	97.842		5.500	97.937	97.896	97.852		5.375	97.927	97.886	97.842		5.500	97.937	97.896	97.852	
5.500	98.433	98.392	98.348		5.625	98.345	98.304	98.260		5.500	98.433	98.392	98.348		5.625	98.345	98.304	98.260	
5.625	98.791	98.750	98.706		5.750	99.227	99.185	99.141		5.625	98.791	98.750	98.706		5.750	99.227	99.185	99.141	
5.750	99.416	99.374	99.330		5.875	99.712	99.649	99.591		5.750	99.416	99.374	99.330		5.875	99.712	99.649	99.591	
5.875	100.012	99.950	99.891		5.990	100.070	100.008	99.949		5.875	100.012	99.950	99.891		5.990	100.070	100.008	99.949	
5.990	100.628	100.566	100.507		6.125	100.486	100.424	100.365		5.990	100.628	100.566	100.507		6.125	100.486	100.424	100.365	
6.125	100.955	100.893	100.834		6.250	100.756	100.694	100.635		6.125	100.955	100.893	100.834		6.250	100.756	100.694	100.635	
6.250	101.311	101.248	101.190		6.375	101.084	100.964	100.802		6.250	101.311	101.248	101.190		6.375	101.084	100.964	100.802	
6.375	101.799	101.678	101.517		6.500	101.373	101.253	101.091		6.375	101.799	101.678	101.517		6.500	101.373	101.253	101.091	
6.500	102.191	102.070	101.909		6.625	101.816	101.695	101.534		6.500	102.191	102.070	101.909		6.625	101.816	101.695	101.534	
6.625	102.459	102.338	102.177		6.750	101.479	101.358	101.197		6.625	102.459	102.338	102.177		6.750	101.479	101.358	101.197	
6.750	103.436	103.315	103.154		6.875	100.039	99.964	99.854		6.750	103.436	103.315	103.154		6.875	100.039	99.964	99.854	
6.875	102.569	102.494	102.384		6.990	100.380	100.305	100.196		6.875	102.569	102.494	102.384		6.990	100.380	100.305	100.196	
6.990	102.954	102.879	102.770		7.125	100.124	100.049	99.939		6.990	102.954	102.879	102.770		7.125	100.124	100.049	99.939	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	97.199	97.118	97.074	
5.375	97.657	97.616	97.572	
5.500	98.163	98.122	98.078	
5.625	98.521	98.480	98.436	
5.750	99.146	99.104	99.060	
5.875	99.742	99.680	99.621	
5.990	100.358	100.296	100.237	
6.125	100.685	100.623	100.564	
6.250	101.041	100.978	100.920	
6.375	101.529	101.408	101.247	
6.500	101.921	101.800	101.639	
6.625	102.189	102.068	101.907	
6.750	103.166	103.045	102.884	
6.875	102.299	102.224	102.114	
6.990	102.684	102.609	102.500	
7.125	103.191	103.116	103.007	
7.250	103.687	103.612	103.503	

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

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K
0.375	-1.000	-0.375
FICO 680-699	FICO 580-599	Loan Amount <\$100,000
0.250	-1.750	-0.375
FICO 660-679	FICO 550-579	VA Cashout >90% LTV
0.250	-3.250	-3.000
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)
0.000	-3.000	-1.250
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)
-0.250	0.250	-1.250



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

SELECT PRICING

Effective: July 15, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)					SELECT VA 15 Year Fixed - (415)					SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)					SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	96.118	96.080	96.036		4.990	97.679	97.632	97.597		4.990	95.968	95.930	95.886		4.990	95.968	95.930	95.886	
5.125	96.545	96.506	96.462		5.125	97.974	97.927	97.892		5.125	96.395	96.356	96.312		5.125	96.395	96.356	96.312	
5.250	97.879	97.838	97.794		5.250	98.985	98.938	98.903		5.250	97.729	97.688	97.644		5.250	97.729	97.688	97.644	
5.375	98.377	98.336	98.292		5.375	99.013	98.951	98.901		5.375	98.227	98.186	98.142		5.375	98.227	98.186	98.142	
5.500	98.883	98.842	98.798		5.500	99.388	99.326	99.276		5.500	98.733	98.692	98.648		5.500	98.733	98.692	98.648	
5.625	99.241	99.200	99.156		5.625	99.614	99.552	99.502		5.625	99.091	99.050	99.006		5.625	99.091	99.050	99.006	
5.750	99.866	99.824	99.780		5.750	100.088	100.026	99.975		5.750	99.716	99.674	99.630		5.750	99.716	99.674	99.630	
5.875	100.462	100.400	100.341		5.875	99.834	99.779	99.743		5.875	100.312	100.250	100.191		5.875	100.312	100.250	100.191	
5.990	101.078	101.016	100.957		5.990	100.309	100.255	100.219		5.990	100.928	100.866	100.807		5.990	100.928	100.866	100.807	
6.125	101.405	101.343	101.284		6.125	100.484	100.430	100.394		6.125	101.255	101.193	101.134		6.125	101.255	101.193	101.134	
6.250	101.761	101.698	101.640		6.250	100.669	100.614	100.578		6.250	101.611	101.548	101.490		6.250	101.611	101.548	101.490	
6.375	102.249	102.128	101.967		6.375	100.054	99.991	99.937		6.375	102.099	101.978	101.817		6.375	102.099	101.978	101.817	
6.500	102.641	102.520	102.359		6.500	100.284	100.222	100.167		6.500	102.491	102.370	102.209		6.500	102.491	102.370	102.209	
6.625	102.909	102.788	102.627		6.625	100.391	100.328	100.274		6.625	102.759	102.638	102.477		6.625	102.759	102.638	102.477	
6.750	103.886	103.765	103.604		6.750	101.805	101.743	101.688		6.750	103.736	103.615	103.454		6.750	103.736	103.615	103.454	
6.875	103.019	102.944	102.834		6.875	101.870	101.807	101.753		6.875	102.869	102.794	102.684		6.875	102.869	102.794	102.684	
6.990	103.404	103.329	103.220		6.990	102.084	102.022	101.967		6.990	103.254	103.179	103.070		6.990	103.254	103.179	103.070	

SELECT VA 30 Year Fixed HB - (401HB)					SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-B)					SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-B)									
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.125	95.646	95.607	95.563		5.125	95.596	95.557	95.513		5.125	95.596	95.557	95.513						
5.250	97.471	97.430	97.386		5.250	97.421	97.380	97.336		5.250	97.421	97.380	97.336						
5.375	97.946	97.905	97.861		5.375	97.896	97.855	97.811		5.375	97.896	97.855	97.811						
5.500	98.287	98.246	98.202		5.500	98.237	98.196	98.152		5.500	98.237	98.196	98.152						
5.625	98.695	98.654	98.610		5.625	98.645	98.604	98.560		5.625	98.645	98.604	98.560						
5.750	99.577	99.535	99.491		5.750	99.527	99.485	99.441		5.750	99.527	99.485	99.441						
5.875	100.062	99.999	99.941		5.875	100.012	99.949	99.891		5.875	100.012	99.949	99.891						
5.990	100.420	100.358	100.299		5.990	100.370	100.308	100.249		5.990	100.370	100.308	100.249						
6.125	100.836	100.774	100.715		6.125	100.786	100.724	100.665		6.125	100.786	100.724	100.665						
6.250	101.106	101.044	100.985		6.250	101.056	100.994	100.935		6.250	101.056	100.994	100.935						
6.375	101.434	101.314	101.152		6.375	101.384	101.264	101.102		6.375	101.384	101.264	101.102						
6.500	101.723	101.603	101.441		6.500	101.673	101.553	101.391		6.500	101.673	101.553	101.391						
6.625	102.166	102.045	101.884		6.625	102.116	101.995	101.834		6.625	102.116	101.995	101.834						
6.750	101.829	101.708	101.547		6.750	101.779	101.658	101.497		6.750	101.779	101.658	101.497						
6.875	100.389	100.314	100.204		6.875	100.339	100.264	100.154		6.875	100.339	100.264	100.154						
6.990	100.730	100.655	100.546		6.990	100.680	100.605	100.496		6.990	100.680	100.605	100.496						
7.125	100.474	100.399	100.289		7.125	100.424	100.349	100.239		7.125	100.424	100.349	100.239						

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)					SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)					SELECT VA IRRRL 15 Year Fixed - (415RL)					SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	96.218	96.180	96.136		5.125	95.571	95.532	95.488		4.990	97.529	97.482	97.447		4.990	95.698	95.660	95.616	
5.125	96.645	96.606	96.562		5.250	97.396	97.355	97.311		5.125	97.824	97.777	97.742		5.125	96.125	96.086	96.042	
5.250	97.979	97.938	97.894		5.375	97.871	97.830	97.786		5.250	98.835	98.788	98.753		5.250	97.459	97.418	97.374	
5.375	98.477	98.436	98.392		5.500	98.212	98.171	98.127		5.375	98.863	98.801	98.751		5.375	97.957	97.916	97.872	
5.500	98.983	98.942	98.898		5.625	98.620	98.579	98.535		5.500	99.238	99.176	99.126		5.500	98.463	98.422	98.378	
5.625	99.341	99.300	99.256		5.750	99.502	99.460	99.416		5.625	99.464	99.402	99.352		5.625	98.821	98.780	98.736	
5.750	99.966	99.924	99.880		5.875	99.987	99.924	99.866		5.750	99.938	99.876	99.825		5.750	99.446	99.404	99.360	
5.875	100.562	100.500	100.441		5.990	100.345	100.283	100.224		5.875	99.684	99.629	99.593		5.875	100.042	99.980	99.921	
5.990	101.178	101.116	101.057		6.125	100.761	100.699	100.640		5.990	100.159	100.105	100.069		5.990	100.658	100.596	100.537	
6.125	101.505	101.443	101.384		6.250	101.031	100.969	100.910		6.125	100.334	100.280	100.244		6.125	100.985	100.923	100.864	
6.250	101.861	101.798	101.740		6.375	101.359	101.239	101.077		6.250	100.519	100.464	100.428		6.250	101.341	101.278	101.220	
6.375	102.349	102.228	102.067		6.500	101.648	101.528	101.366		6.375	99.904	99.841	99.787		6.375	101.829	101.708	101.547	
6.500	102.741	102.620	102.459		6.625	102.091	101.970	101.809		6.500	100.134	100.072	100.017		6.500	102.221	102.100	101.939	
6.625	103.009	102.888	102.727		6.750	101.754	101.633	101.472		6.625	100.241	100.178	100.124		6.625	102.489	102.368	102.207	
6.750	103.986	103.865	103.704		6.875	100.314	100.239	100.129		6.750	101.655	101.593	101.538		6.750	103.466	103.345	103.184	
6.875	103.119	103.044	102.934		6.990	100.655	100.580	100.471		6.875	101.720	101.657	101.603		6.875	102.599	102.524	102.414	
6.990	103.504	103.429	103.320		7.125	100.399	100.324	100.214		6.990	101.934	101.872	101.817		6.990	102.984	102.909	102.800	

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

FICO ≥700	FICO 680-699	FICO 660-679	FICO 640-659	FICO 620-639
0.375	0.250	N/A	N/A	N/A
FICO 600-619	FICO 580-599	FICO 550-579	No FICO Score	Loan Amount ≥\$100,000 <=\$249,999
N/A	N/A	N/A	N/A	0.250

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



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

Effective: July 15, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)				
Rate	15 Day	30 Day	45 Day	
4.625	95.654	95.643	95.532	
4.750	96.421	96.395	96.235	
4.875	96.873	96.847	96.687	
5.000	97.223	97.197	97.036	
5.125	97.119	97.093	96.932	
5.250	97.939	97.897	97.687	
5.375	98.204	98.162	97.952	
5.500	98.645	98.604	98.393	
5.625	98.601	98.559	98.349	

FHA 5/1 ARM HB - (305HB)				
Rate	15 Day	30 Day	45 Day	
4.625	95.087	95.076	94.966	
4.750	95.886	95.860	95.700	
4.875	96.323	96.297	96.136	
5.000	96.652	96.626	96.466	
5.125	96.522	96.495	96.335	
5.250	97.392	97.350	97.140	
5.375	97.629	97.588	97.377	
5.500	98.037	97.995	97.785	
5.625	97.951	97.910	97.699	

VA 5/1 ARM - (405)				
Rate	15 Day	30 Day	45 Day	
4.625	95.528	95.517	95.406	
4.750	96.481	96.455	96.295	
4.875	96.865	96.839	96.678	
5.000	97.142	97.116	96.955	
5.125	96.962	96.935	96.775	
5.250	97.985	97.944	97.733	
5.375	98.174	98.133	97.922	
5.500	98.537	98.496	98.285	
5.625	98.412	98.371	98.160	
5.750	98.713	98.656	98.395	

VA 5/1 ARM HB - (405HB)				
Rate	15 Day	30 Day	45 Day	
4.625	94.921	94.910	94.799	
4.750	95.912	95.886	95.725	
4.875	96.274	96.248	96.087	
5.000	96.524	96.498	96.337	
5.125	96.308	96.282	96.121	
5.250	97.397	97.355	97.145	
5.375	97.551	97.510	97.299	
5.500	97.874	97.832	97.622	
5.625	97.704	97.662	97.452	
5.750	98.105	98.048	97.787	

LLPAs

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

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

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

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

VA State Tier Adjustment		
Tier 1 States	CA, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375
3-4 Units		
		-0.500
VA IRRRL >100% CLTV (Sub Fin)		
		-1.000
NC Floor Price		
		99.750



RISE TPO

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: July 15, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				FHA Streamline 20 Year Fixed - (320SL)				FHA Streamline 15 Year Fixed - (315SL)				FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	96.040	96.001	95.957	5.250	97.096	97.054	97.010	4.990	97.576	97.529	97.494	5.250	96.961	96.919	96.875
5.125	96.410	96.372	96.328	5.375	97.525	97.483	97.439	5.125	97.814	97.767	97.733	5.375	97.125	97.084	97.040
5.250	97.921	97.879	97.835	5.500	97.965	97.924	97.880	5.250	99.001	98.955	98.920	5.500	97.620	97.579	97.535
5.375	98.350	98.308	98.264	5.625	98.266	98.225	98.181	5.375	98.961	98.898	98.848	5.625	97.936	97.895	97.851
5.500	98.790	98.749	98.705	5.750	99.304	99.262	99.218	5.500	99.271	99.208	99.158	5.750	99.289	99.247	99.203
5.625	99.091	99.050	99.006	5.875	99.843	99.781	99.722	5.625	99.439	99.377	99.327	5.875	99.700	99.638	99.579
5.750	100.129	100.087	100.043	5.990	100.217	100.154	100.096	5.750	100.326	100.263	100.213	5.990	100.047	99.985	99.926
5.875	100.668	100.606	100.547	6.125	100.507	100.445	100.386	5.875	100.015	99.961	99.925	6.125	100.308	100.246	100.187
5.990	101.042	100.979	100.921	6.250	101.357	101.295	101.236	5.990	100.248	100.193	100.157	6.250	101.015	100.953	100.894
6.125	101.332	101.270	101.211	6.375	101.892	101.771	101.610	6.125	100.386	100.332	100.296	6.375	101.232	101.111	100.950
6.250	102.182	102.120	102.061	6.500	102.277	102.156	101.995	6.250	101.065	101.010	100.974	6.500	101.595	101.475	101.313
6.375	102.717	102.596	102.435	6.625	102.573	102.452	102.291	6.375	100.497	100.434	100.379	6.625	101.893	101.773	101.611
6.500	103.102	102.981	102.820	6.750	103.007	102.886	102.725	6.500	100.721	100.658	100.604	6.750	101.018	100.897	100.736
6.625	103.398	103.277	103.116	6.875	102.306	102.231	102.121	6.625	100.855	100.792	100.738	6.875	100.563	100.488	100.378
6.750	103.832	103.711	103.550	6.990	102.857	102.782	102.672	6.750	101.726	101.664	101.609	6.990	100.743	100.668	100.558
6.875	103.131	103.056	102.946	7.125	103.364	103.289	103.179	6.875	101.957	101.895	101.840	7.125	101.155	101.080	100.970
6.990	103.682	103.607	103.497	7.250	103.860	103.785	103.675	6.990	102.337	102.274	102.220	7.250	101.651	101.576	101.466

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				VA IRRRL 20 Year Fixed - (420IRL)				VA IRRRL 15 Year Fixed - (415RL)				VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.250	97.679	97.638	97.594	5.250	96.629	96.588	96.544	4.990	97.229	97.182	97.147	5.250	97.096	97.055	97.011
5.375	98.177	98.136	98.092	5.375	97.127	97.086	97.042	5.125	97.524	97.477	97.442	5.375	97.571	97.530	97.486
5.500	98.683	98.642	98.598	5.500	97.633	97.592	97.548	5.250	98.535	98.488	98.453	5.500	97.912	97.871	97.827
5.625	99.041	99.000	98.956	5.625	97.991	97.950	97.906	5.375	98.563	98.501	98.451	5.625	98.320	98.279	98.235
5.750	99.666	99.624	99.580	5.750	98.616	98.574	98.530	5.500	98.938	98.876	98.826	5.750	99.202	99.160	99.116
5.875	100.262	100.200	100.141	5.875	99.212	99.150	99.091	5.625	99.164	99.102	99.052	5.875	99.687	99.624	99.566
5.990	100.878	100.816	100.757	5.990	99.828	99.766	99.707	5.750	99.638	99.576	99.525	5.990	100.045	99.983	99.924
6.125	101.205	101.143	101.084	6.125	100.155	100.093	100.034	5.875	99.384	99.329	99.293	6.125	100.461	100.399	100.340
6.250	101.561	101.498	101.440	6.250	100.511	100.448	100.390	5.990	99.859	99.805	99.769	6.250	100.731	100.669	100.610
6.375	102.049	101.928	101.767	6.375	100.999	100.878	100.717	6.125	100.034	99.980	99.944	6.375	101.059	100.939	100.777
6.500	102.441	102.320	102.159	6.500	101.391	101.270	101.109	6.250	100.219	100.164	100.128	6.500	101.348	101.228	101.066
6.625	102.709	102.588	102.427	6.625	101.659	101.538	101.377	6.375	99.604	99.541	99.487	6.625	101.791	101.670	101.509
6.750	103.686	103.565	103.404	6.750	102.636	102.515	102.354	6.500	99.834	99.772	99.717	6.750	101.454	101.333	101.172
6.875	102.819	102.744	102.634	6.875	101.769	101.694	101.584	6.625	99.941	99.878	99.824	6.875	100.014	99.939	99.829
6.990	103.204	103.129	103.020	6.990	102.154	102.079	101.970	6.750	101.355	101.293	101.238	6.990	100.355	100.280	100.171
7.125	103.711	103.636	103.527	7.125	102.661	102.586	102.477	6.875	101.420	101.357	101.303	7.125	100.099	100.024	99.914
7.250	104.207	104.132	104.023	7.250	103.157	103.082	102.973	6.990	101.634	101.572	101.517	7.250	100.595	100.520	100.410

LLPAs

FHA FICO ≥700				VA State Tier Adjustment				FHA State Tier Adjustment	
0.500				Tier 1 States		AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA		0.000	
FHA FICO 680-699				Tier 2 States		DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN		0.150	
0.375				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 FICO 660-679								Tier 4 States	
0.375								AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	
FHA FICO 640-659								0.375	
0.125									
FHA FICO 620-639									
-0.250									
VA FICO ≥700		FICO 600-619		VA Loan Amount >\$950K					
0.375		<1.000		-0.375					
VA FICO 680-699		FICO 600-599		Loan Amount <\$100,000		-0.500		60 Day Lock (From 45 Day Price)	
0.250		-1.750		-0.375		-0.500			
VA FICO 660-679		FICO 450-579		VA Cashout ≥90% LTV		-3.000		3-4 Units	
0.250		-3.250		-3.000		-0.50			
VA FICO 640-659		No FICO Score		Manufactured Home (Purchase/Rate-Term/Cashout)		-1.000		VA IRRRL >100% CLTV (Sub Fin)	
0.000		-3.000		-1.250		-1.000			
VA FICO 620-639		Loan Amount >=\$100,000 <=\$249,999		Manufactured Home (Streamline/IRRRL)		99.75		NC Floor Price	
-0.250		0.250		-1.250					



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

Effective:

Wednesday, July 15, 2026

Jumbo Peak Pricing

Jumbo Peak 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.017	98.923	98.736	98.548
6.250	99.402	99.309	99.121	98.934
6.375	99.717	99.623	99.436	99.248
6.500	99.967	99.873	99.686	99.498
6.625	100.199	100.105	99.918	99.730
6.750	100.422	100.328	100.140	99.953
6.875	100.667	100.574	100.386	100.199
7.000	100.910	100.816	100.629	100.441
7.125	101.155	101.061	100.874	100.686
7.250	101.405	101.311	101.124	100.936
7.375	101.630	101.536	101.349	101.161
7.500	101.831	101.738	101.550	101.363
7.625	102.021	101.927	101.740	101.552
7.750	102.211	102.117	101.929	101.742
7.875	102.400	102.306	102.119	101.931
8.000	102.590	102.496	102.309	102.121
8.125	102.779	102.686	102.498	102.311
8.250	102.969	102.875	102.688	102.500
8.375	103.159	103.065	102.877	102.690

Jumbo Peak 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.375	99.282	99.094	98.907
6.375	99.617	99.524	99.336	99.149
6.500	99.859	99.766	99.578	99.391
6.625	99.932	99.839	99.651	99.464
6.750	100.142	100.048	99.861	99.673
6.875	100.351	100.257	100.070	99.882
7.000	100.561	100.467	100.279	100.092
7.125	100.770	100.676	100.489	100.301
7.250	100.979	100.885	100.698	100.510
7.375	101.189	101.095	100.907	100.720
7.500	101.398	101.304	101.117	100.929
7.625	101.607	101.514	101.326	101.139
7.750	101.817	101.723	101.535	101.348
7.875	102.026	101.932	101.745	101.557
8.000	102.235	102.142	101.954	101.767

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		-0.500	-0.500
DTI < 35		0.100	0.100	0.100	0.100	0.100	0.100	0.100

ARM Notes							
Margin:	2.75%	NC Floor Price		Maximum Net Price			
Floor:	2.75%	99.750		102.000			
Caps:	5/1/5						
Index:	SOFR					Must be Conditionally Approved to lock	

Effective: Wednesday, July 15, 2026

Effective: Wednesday, July 15, 2026

Jumbo Apex 30 Day Fixed 2:1 Buydown - (\$01SP-8D)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	97.635	97.525	97.353	97.135	
5.875	98.060	97.951	97.779	97.560	
6.000	98.486	98.376	98.204	97.986	
6.125	98.914	98.784	98.613	98.394	
6.250	99.303	99.193	99.022	98.803	
6.375	99.697	99.587	99.416	99.197	
6.500	100.090	99.981	99.809	99.590	
6.625	100.415	100.305	100.133	99.915	
6.750	100.738	100.629	100.457	100.238	
6.875	100.164	100.054	99.883	99.664	
7.000	99.590	99.481	99.309	99.090	
7.125	99.949	99.840	99.668	99.449	
7.250	100.309	100.200	100.028	99.809	
7.375	100.713	100.603	100.431	100.213	
7.500	101.117	101.007	100.835	100.617	
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	

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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		

Must be Conditionally Approved to lock

Effective: **Wednesday, July 15, 2026**

Effective: **Wednesday, July 15, 2026**

Jumbo Edge 30 Year Fixed Interest Only - (901EM-IO)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	96.509	96.384	96.259	96.072	
6.125	96.884	96.759	96.634	96.446	
6.250	97.228	97.103	96.978	96.791	
6.375	97.542	97.417	97.292	97.105	
6.500	97.825	97.700	97.575	97.388	
6.625	98.074	97.949	97.824	97.636	
6.750	98.295	98.170	98.045	97.857	
6.875	98.484	98.359	98.234	98.047	
7.000	98.619	98.494	98.369	98.182	
7.125	98.761	98.636	98.511	98.324	
7.250	98.904	98.779	98.654	98.466	
7.375	99.046	98.921	98.796	98.608	
7.500	99.163	99.038	98.913	98.726	
7.625	99.306	99.181	99.056	98.868	
7.750	99.448	99.323	99.198	99.010	
7.875	99.590	99.465	99.340	99.153	
8.000	99.715	99.590	99.465	99.277	
8.125	99.857	99.732	99.607	99.420	
8.250	100.000	99.875	99.750	99.562	
8.375	100.142	100.017	99.892	99.705	
8.500	100.272	100.147	100.022	99.835	
8.625	100.415	100.290	100.165	99.977	

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Loan Level Price Adjustments (LLPAs)

[illegible]

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

Effective: Wednesday, July 15, 2026

Jumbo Boost Pricing

Jumbo Boost 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.537	97.475	97.600
6.125	98.162	98.100	98.225
6.250	98.700	98.638	98.763
6.375	99.200	99.138	99.263
6.500	99.637	99.575	99.700
6.625	100.035	99.973	100.098
6.750	100.426	100.364	100.489
6.875	100.809	100.747	100.872
7.000	101.184	101.122	101.247
7.125	101.551	101.489	101.614
7.250	101.910	101.848	101.973
7.375	102.262	102.200	102.325
7.500	102.606	102.544	102.669
7.625	102.942	102.880	103.005
7.750	103.270	103.208	103.333
7.875	103.590	103.528	103.653
8.000	103.871	103.809	103.934
8.125	104.121	104.059	104.184
8.250	104.371	104.309	104.434

Jumbo Boost 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.537	97.475	97.600
6.125	98.162	98.100	98.225
6.250	98.700	98.638	98.763
6.375	99.200	99.138	99.263
6.500	99.637	99.575	99.700
6.625	100.035	99.973	100.098
6.750	100.426	100.364	100.489
6.875	100.809	100.747	100.872
7.000	101.184	101.122	101.247
7.125	101.551	101.489	101.614
7.250	101.910	101.848	101.973
7.375	102.262	102.200	102.325
7.500	102.606	102.544	102.669
7.625	102.942	102.880	103.005
7.750	103.270	103.208	103.333
7.875	103.590	103.528	103.653
8.000	103.871	103.809	103.934
8.125	104.121	104.059	104.184
8.250	104.371	104.309	104.434

Jumbo Boost 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.537	97.475	97.600
6.125	98.162	98.100	98.225
6.250	98.700	98.638	98.763
6.375	99.200	99.138	99.263
6.500	99.637	99.575	99.700
6.625	100.035	99.973	100.098
6.750	100.426	100.364	100.489
6.875	100.809	100.747	100.872
7.000	101.184	101.122	101.247
7.125	101.551	101.489	101.614
7.250	101.910	101.848	101.973
7.375	102.262	102.200	102.325
7.500	102.606	102.544	102.669
7.625	102.942	102.880	103.005
7.750	103.270	103.208	103.333
7.875	103.590	103.528	103.653
8.000	103.871	103.809	103.934
8.125	104.121	104.059	104.184
8.250	104.371	104.309	104.434

Jumbo Boost 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.787	97.725	97.850
6.125	98.412	98.350	98.475
6.250	98.960	98.888	98.913
6.375	99.460	99.388	99.513
6.500	99.887	99.825	99.950
6.625	100.285	100.223	100.348
6.750	100.676	100.614	100.739
6.875	101.059	100.997	101.122
7.000	101.434	101.372	101.497
7.125	101.801	101.739	101.864
7.250	102.160	102.098	102.223
7.375	102.512	102.450	102.575
7.500	102.856	102.794	102.919
7.625	103.192	103.130	103.255
7.750	103.520	103.458	103.583
7.875	103.840	103.778	103.903
8.000	104.121	104.059	104.184
8.125	104.371	104.309	104.434
8.250	104.621	104.559	104.684

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