



RISE TPO Wholesale Rate Sheet

RiseTPO.com

Ratesheet Code: RS-WS

Effective Date:

8/11/26 7:35 AM

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Lock Expiration Days	
15 Day	08/25/26
30 Day	09/09/26
45 Day	09/24/26
60 Day	10/09/26
Mortgagee Clause	
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	
2025 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250
2026 Conforming Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750

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

Contact list	
Corporate Headquarters:	Phone: 866-328-8059
	Email: Inquires@risetpo.com
Lock Desk:	Phone: 949-679-7400
	Email: LockDesk@risetpo.com
NonQM Lock Desk:	Phone: Email Only
	Email: LockDesk@risetpo.com
Prime Loan Scenarios:	Phone: Email Only
	Email: Scenarios@risetpo.com
NonQM Scenarios:	Phone: Email Only
	Email: NonQMScenarios@risetpo.com
Bank Statement Calc:	Phone: Email Only
	Email: QuickCalc@risetpo.com
Jumbo Scenarios:	Phone: Email Only
	Email: JumboScenario@risetpo.com
CD Desk:	Phone: Email Only
	Email: CD@risetpo.com
Funding Department:	Phone: Email Only
	Email: Funding@risetpo.com
Loan Setup	Phone: Email Only
	Email: Setup@risetpo.com

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

August 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

ELEVATE YOUR PIPELINE WITH AUGUST SPECIALS!

UP TO 25 BPS

PRICE IMPROVEMENT

For Loans Locked 8/1 - 8/31, 2026

NMLS ID #2125

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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The PULSE is one of the most powerful tools to help our brokers close more loans.

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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: August 11, 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	92.521	92.478	92.423	92.377	4.875	92.029	91.986	91.931	91.885	5.750	98.396	98.303	98.184	98.086
4.990	93.169	93.125	93.070	93.025	4.990	92.672	92.628	92.573	92.528	5.875	98.952	98.860	98.741	98.643
5.125	93.911	93.868	93.813	93.767	5.125	93.410	93.366	93.311	93.266	5.990	99.446	99.354	99.234	99.136
5.250	94.499	94.440	94.366	94.306	5.250	93.993	93.934	93.860	93.800	6.125	99.998	99.906	99.787	99.689
5.375	95.178	95.118	95.045	94.985	5.375	94.667	94.608	94.535	94.474	6.250	100.035	99.927	99.789	99.676
5.500	95.830	95.770	95.696	95.636	5.500	95.316	95.255	95.182	95.121	6.375	100.663	100.554	100.417	100.304
5.625	96.495	96.426	96.343	96.275	5.625	95.980	95.911	95.829	95.761	6.500	101.127	101.019	100.882	100.768
5.750	97.142	97.073	96.990	96.922	5.750	96.629	96.560	96.477	96.409	6.625	101.419	101.311	101.173	101.060
5.875	97.745	97.671	97.584	97.512	5.875	97.250	97.176	97.089	97.017	6.750	101.657	101.547	101.409	101.296
5.990	98.379	98.297	98.198	98.115	5.990	97.898	97.815	97.716	97.634	6.875	101.951	101.841	101.703	101.590
6.125	99.025	98.943	98.842	98.759	6.125	98.558	98.475	98.374	98.291	6.990	102.424	102.314	102.176	102.063
6.250	99.586	99.503	99.403	99.320	6.250	99.134	99.051	98.950	98.867	7.125	102.805	102.694	102.557	102.444
6.375	100.283	100.201	100.100	100.017	6.375	99.850	99.767	99.667	99.584	7.250	103.109	103.016	102.906	102.816
6.500	100.789	100.706	100.605	100.522	6.500	100.364	100.281	100.180	100.097	7.375	103.478	103.388	103.278	103.187
6.625	101.166	101.081	100.980	100.897	6.625	100.741	100.656	100.555	100.472	7.500	103.862	103.776	103.666	103.575
6.750	101.798	101.714	101.613	101.530	6.750	101.373	101.289	101.188	101.105	7.625	104.215	104.128	104.019	103.928
6.875	102.141	102.055	101.954	101.871	6.875	101.716	101.630	101.529	101.446	7.750	104.290	104.203	104.093	104.003
6.990	102.726	102.634	102.525	102.435	6.990	102.281	102.189	102.080	101.990	7.875	104.565	104.478	104.368	104.278
7.125	103.207	103.114	103.004	102.914	7.125	102.762	102.669	102.559	102.469	7.990	104.665	104.578	104.468	104.377
7.250	103.601	103.508	103.398	103.308	7.250	103.156	103.063	102.953	102.863	8.125	104.917	104.830	104.721	104.630
7.375	103.876	103.784	103.674	103.584	7.375	103.431	103.339	103.229	103.139					
7.500	104.208	104.121	104.011	103.920	7.500	103.763	103.676	103.566	103.475					
7.625	104.551	104.464	104.354	104.264	7.625	104.106	104.019	103.909	103.819					

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	96.850	96.797	96.731	96.676	5.990	100.218	100.149	100.063	99.993	5.750	96.692	96.623	96.540	96.472
4.990	97.246	97.192	97.126	97.071	6.125	100.487	100.417	100.332	100.262	5.875	97.295	97.221	97.134	97.062
5.125	97.700	97.647	97.580	97.525	6.250	100.758	100.697	100.631	100.576	5.990	97.929	97.847	97.748	97.665
5.250	98.359	98.290	98.204	98.134	6.375	101.132	101.072	101.005	100.951	6.125	98.575	98.493	98.392	98.309
5.375	98.781	98.712	98.627	98.556	6.500	101.364	101.304	101.238	101.183	6.250	99.136	99.053	98.953	98.870
5.500	99.187	99.118	99.033	98.962	6.625	101.448	101.388	101.321	101.266	6.375	99.833	99.751	99.650	99.567
5.625	99.581	99.511	99.426	99.356	6.750	101.773	101.712	101.646	101.591	6.500	100.339	100.256	100.155	100.072
5.750	99.952	99.882	99.797	99.726	6.875	101.832	101.772	101.706	101.651	6.625	100.716	100.631	100.530	100.447
5.875	100.302	100.233	100.148	100.077	6.990	102.116	102.056	101.989	101.935	6.750	101.348	101.264	101.163	101.080
5.990	100.603	100.534	100.448	100.378	7.125	102.279	102.219	102.152	102.098	6.875	101.691	101.605	101.504	101.421
6.125	100.969	100.900	100.815	100.745	7.250	102.149	102.072	101.977	101.899	6.990	102.276	102.184	102.075	101.985
6.250	101.274	101.204	101.119	101.049	7.375	102.301	102.224	102.129	102.051	7.125	102.757	102.664	102.554	102.464
6.375	101.680	101.611	101.526	101.456	7.500	102.438	102.360	102.266	102.187	7.250	103.151	103.058	102.948	102.858
6.500	101.940	101.871	101.786	101.715	7.625	102.563	102.486	102.391	102.313	7.375	103.426	103.334	103.224	103.134
6.625	102.059	101.989	101.904	101.834	7.750	102.335	102.257	102.162	102.084	7.500	103.758	103.671	103.561	103.470
6.750	102.325	102.265	102.198	102.144	7.875	102.462	102.384	102.289	102.211	7.625	104.101	104.014	103.904	103.814
6.875	102.447	102.387	102.321	102.266	7.990	102.451	102.374	102.279	102.201	7.750	104.155	104.068	103.958	103.867
6.990	102.783	102.723	102.656	102.601	8.125	102.584	102.507	102.412	102.334	7.875	104.415	104.328	104.218	104.128
										7.990	104.499	104.413	104.303	104.212
										8.125	104.736	104.649	104.539	104.449

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	94.303	94.243	94.170	94.110	4.875	91.454	91.411	91.356	91.310	5.750	98.321	98.228	98.109	98.011
5.500	94.955	94.895	94.821	94.761	4.990	92.097	92.053	91.998	91.953	5.875	98.877	98.785	98.666	98.568
5.625	95.620	95.551	95.468	95.400	5.125	92.835	92.791	92.736	92.691	5.990	99.371	99.279	99.159	99.061
5.750	96.267	96.198	96.115	96.047	5.250	93.418	93.359	93.285	93.225	6.125	99.923	99.831	99.712	99.614
5.875	96.870	96.796	96.709	96.637	5.375	94.092	94.033	93.960	93.899	6.250	99.960	99.852	99.714	99.601
5.990	97.504	97.422	97.323	97.240	5.500	94.741	94.680	94.607	94.546	6.375	100.588	100.479	100.342	100.229
6.125	98.150	98.068	97.967	97.884	5.625	95.405	95.336	95.254	95.186	6.500	101.052	100.944	100.807	100.693
6.250	98.711	98.628	98.528	98.445	5.750	96.054	95.985	95.902	95.834	6.625	101.344	101.236	101.098	100.985
6.375	99.408	99.326	99.225	99.142	5.875	96.675	96.601	96.514	96.442	6.750	101.582	101.472	101.334	101.221
6.500	99.914	99.831	99.730	99.647	5.990	97.323	97.240	97.141	97.059	6.875	101.876	101.766	101.628	101.515
6.625	100.291	100.206	100.105	100.022	6.125	97.983	97.900	97.799	97.716	6.990	102.349	102.239	102.101	101.988
6.750	100.923	100.839	100.738	100.655	6.250	98.559	98.476	98.375	98.292	7.125	102.730	102.619	102.482	102.369
6.875	101.266	101.180	101.079	100.996	6.375	99.275	99.192	99.092	99.009	7.250	103.034	102.941	102.831	102.741
6.990	101.851	101.759	101.650	101.560	6.500	99.789	99.706	99.605	99.522	7.375	103.403	103.313	103.203	103.112
7.125	102.332	102.239	102.129	102.039	6.625	100.166	100.081	99.980	99.897	7.500	103.787	103.701	103.591	103.500
7.250	102.726	102.633	102.523	102.433	6.750	100.798	100.714	100.613	100.530	7.625	104.140	104.053	103.944	103.853
7.375	103.001	102.909	102.799	102.709	6.875	101.141	101.055	100.954	100.871	7.750	104.215	104.128	104.018	103.928
7.500	103.333	103.246	103.136	103.045	6.990	101.706	101.614	101.505	101.415	7.875	104.490	104.403	104.293	104.203
7.625	103.676	103.589	103.479	103.389	7.125	102.187	102.094	101.984	101.894	7.990	104.590	104.503	104.393	104.302
7.750	103.730	103.643	103.533	103.442	7.250	102.581	102.488	102.378	102.288	8.125	104.842	104.755	104.646	104.555
7.875	103.990	103.903	103.793	103.703	7.375	102.856	102.764	102.654	102.564					
7.990	104.074	103.988	103.878	103.787	7.500	103.188	103.101	102.991	102.900					
8.125	104.311	104.224	104.114	104.024	7.625	103.531	103.444	103.334	103.244					

REFI NOW CONFORMING PRICING



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

Wholesale

Effective: August 11, 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	95.920	95.851	95.769	95.701	5.500	93.858	93.789	93.707	93.639	5.375	96.490	93.233	93.150	93.083
5.625	96.601	96.532	96.449	96.381	5.625	94.546	94.477	94.394	94.326	5.500	94.008	93.939	93.857	93.789
5.750	96.988	96.919	96.837	96.769	5.750	94.938	94.869	94.787	94.719	5.625	94.696	94.627	94.544	94.476
5.875	97.581	97.512	97.429	97.361	5.875	95.531	95.462	95.379	95.311	5.750	95.088	95.019	94.937	94.869
5.990	98.221	98.152	98.070	98.002	5.990	96.171	96.102	96.020	95.952	5.875	95.681	95.612	95.529	95.461
6.125	98.796	98.727	98.644	98.576	6.125	96.746	96.677	96.594	96.526	5.990	96.321	96.252	96.170	96.102
6.250	99.193	99.087	98.949	98.836	6.250	97.143	97.037	96.899	96.786	6.125	96.895	96.826	96.744	96.676
6.375	99.719	99.612	99.474	99.361	6.375	97.669	97.562	97.424	97.311	6.250	97.282	97.175	97.038	96.925
6.500	100.241	100.133	99.996	99.882	6.500	98.191	98.083	97.946	97.832	6.375	97.792	97.684	97.547	97.434
6.625	100.802	100.693	100.556	100.443	6.625	98.732	98.623	98.486	98.373	6.500	98.298	98.190	98.052	97.939
6.750	101.384	101.275	101.138	101.025	6.750	99.314	99.205	99.068	98.955	6.625	98.840	98.732	98.595	98.481
6.875	101.821	101.713	101.575	101.462	6.875	99.751	99.643	99.505	99.392	6.750	99.425	99.317	99.179	99.066
6.990	102.098	101.990	101.852	101.739	6.990	100.028	99.920	99.782	99.669	6.875	99.852	99.743	99.606	99.493
7.125	102.434	102.325	102.188	102.075	7.125	100.364	100.255	100.118	100.005	6.990	100.147	100.039	99.902	99.789
7.250	101.731	101.614	101.468	101.347	7.250	99.661	99.544	99.398	99.277	7.125	100.503	100.395	100.257	100.144
7.375	102.400	102.283	102.137	102.016	7.375	100.330	100.213	100.067	99.946	7.250	99.825	99.709	99.562	99.441
7.500	102.482	102.366	102.219	102.099	7.500	100.412	100.296	100.149	100.029	7.375	100.475	100.359	100.213	100.092
7.625	102.577	102.461	102.314	102.194	7.625	100.507	100.391	100.244	100.124	7.500	100.577	100.460	100.314	100.193
7.750	103.301	103.167	102.984	102.833	7.750	101.231	101.097	100.914	100.763	7.625	100.691	100.574	100.428	100.307
7.875	103.525	103.391	103.208	103.057	7.875	101.455	101.321	101.138	100.987	7.750	101.141	101.007	100.824	100.673
7.990	102.423	102.288	102.105	101.954	7.990	100.353	100.218	100.035	99.884	7.875	101.370	101.236	101.052	100.902
8.125	102.614	102.479	102.296	102.146	8.125	100.544	100.409	100.226	100.076	7.990	100.266	100.132	99.949	99.798

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	98.320	98.234	98.130	98.044	5.990	97.756	97.670	97.566	97.480
6.125	98.606	98.520	98.416	98.330	6.125	98.015	97.930	97.825	97.739
6.250	98.850	98.764	98.660	98.574	6.250	98.248	98.162	98.058	97.972
6.375	99.115	99.030	98.925	98.839	6.375	98.498	98.412	98.308	98.222
6.500	99.330	99.244	99.140	99.054	6.500	98.696	98.611	98.506	98.420
6.625	99.566	99.480	99.376	99.290	6.625	98.914	98.829	98.724	98.638
6.750	99.622	99.545	99.459	99.389	6.750	98.973	98.896	98.811	98.741
6.875	99.825	99.748	99.663	99.592	6.875	99.165	99.088	99.003	98.933
6.990	99.912	99.836	99.750	99.680	6.990	99.272	99.195	99.110	99.040
7.125	100.045	99.968	99.883	99.812	7.125	99.424	99.348	99.262	99.192
7.250	99.507	99.413	99.299	99.206	7.250	98.911	98.817	98.704	98.610
7.375	100.047	99.953	99.839	99.745	7.375	99.432	99.339	99.225	99.131
7.500	100.022	99.929	99.815	99.721	7.500	99.427	99.333	99.219	99.126
7.625	99.992	99.898	99.784	99.691	7.625	99.415	99.321	99.208	99.114
7.750	100.988	100.894	100.780	100.687	7.750	100.029	99.936	99.822	99.728
7.875	101.081	100.987	100.874	100.780	7.875	100.143	100.049	99.935	99.842
7.990	99.895	99.802	99.688	99.594	7.990	98.969	98.876	98.762	98.668

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	92.321	92.278	92.223	92.177	5.375	95.168	95.099	95.017	94.949	5.375	94.278	94.218	94.145	94.085
4.990	92.969	92.925	92.870	92.825	5.500	95.870	95.801	95.719	95.651	5.500	94.930	94.870	94.796	94.736
5.125	93.711	93.668	93.613	93.567	5.625	96.551	96.482	96.399	96.331	5.625	95.595	95.526	95.443	95.375
5.250	94.299	94.240	94.166	94.106	5.750	96.938	96.869	96.787	96.719	5.750	96.242	96.173	96.090	96.022
5.375	94.978	94.918	94.845	94.785	5.875	97.531	97.462	97.379	97.311	5.875	96.845	96.771	96.684	96.612
5.500	95.630	95.570	95.496	95.436	5.990	98.171	98.102	98.020	97.952	5.990	97.479	97.397	97.298	97.215
5.625	96.295	96.226	96.143	96.075	6.125	98.746	98.677	98.594	98.526	6.125	98.125	98.043	97.942	97.859
5.750	96.942	96.873	96.790	96.722	6.250	99.143	99.037	98.899	98.786	6.250	98.686	98.603	98.503	98.420
5.875	97.545	97.471	97.384	97.312	6.375	99.669	99.562	99.424	99.311	6.375	99.383	99.301	99.200	99.117
5.990	98.179	98.097	97.998	97.915	6.500	100.191	100.083	99.946	99.832	6.500	99.889	99.806	99.705	99.622
6.125	98.825	98.743	98.642	98.559	6.625	100.752	100.643	100.506	100.393	6.625	100.266	100.181	100.080	99.997
6.250	99.386	99.303	99.203	99.120	6.750	101.334	101.225	101.088	100.975	6.750	100.898	100.814	100.713	100.630
6.375	100.083	100.001	99.900	99.817	6.875	101.771	101.663	101.525	101.412	6.875	101.241	101.155	101.054	100.971
6.500	100.589	100.506	100.405	100.322	6.990	102.048	101.940	101.802	101.689	6.990	101.826	101.734	101.625	101.535
6.625	100.966	100.881	100.780	100.697	7.125	102.384	102.275	102.138	102.025	7.125	102.307	102.214	102.104	102.014
6.750	101.598	101.514	101.413	101.330	7.250	101.681	101.564	101.418	101.297	7.250	102.701	102.608	102.498	102.408
6.875	101.941	101.855	101.754	101.671	7.375	102.350	102.233	102.087	101.966	7.375	102.976	102.884	102.774	102.684
6.990	102.526	102.434	102.325	102.235	7.500	102.432	102.316	102.169	102.049	7.500	103.308	103.221	103.111	103.020
7.125	103.007	102.914	102.804	102.714	7.625	102.527	102.411	102.264	102.144	7.625	103.651	103.564	103.454	103.364
7.250	103.401	103.308	103.198	103.108	7.750	103.251	103.117	102.934	102.783	7.750	103.705	103.618	103.508	103.417
7.375	103.676	103.584	103.474	103.384	7.875	103.475	103.341	103.158	103.007	7.875	103.965	103.878	103.768	103.678
7.500	104.008	103.921	103.811	103.720	7.990	102.373	102.238	102.055	101.904	7.990	104.049	103.963	103.853	103.762
7.625	104.351	104.264	104.154	104.064	8.125	102.564	102.429	102.246	102.096	8.125	104.286	104.199	104.089	103.999

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.321	92.278	92.223	92.177	5.500	95.870	95.801	95.719	95.651	5.375	94.278	94.218	94.145	94.085
4.990	92.969	92.925	92.870	92.825	5.625	96.551	96.482	96.399	96.331	5.500	94.930	94.870	94.796	94.736
5.125	93.711	93.668	93.613	93.567	5.750	96.938	96.869	96.787	96.719	5.625	95.595	95.526	95.443	95.375
5.250	94.299	94.240	94.166	94.106	5.875	97.531	97.462	97.379	97.311	5.750	96.242	96.173	96.090	96.022
5.375	94.978	94.918	94.845	94.785	5.990	98.171	98.102	98.020	97.952	5.875	96.845	96.771	96.684	96.612
5.500	95.630	95.570	95.496	95.436	6.125	98.746	98.677	98.594	98.526	5.990	97.479	97.397	97.298	97.215
5.625	96.295	96.226	96.143	96.075	6.250	99.143	99.037	98.899	98.786	6.125	98.125	98.043	97.942	97.859
5.750	96.942	96.873	96.790	96.722	6.375	99.669	99.562	99.424	99.311	6.250	98.686	98.603	98.503	98.420
5.875	97.545	97.471	97.384	97.312	6.500	100.191	100.083	99.946	99.832	6.375	99.383	99.301	99.200	99.117
5.990	98.179	98.097	97.998	97.915	6.625	100.752	100.643	100.506	100.393	6.500	99.889	99.806	99.705	99.622
6.125	98.825	98.743	98.642	98.559	6.750	101.334	101.225	101.088	100.975	6.625	100.266	100.181	100.080	99.997
6.250	99.386	99.303	99.203	99.120	6.875	101.771	101.663	101.525	101.412	6.750	100.898	100.814	100.713	100.630
6.375	100.083	100.001	99.900	99.817	6.990	102.048	101.940	101.802	101.689	6.875	101.241	101.155	101.054	100.971
6.500	100.589	100.506	100.405	100.322	7.125	102.384	102.275	102.138	102.025	6.990	101.826	101.734	101.625	101.535
6.625	100.966	100.881	100.780	100.697	7.250	101.681	101.564	101.418	101.297	7.125	102.307	102.214	102.104	102.014
6.750	101.598	101.514	101.413	101.330	7.375	102.350	102.233	102.087	101.966	7.250	102.701	102.608	102.498	102.408
6.875	101.941	101.855	101.754	101.671	7.500	102.432	102.316	102.169	102.049	7.375	102.976	102.884	102.774	102.684
6.990	102.526	102.434	102.325	102.235	7.625	102.527	102.411	102.264	102.144	7.500	103.308	103.221	103.111	103.020
7.125	103.007	102.914	102.804	102.714	7.750	103.251	103.117	102.934	102.783	7.625	103.651	103.564	103.454	103.364
7.250	103.401	103.308	103.198	103.108	7.875	103.475	103.341	103.158	103.007	7.750	103.705	103.618	103.508	103.417
7.375	103.676	103.584	103.474	103.384	7.990	102.373	102.238	102.055	101.904	7.875	103.965	103.878	103.768	103.678
7.500	104.008	103.921	103.811	103.720	8.125	102.564	102.429	102.246	102.096	7.990	104.049	103.963	103.853	103.762
7.625	104.351	104.264	104.154	104.064						8.125	104.286	104.199	104.089	103.999



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

SELECT PRICING

Effective: August 11, 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	92.771	92.728	92.673	92.627	4.875	97.100	97.047	96.981	96.926	
4.990	93.419	93.375	93.320	93.275	4.990	97.496	97.442	97.376	97.321	
5.125	94.161	94.118	94.063	94.017	5.125	97.950	97.897	97.830	97.775	
5.250	94.749	94.690	94.616	94.556	5.250	98.609	98.540	98.454	98.384	
5.375	95.428	95.368	95.295	95.235	5.375	99.031	98.962	98.877	98.806	
5.500	96.080	96.020	95.946	95.886	5.500	99.437	99.368	99.283	99.212	
5.625	96.745	96.676	96.593	96.525	5.625	99.831	99.761	99.676	99.606	
5.750	97.392	97.323	97.240	97.172	5.750	100.202	100.132	100.047	99.976	
5.875	97.995	97.921	97.834	97.762	5.875	100.552	100.483	100.398	100.327	
5.990	98.629	98.547	98.448	98.365	5.990	100.853	100.784	100.698	100.628	
6.125	99.275	99.193	99.092	99.009	6.125	101.219	101.150	101.065	100.995	
6.250	99.836	99.753	99.653	99.570	6.250	101.524	101.454	101.369	101.299	
6.375	100.533	100.451	100.350	100.267	6.375	101.930	101.861	101.776	101.706	
6.500	101.039	100.956	100.855	100.772	6.500	102.190	102.121	102.036	101.965	
6.625	101.416	101.331	101.230	101.147	6.625	102.309	102.239	102.154	102.084	
6.750	102.048	101.964	101.863	101.780	6.750	102.575	102.515	102.448	102.394	
6.875	102.391	102.305	102.204	102.121	6.875	102.697	102.637	102.571	102.516	
6.990	102.976	102.884	102.775	102.685						
7.125	103.457	103.364	103.254	103.164						
7.250	103.851	103.758	103.648	103.558						
7.375	104.126	104.034	103.924	103.834						
7.500	104.458	104.371	104.261	104.170						
7.625	104.801	104.714	104.604	104.514						
7.750	104.855	104.768	104.658	104.567						
7.875	105.115	105.028	104.918	104.828						

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	96.170	96.101	96.019	95.951	5.990	98.570	98.484	98.380	98.294	
5.625	96.851	96.782	96.699	96.631	6.125	98.856	98.770	98.666	98.580	
5.750	97.238	97.169	97.087	97.019	6.250	99.100	99.014	98.910	98.824	
5.875	97.831	97.762	97.679	97.611	6.375	99.365	99.280	99.175	99.089	
5.990	98.471	98.402	98.320	98.252	6.500	99.580	99.494	99.390	99.304	
6.125	99.046	98.977	98.894	98.826	6.625	99.816	99.730	99.626	99.540	
6.250	99.443	99.337	99.199	99.086	6.750	99.872	99.795	99.709	99.639	
6.375	99.969	99.862	99.724	99.611	6.875	100.075	99.998	99.913	99.842	
6.500	100.491	100.383	100.246	100.132	6.990	100.162	100.086	100.000	99.930	
6.625	101.052	100.943	100.806	100.693	7.125	100.295	100.218	100.133	100.062	
6.750	101.634	101.525	101.388	101.275	7.250	99.757	99.663	99.549	99.456	
6.875	102.071	101.963	101.825	101.712	7.375	100.297	100.203	100.089	99.995	
6.990	102.348	102.240	102.102	101.989	7.500	100.272	100.179	100.065	99.971	
7.125	102.684	102.575	102.438	102.325	7.625	100.242	100.148	100.034	99.941	
7.250	101.981	101.864	101.718	101.597	7.750	101.238	101.144	101.030	100.937	
7.375	102.650	102.533	102.387	102.266	7.875	101.331	101.237	101.124	101.030	
7.500	102.732	102.616	102.469	102.349						
7.625	102.827	102.711	102.564	102.444						
7.750	103.551	103.417	103.234	103.083						
7.875	103.775	103.641	103.458	103.307						
7.990	102.673	102.538	102.355	102.204						
8.125	102.864	102.729	102.546	102.396						

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	92.571	92.528	92.473	92.427	5.500	96.120	96.051	95.969	95.901	
4.990	93.219	93.175	93.120	93.075	5.625	96.801	96.732	96.649	96.581	
5.125	93.961	93.918	93.863	93.817	5.750	97.188	97.119	97.037	96.969	
5.250	94.549	94.490	94.416	94.356	5.875	97.781	97.712	97.629	97.561	
5.375	95.228	95.168	95.095	95.035	5.990	98.421	98.352	98.270	98.202	
5.500	95.880	95.820	95.746	95.686	6.125	98.996	98.927	98.844	98.776	
5.625	96.545	96.476	96.393	96.325	6.250	99.393	99.287	99.149	99.036	
5.750	97.192	97.123	97.040	96.972	6.375	99.919	99.812	99.674	99.561	
5.875	97.795	97.721	97.634	97.562	6.500	100.441	100.333	100.196	100.082	
5.990	98.429	98.347	98.248	98.165	6.625	101.002	100.893	100.756	100.643	
6.125	99.075	98.993	98.892	98.809	6.750	101.584	101.475	101.338	101.225	
6.250	99.636	99.553	99.453	99.370	6.875	102.021	101.913	101.775	101.662	
6.375	100.333	100.251	100.150	100.067	6.990	102.298	102.190	102.052	101.939	
6.500	100.839	100.756	100.655	100.572	7.125	102.634	102.525	102.388	102.275	
6.625	101.216	101.131	101.030	100.947	7.250	101.931	101.814	101.668	101.547	
6.750	101.848	101.764	101.663	101.580	7.375	102.600	102.483	102.337	102.216	
6.875	102.191	102.105	102.004	101.921	7.500	102.682	102.566	102.419	102.299	
6.990	102.776	102.684	102.575	102.485	7.625	102.777	102.661	102.514	102.394	
7.125	103.257	103.164	103.054	102.964	7.750	103.501	103.367	103.184	103.033	
7.250	103.651	103.558	103.448	103.358	7.875	103.725	103.591	103.408	103.257	
7.375	103.926	103.834	103.724	103.634	7.990	102.623	102.488	102.305	102.154	
7.500	104.258	104.171	104.061	103.970	8.125	102.814	102.679	102.496	102.346	
7.625	104.601	104.514	104.404	104.314						

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	92.571	92.528	92.473	92.427	5.500	96.120	96.051	95.969	95.901	
4.990	93.219	93.175	93.120	93.075	5.625	96.801	96.732	96.649	96.581	
5.125	93.961	93.918	93.863	93.817	5.750	97.188	97.119	97.037	96.969	
5.250	94.549	94.490	94.416	94.356	5.875	97.781	97.712	97.629	97.561	
5.375	95.228	95.168	95.095	95.035	5.990	98.421	98.352	98.270	98.202	
5.500	95.880	95.820	95.746	95.686	6.125	98.996	98.927	98.844	98.776	
5.625	96.545	96.476	96.393	96.325	6.250	99.393	99.287	99.149	99.036	
5.750	97.192	97.123	97.040	96.972	6.375	99.919	99.812	99.674	99.561	
5.875	97.795	97.721	97.634	97.562	6.500	100.441	100.333	100.196	100.082	
5.990	98.429	98.347	98.248	98.165	6.625	101.002	100.893	100.756	100.643	
6.125	99.075	98.993	98.892	98.809	6.750	101.584	101.475	101.338	101.225	
6.250	99.636	99.553	99.453	99.370	6.875	102.021	101.913	101.775	101.662	
6.375	100.333	100.251	100.150	100.067	6.990	102.298	102.190	102.052	101.939	
6.500	100.839	100.756	100.655	100.572	7.125	102.634	102.525	102.388	102.275	
6.625	101.216	101.131	101.030	100.947	7.250	101.931	101.814	101.668	101.547	
6.750	101.848	101.764	101.663	101.580	7.375	102.600	102.483	102.337	102.216	
6.875	102.191	102.105	102.004	101.921	7.500	102.682	102.566	102.419	102.299	
6.990	102.776	102.684	102.575	102.485	7.625	102.777	102.661	102.514	102.394	
7.125	103.257	103.164	103.054	102.964	7.750	103.501	103.367	103.184	103.033	
7.250	103.651	103.558	103.448	103.358	7.875	103.725	103.591	103.408	103.257	
7.375	103.926	103.834	103.724	103.634	7.990	102.623	102.488	102.305	102.154	
7.500	104.258	104.171	104.061	103.970	8.125	102.814	102.679	102.496	102.346	
7.625	104.601	104.514	104.404	104.314	8.250	102.348	102.214	102.031	101.880	

RISE TPO					RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale														
Effective: August 11, 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	92.521	92.478	92.423	92.377	4.875	92.029	91.986	91.931	91.885	5.500	97.196	97.103	96.984	96.886										
4.990	93.169	93.125	93.070	93.025	4.990	92.672	92.628	92.573	92.528	5.625	97.816	97.723	97.604	97.506										
5.125	93.911	93.868	93.813	93.767	5.125	93.410	93.366	93.311	93.266	5.750	98.396	98.303	98.184	98.086										
5.250	94.499	94.440	94.366	94.306	5.250	93.993	93.934	93.860	93.800	5.875	98.952	98.860	98.741	98.643										
5.375	95.178	95.118	95.045	94.985	5.375	94.667	94.608	94.535	94.474	5.990	99.446	99.354	99.234	99.136										
5.500	95.830	95.770	95.696	95.636	5.500	95.316	95.255	95.182	95.121	6.125	99.998	99.906	99.787	99.689										
5.625	96.495	96.426	96.343	96.275	5.625	95.980	95.911	95.829	95.761	6.250	100.035	99.927	99.789	99.676										
5.750	97.142	97.073	96.990	96.922	5.750	96.629	96.560	96.477	96.409	6.375	100.663	100.554	100.417	100.304										
5.875	97.745	97.671	97.584	97.512	5.875	97.250	97.176	97.089	97.017	6.500	101.127	101.019	100.882	100.768										
5.990	98.379	98.297	98.198	98.115	5.990	97.898	97.815	97.716	97.634	6.625	101.419	101.311	101.173	101.060										
6.125	99.025	98.943	98.842	98.759	6.125	98.558	98.475	98.374	98.291	6.750	101.657	101.547	101.409	101.296										
6.250	99.586	99.503	99.403	99.320	6.250	99.134	99.051	98.950	98.867	6.875	101.951	101.841	101.703	101.590										
6.375	100.283	100.201	100.100	100.017	6.375	99.850	99.767	99.667	99.584	6.990	102.424	102.314	102.176	102.063										
6.500	100.789	100.706	100.605	100.522	6.500	100.364	100.281	100.180	100.097	7.125	102.805	102.694	102.557	102.444										
6.625	101.166	101.081	100.980	100.897	6.625	100.741	100.656	100.555	100.472	7.250	103.109	103.016	102.906	102.816										
6.750	101.798	101.714	101.613	101.530	6.750	101.373	101.289	101.188	101.105	7.375	103.478	103.388	103.278	103.187										
6.875	102.141	102.055	101.954	101.871	6.875	101.716	101.630	101.529	101.446	7.500	103.862	103.776	103.666	103.575										
6.990	102.726	102.634	102.525	102.435	6.990	102.281	102.189	102.080	101.990	7.625	104.215	104.128	104.019	103.928										
7.125	103.207	103.114	103.004	102.914	7.125	102.762	102.669	102.559	102.469	7.750	104.290	104.203	104.093	104.003										
7.250	103.601	103.508	103.398	103.308	7.250	103.156	103.063	102.953	102.863	7.875	104.565	104.478	104.368	104.278										
7.375	103.876	103.784	103.674	103.584	7.375	103.431	103.339	103.229	103.139	7.990	104.665	104.578	104.468	104.377										
7.500	104.208	104.121	104.011	103.920	7.500	103.763	103.676	103.566	103.475	8.125	104.917	104.830	104.721	104.630										
7.625	104.551	104.464	104.354	104.264	7.625	104.106	104.019	103.909	103.819															
7.750	104.605	104.518	104.408	104.317	7.750	104.160	104.073	103.963	103.872															
7.875	104.865	104.778	104.668	104.578	7.875	104.420	104.333	104.223	104.133															
7.990	104.949	104.863	104.753	104.662	7.990	104.504	104.418	104.308	104.217															
8.125	105.186	105.099	104.989	104.899	8.125	104.741	104.654	104.544	104.454															
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	97.246	97.192	97.126	97.071	5.500	99.040	98.954	98.850	98.764	5.875	97.295	97.221	97.134	97.062										
5.125	97.700	97.647	97.580	97.525	5.625	99.338	99.253	99.148	99.063	5.990	97.929	97.847	97.748	97.665										
5.250	98.359	98.290	98.204	98.134	5.750	99.661	99.592	99.506	99.436	6.125	98.575	98.493	98.392	98.309										
5.375	98.781	98.712	98.627	98.556	5.875	99.956	99.887	99.801	99.731	6.250	99.136	99.053	98.953	98.870										
5.500	99.187	99.118	99.033	98.962	5.990	100.218	100.149	100.063	99.993	6.375	99.833	99.751	99.650	99.567										
5.625	99.581	99.511	99.426	99.356	6.125	100.487	100.417	100.332	100.262	6.500	100.339	100.256	100.155	100.072										
5.750	99.952	99.882	99.797	99.726	6.250	100.758	100.697	100.631	100.576	6.625	100.716	100.631	100.530	100.447										
5.875	100.302	100.233	100.148	100.077	6.375	101.132	101.072	101.005	100.951	6.750	101.348	101.264	101.163	101.080										
5.990	100.603	100.534	100.448	100.378	6.500	101.364	101.304	101.238	101.183	6.875	101.691	101.605	101.504	101.421										
6.125	100.969	100.900	100.815	100.745	6.625	101.448	101.388	101.321	101.266	6.990	102.276	102.184	102.075	101.985										
6.250	101.274	101.204	101.119	101.049	6.750	101.773	101.712	101.646	101.591	7.125	102.757	102.664	102.554	102.464										
6.375	101.680	101.611	101.526	101.456	6.875	101.832	101.772	101.706	101.651	7.250	103.151	103.058	102.948	102.858										
6.500	101.940	101.871	101.786	101.715	6.990	102.116	102.056	101.989	101.935	7.375	103.426	103.334	103.224	103.134										
6.625	102.059	101.989	101.904	101.834	7.125	102.279	102.219	102.152	102.098	7.500	103.758	103.671	103.561	103.470										
6.750	102.325	102.265	102.198	102.144	7.250	102.149	102.072	101.977	101.899	7.625	104.101	104.014	103.904	103.814										
6.875	102.447	102.387	102.321	102.266						7.750	104.155	104.068	103.958	103.867										
6.990	102.783	102.723	102.656	102.601						7.875	104.415	104.328	104.218	104.128										
										7.990	104.499	104.413	104.303	104.212										
										8.125	104.736	104.649	104.539	104.449										
FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)																								
Rate	15-Day	30-Day	45-Day	60-Day																				
5.875	97.745	97.671	97.584	97.512																				
5.990	98.379	98.297	98.198	98.115																				
6.125	99.025	98.943	98.842	98.759																				
6.250	99.586	99.503	99.403	99.320																				
6.375	100.283	100.201	100.100	100.017																				
6.500	100.789	100.706	100.605	100.522																				
6.625	101.166	101.081	100.980	100.897																				
6.750	101.798	101.714	101.613	101.530																				
6.875	102.141	102.055	101.954	101.871																				
6.990	102.726	102.634	102.525	102.435																				
7.125	103.207	103.114	103.004	102.914																				
7.250	103.601	103.508	103.398	103.308																				
7.375	103.876	103.784	103.674	103.584																				
7.500	104.208	104.121	104.011	103.920																				
7.625	104.551	104.464	104.354	104.264																				
7.750	104.605	104.518	104.408	104.317																				
7.875	104.865	104.778	104.668	104.578																				
7.990	104.949	104.863	104.753	104.662																				
8.125	105.186	105.099	104.989	104.899																				
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	95.570	95.501																						

 RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: August 11, 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 (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	92.321	92.278	92.223	92.177	5.990	97.821	97.752	97.670	97.602	5.375	94.278	94.218	94.145	94.085
4.990	92.969	92.925	92.870	92.825	6.125	98.396	98.327	98.244	98.176	5.500	94.930	94.870	94.796	94.736
5.125	93.711	93.668	93.613	93.567	6.250	98.793	98.687	98.549	98.436	5.625	95.595	95.526	95.443	95.375
5.250	94.299	94.240	94.166	94.106	6.375	99.319	99.212	99.074	98.961	5.750	96.242	96.173	96.090	96.022
5.375	94.978	94.918	94.845	94.785	6.500	99.841	99.733	99.596	99.482	5.875	96.845	96.771	96.684	96.612
5.500	95.630	95.570	95.496	95.436	6.625	100.402	100.293	100.156	100.043	5.990	97.479	97.397	97.298	97.215
5.625	96.295	96.226	96.143	96.075	6.750	100.984	100.875	100.738	100.625	6.125	98.125	98.043	97.942	97.859
5.750	96.942	96.873	96.790	96.722	6.875	101.421	101.313	101.175	101.062	6.250	98.686	98.603	98.503	98.420
5.875	97.545	97.471	97.384	97.312	6.990	101.698	101.590	101.452	101.339	6.375	99.383	99.301	99.200	99.117
5.990	98.179	98.097	97.998	97.915	7.125	102.034	101.925	101.788	101.675	6.500	99.889	99.806	99.705	99.622
6.125	98.825	98.743	98.642	98.559	7.250	101.331	101.214	101.068	100.947	6.625	100.266	100.181	100.080	99.997
6.250	99.386	99.303	99.203	99.120	7.375	102.000	101.883	101.737	101.616	6.750	100.898	100.814	100.713	100.630
6.375	100.083	100.001	99.900	99.817	7.500	102.082	101.966	101.819	101.699	6.875	101.241	101.155	101.054	100.971
6.500	100.589	100.506	100.405	100.322	7.625	102.177	102.061	101.914	101.794	6.990	101.826	101.734	101.625	101.535
6.625	100.966	100.881	100.780	100.697	7.750	102.901	102.767	102.584	102.433	7.125	102.307	102.214	102.104	102.014
6.750	101.598	101.514	101.413	101.330	7.875	103.125	102.991	102.808	102.657	7.250	102.701	102.608	102.498	102.408
6.875	101.941	101.855	101.754	101.671	7.990	102.023	101.888	101.705	101.554	7.375	102.976	102.884	102.774	102.684
6.990	102.526	102.434	102.325	102.235	8.125	102.214	102.079	101.896	101.746	7.500	103.308	103.221	103.111	103.020
7.125	103.007	102.914	102.804	102.714	8.250	101.748	101.614	101.431	101.280	7.625	103.651	103.564	103.454	103.364
7.250	103.401	103.308	103.198	103.108	8.375	101.772	101.638	101.455	101.304	7.750	103.705	103.618	103.508	103.417
7.375	103.676	103.584	103.474	103.384	8.500	101.657	101.523	101.340	101.189	7.875	103.965	103.878	103.768	103.678
7.500	104.008	103.921	103.811	103.720	8.625	101.801	101.667	101.484	101.333	7.990	104.049	103.963	103.853	103.762
7.625	104.351	104.264	104.154	104.064	8.750	102.420	102.286	102.102	101.952	8.125	104.286	104.199	104.089	103.999
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	92.321	92.278	92.223	92.177	5.990	97.821	97.752	97.670	97.602	5.375	94.278	94.218	94.145	94.085
4.990	92.969	92.925	92.870	92.825	6.125	98.396	98.327	98.244	98.176	5.500	94.930	94.870	94.796	94.736
5.125	93.711	93.668	93.613	93.567	6.250	98.793	98.687	98.549	98.436	5.625	95.595	95.526	95.443	95.375
5.250	94.299	94.240	94.166	94.106	6.375	99.319	99.212	99.074	98.961	5.750	96.242	96.173	96.090	96.022
5.375	94.978	94.918	94.845	94.785	6.500	99.841	99.733	99.596	99.482	5.875	96.845	96.771	96.684	96.612
5.500	95.630	95.570	95.496	95.436	6.625	100.402	100.293	100.156	100.043	5.990	97.479	97.397	97.298	97.215
5.625	96.295	96.226	96.143	96.075	6.750	100.984	100.875	100.738	100.625	6.125	98.125	98.043	97.942	97.859
5.750	96.942	96.873	96.790	96.722	6.875	101.421	101.313	101.175	101.062	6.250	98.686	98.603	98.503	98.420
5.875	97.545	97.471	97.384	97.312	6.990	101.698	101.590	101.452	101.339	6.375	99.383	99.301	99.200	99.117
5.990	98.179	98.097	97.998	97.915	7.125	102.034	101.925	101.788	101.675	6.500	99.889	99.806	99.705	99.622
6.125	98.825	98.743	98.642	98.559	7.250	101.331	101.214	101.068	100.947	6.625	100.266	100.181	100.080	99.997
6.250	99.386	99.303	99.203	99.120	7.375	102.000	101.883	101.737	101.616	6.750	100.898	100.814	100.713	100.630
6.375	100.083	100.001	99.900	99.817	7.500	102.082	101.966	101.819	101.699	6.875	101.241	101.155	101.054	100.971
6.500	100.589	100.506	100.405	100.322	7.625	102.177	102.061	101.914	101.794	6.990	101.826	101.734	101.625	101.535
6.625	100.966	100.881	100.780	100.697	7.750	102.901	102.767	102.584	102.433	7.125	102.307	102.214	102.104	102.014
6.750	101.598	101.514	101.413	101.330	7.875	103.125	102.991	102.808	102.657	7.250	102.701	102.608	102.498	102.408
6.875	101.941	101.855	101.754	101.671	7.990	102.023	101.888	101.705	101.554	7.375	102.976	102.884	102.774	102.684
6.990	102.526	102.434	102.325	102.235	8.125	102.214	102.079	101.896	101.746	7.500	103.308	103.221	103.111	103.020
7.125	103.007	102.914	102.804	102.714	8.250	101.748	101.614	101.431	101.280	7.625	103.651	103.564	103.454	103.364
7.250	103.401	103.308	103.198	103.108	8.375	101.772	101.638	101.455	101.304	7.750	103.705	103.618	103.508	103.417
7.375	103.676	103.584	103.474	103.384	8.500	101.657	101.523	101.340	101.189	7.875	103.965	103.878	103.768	103.678
7.500	104.008	103.921	103.811	103.720	8.625	101.801	101.667	101.484	101.333	7.990	104.049	103.963	103.853	103.762
7.625	104.351	104.264	104.154	104.064	8.750	102.420	102.286	102.102	101.952	8.125	104.286	104.199	104.089	103.999

					RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					SELECT PRICING														
Effective: August 11, 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	92.771	92.728	92.673	92.627	4.875	97.100	97.047	96.981	96.926															
4.990	93.419	93.375	93.320	93.275	4.990	97.496	97.442	97.376	97.321															
5.125	94.161	94.118	94.063	94.017	5.125	97.950	97.897	97.830	97.775															
5.250	94.749	94.690	94.616	94.556	5.250	98.609	98.540	98.454	98.384															
5.375	95.428	95.368	95.295	95.235	5.375	99.031	98.962	98.877	98.806															
5.500	96.080	96.020	95.946	95.886	5.500	99.437	99.368	99.283	99.212															
5.625	96.745	96.676	96.593	96.525	5.625	99.831	99.761	99.676	99.606															
5.750	97.392	97.323	97.240	97.172	5.750	100.202	100.132	100.047	99.976															
5.875	97.995	97.921	97.834	97.762	5.875	100.552	100.483	100.398	100.327															
5.990	98.629	98.547	98.448	98.365	5.990	100.853	100.784	100.698	100.628															
6.125	99.275	99.193	99.092	99.009	6.125	101.219	101.150	101.065	100.995															
6.250	99.836	99.753	99.653	99.570	6.250	101.524	101.454	101.369	101.299															
6.375	100.533	100.451	100.350	100.267	6.375	101.930	101.861	101.776	101.706															
6.500	101.039	100.956	100.855	100.772	6.500	102.190	102.121	102.036	101.965															
6.625	101.416	101.331	101.230	101.147	6.625	102.309	102.239	102.154	102.084															
6.750	102.048	101.964	101.863	101.780	6.750	102.575	102.515	102.448	102.394															
6.875	102.391	102.305	102.204	102.121	6.875	102.697	102.637	102.571	102.516															
6.990	102.976	102.884	102.775	102.685	6.990	103.033	102.973	102.906	102.851															
7.125	103.457	103.364	103.254	103.164	7.125	103.252	103.191	103.125	103.070															
7.250	103.851	103.758	103.648	103.558	7.250	102.942	102.864	102.769	102.691															
7.375	104.126	104.034	103.924	103.834																				
7.500	104.458	104.371	104.261	104.170																				
7.625	104.801	104.714	104.604	104.514																				
7.750	104.855	104.768	104.658	104.567																				
7.875	105.115	105.028	104.918	104.828																				
7.990	105.199	105.113	105.003	104.912																				
8.125	105.436	105.349	105.239	105.149																				
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	95.820	95.751	95.669	95.601	5.990	97.966	97.880	97.776	97.690															
5.625	96.501	96.432	96.349	96.281	6.125	98.225	98.140	98.035	97.949															
5.750	96.898	96.819	96.737	96.669	6.250	98.458	98.372	98.268	98.182															
5.875	97.481	97.412	97.329	97.261	6.375	98.708	98.622	98.518	98.432															
5.990	98.121	98.052	97.970	97.902	6.500	98.906	98.821	98.716	98.630															
6.125	98.696	98.627	98.544	98.476	6.625	99.124	99.039	98.934	98.848															
6.250	99.093	98.987	98.849	98.736	6.750	99.183	99.106	99.021	98.951															
6.375	99.619	99.512	99.374	99.261	6.875	99.375	99.298	99.213	99.143															
6.500	100.141	100.033	99.896	99.782	6.990	99.482	99.405	99.320	99.250															
6.625	100.702	100.593	100.456	100.343	7.125	99.634	99.558	99.472	99.402															
6.750	101.284	101.175	101.038	100.925	7.250	99.121	99.027	98.914	98.820															
6.875	101.721	101.613	101.475	101.362	7.375	99.642	99.549	99.435	99.341															
6.990	101.998	101.890	101.752	101.639	7.500	99.637	99.543	99.429	99.336															
7.125	102.334	102.225	102.088	101.975	7.625	99.625	99.531	99.418	99.324															
7.250	101.631	101.514	101.368	101.247	7.750	100.429	100.336	100.222	100.128															
7.375	102.300	102.183	102.037	101.916	7.875	100.543	100.449	100.335	100.242															
7.500	102.382	102.266	102.119	101.999	7.990	99.369	99.276	99.162	99.068															
7.625	102.477	102.361	102.214	102.094																				
7.750	103.201	103.067	102.884	102.733																				
7.875	103.425	103.291	103.108	102.957																				
7.990	102.323	102.188	102.005	101.854																				
8.125	102.514	102.379	102.196	102.046																				
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	92.571	92.528	92.473	92.427	5.990	98.071	98.002	97.920	97.852															
4.990	93.219	93.175	93.120	93.075	6.125	98.646	98.577	98.494	98.426															
5.125	93.961	93.918	93.863	93.817	6.250	99.043	98.937	98.799	98.686															
5.250	94.549	94.490	94.416	94.356	6.375	99.569	99.462	99.324	99.211															
5.375	95.228	95.168	95.095	95.035	6.500	100.091	99.983	99.846	99.732															
5.500	95.880	95.820	95.746	95.686	6.625	100.652	100.543	100.406	100.293															
5.625	96.545	96.476	96.393	96.325	6.750	101.234	101.125	100.988	100.875															
5.750	97.192	97.123	97.040	96.972	6.875	101.671	101.563	101.425	101.312															
5.875	97.795	97.721	97.634	97.562	6.990	101.948	101.840	101.702	101.589															
5.990	98.429	98.347	98.248	98.165	7.125	102.284	102.175	102.038	101.925															
6.125	99.075	98.993	98.892	98.809	7.250	101.581	101.464	101.318	101.197															
6.250	99.636	99.553	99.453	99.370	7.375	102.250	102.133	101.987	101.866															
6.375	100.333	100.251	100.150	100.067	7.500	102.332	102.216	102.069	101.949															
6.500	100.839	100.756	100.655	100.572	7.625	102.427	102.311	102.164	102.044															
6.625	101.216	101.131	101.030	100.947	7.750	103.151	103.017	102.834	102.683															
6.750	101.848	101.764	101.663	101.580	7.875	103.375	103.241	103.058	102.907															
6.875	102.191	102.105	102.004	101.921	7.990	102.273	102.138	101.955	101.804															
6.990	102.776	102.684	102.575	102.485	8.125	102.464	102.329	102.146	101.996															
7.125	103.257	103.164	103.054	102.964	8.250	101.998	101.864	101.681	101.															

Wholesale



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

Effective: August 11, 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	-1.380	-1.840	-2.040	-2.190	
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870	
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750	
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000	
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890	
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770	
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240	
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610	
HOMEReady AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190	
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870	
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630	
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600	
HOMEReady AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890	
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770	
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240	
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210	
LPMI (in addition to adjustments above)											
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011	
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350	
Manufactured Homes			-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300	
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630	
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820	
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530	
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250	
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490	
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270	
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250	
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150	
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040	
							FNMA/FHLMC State Tier Adjustment				
							Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000		
							Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150		
							Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250		



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

Wholesale

Effective: August 11, 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	92.721	92.678	92.623	92.577		4.875	92.129	92.086	92.031	91.985		4.990	94.512	94.431	94.321	94.231	
4.990	93.369	93.325	93.270	93.225		4.990	92.772	92.728	92.673	92.628		5.125	95.225	95.144	95.034	94.943	
5.125	94.111	94.068	94.013	93.967		5.125	93.510	93.466	93.411	93.366		5.250	96.037	95.944	95.825	95.727	
5.250	94.699	94.640	94.566	94.506		5.250	94.093	94.034	93.960	93.900		5.375	96.665	96.572	96.453	96.355	
5.375	95.378	95.318	95.245	95.185		5.375	94.767	94.708	94.635	94.574		5.500	97.296	97.203	97.084	96.986	
5.500	96.030	95.970	95.896	95.836		5.500	95.416	95.355	95.282	95.221		5.625	97.916	97.823	97.704	97.606	
5.625	96.695	96.626	96.543	96.475		5.625	96.080	96.011	95.929	95.861		5.750	98.496	98.403	98.284	98.186	
5.750	97.342	97.273	97.190	97.122		5.750	96.729	96.660	96.577	96.509		5.875	99.052	98.960	98.841	98.743	
5.875	97.945	97.871	97.784	97.712		5.875	97.350	97.276	97.189	97.117		5.990	99.546	99.454	99.334	99.236	
5.990	98.579	98.497	98.398	98.315		5.990	97.998	97.915	97.816	97.734		6.125	100.098	100.006	99.887	99.789	
6.125	99.225	99.143	99.042	98.959		6.125	98.658	98.575	98.474	98.391		6.250	100.135	100.027	99.889	99.776	
6.250	99.786	99.703	99.603	99.520		6.250	99.234	99.151	99.050	98.967		6.375	100.763	100.654	100.517	100.404	
6.375	100.483	100.401	100.300	100.217		6.375	99.950	99.867	99.767	99.684		6.500	101.227	101.119	100.982	100.868	
6.500	100.989	100.906	100.805	100.722		6.500	100.464	100.381	100.280	100.197		6.625	101.519	101.411	101.273	101.160	
6.625	101.366	101.281	101.180	101.097		6.625	100.841	100.756	100.655	100.572		6.750	101.757	101.647	101.509	101.396	
6.750	101.998	101.914	101.813	101.730		6.750	101.473	101.389	101.288	101.205		6.875	102.051	101.941	101.803	101.690	
6.875	102.341	102.255	102.154	102.071		6.875	101.816	101.730	101.629	101.546		6.990	102.524	102.414	102.276	102.163	
6.990	102.926	102.834	102.725	102.635		6.990	102.381	102.289	102.180	102.090		7.125	102.905	102.794	102.657	102.544	
7.125	103.407	103.314	103.204	103.114		7.125	102.862	102.769	102.659	102.569		7.250	103.209	103.116	103.006	102.916	
7.250	103.801	103.708	103.598	103.508		7.250	103.256	103.163	103.053	102.963		7.375	103.578	103.488	103.378	103.287	
7.375	104.076	103.984	103.874	103.784		7.375	103.531	103.439	103.329	103.239		7.500	103.962	103.876	103.766	103.675	
7.500	104.408	104.321	104.211	104.120		7.500	103.863	103.776	103.666	103.575		7.625	104.315	104.228	104.119	104.028	
7.625	104.751	104.664	104.554	104.464		7.625	104.206	104.119	104.009	103.919							
7.750	104.805	104.718	104.608	104.517		7.750	104.260	104.173	104.063	103.972							
7.875	105.065	104.978	104.868	104.778		7.875	104.520	104.433	104.323	104.233							
7.990	105.149	105.063	104.953	104.862		7.990	104.604	104.518	104.408	104.317							
8.125	105.386	105.299	105.189	105.099		8.125	104.841	104.754	104.644	104.554							

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	97.346	97.292	97.226	97.171	4.990	97.653	97.584	97.498	97.428	
5.125	97.800	97.747	97.680	97.625	5.125	98.003	97.934	97.848	97.778	
5.250	98.459	98.390	98.304	98.234	5.250	98.505	98.419	98.315	98.229	
5.375	98.881	98.812	98.727	98.656	5.375	98.827	98.742	98.637	98.551	
5.500	99.287	99.218	99.133	99.062	5.500	99.140	99.054	98.950	98.864	
5.625	99.681	99.611	99.526	99.456	5.625	99.438	99.353	99.248	99.163	
5.750	100.052	99.982	99.897	99.826	5.750	99.761	99.692	99.606	99.536	
5.875	100.402	100.333	100.248	100.177	5.875	100.056	99.987	99.901	99.831	
5.990	100.703	100.634	100.548	100.478	5.990	100.318	100.249	100.163	100.093	
6.125	101.069	101.000	100.915	100.845	6.125	100.587	100.517	100.432	100.362	
6.250	101.374	101.304	101.219	101.149	6.250	100.858	100.797	100.731	100.676	
6.375	101.780	101.711	101.626	101.556	6.375	101.232	101.172	101.105	101.051	
6.500	102.040	101.971	101.886	101.815	6.500	101.464	101.404	101.338	101.283	
6.625	102.159	102.089	102.004	101.934	6.625	101.548	101.488	101.421	101.366	
6.750	102.425	102.365	102.298	102.244	6.750	101.873	101.812	101.746	101.691	
6.875	102.547	102.487	102.421	102.366	6.875	101.932	101.872	101.806	101.751	
6.990	102.883	102.823	102.756	102.701	6.990	102.216	102.156	102.089	102.035	
7.125	103.102	103.041	102.975	102.920	7.125	102.379	102.319	102.252	102.198	
7.250	102.792	102.714	102.619	102.541	7.250	102.249	102.172	102.077	101.999	

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Effective: August 11, 2026

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT AlIA101)					SELECT Alt Agency 15 Yr Fixed (SELECT AlIA115)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	93.021	92.978	92.923	92.877	5.990	101.003	100.934	100.848	100.778	
4.990	93.669	93.625	93.570	93.525	6.125	101.369	101.300	101.215	101.145	
5.125	94.411	94.368	94.313	94.267	6.250	101.674	101.604	101.519	101.449	
5.250	94.999	94.940	94.886	94.806	6.375	102.080	102.011	101.926	101.856	
5.375	95.678	95.618	95.545	95.485	6.500	102.340	102.271	102.186	102.115	
5.500	96.330	96.270	96.196	96.136	6.625	102.459	102.389	102.304	102.234	
5.625	96.995	96.926	96.843	96.775	6.750	102.725	102.665	102.598	102.544	
5.750	97.642	97.573	97.490	97.422	6.875	102.847	102.787	102.721	102.666	
5.875	98.245	98.171	98.084	98.012	6.990	103.183	103.123	103.056	103.001	
5.990	98.879	98.797	98.698	98.615	7.125	103.402	103.341	103.275	103.220	
6.125	99.525	99.443	99.342	99.259	7.250	103.092	103.014	102.919	102.841	
6.250	100.086	100.003	99.903	99.820	7.375	103.296	103.218	103.124	103.045	
6.375	100.783	100.701	100.600	100.517	7.500	103.475	103.397	103.303	103.224	
6.500	101.289	101.206	101.105	101.022	7.625	103.645	103.568	103.473	103.395	
6.625	101.666	101.581	101.480	101.397	7.750	103.651	103.574	103.479	103.401	
6.750	102.298	102.214	102.113	102.030	7.875	103.824	103.746	103.651	103.573	
6.875	102.641	102.555	102.454	102.371						
6.990	103.226	103.134	103.025	102.935						
7.125	103.707	103.614	103.504	103.414						
7.250	104.101	104.008	103.898	103.808						
7.375	104.376	104.284	104.174	104.084						
7.500	104.708	104.621	104.511	104.420						
7.625	105.051	104.964	104.854	104.764						

[illegible]



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

Effective: August 11, 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	-0.375	-0.875	-1.125	-2.500					
2nd Home	0.000	0.000	-0.375	-0.875	-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 **Minimum Loan Amount \$75,000** ***All loan level price adjustments are cumulative*** Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs									
Texas Cash out	-1.000										
HB 20YR & 25YR Term	-1.500										
> 6 Financed Properties	-0.500										
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
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

RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612 Effective: August 11, 2026															
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	99.074	98.838	98.604	6.490	98.324	98.088	97.854								
6.500	99.104	98.868	98.634	6.500	98.354	98.118	97.884								
6.625	99.654	99.418	99.184	6.625	98.904	98.668	98.434								
6.750	100.185	99.949	99.715	6.750	99.435	99.199	98.965								
6.875	99.793	99.591	99.382	6.875	99.043	98.841	98.632								
6.990	100.294	100.092	99.883	6.990	99.544	99.342	99.133								
7.000	100.324	100.122	99.913	7.000	99.574	99.372	99.163								
7.125	100.844	100.642	100.433	7.125	100.094	99.892	99.683								
7.250	101.335	101.133	100.924	7.250	100.585	100.383	100.174								
7.375	101.384	101.152	100.910	7.375	100.634	100.402	100.160								
7.490	101.836	101.604	101.362	7.490	101.095	100.863	100.621								
7.500	101.875	101.643	101.401	7.500	101.125	100.893	100.651								
7.625	102.355	102.123	101.881	7.625	101.605	101.373	101.131								
7.750	102.816	102.584	102.342	7.750	102.066	101.834	101.592								
7.875	100.995	100.745	100.470	7.875	100.245	99.995	99.720								
7.990	101.426	101.176	100.901	7.990	100.676	100.426	100.151								
8.000	101.456	101.206	100.931	8.000	100.706	100.456	100.181								
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	99.074	98.838	96.604	6.490	96.451	96.324	96.088								
6.500	97.104	96.868	96.634	6.500	96.481	96.354	96.118								
6.625	97.654	97.418	97.184	6.625	97.031	96.904	96.668								
6.750	98.185	97.949	97.715	6.750	97.562	97.435	97.199								
6.875	97.793	97.591	97.382	6.875	97.150	97.043	96.841								
6.990	98.294	98.092	97.883	6.990	97.651	97.544	97.342								
7.000	98.324	98.122	97.913	7.000	97.681	97.574	97.372								
7.125	98.844	98.642	98.433	7.125	98.201	98.094	97.892								
7.250	99.335	99.133	98.924	7.250	98.692	98.585	98.383								
7.375	99.384	99.152	98.910	7.375	98.757	98.634	98.402								
7.490	99.845	99.613	99.371	7.490	99.218	99.095	98.863								
7.500	99.875	99.643	99.401	7.500	99.248	99.125	98.893								
7.625	100.355	100.123	99.881	7.625	99.728	99.605	99.373								
7.750	100.816	100.584	100.342	7.750	100.189	100.066	99.834								
7.875	98.995	98.745	98.470	7.875	98.375	98.245	97.995								
7.990	99.426	99.176	98.901	7.990	98.806	98.676	98.426								
8.000	99.456	99.206	98.931	8.000	98.836	98.706	98.456								
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	96.574	96.338	96.104												
6.500	96.604	96.368	96.134												
6.625	97.154	96.918	96.684												
6.750	97.685	97.449	97.215												
6.875	97.293	97.091	96.882												
6.990	97.794	97.592	97.383												
7.000	97.824	97.622	97.413												
7.125	98.344	98.142	97.933												
7.250	98.835	98.633	98.424												
7.375	98.884	98.652	98.410												
7.490	99.345	99.113	98.871												
7.500	99.375	99.143	98.901												
7.625	99.855	99.623	99.381												
7.750	100.316	100.084	99.842												
7.875	98.495	98.245	97.970												
7.990	98.926	98.676	98.401												
8.000	98.956	98.706	98.431												
LoanLift LLPAs															
FICO ≥680				Manufactured Home				DPA State Tier Adjustment							
0.500				-0.250				Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA		0.000				
FICO 660 - 679				2-Units				Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN		0.150				
0.000								Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY		0.250				
FICO 640 - 659				2:1 Buydown				Floor Price							
0.000				-0.250				98.000							
FICO 620 - 639				Kentucky											
-1.000				-0.500											
FICO 600 - 619				DTI >50											
-1.500				-0.250											



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

Effective: August 11, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	95.015	94.994	94.938	
5.125	95.357	95.336	95.280	
5.250	96.930	96.916	96.883	
5.375	97.361	97.347	97.315	
5.500	97.823	97.809	97.777	
5.625	98.174	98.161	98.128	
5.750	99.444	99.430	99.398	
5.875	99.959	99.905	99.824	
5.990	100.339	100.285	100.204	
6.125	100.709	100.655	100.574	
6.250	101.506	101.452	101.371	
6.375	101.888	101.745	101.624	
6.500	102.276	102.163	102.042	
6.625	102.587	102.475	102.353	
6.750	103.067	102.954	102.833	
6.875	102.865	102.807	102.710	
6.990	103.400	103.342	103.245	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	94.205	94.184	94.128	
5.125	94.547	94.526	94.470	
5.250	96.120	96.106	96.073	
5.375	96.551	96.537	96.505	
5.500	97.013	96.999	96.967	
5.625	97.364	97.351	97.318	
5.750	98.634	98.620	98.588	
5.875	99.149	99.095	99.014	
5.990	99.529	99.475	99.394	
6.125	99.899	99.845	99.764	
6.250	100.696	100.642	100.561	
6.375	101.048	100.935	100.814	
6.500	101.466	101.353	101.232	
6.625	101.777	101.665	101.543	
6.750	102.257	102.144	102.023	
6.875	102.055	101.997	101.900	
6.990	102.590	102.532	102.435	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	97.285	97.227	97.160	
5.125	97.495	97.437	97.370	
5.250	98.513	98.456	98.389	
5.375	98.553	98.496	98.437	
5.500	98.884	98.827	98.768	
5.625	99.103	99.046	98.988	
5.750	100.221	100.165	100.106	
5.875	99.749	99.692	99.633	
5.990	99.987	99.931	99.872	
6.125	100.206	100.149	100.090	
6.250	100.831	100.775	100.716	
6.375	100.058	99.984	99.892	
6.500	100.315	100.241	100.149	
6.625	100.465	100.390	100.298	
6.750	101.319	101.245	101.153	
6.875	101.754	101.680	101.587	
6.990	102.118	102.044	101.952	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	94.330	94.310	94.253	
5.250	96.266	96.252	96.220	
5.375	96.470	96.456	96.424	
5.500	96.973	96.959	96.926	
5.625	97.353	97.339	97.306	
5.750	98.917	98.863	98.782	
5.875	99.445	99.392	99.311	
5.990	99.828	99.775	99.694	
6.125	100.090	100.037	99.956	
6.250	100.650	100.596	100.516	
6.375	100.804	100.691	100.570	
6.500	101.048	100.935	100.814	
6.625	101.307	101.194	101.073	
6.750	100.769	100.656	100.535	
6.875	101.150	101.092	100.995	
6.990	101.305	101.247	101.150	
7.125	101.743	101.685	101.588	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	94.865	94.844	94.788	
5.125	95.207	95.186	95.130	
5.250	96.780	96.766	96.733	
5.375	97.211	97.197	97.165	
5.500	97.673	97.659	97.627	
5.625	98.024	98.011	97.978	
5.750	99.294	99.280	99.248	
5.875	99.809	99.755	99.674	
5.990	100.189	100.135	100.054	
6.125	100.559	100.505	100.424	
6.250	101.356	101.302	101.221	
6.375	101.708	101.595	101.474	
6.500	102.126	102.013	101.892	
6.625	102.437	102.325	102.203	
6.750	102.917	102.804	102.683	
6.875	102.715	102.657	102.560	
6.990	103.250	103.192	103.095	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	94.130	94.110	94.053	
5.250	96.066	96.052	96.020	
5.375	96.270	96.256	96.224	
5.500	96.773	96.759	96.726	
5.625	97.153	97.139	97.106	
5.750	98.717	98.663	98.582	
5.875	99.245	99.192	99.111	
5.990	99.628	99.575	99.494	
6.125	99.890	99.837	99.756	
6.250	100.450	100.396	100.316	
6.375	100.604	100.491	100.370	
6.500	100.848	100.735	100.614	
6.625	101.107	100.994	100.873	
6.750	100.569	100.456	100.335	
6.875	100.950	100.892	100.795	
6.990	101.105	101.047	100.950	
7.125	101.543	101.485	101.388	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	94.865	94.844	94.788	
5.125	95.207	95.186	95.130	
5.250	96.780	96.766	96.733	
5.375	97.211	97.197	97.165	
5.500	97.673	97.659	97.627	
5.625	98.024	98.011	97.978	
5.750	99.294	99.280	99.248	
5.875	99.809	99.755	99.674	
5.990	100.189	100.135	100.054	
6.125	100.559	100.505	100.424	
6.250	101.356	101.302	101.221	
6.375	101.708	101.595	101.474	
6.500	102.126	102.013	101.892	
6.625	102.437	102.325	102.203	
6.750	102.917	102.804	102.683	
6.875	102.715	102.657	102.560	
6.990	103.250	103.192	103.095	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	96.066	96.052	96.020	
5.375	96.270	96.256	96.224	
5.500	96.773	96.759	96.726	
5.625	97.153	97.139	97.106	
5.750	98.717	98.663	98.582	
5.875	99.245	99.192	99.111	
5.990	99.628	99.575	99.494	
6.125	99.890	99.837	99.756	
6.250	100.450	100.396	100.316	
6.375	100.604	100.491	100.370	
6.500	100.848	100.735	100.614	
6.625	101.107	100.994	100.873	
6.750	100.569	100.456	100.335	
6.875	100.950	100.892	100.795	
6.990	101.105	101.047	100.950	
7.125	101.543	101.485	101.388	
7.250	102.039	101.981	101.884	

LLPAs

FHA State Tier Adjustment		
Tier 1 States	CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	CA, 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 680-639	FICO 660-599	Loan Amount ≤\$100,000	
0.375	-1.750	-0.375	
FICO 660-679	FICO 650-579	VA Cashout ≥90% LTV	
0.375	-3.250	-3.000	
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	
0.125	-3.000	-1.250	
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRL)	
-0.250	0.250	-1.250	

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



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

Effective: August 11, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				VA 20 Year Fixed - (420)				VA 15 Year Fixed - (415)				VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	94.718	94.697	94.641	4.990	93.918	93.897	93.841	4.990	96.998	96.940	96.873	5.125	94.120	94.100	94.043
5.125	95.144	95.124	95.067	5.125	94.344	94.324	94.267	5.125	97.292	97.235	97.168	5.250	96.177	96.163	96.131
5.250	96.710	96.696	96.664	5.250	95.910	95.896	95.864	5.250	98.304	98.246	98.179	5.375	96.652	96.638	96.606
5.375	97.208	97.194	97.162	5.375	96.408	96.394	96.362	5.375	98.410	98.353	98.294	5.500	96.993	96.979	96.947
5.500	97.714	97.700	97.668	5.500	96.914	96.900	96.868	5.500	98.785	98.728	98.669	5.625	97.401	97.387	97.355
5.625	98.072	98.058	98.026	5.625	97.272	97.258	97.226	5.625	99.011	98.954	98.895	5.750	98.455	98.401	98.321
5.750	98.697	98.683	98.650	5.750	97.897	97.883	97.850	5.750	99.484	99.428	99.369	5.875	99.251	99.197	99.117
5.875	99.589	99.535	99.454	5.875	98.789	98.735	98.654	5.875	99.389	99.332	99.273	5.990	99.609	99.556	99.475
5.990	100.205	100.151	100.071	5.990	99.405	99.351	99.271	5.990	99.864	99.807	99.749	6.125	100.026	99.972	99.891
6.125	100.532	100.479	100.398	6.125	99.732	99.679	99.598	6.125	100.039	99.982	99.924	6.250	100.296	100.242	100.161
6.250	100.888	100.834	100.753	6.250	100.088	100.034	99.953	6.250	100.224	100.167	100.108	6.375	100.456	100.343	100.222
6.375	101.459	101.346	101.224	6.375	100.659	100.546	100.424	6.375	99.669	99.594	99.502	6.500	100.745	100.632	100.511
6.500	101.850	101.737	101.616	6.500	101.050	100.937	100.816	6.500	99.900	99.825	99.733	6.625	101.188	101.075	100.954
6.625	102.119	102.006	101.885	6.625	101.319	101.206	101.085	6.625	100.006	99.931	99.839	6.750	100.851	100.738	100.617
6.750	103.095	102.982	102.861	6.750	102.295	102.182	102.061	6.750	101.358	101.283	101.191	6.875	100.362	100.304	100.207
6.875	102.523	102.465	102.368	6.875	101.723	101.665	101.568	6.875	101.422	101.348	101.256	6.990	100.704	100.645	100.548
6.990	102.909	102.851	102.754	6.990	102.109	102.051	101.954	6.990	101.637	101.562	101.470	7.125	100.447	100.389	100.292

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	94.568	94.547	94.491	5.125	94.070	94.050	93.993	4.990	94.568	94.547	94.491	5.125	94.070	94.050	93.993
5.125	94.994	94.974	94.917	5.250	96.127	96.113	96.081	5.125	94.994	94.974	94.917	5.250	96.127	96.113	96.081
5.250	96.560	96.546	96.514	5.375	96.602	96.588	96.556	5.250	96.560	96.546	96.514	5.375	96.602	96.588	96.556
5.375	97.058	97.044	97.012	5.500	96.943	96.929	96.897	5.375	97.058	97.044	97.012	5.500	96.943	96.929	96.897
5.500	97.564	97.550	97.518	5.625	97.351	97.337	97.305	5.500	97.564	97.550	97.518	5.625	97.351	97.337	97.305
5.625	97.922	97.908	97.876	5.750	98.405	98.351	98.271	5.625	97.922	97.908	97.876	5.750	98.405	98.351	98.271
5.750	98.547	98.533	98.500	5.875	99.201	99.147	99.067	5.750	98.547	98.533	98.500	5.875	99.201	99.147	99.067
5.875	99.439	99.385	99.304	5.990	99.559	99.506	99.425	5.875	99.439	99.385	99.304	5.990	99.559	99.506	99.425
5.990	100.055	100.001	99.921	6.125	99.976	99.922	99.841	5.990	100.055	100.001	99.921	6.125	99.976	99.922	99.841
6.125	100.382	100.329	100.248	6.250	100.246	100.192	100.111	6.125	100.382	100.329	100.248	6.250	100.246	100.192	100.111
6.250	100.738	100.684	100.603	6.375	100.406	100.293	100.172	6.250	100.738	100.684	100.603	6.375	100.406	100.293	100.172
6.375	101.309	101.196	101.074	6.500	100.695	100.582	100.461	6.375	101.309	101.196	101.074	6.500	100.695	100.582	100.461
6.500	101.700	101.587	101.466	6.625	101.138	101.025	100.904	6.500	101.700	101.587	101.466	6.625	101.138	101.025	100.904
6.625	101.969	101.856	101.735	6.750	100.801	100.688	100.567	6.625	101.969	101.856	101.735	6.750	100.801	100.688	100.567
6.750	102.945	102.832	102.711	6.875	100.312	100.254	100.157	6.750	102.945	102.832	102.711	6.875	100.312	100.254	100.157
6.875	102.373	102.315	102.218	6.990	100.654	100.595	100.498	6.875	102.373	102.315	102.218	6.990	100.654	100.595	100.498
6.990	102.759	102.701	102.604	7.125	100.397	100.339	100.242	6.990	102.759	102.701	102.604	7.125	100.397	100.339	100.242

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.250	96.290	96.276	96.244
5.375	96.788	96.774	96.742
5.500	97.294	97.280	97.248
5.625	97.652	97.638	97.606
5.750	98.277	98.263	98.230
5.875	99.169	99.115	99.034
5.990	99.785	99.731	99.651
6.125	100.112	100.059	99.978
6.250	100.468	100.414	100.333
6.375	101.039	100.926	100.804
6.500	101.430	101.317	101.196
6.625	101.699	101.586	101.465
6.750	102.675	102.562	102.441
6.875	102.103	102.045	101.948
6.990	102.489	102.431	102.334
7.125	102.996	102.938	102.841
7.250	103.492	103.434	103.337

LLPAs

VA/USDA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
FICO ≥700		
0.375		
FICO 680-699		
0.250		
FICO 660-679		
0.250		
FICO 640-659		
0.000		
FICO 620-639		
-0.250		
FICO 600-619		
-1.000		
FICO 580-599		
-1.500		
FICO 560-579		
-2.250		
No FICO Score		
-3.000		
Loan Amount ≥\$100,000 &≤\$249,999		
0.250		
VA Loan Amount >\$950K		
-0.375		
Loan Amount ≤\$100,000		
-0.375		
VA Cashout >90% LTV		
-3.000		
Manufactured Home (Purchase/Rate-Term/Cashout)		
-1.250		
Manufactured Home (Streamline/IRRRL)		
-1.250		
60 Day Lock (From 45 Day Price)		
-0.500		
3+ Units		
-0.500		
VA IRRRL >100% CLTV (Sub Fin)		
-1.000		
NC Floor Price		
99.750		



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

SELECT PRICING

Effective: August 11, 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	95.018	94.997	94.941		4.990	97.298	97.240	97.173		4.990	94.868	94.847	94.791		4.990	94.868	94.847	94.791	
5.125	95.444	95.424	95.367		5.125	97.592	97.535	97.468		5.125	95.294	95.274	95.217		5.125	95.294	95.274	95.217	
5.250	97.010	96.996	96.964		5.250	98.604	98.546	98.479		5.250	96.860	96.846	96.814		5.250	96.860	96.846	96.814	
5.375	97.508	97.494	97.462		5.375	98.710	98.653	98.594		5.375	97.358	97.344	97.312		5.375	97.358	97.344	97.312	
5.500	98.014	98.000	97.968		5.500	99.085	99.028	98.969		5.500	97.864	97.850	97.818		5.500	97.864	97.850	97.818	
5.625	98.372	98.358	98.326		5.625	99.311	99.254	99.195		5.625	98.222	98.208	98.176		5.625	98.222	98.208	98.176	
5.750	98.997	98.983	98.950		5.750	99.784	99.728	99.669		5.750	98.847	98.833	98.800		5.750	98.847	98.833	98.800	
5.875	99.889	99.835	99.754		5.875	99.689	99.632	99.573		5.875	99.739	99.685	99.604		5.875	99.739	99.685	99.604	
5.990	100.505	100.451	100.371		5.990	100.164	100.107	100.049		5.990	100.355	100.301	100.221		5.990	100.355	100.301	100.221	
6.125	100.832	100.779	100.698		6.125	100.339	100.282	100.224		6.125	100.682	100.629	100.548		6.125	100.682	100.629	100.548	
6.250	101.188	101.134	101.053		6.250	100.524	100.467	100.408		6.250	101.038	100.984	100.903		6.250	101.038	100.984	100.903	
6.375	101.759	101.646	101.524		6.375	99.969	99.894	99.802		6.375	101.609	101.496	101.374		6.375	101.609	101.496	101.374	
6.500	102.150	102.037	101.916		6.500	100.200	100.125	100.033		6.500	102.000	101.887	101.766		6.500	102.000	101.887	101.766	
6.625	102.419	102.306	102.185		6.625	100.306	100.231	100.139		6.625	102.269	102.156	102.035		6.625	102.269	102.156	102.035	
6.750	103.395	103.282	103.161		6.750	101.658	101.583	101.491		6.750	103.245	103.132	103.011		6.750	103.245	103.132	103.011	
6.875	102.823	102.765	102.668		6.875	101.722	101.648	101.556		6.875	102.673	102.615	102.518		6.875	102.673	102.615	102.518	
6.990	103.209	103.151	103.054		6.990	101.937	101.862	101.770		6.990	103.059	103.001	102.904		6.990	103.059	103.001	102.904	

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	94.420	94.400	94.343		5.125	94.370	94.350	94.293		5.125	94.370	94.350	94.293						
5.250	96.477	96.463	96.431		5.250	96.427	96.413	96.381		5.250	96.427	96.413	96.381						
5.375	96.952	96.938	96.906		5.375	96.902	96.888	96.856		5.375	96.902	96.888	96.856						
5.500	97.293	97.279	97.247		5.500	97.243	97.229	97.197		5.500	97.243	97.229	97.197						
5.625	97.701	97.687	97.655		5.625	97.651	97.637	97.605		5.625	97.651	97.637	97.605						
5.750	98.755	98.701	98.621		5.750	98.705	98.651	98.571		5.750	98.705	98.651	98.571						
5.875	99.551	99.497	99.417		5.875	99.501	99.447	99.367		5.875	99.501	99.447	99.367						
5.990	99.909	99.856	99.775		5.990	99.859	99.806	99.725		5.990	99.859	99.806	99.725						
6.125	100.326	100.272	100.191		6.125	100.276	100.222	100.141		6.125	100.276	100.222	100.141						
6.250	100.596	100.542	100.461		6.250	100.546	100.492	100.411		6.250	100.546	100.492	100.411						
6.375	100.756	100.643	100.522		6.375	100.706	100.593	100.472		6.375	100.706	100.593	100.472						
6.500	101.045	100.932	100.811		6.500	100.995	100.882	100.761		6.500	100.995	100.882	100.761						
6.625	101.488	101.375	101.254		6.625	101.438	101.325	101.204		6.625	101.438	101.325	101.204						
6.750	101.151	101.038	100.917		6.750	101.101	100.988	100.867		6.750	101.101	100.988	100.867						
6.875	100.662	100.604	100.507		6.875	100.612	100.554	100.457		6.875	100.612	100.554	100.457						
6.990	101.004	100.945	100.848		6.990	100.954	100.895	100.798		6.990	100.954	100.895	100.798						
7.125	100.747	100.689	100.592		7.125	100.697	100.639	100.542		7.125	100.697	100.639	100.542						

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	95.118	95.097	95.041		5.125	94.345	94.325	94.268		4.990	97.148	97.090	97.023		4.990	94.598	94.577	94.521	
5.125	95.544	95.524	95.467		5.250	96.402	96.388	96.356		5.125	97.442	97.385	97.318		5.125	95.024	95.004	94.947	
5.250	97.110	97.096	97.064		5.375	96.877	96.863	96.831		5.250	98.454	98.396	98.329		5.250	96.590	96.576	96.544	
5.375	97.608	97.594	97.562		5.500	97.218	97.204	97.172		5.375	98.560	98.503	98.444		5.375	97.088	97.074	97.042	
5.500	98.114	98.100	98.068		5.625	97.626	97.612	97.580		5.500	98.935	98.878	98.819		5.500	97.594	97.580	97.548	
5.625	98.472	98.458	98.426		5.750	98.680	98.626	98.546		5.625	99.161	99.104	99.045		5.625	97.952	97.938	97.906	
5.750	99.097	99.083	99.050		5.875	99.476	99.422	99.342		5.750	99.634	99.578	99.519		5.750	98.577	98.563	98.530	
5.875	99.989	99.935	99.854		5.990	99.834	99.781	99.700		5.875	99.539	99.482	99.423		5.875	99.469	99.415	99.334	
5.990	100.605	100.551	100.471		6.125	100.251	100.197	100.116		5.990	100.014	99.957	99.899		5.990	100.085	100.031	99.951	
6.125	100.932	100.879	100.798		6.250	100.521	100.467	100.386		6.125	100.189	100.132	100.074		6.125	100.412	100.359	100.278	
6.250	101.288	101.234	101.153		6.375	100.681	100.568	100.447		6.250	100.374	100.317	100.258		6.250	100.768	100.714	100.633	
6.375	101.859	101.746	101.624		6.500	100.970	100.857	100.736		6.375	99.819	99.744	99.652		6.375	101.339	101.226	101.104	
6.500	102.250	102.137	102.016		6.625	101.413	101.300	101.179		6.500	100.050	99.975	99.883		6.500	101.730	101.617	101.496	
6.625	102.519	102.406	102.285		6.750	101.076	100.963	100.842		6.625	100.156	100.081	99.989		6.625	101.999	101.886	101.765	
6.750	103.495	103.382	103.261		6.875	100.587	100.529	100.432		6.750	101.508	101.433	101.341		6.750	102.975	102.862	102.741	
6.875	102.923	102.865	102.768		6.990	100.929	100.870	100.773		6.875	101.572	101.498	101.406		6.875	102.403	102.345	102.248	
6.990	103.309	103.251	103.154		7.125	100.672	100.614	100.517		6.990	101.787	101.712	101.620		6.990	102.789	102.731	102.634	

LLPAs

			VA/USDA State Tier Adjustment		
Tier 1 States			AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA		
Tier 2 States			DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN		
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		
60 Day Lock (From 45 Day Price)					
3-4 Units					
VA IRRRL >100% CLTV (Sub Fin)					
NC Floor Price					

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



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

Effective: August 11, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (30S)				
Rate	15 Day	30 Day	45 Day	
4.625	96.164	96.161	96.150	
4.750	96.732	96.717	96.692	
4.875	97.183	97.168	97.144	
5.000	97.483	97.468	97.443	
5.125	98.010	97.995	97.970	
5.250	98.193	98.165	98.127	
5.375	98.408	98.381	98.342	
5.500	98.880	98.852	98.814	
5.625	99.438	99.410	99.372	

FHA 5/1 ARM HB - (30SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	95.600	95.597	95.586	
4.750	96.198	96.183	96.158	
4.875	96.635	96.620	96.596	
5.000	96.918	96.903	96.878	
5.125	97.422	97.407	97.382	
5.250	97.649	97.621	97.583	
5.375	97.839	97.811	97.773	
5.500	98.280	98.253	98.214	
5.625	98.801	98.774	98.735	

VA 5/1 ARM - (40S)				
Rate	15 Day	30 Day	45 Day	
4.625	96.044	96.041	96.030	
4.750	96.764	96.749	96.724	
4.875	97.179	97.164	97.140	
5.000	97.409	97.394	97.370	
5.125	97.862	97.847	97.823	
5.250	98.203	98.175	98.137	
5.375	98.383	98.356	98.317	
5.500	98.778	98.750	98.712	
5.625	99.257	99.229	99.190	
5.750	99.169	99.129	99.076	

VA 5/1 ARM HB - (40SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	95.443	95.440	95.429	
4.750	96.197	96.182	96.158	
4.875	96.594	96.579	96.554	
5.000	96.799	96.784	96.760	
5.125	97.222	97.207	97.182	
5.250	97.619	97.592	97.553	
5.375	97.767	97.739	97.701	
5.500	98.123	98.096	98.057	
5.625	98.559	98.532	98.493	
5.750	98.565	98.525	98.472	

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: August 11, 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	94.905	94.884	94.828	5.250	95.995	95.981	95.948	4.990	97.160	97.102	97.035	5.250	95.841	95.827	95.795
5.125	95.247	95.226	95.170	5.375	96.426	96.412	96.380	5.125	97.370	97.312	97.245	5.375	96.045	96.031	95.999
5.250	96.820	96.806	96.773	5.500	96.888	96.874	96.842	5.250	98.388	98.331	98.264	5.500	96.548	96.534	96.501
5.375	97.251	97.237	97.205	5.625	97.239	97.226	97.193	5.375	98.428	98.371	98.312	5.625	96.928	96.914	96.881
5.500	97.713	97.699	97.667	5.750	98.509	98.495	98.463	5.500	98.759	98.702	98.643	5.750	98.492	98.438	98.357
5.625	98.064	98.051	98.018	5.875	99.024	98.970	98.889	5.625	98.978	98.921	98.863	5.875	99.020	98.967	98.886
5.750	99.334	99.320	99.288	5.990	99.404	99.350	99.269	5.750	100.096	100.040	99.981	5.990	99.403	99.350	99.269
5.875	99.849	99.795	99.714	6.125	99.774	99.720	99.639	5.875	99.624	99.567	99.508	6.125	99.665	99.612	99.531
5.990	100.229	100.175	100.094	6.250	100.571	100.517	100.436	5.990	99.862	99.806	99.747	6.250	100.225	100.171	100.091
6.125	100.599	100.545	100.464	6.375	100.923	100.810	100.689	6.125	100.081	100.024	99.965	6.375	100.379	100.266	100.145
6.250	101.396	101.342	101.261	6.500	101.341	101.228	101.107	6.250	100.706	100.650	100.591	6.500	100.623	100.510	100.389
6.375	101.748	101.635	101.514	6.625	101.652	101.540	101.418	6.375	99.933	99.859	99.767	6.625	100.882	100.769	100.648
6.500	102.166	102.053	101.932	6.750	102.132	102.019	101.898	6.500	100.190	100.116	100.024	6.750	100.344	100.231	100.110
6.625	102.477	102.365	102.243	6.875	101.930	101.872	101.775	6.625	100.340	100.265	100.173	6.875	100.725	100.667	100.570
6.750	102.957	102.844	102.723	6.990	102.465	102.407	102.310	6.750	101.194	101.120	101.028	6.990	100.880	100.822	100.725
6.875	102.755	102.697	102.600	7.125	102.972	102.914	102.817	6.875	101.629	101.555	101.462	7.125	101.318	101.260	101.163
6.990	103.290	103.232	103.135	7.250	103.468	103.410	103.313	6.990	101.993	101.919	101.827	7.250	101.814	101.756	101.659

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				VA IRRRL 20 Year Fixed - (420RL)				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	96.810	96.796	96.764	5.250	95.760	95.746	95.714	4.990	96.848	96.790	96.723	5.250	96.102	96.088	96.056
5.375	97.308	97.294	97.262	5.375	96.258	96.244	96.212	5.125	97.142	97.085	97.018	5.375	96.577	96.563	96.531
5.500	97.814	97.800	97.768	5.500	96.764	96.750	96.718	5.250	98.154	98.096	98.029	5.500	96.918	96.904	96.872
5.625	98.172	98.158	98.126	5.625	97.122	97.108	97.076	5.375	98.260	98.203	98.144	5.625	97.326	97.312	97.280
5.750	98.797	98.783	98.750	5.750	97.747	97.733	97.700	5.500	98.635	98.578	98.519	5.750	98.380	98.326	98.246
5.875	99.689	99.635	99.554	5.875	98.639	98.585	98.504	5.625	98.861	98.804	98.745	5.875	99.176	99.122	99.042
5.990	100.305	100.251	100.171	5.990	99.255	99.201	99.121	5.750	99.334	99.278	99.219	5.990	99.534	99.481	99.400
6.125	100.632	100.579	100.498	6.125	99.582	99.529	99.448	5.875	99.239	99.182	99.123	6.125	99.951	99.897	99.816
6.250	100.988	100.934	100.853	6.250	99.938	99.884	99.803	5.990	99.714	99.657	99.599	6.250	100.221	100.167	100.086
6.375	101.559	101.446	101.324	6.375	100.509	100.396	100.274	6.125	99.889	99.832	99.774	6.375	100.381	100.268	100.147
6.500	101.980	101.837	101.716	6.500	100.900	100.787	100.666	6.250	100.074	100.017	99.958	6.500	100.670	100.557	100.436
6.625	102.219	102.106	101.985	6.625	101.169	101.056	100.935	6.375	99.519	99.444	99.352	6.625	101.113	101.000	100.879
6.750	103.195	103.082	102.961	6.750	102.145	102.032	101.911	6.500	99.750	99.675	99.583	6.750	100.776	100.663	100.542
6.875	102.623	102.565	102.468	6.875	101.573	101.515	101.418	6.625	99.856	99.781	99.689	6.875	100.287	100.229	100.132
6.990	103.009	102.951	102.854	6.990	101.959	101.901	101.804	6.750	101.208	101.133	101.041	6.990	100.629	100.570	100.473
7.125	103.516	103.458	103.361	7.125	102.466	102.408	102.311	6.875	101.272	101.198	101.106	7.125	100.372	100.314	100.217
7.250	104.012	103.954	103.857	7.250	102.962	102.904	102.807	6.990	101.487	101.412	101.320	7.250	100.868	100.810	100.713

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



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

Effective:

Tuesday, August 11, 2026

Jumbo Peak Pricing

Jumbo Peak 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	98.543	98.449	98.262	98.074
6.250	98.962	98.868	98.681	98.493
6.375	99.303	99.209	99.022	98.834
6.500	99.557	99.463	99.276	99.088
6.625	99.754	99.661	99.473	99.286
6.750	99.928	99.835	99.647	99.460
6.875	100.088	99.995	99.807	99.620
7.000	100.262	100.168	99.981	99.793
7.125	100.434	100.340	100.153	99.965
7.250	100.566	100.472	100.285	100.097
7.375	100.687	100.593	100.406	100.218
7.500	100.772	100.678	100.491	100.303
7.625	100.833	100.739	100.552	100.364
7.750	100.894	100.801	100.613	100.426
7.875	100.956	100.862	100.674	100.487
8.000	101.017	100.923	100.736	100.548
8.125	101.078	100.984	100.797	100.609
8.250	101.139	101.045	100.858	100.670
8.375	101.200	101.107	100.919	100.732

Jumbo Peak 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.546	99.453	99.265	99.078
6.375	99.789	99.695	99.507	99.320
6.500	100.029	99.935	99.748	99.560
6.625	100.097	100.003	99.816	99.628
6.750	100.307	100.213	100.026	99.838
6.875	100.517	100.423	100.235	100.048
7.000	100.726	100.632	100.445	100.257
7.125	100.936	100.842	100.655	100.467
7.250	101.146	101.052	100.864	100.677
7.375	101.355	101.262	101.074	100.887
7.500	101.565	101.471	101.284	101.096
7.625	101.775	101.681	101.494	101.306
7.750	101.985	101.891	101.703	101.516
7.875	102.194	102.100	101.913	101.725
8.000	102.404	102.310	102.123	101.935

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	

Jumbo Apex Pricing

Jumbo Apex 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.884	96.775	96.603	96.384
5.875	97.407	97.298	97.126	96.907
6.000	97.929	97.820	97.648	97.429
6.125	98.337	98.227	98.055	97.837
6.250	98.745	98.636	98.464	98.245
6.375	99.216	99.106	98.934	98.716
6.500	99.686	99.577	99.405	99.186
6.625	99.964	99.854	99.683	99.464
6.750	100.241	100.132	99.960	99.741
6.875	100.024	99.915	99.743	99.524
7.000	99.808	99.699	99.527	99.308
7.125	99.749	99.640	99.468	99.249
7.250	99.690	99.581	99.409	99.190
7.375	100.078	99.969	99.797	99.578
7.500	100.467	100.358	100.186	99.967
7.625	N/A	N/A	N/A	N/A
7.750	N/A	N/A	N/A	N/A
7.875	N/A	N/A	N/A	N/A
8.000	N/A	N/A	N/A	N/A

Jumbo Apex 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.884	96.775	96.603	96.384
5.875	97.407	97.298	97.126	96.907
6.000	97.929	97.820	97.648	97.429
6.125	98.337	98.227	98.055	97.837
6.250	98.745	98.636	98.464	98.245
6.375	99.216	99.106	98.934	98.716
6.500	99.686	99.577	99.405	99.186
6.625	99.964	99.854	99.683	99.464
6.750	100.241	100.132	99.960	99.741
6.875	100.024	99.915	99.743	99.524
7.000	99.808	99.699	99.527	99.308
7.125	99.749	99.640	99.468	99.249
7.250	99.690	99.581	99.409	99.190
7.375	100.078	99.969	99.797	99.578
7.500	100.467	100.358	100.186	99.967
7.625	N/A	N/A	N/A	N/A
7.750	N/A	N/A	N/A	N/A
7.875	N/A	N/A	N/A	N/A
8.000	N/A	N/A	N/A	N/A

Jumbo Apex 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.884	96.775	96.603	96.384
5.875	97.407	97.298	97.126	96.907
6.000	97.929	97.820	97.648	97.429
6.125	98.337	98.227	98.055	97.837
6.250	98.745	98.636	98.464	98.245
6.375	99.216	99.106	98.934	98.716
6.500	99.686	99.577	99.405	99.186
6.625	99.964	99.854	99.683	99.464
6.750	100.241	100.132	99.960	99.741
6.875	100.024	99.915	99.743	99.524
7.000	99.808	99.699	99.527	99.308
7.125	99.749	99.640	99.468	99.249
7.250	99.690	99.581	99.409	99.190
7.375	100.078	99.969	99.797	99.578
7.500	100.467	100.358	100.186	99.967

Jumbo Apex 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.495	95.385	95.213	94.995
5.625	95.908	95.799	95.627	95.408
5.750	96.322	96.213	96.041	95.822
5.875	96.648	96.539	96.367	96.148
6.000	96.974	96.864	96.692	96.474
6.125	97.275	97.166	96.994	96.775
6.250	97.577	97.468	97.296	97.077
6.375	97.887	97.777	97.605	97.387
6.500	98.196	98.087	97.915	97.696
6.625	98.561	98.451	98.279	98.061
6.750	98.925	98.815	98.643	98.425

Jumbo Apex 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.063	94.953	94.781	94.563
5.375	95.417	95.307	95.135	94.917
5.500	95.764	95.654	95.482	95.264
5.625	96.080	95.970	95.798	95.580
5.750	96.386	96.277	96.105	95.886
5.875	96.668	96.559	96.387	96.168
6.000	96.989	96.880	96.708	96.489
6.125	97.308	97.198	97.026	96.808
6.250	97.582	97.473	97.301	97.082
6.375	97.833	97.724	97.552	97.333
6.500	98.086	97.977	97.805	97.586
6.625	98.120	98.010	97.839	97.620
6.750	98.154	98.045	97.873	97.654
6.875	98.369	98.260	98.088	97.869
7.000	98.584	98.475	98.303	98.084

Loan Level Price Adjustments (LLPAs)

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Effective: Tuesday, August 11, 2026

Effective: Tuesday, August 11, 2026

Jumbo Edge 30 Year Fixed Interest Only - (901EM-IO)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	95.778	95.653	95.628	95.340	
6.125	96.234	96.109	95.984	95.797	
6.250	96.577	96.452	96.327	96.140	
6.375	96.890	96.765	96.640	96.452	
6.500	97.172	97.047	96.922	96.735	
6.625	97.522	97.397	97.272	97.084	
6.750	97.766	97.631	97.506	97.319	
6.875	97.991	97.866	97.741	97.553	
7.000	98.354	98.229	98.104	97.917	
7.125	98.574	98.449	98.324	98.137	
7.250	98.795	98.670	98.545	98.357	
7.375	98.983	98.858	98.733	98.546	
7.500	99.258	99.133	99.008	98.821	
7.625	99.447	99.322	99.197	99.010	
7.750	99.637	99.512	99.387	99.199	
7.875	99.810	99.685	99.560	99.373	
8.000	100.044	99.919	99.794	99.606	
8.125	100.201	100.076	99.951	99.764	
8.250	100.359	100.234	100.109	99.921	
8.375	100.516	100.391	100.266	100.079	
8.500	100.721	100.596	100.471	100.283	
8.625	100.878	100.753	100.628	100.441	

[illegible][illegible][illegible]

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

Effective: Tuesday, August 11, 2026

Jumbo Boost Pricing

Jumbo Boost 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	98.950	98.888	99.013
6.375	99.450	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
8.375	104.871	104.809	104.934
8.500	105.121	105.059	105.184

Jumbo Boost 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	98.950	98.888	99.013
6.375	99.450	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
8.375	104.871	104.809	104.934
8.500	105.121	105.059	105.184

Jumbo Boost 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	98.950	98.888	99.013
6.375	99.450	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
8.375	104.871	104.809	104.934
8.500	105.121	105.059	105.184

Jumbo Boost 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	99.200	99.138	99.263
6.375	99.700	99.638	99.763
6.500	100.137	100.075	100.200
6.625	100.535	100.473	100.598
6.750	100.926	100.864	100.989
6.875	101.309	101.247	101.372
7.000	101.684	101.622	101.747
7.125	102.051	101.989	102.114
7.250	102.410	102.348	102.473
7.375	102.762	102.700	102.825
7.500	103.106	103.044	103.169
7.625	103.442	103.380	103.505
7.750	103.770	103.708	103.833
7.875	104.090	104.028	104.153
8.000	104.371	104.309	104.434
8.125	104.621	104.559	104.684
8.250	104.871	104.809	104.934
8.375	105.121	105.059	105.184
8.500	105.371	105.309	105.434

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