



RISE TPO Wholesale Rate Sheet

RiseTPO.com

Ratesheet Code: RS-WS

Effective Date:

8/25/26 1:42 PM

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Lock Expiration Days	
15 Day	09/08/26
30 Day	09/23/26
45 Day	10/08/26
60 Day	10/23/26
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
August Pricing Specials	
Conventional products (includes Alt Agency and ARMs, excludes Jumbo and CalHFA)	0.125

Announcements

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

FLASH SPECIAL CONVENTIONAL PRICE IMPROVEMENT

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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* 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 25, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.118	93.061	93.005	92.959	4.875	92.603	92.546	92.490	92.444	5.750	98.797	98.700	98.593	98.505
4.990	93.781	93.725	93.669	93.622	4.990	93.263	93.206	93.150	93.104	5.875	99.352	99.255	99.148	99.059
5.125	94.520	94.464	94.408	94.362	5.125	94.019	93.962	93.906	93.860	5.990	99.839	99.742	99.635	99.547
5.250	95.019	94.954	94.889	94.836	5.250	94.513	94.449	94.384	94.330	6.125	100.387	100.290	100.183	100.095
5.375	95.716	95.652	95.587	95.533	5.375	95.207	95.142	95.077	95.024	6.250	100.322	100.201	100.073	99.968
5.500	96.399	96.334	96.269	96.216	5.500	95.886	95.821	95.756	95.703	6.375	100.942	100.821	100.694	100.589
5.625	97.014	96.949	96.884	96.831	5.625	96.499	96.435	96.370	96.316	6.500	101.403	101.282	101.154	101.049
5.750	97.613	97.548	97.476	97.418	5.750	97.098	97.034	96.962	96.903	6.625	101.691	101.569	101.442	101.337
5.875	98.220	98.155	98.083	98.025	5.875	97.721	97.656	97.584	97.526	6.750	101.870	101.741	101.631	101.540
5.990	98.827	98.763	98.691	98.632	5.990	98.342	98.277	98.205	98.147	6.875	102.162	102.033	101.922	101.831
6.125	99.421	99.356	99.285	99.226	6.125	98.949	98.885	98.813	98.755	6.990	102.633	102.503	102.393	102.302
6.250	99.888	99.799	99.707	99.632	6.250	99.432	99.343	99.251	99.176	7.125	103.011	102.881	102.771	102.680
6.375	100.644	100.555	100.463	100.388	6.375	100.207	100.118	100.026	99.951	7.250	103.291	103.186	103.083	102.998
6.500	101.152	101.063	100.971	100.896	6.500	100.727	100.638	100.546	100.471	7.375	103.700	103.587	103.482	103.395
6.625	101.504	101.413	101.321	101.245	6.625	101.079	100.988	100.896	100.820	7.500	104.087	103.974	103.868	103.781
6.750	102.139	102.042	101.941	101.858	6.750	101.714	101.617	101.516	101.433	7.625	104.436	104.323	104.217	104.130
6.875	102.493	102.396	102.295	102.212	6.875	102.060	101.963	101.862	101.779	7.750	104.507	104.394	104.288	104.201
6.990	103.004	102.907	102.806	102.723	6.990	102.559	102.462	102.361	102.278	7.875	104.774	104.661	104.555	104.468
7.125	103.469	103.363	103.260	103.175	7.125	103.024	102.918	102.815	102.730	7.990	104.864	104.751	104.645	104.558
7.250	103.866	103.761	103.658	103.573	7.250	103.421	103.316	103.213	103.128	8.125	105.103	104.990	104.884	104.797
7.375	104.152	104.047	103.943	103.858	7.375	103.707	103.602	103.498	103.413					
7.500	104.448	104.334	104.229	104.142	7.500	104.003	103.889	103.784	103.697					
7.625	104.798	104.685	104.580	104.493	7.625	104.353	104.240	104.135	104.048					

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	96.969	96.918	96.862	96.815	5.990	100.250	100.183	100.109	100.048	5.750	97.163	97.098	97.026	96.968
4.990	97.365	97.315	97.258	97.212	6.125	100.515	100.448	100.374	100.313	5.875	97.770	97.705	97.633	97.575
5.125	97.823	97.773	97.716	97.670	6.250	100.843	100.793	100.737	100.690	5.990	98.377	98.313	98.241	98.182
5.250	98.472	98.413	98.348	98.294	6.375	101.216	101.166	101.110	101.063	6.125	98.971	98.906	98.835	98.776
5.375	98.896	98.837	98.772	98.719	6.500	101.447	101.397	101.340	101.294	6.250	99.438	99.349	99.257	99.182
5.500	99.302	99.243	99.178	99.124	6.625	101.529	101.479	101.422	101.376	6.375	100.194	100.105	100.013	99.938
5.625	99.693	99.634	99.569	99.515	6.750	101.852	101.802	101.745	101.698	6.500	100.702	100.613	100.521	100.446
5.750	100.062	100.004	99.939	99.885	6.875	101.909	101.859	101.802	101.756	6.625	101.054	100.963	100.871	100.795
5.875	100.409	100.351	100.286	100.232	6.990	102.190	102.140	102.084	102.037	6.750	101.689	101.592	101.491	101.408
5.990	100.708	100.650	100.584	100.531	7.125	102.351	102.301	102.244	102.197	6.875	102.043	101.946	101.845	101.762
6.125	101.031	100.973	100.907	100.853	7.250	102.208	102.124	102.038	101.967	6.990	102.554	102.457	102.356	102.273
6.250	101.300	101.233	101.159	101.098	7.375	102.356	102.273	102.187	102.115	7.125	103.019	102.913	102.810	102.725
6.375	101.705	101.638	101.564	101.504	7.500	102.486	102.402	102.316	102.245	7.250	103.416	103.311	103.208	103.123
6.500	101.960	101.893	101.819	101.758	7.625	102.606	102.523	102.436	102.365	7.375	103.702	103.597	103.493	103.408
6.625	102.075	102.008	101.935	101.874	7.750	102.375	102.291	102.205	102.134	7.500	103.998	103.884	103.779	103.692
6.750	102.404	102.354	102.298	102.251	7.875	102.497	102.414	102.327	102.256	7.625	104.348	104.235	104.130	104.043
6.875	102.521	102.471	102.415	102.368	7.990	102.482	102.398	102.312	102.241	7.750	104.357	104.244	104.138	104.051
6.990	102.853	102.803	102.747	102.700	8.125	102.610	102.526	102.440	102.369	7.875	104.616	104.503	104.398	104.311
										7.990	104.697	104.584	104.478	104.391
										8.125	104.920	104.807	104.709	104.627

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	94.841	94.777	94.712	94.658	4.875	92.028	91.971	91.915	91.869	5.750	98.722	98.625	98.518	98.430
5.500	95.524	95.459	95.394	95.341	4.990	92.688	92.631	92.575	92.529	5.875	99.277	99.180	99.073	98.984
5.625	96.139	96.074	96.009	95.956	5.125	93.444	93.387	93.331	93.285	5.990	99.764	99.667	99.560	99.472
5.750	96.738	96.673	96.601	96.543	5.250	93.938	93.874	93.809	93.755	6.125	100.312	100.215	100.108	100.020
5.875	97.345	97.280	97.208	97.150	5.375	94.632	94.567	94.502	94.449	6.250	100.247	100.126	99.998	99.893
5.990	97.952	97.888	97.816	97.757	5.500	95.311	95.246	95.181	95.128	6.375	100.867	100.746	100.619	100.514
6.125	98.546	98.481	98.410	98.351	5.625	95.924	95.860	95.795	95.741	6.500	101.328	101.207	101.079	100.974
6.250	99.013	98.924	98.832	98.757	5.750	96.523	96.459	96.387	96.328	6.625	101.616	101.494	101.367	101.262
6.375	99.769	99.680	99.588	99.513	5.875	97.146	97.081	97.009	96.951	6.750	101.795	101.666	101.556	101.465
6.500	100.277	100.188	100.096	100.021	5.990	97.767	97.702	97.630	97.572	6.875	102.087	101.958	101.847	101.756
6.625	100.629	100.538	100.446	100.370	6.125	98.374	98.310	98.238	98.180	6.990	102.558	102.428	102.318	102.227
6.750	101.264	101.167	101.066	100.983	6.250	98.857	98.768	98.676	98.601	7.125	102.936	102.806	102.696	102.605
6.875	101.618	101.521	101.420	101.337	6.375	99.632	99.543	99.451	99.376	7.250	103.216	103.111	103.008	102.923
6.990	102.129	102.032	101.931	101.848	6.500	100.152	100.063	99.971	99.896	7.375	103.625	103.512	103.407	103.320
7.125	102.594	102.488	102.385	102.300	6.625	100.504	100.413	100.321	100.245	7.500	104.012	103.899	103.793	103.706
7.250	102.991	102.886	102.783	102.698	6.750	101.139	101.042	100.941	100.858	7.625	104.361	104.248	104.142	104.055
7.375	103.277	103.172	103.068	102.983	6.875	101.485	101.388	101.287	101.204	7.750	104.432	104.319	104.213	104.126
7.500	103.573	103.459	103.354	103.267	6.990	101.984	101.887	101.786	101.703	7.875	104.699	104.586	104.480	104.393
7.625	103.923	103.810	103.705	103.618	7.125	102.449	102.343	102.240	102.155	7.990	104.789	104.676	104.570	104.483
7.750	103.932	103.819	103.713	103.626	7.250	102.846	102.741	102.638	102.553	8.125	105.028	104.915	104.809	104.722
7.875	104.191	104.078	103.973	103.886	7.375	103.132	103.027	102.923	102.838					
7.990	104.272	104.159	104.053	103.966	7.500	103.428	103.314	103.209	103.122					
8.125	104.495	104.382	104.284	104.202	7.625	103.778	103.665	103.560	103.473					

REFI NOW CONFORMING PRICING



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

Wholesale

Effective: August 25, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.409	96.345	96.260	96.191	5.500	94.345	94.280	94.196	94.126	5.375	96.881	93.755	93.671	93.601
5.625	97.076	97.012	96.927	96.858	5.625	95.019	94.954	94.870	94.800	5.500	94.495	94.430	94.346	94.276
5.750	97.457	97.393	97.308	97.239	5.750	95.407	95.343	95.258	95.189	5.625	95.169	95.104	95.020	94.950
5.875	98.055	97.990	97.906	97.836	5.875	96.005	95.940	95.856	95.786	5.750	95.557	95.493	95.408	95.339
5.990	98.764	98.700	98.615	98.546	5.990	96.714	96.650	96.565	96.496	5.875	96.155	96.090	96.006	95.936
6.125	99.356	99.292	99.207	99.138	6.125	97.306	97.242	97.157	97.088	5.990	96.864	96.800	96.715	96.646
6.250	99.470	99.349	99.221	99.116	6.250	97.420	97.299	97.171	97.066	6.125	97.454	97.389	97.305	97.235
6.375	100.009	99.887	99.760	99.655	6.375	97.959	97.837	97.710	97.605	6.250	97.556	97.435	97.307	97.202
6.500	100.495	100.374	100.246	100.141	6.500	98.438	98.317	98.189	98.084	6.375	98.079	97.958	97.830	97.725
6.625	101.040	100.910	100.774	100.662	6.625	98.970	98.840	98.704	98.592	6.500	98.549	98.428	98.300	98.195
6.750	101.638	101.509	101.372	101.260	6.750	99.568	99.439	99.302	99.190	6.625	99.089	98.960	98.823	98.711
6.875	102.092	101.963	101.826	101.714	6.875	100.022	99.893	99.756	99.644	6.750	99.691	99.562	99.426	99.313
6.990	102.393	102.263	102.127	102.015	6.990	100.323	100.193	100.057	99.945	6.875	100.134	100.005	99.868	99.756
7.125	102.748	102.618	102.482	102.369	7.125	100.678	100.548	100.412	100.299	6.990	100.454	100.325	100.188	100.076
7.250	101.924	101.786	101.647	101.533	7.250	99.854	99.716	99.577	99.463	7.125	100.830	100.700	100.564	100.451
7.375	102.620	102.482	102.343	102.229	7.375	100.550	100.412	100.273	100.159	7.250	100.038	99.900	99.761	99.647
7.500	102.722	102.585	102.446	102.332	7.500	100.652	100.515	100.376	100.262	7.375	100.708	100.571	100.432	100.317
7.625	102.830	102.692	102.553	102.439	7.625	100.760	100.622	100.483	100.369	7.500	100.830	100.692	100.553	100.439
7.750	103.462	103.284	103.107	102.961	7.750	101.392	101.214	101.037	100.891	7.625	100.956	100.819	100.680	100.565
7.875	103.698	103.520	103.343	103.197	7.875	101.628	101.450	101.273	101.127	7.750	101.316	101.138	100.961	100.815
7.990	102.605	102.427	102.250	102.104	7.990	100.535	100.357	100.180	100.034	7.875	101.557	101.380	101.203	101.057
8.125	102.805	102.627	102.450	102.304	8.125	100.735	100.557	100.380	100.234	7.990	100.463	100.286	100.108	99.962

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	98.470	98.395	98.313	98.245	5.990	97.905	97.830	97.747	97.680
6.125	98.779	98.704	98.622	98.554	6.125	98.187	98.112	98.029	97.961
6.250	98.908	98.824	98.733	98.658	6.250	98.304	98.220	98.129	98.054
6.375	99.184	99.101	99.010	98.935	6.375	98.565	98.481	98.390	98.315
6.500	99.418	99.334	99.243	99.168	6.500	98.782	98.698	98.607	98.532
6.625	99.649	99.565	99.474	99.399	6.625	99.008	98.925	98.833	98.758
6.750	99.719	99.652	99.578	99.518	6.750	99.083	99.016	98.942	98.881
6.875	99.939	99.872	99.798	99.737	6.875	99.291	99.224	99.150	99.089
6.990	100.039	99.972	99.898	99.838	6.990	99.411	99.344	99.270	99.209
7.125	100.181	100.114	100.040	99.979	7.125	99.573	99.506	99.432	99.371
7.250	99.577	99.476	99.373	99.288	7.250	99.001	98.900	98.797	98.712
7.375	100.131	100.031	99.927	99.842	7.375	99.529	99.429	99.325	99.240
7.500	100.112	100.011	99.908	99.823	7.500	99.529	99.429	99.325	99.240
7.625	100.089	99.988	99.885	99.800	7.625	99.525	99.425	99.321	99.236
7.750	101.093	100.992	100.889	100.803	7.750	100.149	100.049	99.945	99.860
7.875	101.194	101.093	100.990	100.904	7.875	100.270	100.169	100.066	99.981
7.990	100.015	99.915	99.811	99.726	7.990	99.103	99.003	98.899	98.814

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	92.918	92.861	92.805	92.759	5.375	95.688	95.624	95.539	95.470	5.375	94.816	94.752	94.687	94.633
4.990	93.581	93.525	93.469	93.422	5.500	96.359	96.295	96.210	96.141	5.500	95.499	95.434	95.369	95.316
5.125	94.320	94.264	94.208	94.162	5.625	97.026	96.962	96.877	96.808	5.625	96.114	96.049	95.984	95.931
5.250	94.819	94.754	94.689	94.636	5.750	97.407	97.343	97.258	97.189	5.750	96.713	96.648	96.576	96.518
5.375	95.516	95.452	95.387	95.333	5.875	98.005	97.940	97.856	97.786	5.875	97.320	97.255	97.183	97.125
5.500	96.199	96.134	96.069	96.016	5.990	98.714	98.650	98.565	98.496	5.990	97.927	97.863	97.791	97.732
5.625	96.814	96.749	96.684	96.631	6.125	99.306	99.242	99.157	99.088	6.125	98.521	98.456	98.385	98.326
5.750	97.413	97.348	97.276	97.218	6.250	99.420	99.299	99.171	99.066	6.250	98.988	98.899	98.807	98.732
5.875	98.020	97.955	97.883	97.825	6.375	99.959	99.837	99.710	99.605	6.375	99.744	99.655	99.563	99.488
5.990	98.627	98.563	98.491	98.432	6.500	100.445	100.324	100.196	100.091	6.500	100.252	100.163	100.071	99.996
6.125	99.221	99.156	99.085	99.026	6.625	100.990	100.860	100.724	100.612	6.625	100.604	100.513	100.421	100.345
6.250	99.688	99.599	99.507	99.432	6.750	101.588	101.459	101.322	101.210	6.750	101.239	101.142	101.041	100.958
6.375	100.444	100.355	100.263	100.188	6.875	102.042	101.913	101.776	101.664	6.875	101.593	101.496	101.395	101.312
6.500	100.952	100.863	100.771	100.696	6.990	102.343	102.213	102.077	101.965	6.990	102.104	102.007	101.906	101.823
6.625	101.304	101.213	101.121	101.045	7.125	102.698	102.568	102.432	102.319	7.125	102.569	102.463	102.360	102.275
6.750	101.939	101.842	101.741	101.658	7.250	101.874	101.736	101.597	101.483	7.250	102.966	102.861	102.758	102.673
6.875	102.293	102.196	102.095	102.012	7.375	102.570	102.432	102.293	102.179	7.375	103.252	103.147	103.043	102.958
6.990	102.804	102.707	102.606	102.523	7.500	102.672	102.535	102.396	102.282	7.500	103.548	103.434	103.329	103.242
7.125	103.269	103.163	103.060	102.975	7.625	102.780	102.642	102.503	102.389	7.625	103.898	103.785	103.680	103.593
7.250	103.666	103.561	103.458	103.373	7.750	103.412	103.234	103.057	102.911	7.750	103.907	103.794	103.688	103.601
7.375	103.952	103.847	103.743	103.658	7.875	103.648	103.470	103.293	103.147	7.875	104.166	104.053	103.948	103.861
7.500	104.248	104.134	104.029	103.942	7.990	102.555	102.377	102.200	102.054	7.990	104.247	104.134	104.028	103.941
7.625	104.598	104.485	104.380	104.293	8.125	102.755	102.577	102.400	102.254	8.125	104.470	104.357	104.259	104.177

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	92.918	92.861	92.805	92.759	5.500	96.359	96.295	96.210	96.141	5.375	94.816	94.752	94.687	94.633
4.990	93.581	93.525	93.469	93.422	5.625	97.026	96.962	96.877	96.808	5.500	95.499	95.434	95.369	95.316
5.125	94.320	94.264	94.208	94.162	5.750	97.407	97.343	97.258	97.189	5.625	96.114	96.049	95.984	95.931
5.250	94.819	94.754	94.689	94.636	5.875	98.005	97.940	97.856	97.786	5.750	96.713	96.648	96.576	96.518
5.375	95.516	95.452	95.387	95.333	5.990	98.714	98.650	98.565	98.496	5.875	97.320	97.255	97.183	97.125
5.500	96.199	96.134	96.069	96.016	6.125	99.306	99.242	99.157	99.088	5.990	97.927	97.863	97.791	97.732
5.625	96.814	96.749	96.684	96.631	6.250	99.420	99.299	99.171	99.066	6.125	98.521	98.456	98.385	98.326
5.750	97.413	97.348	97.276	97.218	6.375	99.959	99.837	99.710	99.605	6.250	98.988	98.899	98.807	98.732
5.875	98.020	97.955	97.883	97.825	6.500	100.445	100.324	100.196	100.091	6.375	99.744	99.655	99.563	99.488
5.990	98.627	98.563	98.491	98.432	6.625	100.990	100.860	100.724	100.612	6.500	100.252	100.163	100.071	99.996
6.125	99.221	99.156	99.085	99.026	6.750	101.588	101.459	101.322	101.210	6.625	100.604	100.513	100.421	100.345
6.250	99.688	99.599	99.507	99.432	6.875	102.042	101.913	101.776	101.664	6.750	101.239	101.142	101.041	100.958
6.375	100.444	100.355	100.263	100.188	6.990	102.343	102.213	102.077	101.965	6.875	101.593	101.496	101.395	101.312
6.500	100.952	100.863	100.771	100.696	7.125	102.698	102.568	102.432	102.319	6.990	102.104	102.007	101.906	101.823
6.625	101.304	101.213	101.121	101.045	7.250	101.874	101.736	101.597	101.483	7.125	102.569	102.463	102.360	102.275
6.750	101.939	101.842	101.741	101.658	7.375	102.570	102.432	102.293	102.179	7.250	102.966	102.861	102.758	102.673
6.875	102.293	102.196	102.095	102.012	7.500	102.672	102.535	102.396	102.282	7.375	103.252	103.147	103.043	102.958
6.990	102.804	102.707	102.606	102.523	7.625	102.780	102.642	102.503	102.389	7.500	103.548	103.434	103.329	103.242
7.125	103.269	103.163	103.060	102.975	7.750	103.412	103.234	103.057	102.911	7.625	103.898	103.785	103.680	103.593
7.250	103.666	103.561	103.458	103.373	7.875	103.648	103.470	103.293	103.147	7.750	103.907	103.794	103.688	103.601
7.375	103.952	103.847	103.743	103.658	7.990	102.555	102.377	102.200	102.054	7.875	104.166	104.053	103.948	103.861
7.500	104.248	104.134	104.029	103.942	8.125	102.755	102.577	102.400	102.254	7.990	104.247	104.134	104.028	103.941
7.625	104.598	104.485	104.380	104.293						8.125	104.470	104.357	104.259	104.177

 RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					SELECT PRICING									
Effective: August 25, 2026																			
SELECT FANNIE MAE CONFORMING FIXED RATE PRICING																			
SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)														
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day										
4.875	93.368	93.311	93.255	93.209	4.875	97.219	97.168	97.112	97.065										
4.990	94.031	93.975	93.919	93.872	4.990	97.615	97.565	97.508	97.462										
5.125	94.770	94.714	94.658	94.612	5.125	98.073	98.023	97.966	97.920										
5.250	95.269	95.204	95.139	95.086	5.250	98.722	98.663	98.598	98.544										
5.375	95.966	95.902	95.837	95.783	5.375	99.146	99.087	99.022	98.969										
5.500	96.649	96.584	96.519	96.466	5.500	99.552	99.493	99.428	99.374										
5.625	97.264	97.199	97.134	97.081	5.625	99.943	99.884	99.819	99.765										
5.750	97.863	97.798	97.726	97.668	5.750	100.312	100.254	100.189	100.135										
5.875	98.470	98.405	98.333	98.275	5.875	100.659	100.601	100.536	100.482										
5.990	99.077	99.013	98.941	98.882	5.990	100.958	100.900	100.834	100.781										
6.125	99.671	99.606	99.535	99.476	6.125	101.281	101.223	101.157	101.103										
6.250	100.138	100.049	99.957	99.882	6.250	101.550	101.483	101.409	101.348										
6.375	100.894	100.805	100.713	100.638	6.375	101.955	101.888	101.814	101.754										
6.500	101.402	101.313	101.221	101.146	6.500	102.210	102.143	102.069	102.008										
6.625	101.754	101.663	101.571	101.495	6.625	102.325	102.258	102.185	102.124										
6.750	102.389	102.292	102.191	102.108	6.750	102.654	102.604	102.548	102.501										
6.875	102.743	102.646	102.545	102.462	6.875	102.771	102.721	102.665	102.618										
6.990	103.254	103.157	103.056	102.973															
7.125	103.719	103.613	103.510	103.425															
7.250	104.116	104.011	103.908	103.823															
7.375	104.402	104.297	104.193	104.108															
7.500	104.698	104.584	104.479	104.392															
7.625	105.048	104.935	104.830	104.743															
7.750	105.057	104.944	104.838	104.751															
7.875	105.316	105.203	105.098	105.011															
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	96.659	96.595	96.510	96.441	5.990	98.720	98.645	98.563	98.495										
5.625	97.326	97.262	97.177	97.108	6.125	99.029	98.954	98.872	98.804										
5.750	97.707	97.643	97.558	97.489	6.250	99.158	99.074	98.983	98.908										
5.875	98.305	98.240	98.156	98.086	6.375	99.434	99.351	99.260	99.185										
5.990	99.014	98.950	98.865	98.796	6.500	99.668	99.584	99.493	99.418										
6.125	99.606	99.542	99.457	99.388	6.625	99.899	99.815	99.724	99.649										
6.250	99.720	99.599	99.471	99.366	6.750	99.969	99.902	99.828	99.768										
6.375	100.259	100.137	100.010	99.905	6.875	100.189	100.122	100.048	99.987										
6.500	100.745	100.624	100.496	100.391	6.990	100.289	100.222	100.148	100.088										
6.625	101.290	101.160	101.024	100.912	7.125	100.431	100.364	100.290	100.229										
6.750	101.888	101.759	101.622	101.510	7.250	99.827	99.726	99.623	99.538										
6.875	102.342	102.213	102.076	101.964	7.375	100.381	100.281	100.177	100.092										
6.990	102.643	102.513	102.377	102.265	7.500	100.362	100.261	100.158	100.073										
7.125	102.998	102.868	102.732	102.619	7.625	100.339	100.238	100.135	100.050										
7.250	102.174	102.036	101.897	101.783	7.750	101.343	101.242	101.139	101.053										
7.375	102.870	102.732	102.593	102.479	7.875	101.444	101.343	101.240	101.154										
7.500	102.972	102.835	102.696	102.582															
7.625	103.080	102.942	102.803	102.689															
7.750	103.712	103.534	103.357	103.211															
7.875	103.948	103.770	103.593	103.447															
7.990	102.855	102.677	102.500	102.354															
8.125	103.055	102.877	102.700	102.554															
SELECT FANNIE MAE BUYDOWN																			
SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)										SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day										
4.875	93.168	93.111	93.055	93.009	5.500	96.609	96.545	96.460	96.391										
4.990	93.831	93.775	93.719	93.672	5.625	97.276	97.212	97.127	97.058										
5.125	94.570	94.514	94.458	94.412	5.750	97.657	97.593	97.508	97.439										
5.250	95.069	95.004	94.939	94.886	5.875	98.255	98.190	98.106	98.036										
5.375	95.766	95.702	95.637	95.583	5.990	98.964	98.900	98.815	98.746										
5.500	96.449	96.384	96.319	96.266	6.125	99.556	99.492	99.407	99.338										
5.625	97.064	96.999	96.934	96.881	6.250	99.670	99.549	99.421	99.316										
5.750	97.663	97.598	97.526	97.468	6.375	100.209	100.087	99.960	99.855										
5.875	98.270	98.205	98.133	98.075	6.500	100.695	100.574	100.446	100.341										
5.990	98.877	98.813	98.741	98.682	6.625	101.240	101.110	100.974	100.862										
6.125	99.471	99.406	99.335	99.276	6.750	101.838	101.709	101.572	101.460										
6.250	99.938	99.849	99.757	99.682	6.875	102.292	102.163	102.026	101.914										
6.375	100.694	100.605	100.513	100.438	6.990	102.593	102.463	102.327	102.215										
6.500	101.202	101.113	101.021	100.946	7.125	102.948	102.818	102.682	102.569										
6.625	101.554	101.463	101.371	101.295	7.250	102.124	101.986	101.847	101.733										
6.750	102.189	102.092	101.991	101.908	7.375	102.820	102.682	102.543	102.429										
6.875	102.543	102.446	102.345	102.262	7.500	102.922	102.785	102.646	102.532										
6.990	103.054	102.957	102.856	102.773	7.625	103.030	102.892	102.753	102.639										
7.125	103.519	103.413	103.310	103.225	7.750	103.662	103.484	103.307	103.161										
7.250	103.916	103.811	103.708	103.623	7.875	103.898	103.720	103.543	103.397										
7.375	104.202	104.097	103.993	103.908	7.990	102.805	102.627	102.450	102.304										
7.500	104.498	104.384	104.279	104.192	8.125	103.005	102.827	102.650	102.504										
7.625	104.848	104.735	104.630	104.543															
SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)																			
SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB)																			
Rate	15-Day	30-Day	45-Day	60-Day						Rate	15-Day	30-Day	45-Day	60-Day					
4.875	93.168	93.111	93.055	93.009						5.500	96.609	96.545	96.460	96.391					
4.990	93.831	93.775	93.719	93.672						5.625	97.276	97.212	97.127	97.058					
5.125	94.570	94.514	94.458	94.412						5.750	97.657	97.593	97.508	97.439					
5.250	95.069	95.004	94.939	94.886						5.875	98.255	98.190	98.106	98.036					
5.375	95.766	95.702	95.637	95.583	5.990	98.964	98.900	98.815	98.746										
5.500	96.449	96.384	96.319	96.266	6.125	99.556	99.492	99.407	99.338										
5.625	97.064	96.999	96.934	96.881	6.250	99.670	99.549	99.421	99.316										
5.750	97.663	97.598	97.526	97.468	6.375	100.209	100.087	99.960	99.855										
5.875	98.270	98.205	98.133	98.075	6.500	100.695	100.574	100.446	100.341										
5.990	98.877	98.813	98.741	98.682	6.625	101.240	101.110	100.974	100.862										
6.125	99.471	99.406	99.335	99.276	6.750	101.838	101.709	101.572	101.460										
6.250	99.938	99.849	99.757	99.682	6.875	102.292	102.163	102.026	101.914										
6.375	100.694	100.605	100.513	100.438	6.990	102.593	102.463	102.327	102.215										
6.500	101.202	101.113	101.021	100.946	7.125	102.948	102.818	102.682	102.569										
6.625	101.554	101.463	101.371	101.295	7.250	102.124	101.986	101.847	101.733										
6.750	102.189	102.092	101.991	101.908	7.375	102.820	102.682	102.543	102.429										
6.875	102.543	102.446	102.345	102.262	7.500	102.922	102.785	102.646	102.532										
6.990	103.054	102.957	102.856	102.773	7.625	103.030	102.892	102.753	102.639										
7.125	103.519	103.413	103.310	103.225	7.750	103.662	103.484	103.307	103.161										
7.250	103.916	103.811	103.708	103.623	7.875	103.898	103.720	103.543	103.397										
7.375	104.202	104.097	103.993	103.908	7.990	102.805	102.627	102.450	102.304										
7.500	104.498	104.384	104.279	104.192	8.125	103.005	102.827	102.650	102.504										
7.625	104.848	104.735	104.630	104.543	8.250	102.489	102.328	102.149	102.002										

					RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: August 25, 2026														
FREDDIE MAC FIXED RATE PRICING														
FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.118	93.061	93.005	92.959	4.875	92.603	92.546	92.490	92.444	5.500	97.588	97.491	97.384	97.295
4.990	93.781	93.725	93.669	93.622	4.990	93.263	93.206	93.150	93.104	5.625	98.215	98.118	98.011	97.923
5.125	94.520	94.464	94.408	94.362	5.125	94.019	93.962	93.906	93.860	5.750	98.797	98.700	98.593	98.505
5.250	95.019	94.954	94.889	94.836	5.250	94.513	94.449	94.384	94.330	5.875	99.352	99.255	99.148	99.059
5.375	95.716	95.652	95.587	95.533	5.375	95.207	95.142	95.077	95.024	5.990	99.839	99.742	99.635	99.547
5.500	96.399	96.334	96.269	96.216	5.500	95.886	95.821	95.756	95.703	6.125	100.387	100.290	100.183	100.095
5.625	97.014	96.949	96.884	96.831	5.625	96.499	96.435	96.370	96.316	6.250	100.322	100.201	100.073	99.968
5.750	97.613	97.548	97.476	97.418	5.750	97.098	97.034	96.962	96.903	6.375	100.942	100.821	100.694	100.589
5.875	98.220	98.155	98.083	98.025	5.875	97.721	97.656	97.584	97.526	6.500	101.403	101.282	101.154	101.049
5.990	98.827	98.763	98.691	98.632	5.990	98.342	98.277	98.205	98.147	6.625	101.691	101.569	101.442	101.337
6.125	99.421	99.356	99.285	99.226	6.125	98.949	98.885	98.813	98.755	6.750	101.870	101.741	101.631	101.540
6.250	99.888	99.799	99.707	99.632	6.250	99.432	99.343	99.251	99.176	6.875	102.162	102.033	101.922	101.831
6.375	100.644	100.555	100.463	100.388	6.375	100.207	100.118	100.026	99.951	6.990	102.633	102.503	102.393	102.302
6.500	101.152	101.063	100.971	100.896	6.500	100.727	100.638	100.546	100.471	7.125	103.011	102.881	102.771	102.680
6.625	101.504	101.413	101.321	101.245	6.625	101.079	100.988	100.896	100.820	7.250	103.291	103.186	103.083	102.998
6.750	102.139	102.042	101.941	101.858	6.750	101.714	101.617	101.516	101.433	7.375	103.700	103.587	103.482	103.395
6.875	102.493	102.396	102.295	102.212	6.875	102.060	101.963	101.862	101.779	7.500	104.087	103.974	103.868	103.781
6.990	103.004	102.907	102.806	102.723	6.990	102.559	102.462	102.361	102.278	7.625	104.436	104.323	104.217	104.130
7.125	103.469	103.363	103.260	103.175	7.125	103.024	102.918	102.815	102.730	7.750	104.507	104.394	104.288	104.201
7.250	103.866	103.761	103.658	103.573	7.250	103.421	103.316	103.213	103.128	7.875	104.774	104.661	104.555	104.468
7.375	104.152	104.047	103.943	103.858	7.375	103.707	103.602	103.498	103.413	7.990	104.864	104.751	104.645	104.558
7.500	104.448	104.334	104.229	104.142	7.500	104.003	103.889	103.784	103.697	8.125	105.103	104.990	104.884	104.797
7.625	104.798	104.685	104.580	104.493	7.625	104.353	104.240	104.135	104.048					
7.750	104.807	104.694	104.588	104.501	7.750	104.362	104.249	104.143	104.056					
7.875	105.066	104.953	104.848	104.761	7.875	104.621	104.508	104.403	104.316					
7.990	105.147	105.034	104.928	104.841	7.990	104.702	104.589	104.483	104.396					
8.125	105.370	105.257	105.159	105.077	8.125	104.925	104.812	104.714	104.632					
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	97.365	97.315	97.258	97.212	5.500	99.169	99.094	99.012	98.944	5.875	97.770	97.705	97.633	97.575
5.125	97.823	97.773	97.716	97.670	5.625	99.466	99.391	99.308	99.241	5.990	98.377	98.313	98.241	98.182
5.250	98.472	98.413	98.348	98.294	5.750	99.737	99.661	99.579	99.511	6.125	98.971	98.906	98.835	98.776
5.375	98.896	98.837	98.772	98.719	5.875	99.996	99.923	99.846	99.783	6.250	99.438	99.349	99.257	99.182
5.500	99.302	99.243	99.178	99.124	5.990	100.250	100.183	100.109	100.048	6.375	100.194	100.105	100.013	99.938
5.625	99.693	99.634	99.569	99.515	6.125	100.515	100.448	100.374	100.313	6.500	100.702	100.613	100.521	100.446
5.750	100.062	100.004	99.939	99.885	6.250	100.843	100.793	100.737	100.690	6.625	101.054	100.963	100.871	100.795
5.875	100.409	100.351	100.286	100.232	6.375	101.216	101.166	101.110	101.063	6.750	101.689	101.592	101.491	101.408
5.990	100.708	100.650	100.584	100.531	6.500	101.447	101.397	101.340	101.294	6.875	102.043	101.946	101.845	101.762
6.125	101.031	100.973	100.907	100.853	6.625	101.529	101.479	101.422	101.376	6.990	102.554	102.457	102.356	102.273
6.250	101.300	101.233	101.159	101.098	6.750	101.852	101.802	101.745	101.698	7.125	103.019	102.913	102.810	102.725
6.375	101.705	101.638	101.564	101.504	6.875	101.909	101.859	101.802	101.756	7.250	103.416	103.311	103.208	103.123
6.500	101.960	101.893	101.819	101.758	6.990	102.190	102.140	102.084	102.037	7.375	103.702	103.597	103.493	103.408
6.625	102.075	102.008	101.935	101.874	7.125	102.351	102.301	102.244	102.197	7.500	103.998	103.884	103.779	103.692
6.750	102.404	102.354	102.298	102.251	7.250	102.208	102.124	102.038	101.967	7.625	104.348	104.235	104.130	104.043
6.875	102.521	102.471	102.415	102.368						7.750	104.357	104.244	104.138	104.051
6.990	102.853	102.803	102.747	102.700						7.875	104.616	104.503	104.398	104.311
										7.990	104.697	104.584	104.478	104.391
										8.125	104.920	104.807	104.709	104.627
FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)														
Rate	15-Day	30-Day	45-Day	60-Day										
5.875	98.220	98.155	98.083	98.025										
5.990	98.827	98.763	98.691	98.632										
6.125	99.421	99.356	99.285	99.226										
6.250	99.888	99.799	99.707	99.632										
6.375	100.644	100.555	100.463	100.388										
6.500	101.152	101.063	100.971	100.896										
6.625	101.504	101.413	101.321	101.245										
6.750	102.139	102.042	101.941	101.858										
6.875	102.493	102.396	102.295	102.212										
6.990	103.004	102.907	102.806	102.723										
7.125	103.469	103.363	103.260	103.175										
7.250	103.866	103.761	103.658	103.573										
7.375	104.152	104.047	103.943	103.858										
7.500	104.448	104.334	104.229	104.142										
7.625	104.798	104.685	104.580	104.493										
7.750	104.807	104.694	104.588	104.501										
7.875	105.066	104.953	104.848	104.761										
7.990	105.147	105.034	104.928	104.841										
8.125	105.370	105.257	105.159	105.077										
FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING														
FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.059	95.995	95.910	95.841	5.500	93.745	93.680	93.596	93.526	5.500	96.685	96.610	96.528	96.460
5.625	96.726	96.662	96.577	96.508	5.625	94.419	94.354	94.270	94.200	5.625	97.056	96.981	96.898	96.830
5.750	97.107	97.043	96.958	96.889	5.750	94.807	94.743	94.658	94.589	5.750	97.157	97.082	96.999	96.931
5.875	97.705	97.640	97.556	97.486	5.875	95.405	95.340	95.256	95.186	5.875	97.483	97.407	97.325	97.257
5.990	98.414	98.350	98.265	98.196	5.990	96.114	96.050	95.965	95.896	5.990	97.865	97.790	97.707	97.640
6.125	99.006	98.942	98.857	98.788	6.125	96.704	96.639	96.555	96.485	6.125	98.147	98.072	97.989	97.921
6.250	99.120	98.999	98.871	98.766	6.250	96.806	96.685	96.557	96.452	6.250	98.264	98.180	98.089	98.014
6.375	99.659	99.537	99.410	99.305	6.375	97.329	97.208	97.080	96.975	6.375	98.525	98.441	98.350	98.275
6.500	100.145	100.024	99.896	99.791	6.500	97.799	97.678	97.550	97.445	6.500	98.742	98.658	98.567	98.492
6.625	100.690	100.560	100.424	100.312	6.625	98.339	98.210	98.073	97.961	6.625	98.968	98.885	98.793	98.718
6.750	101.288	101.159	101.022	100.910	6.									

 RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: August 25, 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	92.918	92.861	92.805	92.759	5.990	98.364	98.300	98.215	98.146	5.375	94.816	94.752	94.687	94.633
4.990	93.581	93.525	93.469	93.422	6.125	98.956	98.892	98.807	98.738	5.500	95.499	95.434	95.369	95.316
5.125	94.320	94.264	94.208	94.162	6.250	99.070	98.949	98.821	98.716	5.625	96.114	96.049	95.984	95.931
5.250	94.819	94.754	94.689	94.636	6.375	99.609	99.487	99.360	99.255	5.750	96.713	96.648	96.576	96.518
5.375	95.516	95.452	95.387	95.333	6.500	100.095	99.974	99.846	99.741	5.875	97.320	97.255	97.183	97.125
5.500	96.199	96.134	96.069	96.016	6.625	100.640	100.510	100.374	100.262	5.990	97.927	97.863	97.791	97.732
5.625	96.814	96.749	96.684	96.631	6.750	101.238	101.109	100.972	100.860	6.125	98.521	98.456	98.385	98.326
5.750	97.413	97.348	97.276	97.218	6.875	101.692	101.563	101.426	101.314	6.250	98.988	98.899	98.807	98.732
5.875	98.020	97.955	97.883	97.825	6.990	101.993	101.863	101.727	101.615	6.375	99.744	99.655	99.563	99.488
5.990	98.627	98.563	98.491	98.432	7.125	102.348	102.218	102.082	101.969	6.500	100.252	100.163	100.071	99.996
6.125	99.221	99.156	99.085	99.026	7.250	101.524	101.386	101.247	101.133	6.625	100.604	100.513	100.421	100.345
6.250	99.688	99.599	99.507	99.432	7.375	102.220	102.082	101.943	101.829	6.750	101.239	101.142	101.041	100.958
6.375	100.444	100.355	100.263	100.188	7.500	102.322	102.185	102.046	101.932	6.875	101.593	101.496	101.395	101.312
6.500	100.952	100.863	100.771	100.696	7.625	102.430	102.292	102.153	102.039	6.990	102.104	102.007	101.906	101.823
6.625	101.304	101.213	101.121	101.045	7.750	103.062	102.884	102.707	102.561	7.125	102.569	102.463	102.360	102.275
6.750	101.939	101.842	101.741	101.658	7.875	103.298	103.120	102.943	102.797	7.250	102.966	102.861	102.758	102.673
6.875	102.293	102.196	102.095	102.012	7.990	102.205	102.027	101.850	101.704	7.375	103.252	103.147	103.043	102.958
6.990	102.804	102.707	102.606	102.523	8.125	102.405	102.227	102.050	101.904	7.500	103.548	103.434	103.329	103.242
7.125	103.269	103.163	103.060	102.975	8.250	101.889	101.728	101.549	101.402	7.625	103.898	103.785	103.680	103.593
7.250	103.666	103.561	103.458	103.373	8.375	101.671	101.509	101.330	101.183	7.750	103.907	103.794	103.688	103.601
7.375	103.952	103.847	103.743	103.658	8.500	101.817	101.655	101.477	101.329	7.875	104.166	104.053	103.948	103.861
7.500	104.248	104.134	104.029	103.942	8.625	101.959	101.798	101.619	101.472	7.990	104.247	104.134	104.028	103.941
7.625	104.598	104.485	104.380	104.293	8.750	102.577	102.415	102.237	102.089	8.125	104.470	104.357	104.259	104.177
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	92.918	92.861	92.805	92.759	5.990	98.364	98.300	98.215	98.146	5.375	94.816	94.752	94.687	94.633
4.990	93.581	93.525	93.469	93.422	6.125	98.956	98.892	98.807	98.738	5.500	95.499	95.434	95.369	95.316
5.125	94.320	94.264	94.208	94.162	6.250	99.070	98.949	98.821	98.716	5.625	96.114	96.049	95.984	95.931
5.250	94.819	94.754	94.689	94.636	6.375	99.609	99.487	99.360	99.255	5.750	96.713	96.648	96.576	96.518
5.375	95.516	95.452	95.387	95.333	6.500	100.095	99.974	99.846	99.741	5.875	97.320	97.255	97.183	97.125
5.500	96.199	96.134	96.069	96.016	6.625	100.640	100.510	100.374	100.262	5.990	97.927	97.863	97.791	97.732
5.625	96.814	96.749	96.684	96.631	6.750	101.238	101.109	100.972	100.860	6.125	98.521	98.456	98.385	98.326
5.750	97.413	97.348	97.276	97.218	6.875	101.692	101.563	101.426	101.314	6.250	98.988	98.899	98.807	98.732
5.875	98.020	97.955	97.883	97.825	6.990	101.993	101.863	101.727	101.615	6.375	99.744	99.655	99.563	99.488
5.990	98.627	98.563	98.491	98.432	7.125	102.348	102.218	102.082	101.969	6.500	100.252	100.163	100.071	99.996
6.125	99.221	99.156	99.085	99.026	7.250	101.524	101.386	101.247	101.133	6.625	100.604	100.513	100.421	100.345
6.250	99.688	99.599	99.507	99.432	7.375	102.220	102.082	101.943	101.829	6.750	101.239	101.142	101.041	100.958
6.375	100.444	100.355	100.263	100.188	7.500	102.322	102.185	102.046	101.932	6.875	101.593	101.496	101.395	101.312
6.500	100.952	100.863	100.771	100.696	7.625	102.430	102.292	102.153	102.039	6.990	102.104	102.007	101.906	101.823
6.625	101.304	101.213	101.121	101.045	7.750	103.062	102.884	102.707	102.561	7.125	102.569	102.463	102.360	102.275
6.750	101.939	101.842	101.741	101.658	7.875	103.298	103.120	102.943	102.797	7.250	102.966	102.861	102.758	102.673
6.875	102.293	102.196	102.095	102.012	7.990	102.205	102.027	101.850	101.704	7.375	103.252	103.147	103.043	102.958
6.990	102.804	102.707	102.606	102.523	8.125	102.405	102.227	102.050	101.904	7.500	103.548	103.434	103.329	103.242
7.125	103.269	103.163	103.060	102.975	8.250	101.889	101.728	101.549	101.402	7.625	103.898	103.785	103.680	103.593
7.250	103.666	103.561	103.458	103.373	8.375	101.671	101.509	101.330	101.183	7.750	103.907	103.794	103.688	103.601
7.375	103.952	103.847	103.743	103.658	8.500	101.817	101.655	101.477	101.329	7.875	104.166	104.053	103.948	103.861
7.500	104.248	104.134	104.029	103.942	8.625	101.959	101.798	101.619	101.472	7.990	104.247	104.134	104.028	103.941
7.625	104.598	104.485	104.380	104.293	8.750	102.577	102.415	102.237	102.089	8.125	104.470	104.357	104.259	104.177



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

SELECT PRICING

Effective: August 25, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	93.368	93.311	93.255	93.209	4.875	97.219	97.168	97.112	97.065	
4.990	94.031	93.975	93.919	93.872	4.990	97.615	97.565	97.508	97.462	
5.125	94.770	94.714	94.658	94.612	5.125	98.073	98.023	97.966	97.920	
5.250	95.269	95.204	95.139	95.086	5.250	98.722	98.663	98.598	98.544	
5.375	95.966	95.902	95.837	95.783	5.375	99.146	99.087	99.022	98.969	
5.500	96.649	96.584	96.519	96.466	5.500	99.552	99.493	99.428	99.374	
5.625	97.264	97.199	97.134	97.081	5.625	99.943	99.884	99.819	99.765	
5.750	97.863	97.798	97.726	97.668	5.750	100.312	100.254	100.189	100.135	
5.875	98.470	98.405	98.333	98.275	5.875	100.659	100.601	100.536	100.482	
5.990	99.077	99.013	98.941	98.882	5.990	100.958	100.900	100.834	100.781	
6.125	99.671	99.606	99.535	99.476	6.125	101.281	101.223	101.157	101.103	
6.250	100.138	100.049	99.957	99.882	6.250	101.550	101.483	101.409	101.348	
6.375	100.894	100.805	100.713	100.638	6.375	101.955	101.888	101.814	101.754	
6.500	101.402	101.313	101.221	101.146	6.500	102.210	102.143	102.069	102.008	
6.625	101.754	101.663	101.571	101.495	6.625	102.325	102.258	102.185	102.124	
6.750	102.389	102.292	102.191	102.108	6.750	102.654	102.604	102.548	102.501	
6.875	102.743	102.646	102.545	102.462	6.875	102.771	102.721	102.665	102.618	
6.990	103.254	103.157	103.056	102.973	6.990	103.103	103.053	102.997	102.950	
7.125	103.719	103.613	103.510	103.425	7.125	103.318	103.268	103.211	103.165	
7.250	104.116	104.011	103.908	103.823	7.250	102.999	102.915	102.829	102.758	
7.375	104.402	104.297	104.193	104.108						
7.500	104.698	104.584	104.479	104.392						
7.625	105.048	104.935	104.830	104.743						
7.750	105.057	104.944	104.838	104.751						
7.875	105.316	105.203	105.098	105.011						
7.990	105.397	105.284	105.178	105.091						
8.125	105.620	105.507	105.409	105.327						
SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)					SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.500	96.309	96.245	96.160	96.091	5.990	98.115	98.040	97.957	97.890	
5.625	96.976	96.912	96.827	96.758	6.125	98.397	98.322	98.239	98.171	
5.750	97.357	97.293	97.208	97.139	6.250	98.514	98.430	98.339	98.264	
5.875	97.955	97.890	97.806	97.736	6.375	98.775	98.691	98.600	98.525	
5.990	98.664	98.600	98.515	98.446	6.500	98.992	98.908	98.817	98.742	
6.125	99.256	99.192	99.107	99.038	6.625	99.218	99.135	99.043	98.968	
6.250	99.370	99.249	99.121	99.016	6.750	99.293	99.226	99.152	99.091	
6.375	99.909	99.787	99.660	99.555	6.875	99.501	99.434	99.360	99.299	
6.500	100.395	100.274	100.146	100.041	6.990	99.621	99.554	99.480	99.419	
6.625	100.940	100.810	100.674	100.562	7.125	99.783	99.716	99.642	99.581	
6.750	101.538	101.409	101.272	101.160	7.250	99.211	99.110	99.007	98.922	
6.875	101.992	101.863	101.726	101.614	7.375	99.739	99.639	99.535	99.450	
6.990	102.293	102.163	102.027	101.915	7.500	99.739	99.639	99.535	99.450	
7.125	102.648	102.518	102.382	102.269	7.625	99.735	99.635	99.531	99.446	
7.250	101.824	101.686	101.547	101.433	7.750	100.549	100.449	100.345	100.260	
7.375	102.520	102.382	102.243	102.129	7.875	100.670	100.569	100.466	100.381	
7.500	102.622	102.485	102.346	102.232	7.990	99.503	99.403	99.299	99.214	
7.625	102.730	102.592	102.453	102.339						
7.750	103.362	103.184	103.007	102.861						
7.875	103.598	103.420	103.243	103.097						
7.990	102.505	102.327	102.150	102.004						
8.125	102.705	102.527	102.350	102.204						

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	93.168	93.111	93.055	93.009	5.990	98.614	98.550	98.465	98.396	
4.990	93.831	93.775	93.719	93.672	6.125	99.206	99.142	99.057	98.988	
5.125	94.570	94.514	94.458	94.412	6.250	99.320	99.199	99.071	98.966	
5.250	95.069	95.004	94.939	94.886	6.375	99.859	99.737	99.610	99.505	
5.375	95.766	95.702	95.637	95.583	6.500	100.345	100.224	100.096	99.991	
5.500	96.449	96.384	96.319	96.266	6.625	100.890	100.760	100.624	100.512	
5.625	97.064	96.999	96.934	96.881	6.750	101.488	101.359	101.222	101.110	
5.750	97.663	97.598	97.526	97.468	6.875	101.942	101.813	101.676	101.564	
5.875	98.270	98.205	98.133	98.075	6.990	102.243	102.113	101.977	101.865	
5.990	98.877	98.813	98.741	98.682	7.125	102.598	102.468	102.332	102.219	
6.125	99.471	99.406	99.335	99.276	7.250	101.774	101.636	101.497	101.383	
6.250	99.938	99.849	99.757	99.682	7.375	102.470	102.332	102.193	102.079	
6.375	100.694	100.605	100.513	100.438	7.500	102.572	102.435	102.296	102.182	
6.500	101.202	101.113	101.021	100.946	7.625	102.680	102.542	102.403	102.289	
6.625	101.554	101.463	101.371	101.295	7.750	103.312	103.134	102.957	102.811	
6.750	102.189	102.092	101.991	101.908	7.875	103.548	103.370	103.193	103.047	
6.875	102.543	102.446	102.345	102.262	7.990	102.455	102.277	102.100	101.954	
6.990	103.054	102.957	102.856	102.773	8.125	102.655	102.477	102.300	102.154	
7.125	103.519	103.413	103.310	103.225	8.250	102.139	101.978	101.799	101.652	
7.250	103.916	103.811	103.708	103.623	8.375	101.921	101.759	101.580	101.433	
7.375	104.202	104.097	103.993	103.908	8.500	102.067	101.905	101.727	101.579	
7.500	104.498	104.384	104.279	104.192						
7.625	104.848	104.735	104.630	104.543						
SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	93.168	93.111	93.055	93.009	5.990	98.614	98.550	98.465	98.396	
4.990	93.831	93.775	93.719	93.672	6.125	99.206	99.142	99.057	98.988	
5.125	94.570	94.514	94.458	94.412	6.250	99.320	99.199	99.071	98.966	
5.250	95.069	95.004	94.939	94.886	6.375	99.859	99.737	99.610	99.505	
5.375	95.766	95.702	95.637	95.583	6.500	100.345	100.224	100.096	99.991	
5.500	96.449	96.384	96.319	96.266	6.625	100.890	100.760	100.624	100.512	
5.625	97.064	96.999	96.934	96.881	6.750	101.488	101.359	101.222	101.110	
5.750	97.663	97.598	97.526	97.468	6.875	101.942	101.813	101.676	101.564	
5.875	98.270	98.205	98.133	98.075	6.990	102.243	102.113	101.977	101.865	
5.990	98.877	98.813	98.741	98.682	7.125	102.598	102.468	102.332	102.219	
6.125	99.471	99.406	99.335	99.276	7.250	101.774	101.636	101.497	101.383	
6.250	99.938	99.849	99.757	99.682	7.375	102.470	102.332	102.193	102.079	
6.375	100.694	100.605	100.513	100.438	7.500	102.572	102.435	102.296	102.182	
6.500	101.202	101.113	101.021	100.946	7.625	102.680	102.542	102.403	102.289	
6.625	101.554	101.463	101.371	101.295	7.750	103.312	103.134	102.957	102.811	
6.750	102.189	102.092	101.991	101.908	7.875	103.548	103.370	103.193	103.047	
6.875	102.543	102.446	102.345	102.262	7.990	102.455	102.277	102.100	101.954	
6.990	103.054	102.957	102.856	102.773	8.125	102.655	102.477	102.300	102.154	
7.125	103.519	103.413	103.310	103.225	8.250	102.139	101.978	101.799	101.652	
7.250	103.916	103.811	103.708	103.623	8.375	101.921	101.759	101.580	101.433	
7.375	104.202	104.097	103.993	103.908	8.500	102.067	101.905	101.727	101.579	
7.500	104.498	104.384	104.279	104.192						
7.625	104.848	104.735	104.630	104.543						

Wholesale



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

Effective: August 25, 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 25, 2026

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (AltA101)					Alt Agency 25 Yr Fixed (AltA125)					Alt Agency 20 Yr Fixed (AltA120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.368	93.311	93.255	93.209	4.875	92.753	92.696	92.640	92.594	4.990	95.076	94.979	94.879	94.796
4.990	94.031	93.975	93.919	93.872	4.990	93.413	93.356	93.300	93.254	5.125	95.789	95.692	95.591	95.508
5.125	94.770	94.714	94.658	94.612	5.125	94.169	94.112	94.056	94.010	5.250	96.474	96.377	96.269	96.181
5.250	95.269	95.204	95.139	95.086	5.250	94.663	94.599	94.534	94.480	5.375	97.106	97.009	96.901	96.813
5.375	95.966	95.902	95.837	95.783	5.375	95.357	95.292	95.227	95.174	5.500	97.738	97.641	97.534	97.445
5.500	96.649	96.584	96.519	96.466	5.500	96.036	95.971	95.906	95.853	5.625	98.365	98.268	98.161	98.073
5.625	97.264	97.199	97.134	97.081	5.625	96.649	96.585	96.520	96.466	5.750	98.947	98.850	98.743	98.655
5.750	97.863	97.798	97.726	97.668	5.750	97.248	97.184	97.112	97.053	5.875	99.502	99.405	99.298	99.209
5.875	98.470	98.405	98.333	98.275	5.875	97.871	97.806	97.734	97.676	5.990	99.989	99.892	99.785	99.697
5.990	99.077	99.013	98.941	98.882	5.990	98.492	98.427	98.355	98.297	6.125	100.537	100.440	100.333	100.245
6.125	99.671	99.606	99.535	99.476	6.125	99.099	99.035	98.963	98.905	6.250	100.472	100.351	100.223	100.118
6.250	100.138	100.049	99.957	99.882	6.250	99.582	99.493	99.401	99.326	6.375	101.092	100.971	100.844	100.739
6.375	100.894	100.805	100.713	100.638	6.375	100.357	100.268	100.176	100.101	6.500	101.553	101.432	101.304	101.199
6.500	101.402	101.313	101.221	101.146	6.500	100.877	100.788	100.696	100.621	6.625	101.841	101.719	101.592	101.487
6.625	101.754	101.663	101.571	101.495	6.625	101.229	101.138	101.046	100.970	6.750	102.020	101.891	101.781	101.690
6.750	102.389	102.292	102.191	102.108	6.750	101.864	101.767	101.666	101.583	6.875	102.312	102.183	102.072	101.981
6.875	102.743	102.646	102.545	102.462	6.875	102.210	102.113	102.012	101.929	6.990	102.783	102.653	102.543	102.452
6.990	103.254	103.157	103.056	102.973	6.990	102.709	102.612	102.511	102.428	7.125	103.161	103.031	102.921	102.830
7.125	103.719	103.613	103.510	103.425	7.125	103.174	103.068	102.965	102.880	7.250	103.441	103.336	103.233	103.148
7.250	104.116	104.011	103.908	103.823	7.250	103.571	103.466	103.363	103.278	7.375	103.850	103.737	103.632	103.545
7.375	104.402	104.297	104.193	104.108	7.375	103.857	103.752	103.648	103.563	7.500	104.237	104.124	104.018	103.931
7.500	104.698	104.584	104.479	104.392	7.500	104.153	104.039	103.934	103.847	7.625	104.586	104.473	104.367	104.280
7.625	105.048	104.935	104.830	104.743	7.625	104.503	104.390	104.285	104.198					
7.750	105.057	104.944	104.838	104.751	7.750	104.512	104.399	104.293	104.206					
7.875	105.316	105.203	105.098	105.011	7.875	104.771	104.658	104.553	104.466					
7.990	105.397	105.284	105.178	105.091	7.990	104.852	104.739	104.633	104.546					
8.125	105.620	105.507	105.409	105.327	8.125	105.075	104.962	104.864	104.782					

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	97.515	97.465	97.408	97.362	4.990	97.840	97.773	97.699	97.639					
5.125	97.973	97.923	97.866	97.820	5.125	98.193	98.126	98.052	97.991					
5.250	98.622	98.563	98.498	98.444	5.250	98.684	98.608	98.526	98.458					
5.375	99.046	98.987	98.922	98.869	5.375	99.008	98.933	98.851	98.783					
5.500	99.452	99.393	99.328	99.274	5.500	99.319	99.244	99.162	99.094					
5.625	99.843	99.784	99.719	99.665	5.625	99.616	99.541	99.458	99.391					
5.750	100.212	100.154	100.089	100.035	5.750	99.887	99.811	99.729	99.661					
5.875	100.559	100.501	100.436	100.382	5.875	100.146	100.073	99.996	99.933					
5.990	100.858	100.800	100.734	100.681	5.990	100.400	100.333	100.259	100.198					
6.125	101.181	101.123	101.057	101.003	6.125	100.665	100.598	100.524	100.463					
6.250	101.450	101.383	101.309	101.248	6.250	100.993	100.943	100.887	100.840					
6.375	101.855	101.788	101.714	101.654	6.375	101.366	101.316	101.260	101.213					
6.500	102.110	102.043	101.969	101.908	6.500	101.597	101.547	101.490	101.444					
6.625	102.225	102.158	102.085	102.024	6.625	101.679	101.629	101.572	101.526					
6.750	102.554	102.504	102.448	102.401	6.750	102.002	101.952	101.895	101.848					
6.875	102.671	102.621	102.565	102.518	6.875	102.059	102.009	101.952	101.906					
6.990	103.003	102.953	102.897	102.850	6.990	102.340	102.290	102.234	102.187					
7.125	103.218	103.168	103.111	103.065	7.125	102.501	102.451	102.394	102.347					
7.250	102.899	102.815	102.729	102.658	7.250	102.358	102.274	102.188	102.117					

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Effective: August 25, 2026

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT AIAA101)				
Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.668	93.611	93.555	93.509
4.990	94.331	94.275	94.219	94.172
5.125	95.070	95.014	94.958	94.912
5.250	95.569	95.504	95.439	95.386
5.375	96.266	96.202	96.137	96.083
5.500	96.949	96.884	96.819	96.766
5.625	97.564	97.499	97.434	97.381
5.750	98.163	98.098	98.026	97.968
5.875	98.770	98.705	98.633	98.575
5.990	99.377	99.313	99.241	99.182
6.125	99.971	99.906	99.835	99.776
6.250	100.438	100.349	100.257	100.182
6.375	101.194	101.105	101.013	100.938
6.500	101.702	101.613	101.521	101.446
6.625	102.054	101.963	101.871	101.795
6.750	102.689	102.592	102.491	102.408
6.875	103.043	102.946	102.845	102.762
6.990	103.554	103.457	103.356	103.273
7.125	104.019	103.913	103.810	103.725
7.250	104.416	104.311	104.208	104.123
7.375	104.702	104.597	104.493	104.408
7.500	104.998	104.884	104.779	104.692
7.625	105.348	105.235	105.130	105.043
SELECT Alt Agency 15 Yr Fixed (SELECT AIAA115)				
Rate	15-Day	30-Day	45-Day	60-Day
5.990	101.158	101.100	101.034	100.981
6.125	101.481	101.423	101.357	101.303
6.250	101.750	101.683	101.609	101.548
6.375	102.155	102.088	102.014	101.954
6.500	102.410	102.343	102.269	102.208
6.625	102.525	102.458	102.385	102.324
6.750	102.854	102.804	102.748	102.701
6.875	102.971	102.921	102.865	102.818
6.990	103.303	103.253	103.197	103.150
7.125	103.518	103.468	103.411	103.365
7.250	103.199	103.115	103.029	102.958
7.375	103.396	103.312	103.226	103.155
7.500	103.569	103.485	103.399	103.328
7.625	103.728	103.644	103.558	103.487
7.750	103.726	103.642	103.556	103.485
7.875	103.887	103.803	103.717	103.646
SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AIAA101HB)				
Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.034	96.970	96.885	96.816
5.625	97.701	97.637	97.552	97.483
5.750	98.332	98.268	98.183	98.114
5.875	98.930	98.865	98.781	98.711
5.990	99.539	99.475	99.390	99.321
6.125	100.131	100.067	99.982	99.913
6.250	99.895	99.774	99.646	99.541
6.375	100.434	100.312	100.185	100.080
6.500	100.945	100.824	100.696	100.591
6.625	101.465	101.335	101.199	101.087
6.750	101.938	101.809	101.672	101.560
6.875	102.392	102.263	102.126	102.014
6.990	102.743	102.613	102.477	102.365
7.125	103.098	102.968	102.832	102.719
7.250	102.474	102.336	102.197	102.083
7.375	102.795	102.657	102.518	102.404
7.500	103.022	102.885	102.746	102.632
7.625	103.255	103.117	102.978	102.864
7.750	102.987	102.809	102.632	102.486
7.875	103.223	103.045	102.868	102.722
7.990	103.405	103.227	103.050	102.904
8.125	103.605	103.427	103.250	103.104
SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AIAA115HB)				
Rate	15-Day	30-Day	45-Day	60-Day
5.990	98.690	98.615	98.532	98.465



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

Effective: August 25, 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										
							NC Floor Price				99.750
LENDER PAID MI											
PROGRAMS		LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%		-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%		-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%		-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%		-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%		-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%		-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%		-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%		-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
LPMI (in addition to adjustments above)											
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011	
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350	
Manufactured Homes			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630	
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820	
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530	
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250	
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490	
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270	
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250	
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150	
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040	
							FNMA/FHLMC State Tier Adjustment				
							Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA		0.000	
							Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX		0.150	
							Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY		0.250	

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	98.963	98.754	98.542	6.490	98.213	98.004	97.792				
6.500	98.993	98.784	98.572	6.500	98.243	98.034	97.822				
6.625	99.553	99.344	99.132	6.625	98.803	98.594	98.382				
6.750	100.104	99.895	99.683	6.750	99.354	99.145	98.933				
6.875	99.792	99.558	99.319	6.875	99.042	98.808	98.569				
6.990	100.313	100.079	99.840	6.990	99.563	99.329	99.090				
7.000	100.343	100.109	99.870	7.000	99.593	99.359	99.120				
7.125	100.863	100.629	100.390	7.125	100.113	99.879	99.640				
7.250	101.374	101.140	100.901	7.250	100.624	100.390	100.151				
7.375	101.418	101.152	100.880	7.375	100.668	100.402	100.130				
7.490	101.888	101.622	101.350	7.490	101.149	100.883	100.611				
7.500	101.929	101.663	101.391	7.500	101.179	100.913	100.641				
7.625	102.419	102.153	101.881	7.625	101.669	101.403	101.131				
7.750	102.890	102.624	102.352	7.750	102.140	101.874	101.602				
7.875	101.055	100.773	100.483	7.875	100.305	100.023	99.733				
7.990	101.496	101.214	100.924	7.990	100.746	100.464	100.174				
8.000	101.526	101.244	100.954	8.000	100.776	100.494	100.204				
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	96.963	96.754	96.542	6.490	96.325	96.213	96.004				
6.500	96.993	96.784	96.572	6.500	96.355	96.243	96.034				
6.625	97.553	97.344	97.132	6.625	96.915	96.803	96.594				
6.750	98.104	97.895	97.683	6.750	97.466	97.354	97.145				
6.875	97.792	97.558	97.319	6.875	97.167	97.042	96.808				
6.990	98.313	98.079	97.840	6.990	97.688	97.563	97.329				
7.000	98.343	98.109	97.870	7.000	97.718	97.593	97.359				
7.125	98.863	98.629	98.390	7.125	98.238	98.113	97.879				
7.250	99.374	99.140	98.901	7.250	98.749	98.624	98.390				
7.375	99.418	99.152	98.880	7.375	98.810	98.668	98.402				
7.490	99.899	99.633	99.361	7.490	99.291	99.149	98.883				
7.500	99.929	99.663	99.391	7.500	99.321	99.179	98.913				
7.625	100.419	100.153	99.881	7.625	99.811	99.669	99.403				
7.750	100.890	100.624	100.352	7.750	100.282	100.140	99.874				
7.875	99.055	98.773	98.483	7.875	98.456	98.305	98.023				
7.990	99.496	99.214	98.924	7.990	98.897	98.746	98.464				
8.000	99.526	99.244	98.954	8.000	98.927	98.776	98.494				
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	96.463	96.254	96.042								
6.500	96.493	96.284	96.072								
6.625	97.053	96.844	96.632								
6.750	97.604	97.395	97.183								
6.875	97.292	97.058	96.819								
6.990	97.813	97.579	97.340								
7.000	97.843	97.609	97.370								
7.125	98.363	98.129	97.890								
7.250	98.874	98.640	98.401								
7.375	98.918	98.652	98.380								
7.490	99.399	99.133	98.861								
7.500	99.429	99.163	98.891								
7.625	99.919	99.653	99.381								
7.750	100.390	100.124	99.852								
7.875	98.555	98.273	97.983								
7.990	98.996	98.714	98.424								
8.000	99.026	98.744	98.454								

LoanLift LLPAs				DPA State Tier Adjustment		
FICO ≥680		Manufactured Home		Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
0.500		-0.250				
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		-0.250				
FICO 640 - 659		2-1 Buydown		Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
0.000		-0.250				
FICO 620 - 639		Kentucky				
-1.000		-0.500				
FICO 600 - 619		DTI >50				
-1.500		-0.250			Floor Price	98.000



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

Effective: August 25, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
4.990	95.412	95.380	95.341
5.125	95.691	95.659	95.620
5.250	97.469	97.412	97.350
5.375	97.869	97.812	97.750
5.500	98.339	98.282	98.220
5.625	98.693	98.637	98.574
5.750	99.858	99.801	99.739
5.875	100.152	100.080	100.001
5.990	100.553	100.480	100.402
6.125	100.977	100.904	100.826
6.250	101.589	101.516	101.438
6.375	101.875	101.778	101.680
6.500	102.356	102.259	102.161
6.625	102.684	102.587	102.489
6.750	103.089	102.992	102.894
6.875	103.066	102.945	102.833
6.990	103.540	103.419	103.307

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
4.990	94.602	94.570	94.531
5.125	94.881	94.849	94.810
5.250	96.659	96.602	96.540
5.375	97.059	97.002	96.940
5.500	97.529	97.472	97.410
5.625	97.883	97.827	97.764
5.750	99.048	98.991	98.929
5.875	99.342	99.270	99.191
5.990	99.743	99.670	99.592
6.125	100.167	100.094	100.016
6.250	100.779	100.706	100.628
6.375	101.065	100.968	100.870
6.500	101.546	101.449	101.351
6.625	101.874	101.777	101.679
6.750	102.279	102.182	102.084
6.875	102.256	102.135	102.023
6.990	102.730	102.609	102.497

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
4.990	97.293	97.251	97.209
5.125	97.440	97.398	97.356
5.250	98.574	98.532	98.490
5.375	98.540	98.481	98.428
5.500	98.879	98.820	98.767
5.625	99.101	99.043	98.990
5.750	100.115	100.056	100.003
5.875	99.655	99.596	99.513
5.990	99.914	99.855	99.772
6.125	100.187	100.128	100.045
6.250	100.627	100.569	100.485
6.375	100.040	99.973	99.913
6.500	100.360	100.293	100.233
6.625	100.526	100.459	100.398
6.750	101.401	101.334	101.273
6.875	102.002	101.935	101.874
6.990	102.305	102.238	102.177

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.125	94.920	94.888	94.849
5.250	96.807	96.750	96.688
5.375	96.990	96.934	96.871
5.500	97.535	97.479	97.416
5.625	97.904	97.848	97.786
5.750	99.279	99.222	99.160
5.875	99.450	99.378	99.299
5.990	99.904	99.832	99.753
6.125	100.348	100.275	100.197
6.250	100.656	100.583	100.505
6.375	100.949	100.852	100.754
6.500	101.191	101.094	100.996
6.625	101.565	101.469	101.370
6.750	100.956	100.859	100.761
6.875	101.368	101.247	101.135
6.990	101.471	101.349	101.238
7.125	101.899	101.778	101.666

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
4.990	95.262	95.230	95.191
5.125	95.541	95.509	95.470
5.250	97.319	97.262	97.200
5.375	97.719	97.662	97.600
5.500	98.189	98.132	98.070
5.625	98.543	98.487	98.424
5.750	99.708	99.651	99.589
5.875	100.002	99.930	99.851
5.990	100.403	100.330	100.252
6.125	100.827	100.754	100.676
6.250	101.439	101.366	101.288
6.375	101.725	101.628	101.530
6.500	102.206	102.109	102.011
6.625	102.534	102.437	102.339
6.750	102.939	102.842	102.744
6.875	102.916	102.795	102.683
6.990	103.390	103.269	103.157

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.125	94.720	94.688	94.649
5.250	96.607	96.550	96.488
5.375	96.790	96.734	96.671
5.500	97.335	97.279	97.216
5.625	97.704	97.648	97.586
5.750	99.079	99.022	98.960
5.875	99.250	99.178	99.099
5.990	99.704	99.632	99.553
6.125	100.148	100.075	99.997
6.250	100.456	100.383	100.305
6.375	100.749	100.652	100.554
6.500	100.991	100.894	100.796
6.625	101.365	101.269	101.170
6.750	100.756	100.659	100.561
6.875	101.168	101.047	100.935
6.990	101.271	101.149	101.038
7.125	101.699	101.578	101.466

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
4.990	95.262	95.230	95.191
5.125	95.541	95.509	95.470
5.250	97.319	97.262	97.200
5.375	97.719	97.662	97.600
5.500	98.189	98.132	98.070
5.625	98.543	98.487	98.424
5.750	99.708	99.651	99.589
5.875	100.002	99.930	99.851
5.990	100.403	100.330	100.252
6.125	100.827	100.754	100.676
6.250	101.439	101.366	101.288
6.375	101.725	101.628	101.530
6.500	102.206	102.109	102.011
6.625	102.534	102.437	102.339
6.750	102.939	102.842	102.744
6.875	102.916	102.795	102.683
6.990	103.390	103.269	103.157

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	96.607	96.550	96.488
5.375	96.790	96.734	96.671
5.500	97.335	97.279	97.216
5.625	97.704	97.648	97.586
5.750	99.079	99.022	98.960
5.875	99.250	99.178	99.099
5.990	99.704	99.632	99.553
6.125	100.148	100.075	99.997
6.250	100.456	100.383	100.305
6.375	100.749	100.652	100.554
6.500	100.991	100.894	100.796
6.625	101.365	101.269	101.170
6.750	100.756	100.659	100.561
6.875	101.168	101.047	100.935
6.990	101.271	101.149	101.038
7.125	101.699	101.578	101.466
7.250	102.195	102.074	101.962

LLPAs

FHA State Tier Adjustment		
Tier 1 States	CT, 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 680-699	FICO 680-699	Loan Amount ≤\$100,000	60 Day Lock (From 45 Day Price)
0.375	-1.750	-0.375	-0.500
FICO 660-679	FICO 660-679	VA Cashout ≥90% LTV	3-4 Units
0.375	-3.250	-3.000	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	VA IRRRL >100% CLTV (Sub Fin)
0.125	-3.000	-1.250	-1.000
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)	NC Floor Price
-0.250	0.250	-1.250	99.750

[illegible]



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

Effective: August 25, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 426)					VA 20 Year Fixed - (420)					VA 15 Year Fixed - (415)					VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	95.175	95.142	95.104		4.990	94.375	94.342	94.304		4.990	97.066	97.024	96.982		5.125	94.714	94.682	94.644	
5.125	95.601	95.569	95.530		5.125	94.801	94.769	94.730		5.125	97.360	97.318	97.276		5.250	96.767	96.710	96.648	
5.250	97.256	97.199	97.137		5.250	96.456	96.399	96.337		5.250	98.372	98.330	98.287		5.375	97.241	97.185	97.123	
5.375	97.754	97.697	97.635		5.375	96.954	96.897	96.835		5.375	98.435	98.376	98.323		5.500	97.583	97.526	97.464	
5.500	98.260	98.203	98.141		5.500	97.460	97.403	97.341		5.500	98.810	98.752	98.698		5.625	97.991	97.934	97.872	
5.625	98.618	98.561	98.499		5.625	97.818	97.761	97.699		5.625	99.036	98.977	98.924		5.750	98.872	98.816	98.753	
5.750	99.243	99.186	99.124		5.750	98.443	98.386	98.324		5.750	99.510	99.451	99.398		5.875	99.467	99.394	99.316	
5.875	99.854	99.782	99.703		5.875	99.054	98.982	98.903		5.875	99.367	99.308	99.225		5.990	99.825	99.752	99.674	
5.990	100.471	100.398	100.320		5.990	99.671	99.598	99.520		5.990	99.842	99.784	99.701		6.125	100.241	100.169	100.090	
6.125	100.798	100.725	100.647		6.125	99.998	99.925	99.847		6.125	100.018	99.959	99.876		6.250	100.511	100.439	100.360	
6.250	101.153	101.081	101.002		6.250	100.353	100.281	100.202		6.250	100.202	100.143	100.060		6.375	100.494	100.397	100.299	
6.375	101.577	101.480	101.382		6.375	100.777	100.680	100.582		6.375	99.753	99.686	99.625		6.500	100.783	100.686	100.588	
6.500	101.969	101.872	101.774		6.500	101.169	101.072	100.974		6.500	99.983	99.916	99.856		6.625	101.226	101.129	101.030	
6.625	102.238	102.141	102.042		6.625	101.438	101.341	101.242		6.625	100.090	100.023	99.962		6.750	100.889	100.792	100.694	
6.750	103.214	103.117	103.019		6.750	102.414	102.317	102.219		6.750	101.535	101.468	101.407		6.875	100.600	100.478	100.366	
6.875	102.654	102.533	102.421		6.875	101.854	101.733	101.621		6.875	101.600	101.533	101.472		6.990	100.941	100.820	100.708	
6.990	103.040	102.919	102.807		6.990	102.240	102.119	102.007		6.990	101.815	101.748	101.687		7.125	100.685	100.563	100.451	

VA 30 Year Fixed 2:1 Buydown - (401-BD)					VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)					VA 30 Year Fixed 1:0 Buydown - (401-BD10)					VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	95.025	94.992	94.954		5.125	94.664	94.632	94.594		4.990	95.025	94.992	94.954		5.125	94.664	94.632	94.594	
5.125	95.451	95.419	95.380		5.250	96.717	96.660	96.598		5.125	95.451	95.419	95.380		5.250	96.717	96.660	96.598	
5.250	97.106	97.049	96.987		5.375	97.191	97.135	97.073		5.250	97.106	97.049	96.987		5.375	97.191	97.135	97.073	
5.375	97.604	97.547	97.485		5.500	97.533	97.476	97.414		5.375	97.604	97.547	97.485		5.500	97.533	97.476	97.414	
5.500	98.110	98.053	97.991		5.625	97.941	97.884	97.822		5.500	98.110	98.053	97.991		5.625	97.941	97.884	97.822	
5.625	98.468	98.411	98.349		5.750	98.822	98.766	98.703		5.625	98.468	98.411	98.349		5.750	98.822	98.766	98.703	
5.750	99.093	99.036	98.974		5.875	99.417	99.344	99.266		5.750	99.093	99.036	98.974		5.875	99.417	99.344	99.266	
5.875	99.704	99.632	99.553		5.990	99.775	99.702	99.624		5.875	99.704	99.632	99.553		5.990	99.775	99.702	99.624	
5.990	100.321	100.248	100.170		6.125	100.191	100.119	100.040		5.990	100.321	100.248	100.170		6.125	100.191	100.119	100.040	
6.125	100.648	100.575	100.497		6.250	100.461	100.389	100.310		6.125	100.648	100.575	100.497		6.250	100.461	100.389	100.310	
6.250	101.003	100.931	100.852		6.375	100.444	100.347	100.249		6.250	101.003	100.931	100.852		6.375	100.444	100.347	100.249	
6.375	101.427	101.330	101.232		6.500	100.733	100.636	100.538		6.375	101.427	101.330	101.232		6.500	100.733	100.636	100.538	
6.500	101.819	101.722	101.624		6.625	101.176	101.079	100.980		6.500	101.819	101.722	101.624		6.625	101.176	101.079	100.980	
6.625	102.088	101.991	101.892		6.750	100.839	100.742	100.644		6.625	102.088	101.991	101.892		6.750	100.839	100.742	100.644	
6.750	103.064	102.967	102.869		6.875	100.550	100.428	100.316		6.750	103.064	102.967	102.869		6.875	100.550	100.428	100.316	
6.875	102.504	102.383	102.271		6.990	100.891	100.770	100.658		6.875	102.504	102.383	102.271		6.990	100.891	100.770	100.658	
6.990	102.890	102.769	102.657		7.125	100.635	100.513	100.401		6.990	102.890	102.769	102.657		7.125	100.635	100.513	100.401	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	96.786	96.729	96.667	
5.375	97.284	97.227	97.165	
5.500	97.790	97.733	97.671	
5.625	98.148	98.091	98.029	
5.750	98.773	98.716	98.654	
5.875	99.384	99.312	99.233	
5.990	100.001	99.928	99.850	
6.125	100.328	100.255	100.177	
6.250	100.683	100.611	100.532	
6.375	101.107	101.010	100.912	
6.500	101.499	101.402	101.304	
6.625	101.768	101.671	101.572	
6.750	102.744	102.647	102.549	
6.875	102.184	102.063	101.951	
6.990	102.570	102.449	102.337	
7.125	103.077	102.956	102.844	
7.250	103.573	103.452	103.340	

LLPAs

VA/USDA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
60 Day Lock (From 45 Day Price)		
3-4 Units		
VA IRRRL >100% CLTV (Sub Fin)		
NC Floor Price		
99.750		

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

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	95.475	95.442	95.404		4.990	97.366	97.324	97.282		4.990	95.325	95.292	95.254		4.990	95.325	95.292	95.254	
5.125	95.901	95.869	95.830		5.125	97.660	97.618	97.576		5.125	95.711	95.719	95.680		5.125	95.711	95.719	95.680	
5.250	97.556	97.499	97.437		5.250	98.672	98.630	98.587		5.250	97.406	97.349	97.287		5.250	97.406	97.349	97.287	
5.375	98.054	97.997	97.935		5.375	98.735	98.676	98.623		5.375	97.904	97.847	97.785		5.375	97.904	97.847	97.785	
5.500	98.560	98.503	98.441		5.500	99.110	99.052	98.998		5.500	98.410	98.363	98.291		5.500	98.410	98.363	98.291	
5.625	98.918	98.861	98.799		5.625	99.336	99.277	99.224		5.625	98.768	98.711	98.649		5.625	98.768	98.711	98.649	
5.750	99.543	99.486	99.424		5.750	99.810	99.751	99.698		5.750	99.393	99.336	99.274		5.750	99.393	99.336	99.274	
5.875	100.154	100.082	100.003		5.875	99.667	99.608	99.525		5.875	100.004	99.932	99.853		5.875	100.004	99.932	99.853	
5.990	100.771	100.698	100.620		5.990	100.142	100.084	100.001		5.990	100.621	100.548	100.470		5.990	100.621	100.548	100.470	
6.125	101.098	101.025	100.947		6.125	100.318	100.259	100.176		6.125	100.948	100.875	100.797		6.125	100.948	100.875	100.797	
6.250	101.453	101.381	101.302		6.250	100.502	100.443	100.360		6.250	101.303	101.231	101.152		6.250	101.303	101.231	101.152	
6.375	101.877	101.780	101.682		6.375	100.053	99.986	99.925		6.375	101.727	101.630	101.532		6.375	101.727	101.630	101.532	
6.500	102.269	102.172	102.074		6.500	100.283	100.216	100.156		6.500	102.119	102.022	101.924		6.500	102.119	102.022	101.924	
6.625	102.538	102.441	102.342		6.625	100.390	100.323	100.262		6.625	102.388	102.291	102.192		6.625	102.388	102.291	102.192	
6.750	103.514	103.417	103.319		6.750	101.835	101.768	101.707		6.750	103.364	103.267	103.169		6.750	103.364	103.267	103.169	
6.875	102.954	102.833	102.721		6.875	101.900	101.833	101.772		6.875	102.804	102.683	102.571		6.875	102.804	102.683	102.571	
6.990	103.340	103.219	103.107		6.990	102.115	102.048	101.987		6.990	103.190	103.069	102.957		6.990	103.190	103.069	102.957	

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						
5.125	95.014	94.982	94.944		5.125	94.964	94.932	94.894		5.125	94.964	94.932	94.894						
5.250	97.067	97.010	96.948		5.250	97.017	96.960	96.898		5.250	97.017	96.960	96.898						
5.375	97.541	97.485	97.423		5.375	97.491	97.435	97.373		5.375	97.491	97.435	97.373						
5.500	97.883	97.826	97.764		5.500	97.833	97.776	97.714		5.500	97.833	97.776	97.714						
5.625	98.291	98.234	98.172		5.625	98.241	98.184	98.122		5.625	98.241	98.184	98.122						
5.750	99.172	99.116	99.053		5.750	99.122	99.066	99.003		5.750	99.122	99.066	99.003						
5.875	99.767	99.694	99.616		5.875	99.717	99.644	99.566		5.875	99.717	99.644	99.566						
5.990	100.125	100.052	99.974		5.990	100.075	100.002	99.924		5.990	100.075	100.002	99.924						
6.125	100.541	100.469	100.390		6.125	100.491	100.419	100.340		6.125	100.491	100.419	100.340						
6.250	100.811	100.739	100.660		6.250	100.761	100.689	100.610		6.250	100.761	100.689	100.610						
6.375	100.794	100.697	100.599		6.375	100.744	100.647	100.549		6.375	100.744	100.647	100.549						
6.500	101.083	100.986	100.888		6.500	101.033	100.936	100.838		6.500	101.033	100.936	100.838						
6.625	101.526	101.429	101.330		6.625	101.476	101.379	101.280		6.625	101.476	101.379	101.280						
6.750	101.189	101.092	100.994		6.750	101.139	101.042	100.944		6.750	101.139	101.042	100.944						
6.875	100.900	100.778	100.666		6.875	100.850	100.728	100.616		6.875	100.850	100.728	100.616						
6.990	101.241	101.120	101.008		6.990	101.191	101.070	100.958		6.990	101.191	101.070	100.958						
7.125	100.985	100.863	100.751		7.125	100.935	100.813	100.701		7.125	100.935	100.813	100.701						

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	95.575	95.542	95.504		5.125	94.935	94.907	94.869		4.990	97.216	97.174	97.132		4.990	95.005	94.972	94.934	
5.125	96.001	95.969	95.930		5.250	96.992	96.935	96.873		5.125	97.510	97.468	97.426		5.125	96.431	95.399	95.360	
5.250	97.656	97.599	97.537		5.375	97.466	97.410	97.348		5.250	98.522	98.480	98.437		5.250	97.086	97.029	96.967	
5.375	98.154	98.097	98.035		5.500	97.808	97.751	97.689		5.375	98.858	98.826	98.783		5.375	97.584	97.527	97.465	
5.500	98.660	98.603	98.541		5.625	98.216	98.169	98.097		5.500	98.960	98.902	98.848		5.500	98.090	98.033	97.971	
5.625	99.018	98.961	98.899		5.750	99.097	99.041	98.978		5.625	99.186	99.127	99.074		5.625	98.448	98.391	98.329	
5.750	99.643	99.586	99.524		5.875	99.692	99.619	99.541		5.750	99.660	99.601	99.548		5.750	99.073	99.016	98.954	
5.875	100.254	100.182	100.103		5.990	100.050	99.977	99.899		5.875	99.517	99.458	99.375		5.875	99.684	99.612	99.533	
5.990	100.871	100.798	100.720		6.125	100.466	100.394	100.315		5.990	99.992	99.934	99.851		5.990	100.301	100.228	100.150	
6.125	101.198	101.125	101.047		6.250	100.736	100.664	100.585		6.125	100.168	100.109	100.026		6.125	100.628	100.555	100.477	
6.250	101.553	101.481	101.402		6.375	100.719	100.622	100.524		6.250	100.352	100.293	100.210		6.250	100.983	100.911	100.832	
6.375	101.977	101.880	101.782		6.500	101.008	100.911	100.813		6.375	99.903	99.836	99.775		6.375	101.407	101.310	101.212	
6.500	102.369	102.272	102.174		6.625	101.451	101.354	101.255		6.500	100.133	100.066	100.006		6.500	101.799	101.702	101.604	
6.625	102.638	102.541	102.442		6.750	101.114	101.017	100.919		6.625	100.240	100.173	100.112		6.625	102.068	101.971	101.872	
6.750	103.614	103.517	103.419		6.875	100.825	100.703	100.591		6.750	101.685	101.618	101.557		6.750	103.044	102.947	102.849	
6.875	103.054	102.933	102.821		6.990	101.166	101.045	100.933		6.875	101.750	101.683	101.622		6.875	102.484	102.363	102.251	
6.990	103.440	103.319	103.207		7.125	100.910	100.788	100.676		6.990	101.965	101.898	101.837		6.990	102.870	102.749	102.637	

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



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

Effective: August 25, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)				
Rate	15 Day	30 Day	45 Day	
4.625	96.544	96.439	96.446	
4.750	97.051	96.934	96.927	
4.875	97.503	97.385	97.378	
5.000	97.802	97.685	97.678	
5.125	98.329	98.211	98.205	
5.250	98.538	98.408	98.387	
5.375	98.753	98.623	98.602	
5.500	99.225	99.095	99.074	
5.625	99.782	99.652	99.632	

FHA 5/1 ARM HB - (305HB)				
Rate	15 Day	30 Day	45 Day	
4.625	96.026	95.921	95.928	
4.750	96.546	96.428	96.422	
4.875	97.003	96.885	96.878	
5.000	97.284	97.166	97.160	
5.125	97.786	97.669	97.662	
5.250	98.012	97.882	97.862	
5.375	98.231	98.101	98.080	
5.500	98.671	98.541	98.521	
5.625	99.191	99.061	99.040	

VA 5/1 ARM - (405)				
Rate	15 Day	30 Day	45 Day	
4.625	96.422	96.317	96.324	
4.750	97.083	96.965	96.959	
4.875	97.498	97.380	97.373	
5.000	97.727	97.609	97.603	
5.125	98.179	98.061	98.055	
5.250	98.547	98.417	98.396	
5.375	98.727	98.597	98.576	
5.500	99.121	98.991	98.971	
5.625	99.599	99.469	99.448	
5.750	99.599	99.456	99.422	

VA 5/1 ARM HB - (405HB)				
Rate	15 Day	30 Day	45 Day	
4.625	95.818	95.713	95.720	
4.750	96.515	96.397	96.391	
4.875	96.910	96.792	96.786	
5.000	97.114	96.996	96.990	
5.125	97.534	97.417	97.410	
5.250	97.962	97.832	97.811	
5.375	98.108	97.978	97.958	
5.500	98.464	98.334	98.313	
5.625	98.898	98.768	98.748	
5.750	98.993	98.851	98.816	

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	CT, 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
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 25, 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	95.302	95.270	95.231	5.250	96.534	96.477	96.415	4.990	97.168	97.126	97.084	5.250	96.382	96.325	96.263
5.125	95.581	95.549	95.510	5.375	96.934	96.877	96.815	5.125	97.315	97.273	97.231	5.375	96.565	96.509	96.446
5.250	97.359	97.302	97.240	5.500	97.404	97.347	97.285	5.250	98.449	98.407	98.365	5.500	97.110	97.054	96.991
5.375	97.759	97.702	97.640	5.625	97.758	97.702	97.639	5.375	98.415	98.356	98.303	5.625	97.479	97.423	97.361
5.500	98.229	98.172	98.110	5.750	98.923	98.866	98.804	5.500	98.754	98.695	98.642	5.750	98.854	98.797	98.735
5.625	98.583	98.527	98.464	5.875	99.217	99.145	99.066	5.625	98.976	98.918	98.865	5.875	99.025	98.963	98.874
5.750	99.748	99.691	99.629	5.990	99.618	99.545	99.467	5.750	99.990	99.931	99.878	5.990	99.479	99.407	99.328
5.875	100.042	99.970	99.891	6.125	100.042	99.969	99.891	5.875	99.530	99.471	99.388	6.125	99.923	99.850	99.772
5.990	100.443	100.370	100.292	6.250	100.654	100.581	100.503	5.990	99.789	99.730	99.647	6.250	100.231	100.158	100.080
6.125	100.867	100.794	100.716	6.375	100.940	100.843	100.745	6.125	100.062	100.003	99.920	6.375	100.524	100.427	100.329
6.250	101.479	101.406	101.328	6.500	101.421	101.324	101.226	6.250	100.502	100.444	100.360	6.500	100.766	100.669	100.571
6.375	101.765	101.668	101.570	6.625	101.749	101.652	101.554	6.375	99.915	99.848	99.788	6.625	101.140	101.044	100.945
6.500	102.246	102.149	102.051	6.750	102.154	102.057	101.959	6.500	100.235	100.168	100.108	6.750	100.531	100.434	100.336
6.625	102.574	102.477	102.379	6.875	102.131	102.010	101.898	6.625	100.401	100.334	100.273	6.875	100.943	100.822	100.710
6.750	102.979	102.882	102.784	6.990	102.605	102.484	102.372	6.750	101.276	101.209	101.148	6.990	101.046	100.924	100.813
6.875	102.986	102.835	102.723	7.125	103.112	102.991	102.879	6.875	101.877	101.810	101.749	7.125	101.474	101.353	101.241
6.990	103.430	103.309	103.197	7.250	103.608	103.487	103.375	6.990	102.180	102.113	102.052	7.250	101.970	101.849	101.737

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				VA IRRRL 20 Year Fixed - (420IRL)				VA IRRRL 15 Year Fixed - (415RL)				VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.250	97.356	97.299	97.237	5.250	96.306	96.249	96.187	4.990	96.916	96.874	96.832	5.250	96.692	96.635	96.573
5.375	97.854	97.797	97.735	5.375	96.804	96.747	96.685	5.125	97.210	97.168	97.126	5.375	97.166	97.110	97.048
5.500	98.360	98.303	98.241	5.500	97.310	97.253	97.191	5.250	98.222	98.180	98.137	5.500	97.508	97.451	97.389
5.625	98.718	98.661	98.599	5.625	97.668	97.611	97.549	5.375	98.285	98.226	98.173	5.625	97.916	97.859	97.797
5.750	99.343	99.286	99.224	5.750	98.293	98.236	98.174	5.500	98.660	98.602	98.548	5.750	98.797	98.741	98.678
5.875	99.954	99.882	99.803	5.875	98.904	98.832	98.753	5.625	98.886	98.827	98.774	5.875	99.392	99.319	99.241
5.990	100.571	100.498	100.420	5.990	99.521	99.448	99.370	5.750	99.360	99.301	99.248	5.990	99.750	99.677	99.599
6.125	100.898	100.825	100.747	6.125	99.848	99.775	99.697	5.875	99.217	99.158	99.075	6.125	100.166	100.094	100.015
6.250	101.283	101.181	101.102	6.250	100.203	100.131	100.052	5.990	99.692	99.634	99.551	6.250	100.436	100.364	100.285
6.375	101.677	101.580	101.482	6.375	100.627	100.530	100.432	6.125	99.868	99.809	99.726	6.375	100.419	100.322	100.224
6.500	102.069	101.972	101.874	6.500	101.019	100.922	100.824	6.250	100.052	99.993	99.910	6.500	100.708	100.611	100.513
6.625	102.338	102.241	102.142	6.625	101.288	101.191	101.092	6.375	99.603	99.536	99.475	6.625	101.151	101.054	100.955
6.750	103.314	103.217	103.119	6.750	102.264	102.167	102.069	6.500	99.833	99.766	99.706	6.750	100.814	100.717	100.619
6.875	102.754	102.633	102.521	6.875	101.704	101.583	101.471	6.625	99.940	99.873	99.812	6.875	100.525	100.403	100.291
6.990	103.140	103.019	102.907	6.990	102.090	101.969	101.857	6.750	101.385	101.318	101.257	6.990	100.866	100.745	100.633
7.125	103.647	103.526	103.414	7.125	102.597	102.476	102.364	6.875	101.450	101.383	101.322	7.125	100.610	100.488	100.376
7.250	104.143	104.022	103.910	7.250	103.093	102.972	102.860	6.990	101.665	101.598	101.537	7.250	101.106	100.984	100.872

LLPAs

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



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

Effective:

Tuesday, August 25, 2026

Jumbo Peak Pricing

Jumbo Peak 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	98.823	98.729	98.542	98.354
6.250	99.260	99.167	98.979	98.792
6.375	99.580	99.486	99.299	99.111
6.500	99.919	99.725	99.537	99.350
6.625	100.031	99.838	99.750	99.563
6.750	100.246	100.152	99.964	99.777
6.875	100.399	100.305	100.118	99.930
7.000	100.544	100.450	100.263	100.075
7.125	100.669	100.575	100.388	100.200
7.250	100.763	100.669	100.482	100.294
7.375	100.861	100.767	100.580	100.392
7.500	100.946	100.852	100.665	100.477
7.625	101.007	100.913	100.726	100.538
7.750	101.068	100.975	100.787	100.600
7.875	101.130	101.036	100.848	100.661
8.000	101.191	101.097	100.910	100.722
8.125	101.252	101.158	100.971	100.783
8.250	101.313	101.220	101.032	100.845
8.375	101.375	101.281	101.093	100.906

Jumbo Peak 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.171	99.077	98.890	98.702
6.375	99.565	99.471	99.284	99.096
6.500	99.960	99.866	99.678	99.491
6.625	100.118	100.024	99.836	99.649
6.750	100.194	100.100	99.913	99.725
6.875	100.270	100.176	99.989	99.801
7.000	100.346	100.253	100.065	99.878
7.125	100.423	100.329	100.141	99.954
7.250	100.499	100.405	100.218	100.030
7.375	100.575	100.481	100.294	100.106
7.500	100.651	100.558	100.370	100.183
7.625	100.728	100.634	100.446	100.259
7.750	100.804	100.710	100.523	100.335
7.875	100.880	100.787	100.599	100.412
8.000	100.957	100.863	100.675	100.488

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	97.116	97.006	96.834	96.616
5.875	97.625	97.515	97.343	97.125
6.000	98.133	98.024	97.852	97.633
6.125	98.572	98.463	98.291	98.072
6.250	99.012	98.903	98.731	98.512
6.375	99.530	99.421	99.249	99.030
6.500	100.048	99.939	99.767	99.548
6.625	100.227	100.117	99.945	99.727
6.750	100.405	100.296	100.124	99.905
6.875	100.161	100.051	99.879	99.661
7.000	99.916	99.807	99.635	99.416
7.125	99.913	99.804	99.632	99.413
7.250	99.909	99.800	99.628	99.409
7.375	100.290	100.180	100.008	99.790
7.500	100.670	100.561	100.389	100.170
7.625	N/A	N/A	N/A	N/A
7.750	N/A	N/A	N/A	N/A
7.875	N/A	N/A	N/A	N/A
8.000	N/A	N/A	N/A	N/A

Jumbo Apex 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.116	97.006	96.834	96.616
5.875	97.625	97.515	97.343	97.125
6.000	98.133	98.024	97.852	97.633
6.125	98.572	98.463	98.291	98.072
6.250	99.012	98.903	98.731	98.512
6.375	99.530	99.421	99.249	99.030
6.500	100.048	99.939	99.767	99.548
6.625	100.227	100.117	99.945	99.727
6.750	100.405	100.296	100.124	99.905
6.875	100.161	100.051	99.879	99.661
7.000	99.916	99.807	99.635	99.416
7.125	99.913	99.804	99.632	99.413
7.250	99.909	99.800	99.628	99.409
7.375	100.290	100.180	100.008	99.790
7.500	100.670	100.561	100.389	100.170
7.625	N/A	N/A	N/A	N/A
7.750	N/A	N/A	N/A	N/A
7.875	N/A	N/A	N/A	N/A
8.000	N/A	N/A	N/A	N/A

Jumbo Apex 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.116	97.006	96.834	96.616
5.875	97.625	97.515	97.343	97.125
6.000	98.133	98.024	97.852	97.633
6.125	98.572	98.463	98.291	98.072
6.250	99.012	98.903	98.731	98.512
6.375	99.530	99.421	99.249	99.030
6.500	100.048	99.939	99.767	99.548
6.625	100.227	100.117	99.945	99.727
6.750	100.405	100.296	100.124	99.905
6.875	100.161	100.051	99.879	99.661
7.000	99.916	99.807	99.635	99.416
7.125	99.913	99.804	99.632	99.413
7.250	99.909	99.800	99.628	99.409
7.375	100.290	100.180	100.008	99.790
7.500	100.670	100.561	100.389	100.170

Jumbo Apex 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.371	95.261	95.090	94.871
5.625	95.741	95.631	95.459	95.241
5.750	96.111	96.001	95.829	95.611
5.875	96.485	96.376	96.204	95.985
6.000	96.860	96.751	96.579	96.360
6.125	97.211	97.102	96.930	96.711
6.250	97.562	97.453	97.281	97.062
6.375	97.870	97.760	97.588	97.370
6.500	98.177	98.067	97.895	97.677
6.625	98.538	98.428	98.256	98.038
6.750	98.899	98.789	98.617	98.399

Jumbo Apex 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.240	95.130	94.959	94.740
5.375	95.606	95.497	95.325	95.106
5.500	95.944	95.835	95.663	95.444
5.625	96.266	96.156	95.984	95.766
5.750	96.562	96.452	96.280	96.062
5.875	96.862	96.752	96.580	96.362
6.000	97.175	97.066	96.894	96.675
6.125	97.491	97.382	97.210	96.991
6.250	97.782	97.672	97.501	97.282
6.375	98.029	97.920	97.748	97.529
6.500	98.278	98.168	97.996	97.778
6.625	98.312	98.202	98.030	97.812
6.750	98.346	98.237	98.065	97.846
6.875	98.557	98.448	98.276	98.057
7.000	98.770	98.660	98.488	98.270

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 25, 2026

Jumbo Edge 30 Year Fixed Interest Only - (901EM-10)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	96.336	96.211	96.086	95.899	
6.125	96.783	96.658	96.533	96.345	
6.250	97.223	97.098	96.973	96.786	
6.375	97.625	97.500	97.375	97.188	
6.500	98.007	97.882	97.757	97.570	
6.625	98.309	98.184	98.059	97.872	
6.750	98.622	98.497	98.372	98.184	
6.875	98.873	98.748	98.623	98.436	
7.000	99.024	98.899	98.774	98.586	
7.125	99.214	99.089	98.964	98.777	
7.250	99.404	99.279	99.154	98.967	
7.375	99.585	99.460	99.335	99.147	
7.500	99.726	99.601	99.476	99.289	
7.625	99.886	99.761	99.636	99.448	
7.750	100.004	99.879	99.754	99.566	
7.875	100.133	100.008	99.883	99.695	
8.000	100.243	100.118	99.993	99.806	
8.125	100.372	100.247	100.122	99.935	
8.250	100.491	100.366	100.241	100.054	
8.375	100.620	100.495	100.370	100.182	
8.500	100.734	100.609	100.484	100.297	
8.625	100.863	100.738	100.613	100.425	

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

Effective: Tuesday, August 25, 2026

Jumbo Boost Pricing

Jumbo Boost 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	98.312	98.250	98.375
6.250	98.850	98.788	98.913
6.375	99.350	99.288	99.413
6.500	99.787	99.725	99.850
6.625	100.185	100.123	100.248
6.750	100.576	100.514	100.639
6.875	100.959	100.897	101.022
7.000	101.334	101.272	101.397
7.125	101.701	101.639	101.764
7.250	102.060	101.998	102.123
7.375	102.412	102.350	102.475
7.500	102.756	102.694	102.819
7.625	103.092	103.030	103.155
7.750	103.420	103.358	103.483
7.875	103.740	103.678	103.803
8.000	104.021	103.959	104.084
8.125	104.271	104.209	104.334
8.250	104.521	104.459	104.584
8.375	104.771	104.709	104.834

Jumbo Boost 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	98.312	98.250	98.375
6.250	98.850	98.788	98.913
6.375	99.350	99.288	99.413
6.500	99.787	99.725	99.850
6.625	100.185	100.123	100.248
6.750	100.576	100.514	100.639
6.875	100.959	100.897	101.022
7.000	101.334	101.272	101.397
7.125	101.701	101.639	101.764
7.250	102.060	101.998	102.123
7.375	102.412	102.350	102.475
7.500	102.756	102.694	102.819
7.625	103.092	103.030	103.155
7.750	103.420	103.358	103.483
7.875	103.740	103.678	103.803
8.000	104.021	103.959	104.084
8.125	104.271	104.209	104.334
8.250	104.521	104.459	104.584
8.375	104.771	104.709	104.834

Jumbo Boost 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	98.312	98.250	98.375
6.250	98.850	98.788	98.913
6.375	99.350	99.288	99.413
6.500	99.787	99.725	99.850
6.625	100.185	100.123	100.248
6.750	100.576	100.514	100.639
6.875	100.959	100.897	101.022
7.000	101.334	101.272	101.397
7.125	101.701	101.639	101.764
7.250	102.060	101.998	102.123
7.375	102.412	102.350	102.475
7.500	102.756	102.694	102.819
7.625	103.092	103.030	103.155
7.750	103.420	103.358	103.483
7.875	103.740	103.678	103.803
8.000	104.021	103.959	104.084
8.125	104.271	104.209	104.334
8.250	104.521	104.459	104.584
8.375	104.771	104.709	104.834

Jumbo Boost 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	98.562	98.500	98.625
6.250	99.100	99.038	99.163
6.375	99.500	99.538	99.663
6.500	100.037	99.975	100.100
6.625	100.435	100.373	100.498
6.750	100.826	100.764	100.889
6.875	101.209	101.147	101.272
7.000	101.584	101.522	101.647
7.125	101.951	101.889	102.014
7.250	102.310	102.248	102.373
7.375	102.662	102.600	102.725
7.500	103.006	102.944	103.069
7.625	103.342	103.280	103.405
7.750	103.670	103.608	103.733
7.875	103.990	103.928	104.053
8.000	104.271	104.209	104.334
8.125	104.521	104.459	104.584
8.250	104.771	104.709	104.834
8.375	105.021	104.959	105.084

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