



RISE TPO Wholesale Rate Sheet

RiseTPO.com

Ratesheet Code: RS-WS

Effective Date:

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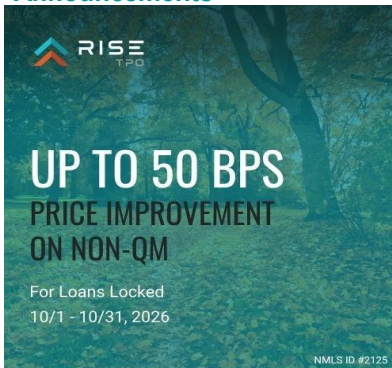
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Lock Expiration Days	
15 Day	10/30/26
30 Day	11/16/26
45 Day	11/29/26
60 Day	12/14/26
Mortgagee Clause	
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	
2026 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750
2027 Conforming Loan Limits	
# of Units	Loan Limits
1	\$845,000
2	\$1,081,950
3	\$1,307,800
4	\$1,625,350

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.

Announcements



Temporary Property Eligibility Restrictions

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

- Baltimore City, Maryland

(Properties located in Baltimore County are not restricted)

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* Any lock requests submitted after hours will be subject to market movement.

** Lock Desk turn times are 2 hours.



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

Wholesale

Effective: October 16, 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
5.990	95.340	95.254	95.168	95.083	5.990	95.016	94.930	94.844	94.758	5.750	95.907	95.790	95.673	95.555
6.125	96.041	95.955	95.869	95.783	6.125	95.753	95.667	95.581	95.495	5.875	96.537	96.420	96.302	96.185
6.250	96.673	96.587	96.501	96.415	6.250	96.398	96.312	96.226	96.140	5.990	97.107	96.990	96.872	96.755
6.375	97.411	97.325	97.239	97.153	6.375	97.135	97.050	96.964	96.878	6.125	97.712	97.595	97.477	97.360
6.500	98.018	97.919	97.824	97.728	6.500	97.743	97.644	97.549	97.453	6.250	98.278	98.161	98.044	97.927
6.625	98.517	98.415	98.313	98.212	6.625	98.242	98.140	98.038	97.937	6.375	98.944	98.827	98.709	98.592
6.750	99.236	99.122	99.012	98.902	6.750	98.961	98.847	98.737	98.627	6.500	99.475	99.358	99.241	99.124
6.875	99.733	99.616	99.497	99.377	6.875	99.458	99.341	99.222	99.102	6.625	99.844	99.727	99.609	99.492
6.990	100.384	100.267	100.147	100.028	6.990	100.109	99.992	99.872	99.753	6.750	100.206	100.073	99.949	99.825
7.125	100.953	100.836	100.717	100.597	7.125	100.678	100.561	100.442	100.322	6.875	100.573	100.440	100.316	100.192
7.250	101.522	101.351	101.193	101.035	7.250	101.247	101.076	100.918	100.760	6.990	101.119	100.986	100.862	100.738
7.375	102.042	101.855	101.677	101.499	7.375	101.767	101.580	101.402	101.224	7.125	101.591	101.458	101.334	101.210
7.500	102.522	102.335	102.149	101.964	7.500	102.240	102.052	101.867	101.682	7.250	101.547	101.430	101.310	101.191
7.625	102.939	102.752	102.566	102.381	7.625	102.644	102.457	102.271	102.086	7.375	101.965	101.848	101.728	101.609
7.750	103.076	102.935	102.808	102.681	7.750	102.781	102.640	102.513	102.386	7.500	102.356	102.239	102.120	102.000
7.875	103.519	103.378	103.251	103.124	7.875	103.224	103.083	102.956	102.829	7.625	102.720	102.603	102.484	102.364
7.990	103.724	103.583	103.456	103.329	7.990	103.429	103.288	103.161	103.034	7.750	103.100	102.946	102.809	102.672
8.125	104.081	103.940	103.813	103.686	8.125	103.786	103.645	103.518	103.391	7.875	103.498	103.357	103.230	103.102
										7.990	103.736	103.595	103.468	103.341
										8.125	104.135	103.995	103.868	103.740

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
5.250	96.099	96.031	95.956	95.881	5.990	99.140	99.051	98.950	98.850	5.750	93.483	93.397	93.312	93.226
5.375	96.538	96.471	96.396	96.321	6.125	99.466	99.376	99.276	99.176	5.875	94.201	94.115	94.029	93.943
5.500	96.970	96.902	96.827	96.752	6.250	99.745	99.656	99.556	99.455	5.990	94.940	94.854	94.768	94.683
5.625	97.395	97.328	97.253	97.178	6.375	100.127	100.038	99.938	99.837	6.125	95.641	95.555	95.469	95.383
5.750	98.044	97.955	97.854	97.754	6.500	100.360	100.271	100.170	100.070	6.250	96.273	96.187	96.101	96.015
5.875	98.470	98.381	98.280	98.180	6.625	100.470	100.381	100.281	100.180	6.375	97.011	96.925	96.839	96.753
5.990	98.846	98.757	98.656	98.556	6.750	100.427	100.331	100.223	100.114	6.500	97.618	97.519	97.424	97.328
6.125	99.269	99.180	99.080	98.979	6.875	100.533	100.437	100.328	100.219	6.625	98.117	98.015	97.913	97.812
6.250	99.631	99.542	99.441	99.341	6.990	100.863	100.767	100.658	100.549	6.750	98.836	98.722	98.612	98.502
6.375	100.090	100.001	99.901	99.800	7.125	101.081	100.989	100.885	100.781	6.875	99.333	99.216	99.097	98.977
6.500	100.397	100.308	100.208	100.107	7.250	101.269	101.186	101.094	101.002	6.990	99.984	99.867	99.747	99.628
6.625	100.597	100.508	100.408	100.307	7.375	101.463	101.381	101.289	101.197	7.125	100.553	100.436	100.317	100.197
6.750	100.970	100.875	100.766	100.657	7.500	101.645	101.562	101.470	101.378	7.250	101.122	100.951	100.793	100.635
6.875	101.167	101.071	100.962	100.853	7.625	101.807	101.725	101.633	101.541	7.375	101.642	101.455	101.277	101.099
6.990	101.570	101.474	101.365	101.256	7.750	101.993	101.911	101.819	101.727	7.500	102.122	101.935	101.749	101.564
7.125	101.854	101.758	101.649	101.540	7.875	102.158	102.076	101.984	101.892	7.625	102.539	102.352	102.166	101.981
7.250	101.825	101.743	101.651	101.558	7.990	102.185	102.102	102.011	101.919	7.750	102.676	102.535	102.408	102.281
7.375	102.086	102.003	101.911	101.819	8.125	102.366	102.283	102.192	102.100	7.875	103.119	102.978	102.851	102.724
7.500	102.324	102.241	102.149	102.057						7.990	103.324	103.183	103.056	102.929
7.625	102.539	102.457	102.365	102.273						8.125	103.681	103.540	103.413	103.286
7.750	102.779	102.697	102.605	102.513										
7.875	103.123	103.041	102.949	102.856										

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	91.065	91.011	90.954	90.897	5.250	90.122	90.068	90.011	89.954	5.750	95.832	95.715	95.598	95.480
5.500	91.727	91.663	91.600	91.537	5.375	90.830	90.775	90.718	90.661	5.875	96.462	96.345	96.227	96.110
5.625	92.422	92.351	92.281	92.210	5.500	91.543	91.479	91.416	91.352	5.990	97.032	96.915	96.797	96.680
5.750	93.158	93.072	92.987	92.901	5.625	92.251	92.181	92.110	92.040	6.125	97.637	97.520	97.402	97.285
5.875	93.876	93.790	93.704	93.618	5.750	92.998	92.912	92.826	92.740	6.250	98.203	98.086	97.969	97.852
5.990	94.615	94.529	94.443	94.358	5.875	93.702	93.616	93.530	93.444	6.375	98.869	98.752	98.634	98.517
6.125	95.316	95.230	95.144	95.058	5.990	94.441	94.355	94.269	94.183	6.500	99.400	99.283	99.166	99.049
6.250	95.948	95.862	95.776	95.690	6.125	95.178	95.092	95.006	94.920	6.625	99.769	99.652	99.534	99.417
6.375	96.686	96.600	96.514	96.428	6.250	95.823	95.737	95.651	95.565	6.750	100.131	99.998	99.874	99.750
6.500	97.293	97.194	97.099	97.003	6.375	96.560	96.475	96.389	96.303	6.875	100.498	100.365	100.241	100.117
6.625	97.792	97.690	97.588	97.487	6.500	97.168	97.069	96.974	96.878	6.990	101.044	100.911	100.787	100.663
6.750	98.511	98.397	98.287	98.177	6.625	97.667	97.565	97.463	97.362	7.125	101.516	101.383	101.259	101.135
6.875	99.008	98.891	98.772	98.652	6.750	98.386	98.272	98.162	98.052	7.250	101.472	101.355	101.235	101.116
6.990	99.659	99.542	99.422	99.303	6.875	98.883	98.766	98.647	98.527	7.375	101.890	101.773	101.653	101.534
7.125	100.228	100.111	99.992	99.872	6.990	99.534	99.417	99.297	99.178	7.500	102.281	102.164	102.045	101.925
7.250	100.797	100.626	100.468	100.310	7.125	100.103	99.986	99.867	99.747	7.625	102.645	102.528	102.409	102.289
7.375	101.317	101.130	100.952	100.774	7.250	100.672	100.501	100.343	100.185	7.750	103.025	102.871	102.734	102.597
7.500	101.797	101.610	101.424	101.239	7.375	101.192	101.005	100.827	100.649	7.875	103.423	103.282	103.155	103.027
7.625	102.214	102.027	101.841	101.656	7.500	101.665	101.477	101.292	101.107	7.990	103.661	103.520	103.393	103.266
7.750	102.351	102.210	102.083	101.956	7.625	102.069	101.882	101.696	101.511	8.125	104.060	103.920	103.793	103.665
7.875	102.794	102.653	102.526	102.399	7.750	102.206	102.065	101.938	101.811					
7.990	102.999	102.858	102.731	102.604	7.875	102.649	102.508	102.381	102.254					
8.125	103.356	103.215	103.088	102.961	7.990	102.854	102.713	102.586	102.459					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
6.500	100.247	100.158	100.058	99.957	6.500	100.410	100.321	100.220	100.120	
6.625	100.447	100.358	100.258	100.157	6.625	100.520	100.431	100.331	100.230	
6.750	100.820	100.725	100.616	100.507	6.750	100.477	100.381	100.273	100.164	
6.875	101.017	100.921	100.812	100.703	6.875	100.583	100.487	100.378	100.269	
6.990	101.420	101.324	101.215	101.106	6.990	100.913	100.817	100.708	100.599	
7.125	101.704	101.608	101.499	101.390	7.125	101.131	101.039	100.935	100.831	
7.250	101.675	101.593	101.501	101.408	7.250	101.319	101.236	101.144	101.052	
7.375	101.936	101.853	101.761	101.669	7.375	101.513	101.431	101.339	101.247	
7.500	102.174	102.091	101.999	101.907	7.500	101.695	101.612	101.520	101.428	
7.625	102.389	102.307	102.215	102.123	7.625	101.857	101.775	101.683	101.591	
7.750	102.629	102.547	102.455	102.363	7.750	102.043	101.961	101.869	101.777	
7.875	102.848	102.766	102.674	102.581	7.875	102.208	102.126	102.034	101.942	
7.990	102.924	102.842	102.749	102.657	7.990	102.235	102.152	102.061	101.969	
8.125	103.163	103.081	102.989	102.897	8.125	102.416	102.333	102.242	102.150	
8.250	103.575	103.493	103.400	103.308	8.250	102.774	102.692	102.600	102.508	
8.375	103.612	103.530	103.438	103.346	8.375	102.568	102.485	102.394	102.302	
8.500	103.833	103.751	103.659	103.567	8.500	102.735	102.653	102.561	102.470	



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

Wholesale

Effective: October 16, 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
5.990	94.963	94.845	94.728	94.611	5.990	93.013	92.895	92.778	92.661	5.375	93.620	88.251	88.174	88.097
6.125	95.672	95.555	95.438	95.321	6.125	93.722	93.605	93.488	93.371	5.500	89.016	88.945	88.868	88.791
6.250	96.648	96.531	96.414	96.297	6.250	94.698	94.581	94.464	94.347	5.625	89.676	89.605	89.528	89.451
6.375	97.242	97.125	97.008	96.891	6.375	95.292	95.175	95.058	94.941	5.750	91.710	91.593	91.476	91.359
6.500	97.783	97.666	97.549	97.432	6.500	95.833	95.716	95.599	95.482	5.875	92.391	92.274	92.156	92.039
6.625	98.332	98.215	98.098	97.981	6.625	96.382	96.265	96.148	96.031	5.990	93.163	93.045	92.928	92.811
6.750	98.691	98.558	98.425	98.292	6.750	96.741	96.608	96.475	96.342	6.125	93.872	93.755	93.638	93.521
6.875	99.210	99.077	98.944	98.811	6.875	97.260	97.127	96.994	96.861	6.250	94.848	94.731	94.614	94.497
6.990	99.602	99.469	99.337	99.204	6.990	97.652	97.519	97.387	97.254	6.375	95.442	95.325	95.208	95.091
7.125	100.069	99.937	99.804	99.671	7.125	98.099	97.967	97.834	97.701	6.500	95.983	95.866	95.749	95.632
7.250	100.221	100.073	99.922	99.772	7.250	98.251	98.103	97.952	97.802	6.625	96.532	96.415	96.298	96.181
7.375	101.024	100.875	100.725	100.574	7.375	99.054	98.905	98.755	98.604	6.750	96.891	96.758	96.625	96.492
7.500	101.251	101.103	100.952	100.802	7.500	99.281	99.133	98.982	98.832	6.875	97.410	97.277	97.144	97.011
7.625	101.434	101.285	101.135	100.984	7.625	99.464	99.315	99.165	99.014	6.990	97.800	97.667	97.534	97.401
7.750	101.817	101.567	101.319	101.072	7.750	99.847	99.597	99.349	99.102	7.125	98.252	98.119	97.986	97.853
7.875	102.166	101.916	101.668	101.420	7.875	100.196	99.946	99.698	99.450	7.250	98.402	98.253	98.103	97.952
7.990	101.136	100.886	100.639	100.391	7.990	99.166	98.916	98.669	98.421	7.375	99.190	99.042	98.891	98.741
8.125	101.404	101.154	100.906	100.658	8.125	99.434	99.184	98.936	98.688	7.500	99.435	99.286	99.136	98.985
8.250	101.256	101.037	100.832	100.626	8.250	99.761	99.542	99.337	99.131	7.625	99.635	99.487	99.336	99.185
8.375	101.395	101.176	100.971	100.766	8.375	99.900	99.681	99.476	99.271	7.750	100.041	99.791	99.543	99.295
8.500	101.602	101.384	101.178	100.973	8.500	100.107	99.889	99.683	99.478	7.875	100.369	100.119	99.872	99.624
8.625	101.793	101.574	101.369	101.163	8.625	100.298	100.079	99.874	99.668	7.990	99.357	99.107	98.860	98.612

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	96.300	96.219	96.127	96.035	5.990	95.792	95.712	95.620	95.528
6.125	96.649	96.568	96.476	96.384	6.125	96.130	96.049	95.957	95.865
6.250	97.221	97.118	97.001	96.884	6.250	96.705	96.603	96.486	96.368
6.375	97.533	97.430	97.313	97.196	6.375	97.008	96.905	96.788	96.671
6.500	97.795	97.692	97.575	97.458	6.500	97.258	97.155	97.038	96.921
6.625	98.095	97.992	97.875	97.757	6.625	97.544	97.442	97.324	97.207
6.750	98.233	98.123	97.997	97.872	6.750	97.671	97.561	97.436	97.310
6.875	98.508	98.399	98.273	98.148	6.875	97.932	97.822	97.697	97.571
6.990	98.697	98.588	98.462	98.337	6.990	98.105	97.995	97.870	97.744
7.125	98.930	98.820	98.695	98.569	7.125	98.322	98.212	98.087	97.961
7.250	98.685	98.589	98.480	98.372	7.250	98.075	97.980	97.871	97.762
7.375	99.273	99.177	99.068	98.959	7.375	98.650	98.554	98.445	98.336
7.500	99.305	99.209	99.101	98.992	7.500	98.699	98.603	98.494	98.385
7.625	99.320	99.224	99.115	99.006	7.625	98.731	98.635	98.526	98.418
7.750	100.359	100.263	100.155	100.046	7.750	99.793	99.697	99.588	99.479
7.875	100.539	100.443	100.334	100.225	7.875	99.952	99.856	99.748	99.639
7.990	99.393	99.297	99.188	99.079	7.990	98.824	98.728	98.619	98.510

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
5.990	95.190	95.104	95.018	94.933	5.990	94.913	94.795	94.678	94.561	5.990	94.490	94.404	94.318	94.233
6.125	95.891	95.805	95.719	95.633	6.125	95.622	95.505	95.388	95.271	6.125	95.191	95.105	95.019	94.933
6.250	96.523	96.437	96.351	96.265	6.250	96.598	96.481	96.364	96.247	6.250	95.823	95.737	95.651	95.565
6.375	97.261	97.175	97.089	97.003	6.375	97.192	97.075	96.958	96.841	6.375	96.561	96.475	96.389	96.303
6.500	97.868	97.769	97.674	97.578	6.500	97.733	97.616	97.499	97.382	6.500	97.168	97.069	96.974	96.878
6.625	98.367	98.265	98.163	98.062	6.625	98.282	98.165	98.048	97.931	6.625	97.667	97.565	97.463	97.362
6.750	98.086	98.972	98.862	98.752	6.750	98.641	98.508	98.375	98.242	6.750	98.386	98.272	98.162	98.052
6.875	99.583	99.466	99.347	99.227	6.875	99.160	99.027	98.894	98.761	6.875	98.883	98.766	98.647	98.527
6.990	100.234	100.117	99.997	99.878	6.990	99.552	99.419	99.287	99.154	6.990	99.534	99.417	99.297	99.178
7.125	100.803	100.686	100.567	100.447	7.125	100.019	99.887	99.754	99.621	7.125	100.103	99.986	99.867	99.747
7.250	101.372	101.201	101.043	100.885	7.250	100.171	100.023	99.872	99.722	7.250	100.672	100.501	100.343	100.185
7.375	101.892	101.705	101.527	101.349	7.375	100.974	100.825	100.675	100.524	7.375	101.192	101.005	100.827	100.649
7.500	102.372	102.185	101.999	101.814	7.500	101.201	101.053	100.902	100.752	7.500	101.672	101.485	101.299	101.114
7.625	102.789	102.602	102.416	102.231	7.625	101.384	101.235	101.085	100.934	7.625	102.089	101.902	101.716	101.531
7.750	102.926	102.785	102.658	102.531	7.750	101.767	101.517	101.269	101.022	7.750	102.226	102.085	101.958	101.831
7.875	103.369	103.228	103.101	102.974	7.875	102.116	101.866	101.618	101.370	7.875	102.669	102.528	102.401	102.274
7.990	103.574	103.433	103.306	103.179	7.990	101.086	100.836	100.589	100.341	7.990	102.874	102.733	102.606	102.479
8.125	103.931	103.790	103.663	103.536	8.125	101.354	101.104	100.856	100.608	8.125	103.231	103.090	102.963	102.836
					8.250	101.206	100.987	100.782	100.576					
					8.375	101.345	101.126	100.921	100.716					
					8.500	101.552	101.334	101.128	100.923					
					8.625	101.743	101.524	101.319	101.113					

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
5.990	95.190	95.104	95.018	94.933	5.990	94.913	94.795	94.678	94.561	5.990	94.490	94.404	94.318	94.233
6.125	95.891	95.805	95.719	95.633	6.125	95.622	95.505	95.388	95.271	6.125	95.191	95.105	95.019	94.933
6.250	96.523	96.437	96.351	96.265	6.250	96.598	96.481	96.364	96.247	6.250	95.823	95.737	95.651	95.565
6.375	97.261	97.175	97.089	97.003	6.375	97.192	97.075	96.958	96.841	6.375	96.561	96.475	96.389	96.303
6.500	97.868	97.769	97.674	97.578	6.500	97.733	97.616	97.499	97.382	6.500	97.168	97.069	96.974	96.878
6.625	98.367	98.265	98.163	98.062	6.625	98.282	98.165	98.048	97.931	6.625	97.667	97.565	97.463	97.362
6.750	99.086	98.972	98.862	98.752	6.750	98.641	98.508	98.375	98.242	6.750	98.386	98.272	98.162	98.052
6.875	99.583	99.466	99.347	99.227	6.875	99.160	99.027	98.894	98.761	6.875	98.883	98.766	98.647	98.527
6.990	100.234	100.117	99.997	99.878	6.990	99.552	99.419	99.287	99.154	6.990	99.534	99.417	99.297	99.178
7.125	100.803	100.686	100.567	100.447	7.125	100.019	99.887	99.754	99.621	7.125	100.103	99.986	99.867	99.747
7.250	101.372	101.201	101.043	100.885	7.250	100.171	100.023	99.872	99.722	7.250	100.672	100.501	100.343	100.185
7.375	101.892	101.705	101.527	101.349	7.375	100.974	100.825	100.675	100.524	7.375	101.192	101.005	100.827	100.649
7.500	102.372	102.185	101.999	101.814	7.500	101.201	101.053	100.902	100.752	7.500	101.672	101.485	101.299	101.114
7.625	102.789	102.602	102.416	102.231	7.625	101.384	101.235	101.085	100.934	7.625	102.089	101.902	101.716	101.531
7.750	102.926	102.785	102.658	102.531	7.750	101.767	101.517	101.269	101.022	7.750	102.226	102.085	101.958	101.831
7.875	103.369	103.228	103.101	102.974	7.875	102.116	101.866	101.618	101.370	7.875	102.669	102.528	102.401	102.274
7.990	103.574	103.433	103.306	103.179	7.990	101.086	100.836	100.589	100.341	7.990	102.874	102.733	102.606	102.479
8.125	103.931	103.790	103.663	103.536	8.125	101.354	101.104	100.856	100.608	8.125	103.231	103.090	102.963	102.836
					8.250	101.206	100.987	100.782	100.576					
					8.375	101.345	101.126	100.921	100.716					
					8.500	101.552	101.334	101.128	100.923					
					8.625	101.743	101.524	101.319	101.113					

RISE TPO					19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					SELECT PRICING				
Effective: October 16, 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					
5.990	95.590	95.504	95.418	95.333	5.250	96.349	96.281	96.206	96.131					
6.125	96.291	96.205	96.119	96.033	5.375	96.788	96.721	96.646	96.571					
6.250	96.923	96.837	96.751	96.665	5.500	97.220	97.152	97.077	97.002					
6.375	97.661	97.575	97.489	97.403	5.625	97.645	97.578	97.503	97.428					
6.500	98.268	98.169	98.074	97.978	5.750	98.294	98.205	98.104	98.004					
6.625	98.767	98.665	98.563	98.462	5.875	98.720	98.631	98.530	98.430					
6.750	99.486	99.372	99.262	99.152	5.990	99.096	99.007	98.906	98.806					
6.875	99.983	99.866	99.747	99.627	6.125	99.519	99.430	99.330	99.229					
6.990	100.634	100.517	100.397	100.278	6.250	99.881	99.792	99.691	99.591					
7.125	101.203	101.086	100.967	100.847	6.375	100.340	100.251	100.151	100.050					
7.250	101.772	101.601	101.443	101.285	6.500	100.647	100.558	100.458	100.357					
7.375	102.292	102.105	101.927	101.749	6.625	100.847	100.758	100.658	100.557					
7.500	102.772	102.585	102.399	102.214	6.750	101.220	101.125	101.016	100.907					
7.625	103.189	103.002	102.816	102.631	6.875	101.417	101.321	101.212	101.103					
7.750	103.326	103.185	103.058	102.931	6.990	101.820	101.724	101.615	101.506					
7.875	103.769	103.628	103.501	103.374	7.125	102.104	102.008	101.899	101.790					
7.990	103.974	103.833	103.706	103.579	7.250	102.075	101.993	101.901	101.808					
8.125	104.331	104.190	104.063	103.936	7.375	102.336	102.253	102.161	102.069					
					7.500	102.574	102.491	102.399	102.307					
					7.625	102.789	102.707	102.615	102.523					
					7.750	103.029	102.947	102.855	102.763					
					7.875	103.373	103.291	103.199	103.106					
					7.990	103.574	103.492	103.399	103.307					
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					
5.990	95.213	95.095	94.978	94.861	5.990	96.550	96.469	96.377	96.285					
6.125	95.922	95.805	95.688	95.571	6.125	96.899	96.818	96.726	96.634					
6.250	96.898	96.781	96.664	96.547	6.250	97.471	97.368	97.251	97.134					
6.375	97.492	97.375	97.258	97.141	6.375	97.783	97.680	97.563	97.446					
6.500	98.033	97.916	97.799	97.682	6.500	98.045	97.942	97.825	97.708					
6.625	98.582	98.465	98.348	98.231	6.625	98.345	98.242	98.125	98.007					
6.750	98.941	98.808	98.675	98.542	6.750	98.483	98.373	98.247	98.122					
6.875	99.460	99.327	99.194	99.061	6.875	98.758	98.649	98.523	98.398					
6.990	99.852	99.719	99.587	99.454	6.990	98.947	98.838	98.712	98.587					
7.125	100.319	100.187	100.054	99.921	7.125	99.180	99.070	98.945	98.819					
7.250	100.471	100.323	100.172	100.022	7.250	98.935	98.839	98.730	98.622					
7.375	101.274	101.125	100.975	100.824	7.375	99.523	99.427	99.318	99.209					
7.500	101.501	101.353	101.202	101.052	7.500	99.555	99.459	99.351	99.242					
7.625	101.684	101.535	101.385	101.234	7.625	99.570	99.474	99.365	99.256					
7.750	102.067	101.817	101.569	101.322	7.750	100.609	100.513	100.405	100.296					
7.875	102.416	102.166	101.918	101.670	7.875	100.789	100.693	100.584	100.475					
7.990	101.386	101.136	100.889	100.641										
8.125	101.654	101.404	101.156	100.908										
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-BD)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	95.440	95.354	95.268	95.183	5.990	95.163	95.045	94.928	94.811					
6.125	96.141	96.055	95.969	95.883	6.125	95.872	95.755	95.638	95.521					
6.250	96.773	96.687	96.601	96.515	6.250	96.848	96.731	96.614	96.497					
6.375	97.511	97.425	97.339	97.253	6.375	97.442	97.325	97.208	97.091					
6.500	98.118	98.019	97.924	97.828	6.500	97.983	97.866	97.749	97.632					
6.625	98.617	98.515	98.413	98.312	6.625	98.532	98.415	98.298	98.181					
6.750	99.336	99.222	99.112	99.002	6.750	98.891	98.758	98.625	98.492					
6.875	99.833	99.716	99.597	99.477	6.875	99.410	99.277	99.144	99.011					
6.990	100.484	100.367	100.247	100.128	6.990	99.802	99.669	99.537	99.404					
7.125	101.053	100.936	100.817	100.697	7.125	100.269	100.137	100.004	99.871					
7.250	101.622	101.451	101.293	101.135	7.250	100.421	100.273	100.122	99.972					
7.375	102.142	101.955	101.777	101.599	7.375	101.224	101.075	100.925	100.774					
7.500	102.622	102.435	102.249	102.064	7.500	101.451	101.303	101.152	101.002					
7.625	103.039	102.852	102.666	102.481	7.625	101.634	101.485	101.335	101.184					
7.750	103.176	103.035	102.908	102.781	7.750	102.017	101.767	101.519	101.272					
7.875	103.619	103.478	103.351	103.224	7.875	102.366	102.116	101.868	101.620					
7.990	103.824	103.683	103.556	103.429	7.990	101.336	101.086	100.839	100.591					
8.125	104.181	104.040	103.913	103.786	8.125	101.604	101.354	101.106	100.858					
					8.250	101.456	101.237	101.032	100.826					
					8.375	101.595	101.376	101.171	100.966					
					8.500	101.802	101.584	101.378	101.173					
					8.625	101.993	101.774	101.569	101.363					
SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	95.440	95.354	95.268	95.183	5.990	95.163	95.045	94.928	94.811					
6.125	96.141	96.055	95.969	95.883	6.125	95.872	95.755	95.638	95.521					
6.250	96.773	96.687	96.601	96.515	6.250	96.848	96.731	96.614	96.497					
6.375	97.511	97.425	97.339	97.253	6.375	97.442	97.325	97.208	97.091					
6.500	98.118	98.019	97.924	97.828	6.500	97.983	97.866	97.749	97.632					
6.625	98.617	98.515	98.413	98.312	6.625	98.532	98.415	98.298	98.181					
6.750	99.336	99.222	99.112	99.002	6.750	98.891	98.758	98.625	98.492					
6.875	99.833	99.716	99.597	99.477	6.875	99.410	99.277	99.144	99.011					
6.990	100.484	100.367	100.247	100.128	6.990	99.802	99.669	99.537	99.404					
7.125	101.053	100.936	100.817	100.697	7.125	100.269	100.137	100.004	99.871					
7.250	101.622	101.451	101.293	101.135	7.250	100.421	100.273	100.122	99.972					
7.375	102.142	101.955	101.777	101.599	7.375	101.224	101.075	100.925	100.774					
7.500	102.622	102.435	102.249	102.064	7.500	101.451	101.303	101.152	101.002					
7.625	103.039	102.852	102.666	102.481	7.625	101.634	101.485	101.335	101.184					
7.750	103.176	103.035	102.908	102.781	7.750	102.017	101.767	101.519	101.272					
7.875	103.619	103.478	103.351	103.224	7.875	102.366	102.116	101.868	101.620					
7.990	103.824	103.683	103.556	103.429	7.990	101.336	101.086	100.839	100.591					
8.125	104.181	104.040	103.913	103.786	8.125	101.604	101.354	101.106	100.858					
					8.250	101.456	101.237	101.032	100.826					
					8.375	101.595	101.376	101.171	100.966					
					8.500	101.802	101.584	101.378	101.173					
					8.625	101.993	101.774	101.569	101.363					

					RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: October 16, 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
5.990	95.340	95.254	95.168	95.083	5.990	95.016	94.930	94.844	94.758	5.500	94.331	94.229	94.126	94.022
6.125	96.041	95.955	95.869	95.783	6.125	95.753	95.667	95.581	95.495	5.625	94.962	94.860	94.757	94.653
6.250	96.673	96.587	96.501	96.415	6.250	96.398	96.312	96.226	96.140	5.750	95.907	95.790	95.673	95.555
6.375	97.411	97.325	97.239	97.153	6.375	97.135	97.050	96.964	96.878	5.875	96.537	96.420	96.302	96.185
6.500	98.018	97.919	97.824	97.728	6.500	97.743	97.644	97.549	97.453	5.990	97.107	96.990	96.872	96.755
6.625	98.517	98.415	98.313	98.212	6.625	98.242	98.140	98.038	97.937	6.125	97.712	97.595	97.477	97.360
6.750	99.236	99.122	99.012	98.902	6.750	98.961	98.847	98.737	98.627	6.250	98.278	98.161	98.044	97.927
6.875	99.733	99.616	99.497	99.377	6.875	99.458	99.341	99.222	99.102	6.375	98.944	98.827	98.709	98.592
6.990	100.384	100.267	100.147	100.028	6.990	100.109	99.992	99.872	99.753	6.500	99.475	99.358	99.241	99.124
7.125	100.953	100.836	100.717	100.597	7.125	100.678	100.561	100.442	100.322	6.625	99.844	99.727	99.609	99.492
7.250	101.522	101.351	101.193	101.035	7.250	101.247	101.076	100.918	100.760	6.750	100.206	100.073	99.949	99.825
7.375	102.042	101.855	101.677	101.499	7.375	101.767	101.580	101.402	101.224	6.875	100.573	100.440	100.316	100.192
7.500	102.522	102.335	102.149	101.964	7.500	102.240	102.052	101.867	101.682	6.990	101.119	100.986	100.862	100.738
7.625	102.939	102.752	102.566	102.381	7.625	102.644	102.457	102.271	102.086	7.125	101.591	101.458	101.334	101.210
7.750	103.076	102.935	102.808	102.681	7.750	102.781	102.640	102.513	102.386	7.250	101.547	101.430	101.310	101.191
7.875	103.519	103.378	103.251	103.124	7.875	103.224	103.083	102.956	102.829	7.375	101.965	101.848	101.728	101.609
7.990	103.724	103.583	103.456	103.329	7.990	103.429	103.288	103.161	103.034	7.500	102.356	102.239	102.120	102.000
8.125	104.081	103.940	103.813	103.686	8.125	103.786	103.645	103.518	103.391	7.625	102.720	102.603	102.484	102.364
										7.750	103.100	102.946	102.809	102.672
										7.875	103.498	103.357	103.230	103.102
										7.990	103.736	103.595	103.468	103.341
										8.125	104.135	103.995	103.868	103.740
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
5.250	96.099	96.031	95.956	95.881	5.500	97.638	97.558	97.466	97.373	5.990	94.940	94.854	94.768	94.683
5.375	96.538	96.471	96.396	96.321	5.625	97.966	97.885	97.793	97.701	6.125	95.641	95.555	95.469	95.383
5.500	96.970	96.902	96.827	96.752	5.750	98.522	98.432	98.332	98.232	6.250	96.273	96.187	96.101	96.015
5.625	97.395	97.328	97.253	97.178	5.875	98.851	98.762	98.662	98.561	6.375	97.011	96.925	96.839	96.753
5.750	98.044	97.955	97.854	97.754	5.990	99.140	99.051	98.950	98.850	6.500	97.618	97.519	97.424	97.328
5.875	98.470	98.381	98.280	98.180	6.125	99.466	99.376	99.276	99.176	6.625	98.117	98.015	97.913	97.812
5.990	98.846	98.757	98.656	98.556	6.250	99.745	99.656	99.556	99.455	6.750	98.836	98.722	98.612	98.502
6.125	99.269	99.180	99.080	98.979	6.375	100.127	100.038	99.938	99.837	6.875	99.333	99.216	99.097	98.977
6.250	99.631	99.542	99.441	99.341	6.500	100.360	100.271	100.170	100.070	6.990	99.984	99.867	99.747	99.628
6.375	100.090	100.001	99.901	99.800	6.625	100.470	100.381	100.281	100.180	7.125	100.553	100.436	100.317	100.197
6.500	100.397	100.308	100.208	100.107	6.750	100.427	100.331	100.223	100.114	7.250	101.122	100.951	100.793	100.635
6.625	100.597	100.508	100.408	100.307	6.875	100.533	100.437	100.328	100.219	7.375	101.642	101.455	101.277	101.099
6.750	100.970	100.875	100.766	100.657	6.990	100.863	100.767	100.658	100.549	7.500	102.122	101.935	101.749	101.564
6.875	101.167	101.071	100.962	100.853	7.125	101.081	100.989	100.885	100.781	7.625	102.539	102.352	102.166	101.981
6.990	101.570	101.474	101.365	101.256	7.250	101.269	101.186	101.094	101.002	7.750	102.676	102.535	102.408	102.281
7.125	101.854	101.758	101.649	101.540						7.875	103.119	102.978	102.851	102.724
7.250	101.825	101.743	101.651	101.558						7.990	103.324	103.183	103.056	102.929
7.375	102.086	102.003	101.911	101.819						8.125	103.681	103.540	103.413	103.286
7.500	102.324	102.241	102.149	102.057										
7.625	102.539	102.457	102.365	102.273										
7.750	102.779	102.697	102.605	102.513										
FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)														
Rate	15-Day	30-Day	45-Day	60-Day										
5.990	95.340	95.254	95.168	95.083										
6.125	96.041	95.955	95.869	95.783										
6.250	96.673	96.587	96.501	96.415										
6.375	97.411	97.325	97.239	97.153										
6.500	98.018	97.919	97.824	97.728										
6.625	98.517	98.415	98.313	98.212										
6.750	99.236	99.122	99.012	98.902										
6.875	99.733	99.616	99.497	99.377										
6.990	100.384	100.267	100.147	100.028										
7.125	100.953	100.836	100.717	100.597										
7.250	101.522	101.351	101.193	101.035										
7.375	102.042	101.855	101.677	101.499										
7.500	102.522	102.335	102.149	101.964										
7.625	102.939	102.752	102.566	102.381										
7.750	103.076	102.935	102.808	102.681										
7.875	103.519	103.378	103.251	103.124										
7.990	103.724	103.583	103.456	103.329										
8.125	104.081	103.940	103.813	103.686										
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
5.990	94.613	94.495	94.378	94.261	5.500	88.266	88.195	88.118	88.041	5.500	94.357	94.277	94.184	94.092
6.125	95.322	95.205	95.088	94.971	5.625	88.926	88.855	88.778	88.701	5.625	94.766	94.685	94.593	94.501
6.250	96.298	96.181	96.064	95.947	5.750	90.960	90.843	90.726	90.609	5.750	94.908	94.827	94.735	94.643
6.375	96.892	96.775	96.658	96.541	5.875	91.641	91.524	91.406	91.289	5.875	95.275	95.194	95.102	95.010
6.500	97.433	97.316	97.199	97.082	5.990	92.413	92.295	92.178	92.061	5.990	95.700	95.619	95.527	95.435
6.625	97.982	97.865	97.748	97.631	6.125	93.122	93.005	92.888	92.771	6.125	96.049	95.968	95.876	95.784
6.750	98.341	98.208	98.075	97.942	6.250	94.098	93.981	93.864	93.747	6.250	96.621	96.518	96.401	96.284
6.875	98.860	98.727	98.594	98.461	6.375	94.692	94.575	94.458	94.341	6.375	96.933	96.830	96.713	96.596
6.990	99.252	99.119	98.987	98.854	6.500	95.233	95.116	94.999	94.882	6.500	97.195	97.092	96.975	96.858
7.125	99.719	99.587	99.454	99.321	6.625	95.782	95.665	95.548	95.431	6.625	97.495	97.392	97.275	97.157
7.250	99.871	99.723	99.572	99.422	6.750	96.141	96.008	95.875	95.742	6.750	97.631	97.521	97.396	97.270
7.375	100.674	100.525	100.375	100.224	6.875	96.660	96.527	96.394	96.261	6.875	97.892	97.782	97.657	97.531
7.500	100.901	100.753	100.602	100.452	6.990	97.050	96.917	96.784	96.651	6.990	98.065	97.955	97.830	97.704
7.625	101.084	100.935	100.785	100.634	7.125	97.502	97.369	97.236	97.103	7.125	98.282	98.172	98.047	97.921
7.750	101.467	101.217	100.969	100.722	7.250	97.652	97.503	97.353	97.202	7.250	98.035</			



RISE TPO

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale

Effective: October 16, 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
5.990	95.190	95.104	95.018	94.933	5.990	94.563	94.445	94.328	94.211	5.990	94.490	94.404	94.318	94.233
6.125	95.891	95.805	95.719	95.633	6.125	95.272	95.155	95.038	94.921	6.125	95.191	95.105	95.019	94.933
6.250	96.523	96.437	96.351	96.265	6.250	96.248	96.131	96.014	95.897	6.250	95.823	95.737	95.651	95.565
6.375	97.261	97.175	97.089	97.003	6.375	96.842	96.725	96.608	96.491	6.375	96.561	96.475	96.389	96.303
6.500	97.868	97.769	97.674	97.578	6.500	97.383	97.266	97.149	97.032	6.500	97.168	97.069	96.974	96.878
6.625	98.367	98.265	98.163	98.062	6.625	97.932	97.815	97.698	97.581	6.625	97.667	97.565	97.463	97.362
6.750	99.086	98.972	98.862	98.752	6.750	98.291	98.158	98.025	97.892	6.750	98.386	98.272	98.162	98.052
6.875	99.583	99.466	99.347	99.227	6.875	98.810	98.677	98.544	98.411	6.875	98.883	98.766	98.647	98.527
6.990	100.234	100.117	99.997	99.878	6.990	99.202	99.069	98.937	98.804	6.990	99.534	99.417	99.297	99.178
7.125	100.803	100.686	100.567	100.447	7.125	99.669	99.537	99.404	99.271	7.125	100.103	99.986	99.867	99.747
7.250	101.372	101.201	101.043	100.885	7.250	99.821	99.673	99.522	99.372	7.250	100.672	100.501	100.343	100.185
7.375	101.892	101.705	101.527	101.349	7.375	100.624	100.475	100.325	100.174	7.375	101.192	101.005	100.827	100.649
7.500	102.372	102.185	101.999	101.814	7.500	100.851	100.703	100.552	100.402	7.500	101.672	101.485	101.299	101.114
7.625	102.789	102.602	102.416	102.231	7.625	101.034	100.885	100.735	100.584	7.625	102.089	101.902	101.716	101.531
7.750	102.926	102.785	102.658	102.531	7.750	101.417	101.167	100.919	100.672	7.750	102.226	102.085	101.958	101.831
7.875	103.369	103.228	103.101	102.974	7.875	101.766	101.516	101.268	101.020	7.875	102.669	102.528	102.401	102.274
7.990	103.574	103.433	103.306	103.179	7.990	100.736	100.486	100.239	99.991	7.990	102.874	102.733	102.606	102.479
8.125	103.931	103.790	103.663	103.536	8.125	101.004	100.754	100.506	100.258	8.125	103.231	103.090	102.963	102.836

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
5.990	95.190	95.104	95.018	94.933	5.990	94.563	94.445	94.328	94.211	5.990	94.490	94.404	94.318	94.233
6.125	95.891	95.805	95.719	95.633	6.125	95.272	95.155	95.038	94.921	6.125	95.191	95.105	95.019	94.933
6.250	96.523	96.437	96.351	96.265	6.250	96.248	96.131	96.014	95.897	6.250	95.823	95.737	95.651	95.565
6.375	97.261	97.175	97.089	97.003	6.375	96.842	96.725	96.608	96.491	6.375	96.561	96.475	96.389	96.303
6.500	97.868	97.769	97.674	97.578	6.500	97.383	97.266	97.149	97.032	6.500	97.168	97.069	96.974	96.878
6.625	98.367	98.265	98.163	98.062	6.625	97.932	97.815	97.698	97.581	6.625	97.667	97.565	97.463	97.362
6.750	99.086	98.972	98.862	98.752	6.750	98.291	98.158	98.025	97.892	6.750	98.386	98.272	98.162	98.052
6.875	99.583	99.466	99.347	99.227	6.875	98.810	98.677	98.544	98.411	6.875	98.883	98.766	98.647	98.527
6.990	100.234	100.117	99.997	99.878	6.990	99.202	99.069	98.937	98.804	6.990	99.534	99.417	99.297	99.178
7.125	100.803	100.686	100.567	100.447	7.125	99.669	99.537	99.404	99.271	7.125	100.103	99.986	99.867	99.747
7.250	101.372	101.201	101.043	100.885	7.250	99.821	99.673	99.522	99.372	7.250	100.672	100.501	100.343	100.185
7.375	101.892	101.705	101.527	101.349	7.375	100.624	100.475	100.325	100.174	7.375	101.192	101.005	100.827	100.649
7.500	102.372	102.185	101.999	101.814	7.500	100.851	100.703	100.552	100.402	7.500	101.672	101.485	101.299	101.114
7.625	102.789	102.602	102.416	102.231	7.625	101.034	100.885	100.735	100.584	7.625	102.089	101.902	101.716	101.531
7.750	102.926	102.785	102.658	102.531	7.750	101.417	101.167	100.919	100.672	7.750	102.226	102.085	101.958	101.831
7.875	103.369	103.228	103.101	102.974	7.875	101.766	101.516	101.268	101.020	7.875	102.669	102.528	102.401	102.274
7.990	103.574	103.433	103.306	103.179	7.990	100.736	100.486	100.239	99.991	7.990	102.874	102.733	102.606	102.479
8.125	103.931	103.790	103.663	103.536	8.125	101.004	100.754	100.506	100.258	8.125	103.231	103.090	102.963	102.836



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

SELECT PRICING

Effective: October 16, 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	
5.990	95.590	95.504	95.418	95.333	5.250	96.349	96.281	96.206	96.131	
6.125	96.291	96.205	96.119	96.033	5.375	96.788	96.721	96.646	96.571	
6.250	96.923	96.837	96.751	96.665	5.500	97.220	97.152	97.077	97.002	
6.375	97.661	97.575	97.489	97.403	5.625	97.645	97.578	97.503	97.428	
6.500	98.268	98.169	98.074	97.978	5.750	98.294	98.205	98.104	98.004	
6.625	98.767	98.665	98.563	98.462	5.875	98.720	98.631	98.530	98.430	
6.750	99.486	99.372	99.262	99.152	5.990	99.096	99.007	98.906	98.806	
6.875	99.983	99.866	99.747	99.627	6.125	99.519	99.430	99.330	99.229	
6.990	100.634	100.517	100.397	100.278	6.250	99.881	99.792	99.691	99.591	
7.125	101.203	101.086	100.967	100.847	6.375	100.340	100.251	100.151	100.050	
7.250	101.772	101.601	101.443	101.285	6.500	100.647	100.558	100.458	100.357	
7.375	102.292	102.105	101.927	101.749	6.625	100.847	100.758	100.658	100.557	
7.500	102.772	102.585	102.399	102.214	6.750	101.220	101.125	101.016	100.907	
7.625	103.189	103.002	102.816	102.631	6.875	101.417	101.321	101.212	101.103	
7.750	103.326	103.185	103.058	102.931	6.990	101.820	101.724	101.615	101.506	
7.875	103.769	103.628	103.501	103.374	7.125	102.104	102.008	101.899	101.790	
7.990	103.974	103.833	103.706	103.579	7.250	102.075	101.993	101.901	101.808	
8.125	104.331	104.190	104.063	103.936	7.375	102.336	102.253	102.161	102.069	
					7.500	102.574	102.491	102.399	102.307	
					7.625	102.789	102.707	102.615	102.523	
					7.750	103.029	102.947	102.855	102.763	
					7.875	103.248	103.166	103.074	102.981	
					7.990	103.324	103.242	103.149	103.057	
					8.125	103.563	103.481	103.389	103.297	
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	
5.990	94.863	94.745	94.628	94.511	5.990	95.950	95.869	95.777	95.685	
6.125	95.572	95.455	95.338	95.221	6.125	96.299	96.218	96.126	96.034	
6.250	96.548	96.431	96.314	96.197	6.250	96.871	96.768	96.651	96.534	
6.375	97.142	97.025	96.908	96.791	6.375	97.183	97.080	96.963	96.846	
6.500	97.683	97.566	97.449	97.332	6.500	97.445	97.342	97.225	97.108	
6.625	98.232	98.115	97.998	97.881	6.625	97.745	97.642	97.525	97.407	
6.750	98.591	98.458	98.325	98.192	6.750	97.881	97.771	97.646	97.520	
6.875	99.110	98.977	98.844	98.711	6.875	98.142	98.032	97.907	97.781	
6.990	99.502	99.369	99.237	99.104	6.990	98.315	98.205	98.080	97.954	
7.125	99.969	99.837	99.704	99.571	7.125	98.532	98.422	98.297	98.171	
7.250	100.121	99.973	99.822	99.672	7.250	98.285	98.190	98.081	97.972	
7.375	100.924	100.775	100.625	100.474	7.375	98.860	98.764	98.655	98.546	
7.500	101.151	101.003	100.852	100.702	7.500	98.909	98.813	98.704	98.595	
7.625	101.334	101.185	101.035	100.884	7.625	98.941	98.845	98.736	98.628	
7.750	101.717	101.467	101.219	100.972	7.750	100.003	99.907	99.798	99.689	
7.875	102.066	101.816	101.568	101.320	7.875	100.162	100.066	99.958	99.849	
7.990	101.036	100.786	100.539	100.291	7.990	99.034	98.938	98.829	98.720	
8.125	101.304	101.054	100.806	100.558						

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	
5.990	95.440	95.354	95.268	95.183	5.990	94.813	94.695	94.578	94.461	
6.125	96.141	96.055	95.969	95.883	6.125	95.522	95.405	95.288	95.171	
6.250	96.773	96.687	96.601	96.515	6.250	96.498	96.381	96.264	96.147	
6.375	97.511	97.425	97.339	97.253	6.375	97.092	96.975	96.858	96.741	
6.500	98.118	98.019	97.924	97.828	6.500	97.633	97.516	97.399	97.282	
6.625	98.617	98.515	98.413	98.312	6.625	98.182	98.065	97.948	97.831	
6.750	99.336	99.222	99.112	99.002	6.750	98.541	98.408	98.275	98.142	
6.875	99.833	99.716	99.597	99.477	6.875	99.060	98.927	98.794	98.661	
6.990	100.484	100.367	100.247	100.128	6.990	99.452	99.319	99.187	99.054	
7.125	101.053	100.936	100.817	100.697	7.125	99.919	99.787	99.654	99.521	
7.250	101.622	101.451	101.293	101.135	7.250	100.071	99.923	99.772	99.622	
7.375	102.142	101.955	101.777	101.599	7.375	100.874	100.725	100.575	100.424	
7.500	102.622	102.435	102.249	102.064	7.500	101.101	100.953	100.802	100.652	
7.625	103.039	102.852	102.666	102.481	7.625	101.284	101.135	100.985	100.834	
7.750	103.176	103.035	102.908	102.781	7.750	101.667	101.417	101.169	100.922	
7.875	103.619	103.478	103.351	103.224	7.875	102.016	101.766	101.518	101.270	
7.990	103.824	103.683	103.556	103.429	7.990	100.986	100.736	100.489	100.241	
8.125	104.181	104.040	103.913	103.786	8.125	101.254	101.004	100.756	100.508	
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	
5.990	95.440	95.354	95.268	95.183	5.990	94.813	94.695	94.578	94.461	
6.125	96.141	96.055	95.969	95.883	6.125	95.522	95.405	95.288	95.171	
6.250	96.773	96.687	96.601	96.515	6.250	96.498	96.381	96.264	96.147	
6.375	97.511	97.425	97.339	97.253	6.375	97.092	96.975	96.858	96.741	
6.500	98.118	98.019	97.924	97.828	6.500	97.633	97.516	97.399	97.282	
6.625	98.617	98.515	98.413	98.312	6.625	98.182	98.065	97.948	97.831	
6.750	99.336	99.222	99.112	99.002	6.750	98.541	98.408	98.275	98.142	
6.875	99.833	99.716	99.597	99.477	6.875	99.060	98.927	98.794	98.661	
6.990	100.484	100.367	100.247	100.128	6.990	99.452	99.319	99.187	99.054	
7.125	101.053	100.936	100.817	100.697	7.125	99.919	99.787	99.654	99.521	
7.250	101.622	101.451	101.293	101.135	7.250	100.071	99.923	99.772	99.622	
7.375	102.142	101.955	101.777	101.599	7.375	100.874	100.725	100.575	100.424	
7.500	102.622	102.435	102.249	102.064	7.500	101.101	100.953	100.802	100.652	
7.625	103.039	102.852	102.666	102.481	7.625	101.284	101.135	100.985	100.834	
7.750	103.176	103.035	102.908	102.781	7.750	101.667	101.417	101.169	100.922	
7.875	103.619	103.478	103.351	103.224	7.875	102.016	101.766	101.518	101.270	
7.990	103.824	103.683	103.556	103.429	7.990	100.986	100.736	100.489	100.241	
8.125	104.181	104.040	103.913	103.786	8.125	101.254	101.004	100.756	100.508	

 RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale									
Effective: October 16, 2026														
FANNIE MAE ARMS PRICING														
FANNIE MAE 5/6 ARM (105-275)					FANNIE MAE 7/6 ARM (107-275)					FANNIE MAE 10/6 ARM (110-275)				
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
4.750	94.607	94.453	94.453	94.431	5.000	93.783	93.623	93.623	93.583	5.250	93.676	93.508	93.508	93.452
4.875	95.070	94.913	94.913	94.882	5.125	94.466	94.302	94.302	94.254	5.375	94.304	94.133	94.133	94.069
5.000	95.429	95.268	95.268	95.229	5.250	94.980	94.813	94.813	94.756	5.500	94.805	94.630	94.630	94.558
5.125	96.039	95.875	95.875	95.827	5.375	95.705	95.534	95.534	95.469	5.625	95.504	95.326	95.326	95.245
5.250	96.440	96.273	96.273	96.216	5.500	96.160	95.985	95.985	95.912	5.750	96.063	95.881	95.881	95.792
5.375	96.991	96.820	96.820	96.756	5.625	96.596	96.418	96.418	96.337	5.875	96.592	96.408	96.408	96.310
5.500	97.335	97.160	97.160	97.087	5.750	96.995	96.814	96.814	96.724	6.000	96.993	96.804	96.804	96.698
5.625	97.755	97.577	97.577	97.496	5.875	97.525	97.340	97.340	97.242	6.125	97.198	97.006	97.006	96.891
5.750	98.100	97.918	97.918	97.829	6.000	97.942	97.753	97.753	97.647	6.250	97.598	97.403	97.403	97.280
5.875	98.516	98.331	98.331	98.233	6.125	98.187	97.996	97.996	97.881	6.375	97.867	97.669	97.669	97.537
6.000	98.798	98.609	98.609	98.503										
6.125	98.876	98.685	98.685	98.570										
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index	
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR	
FANNIE MAE 5/6 ARM HB (105HB-275)					FANNIE MAE 7/6 ARM HB (107HB-275)					FANNIE MAE 10/6 ARM HB (110HB-275)				
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
4.750	94.847	94.694	94.694	94.671	5.000	94.022	93.861	93.861	93.822	5.250	93.914	93.746	93.746	93.690
4.875	95.310	95.153	95.153	95.122	5.125	94.704	94.540	94.540	94.492	5.375	94.542	94.371	94.371	94.306
5.000	95.668	95.507	95.507	95.468	5.250	95.218	95.050	95.050	94.994	5.500	95.041	94.867	94.867	94.794
5.125	96.278	96.114	96.114	96.066	5.375	95.942	95.771	95.771	95.706	5.625	95.740	95.562	95.562	95.481
5.250	96.679	96.511	96.511	96.455	5.500	96.396	96.221	96.221	96.149	5.750	96.298	96.116	96.116	96.027
5.375	97.230	97.059	97.059	96.994	5.625	96.832	96.654	96.654	96.572	5.875	96.837	96.652	96.652	96.554
5.500	97.573	97.398	97.398	97.325	5.750	97.230	97.049	97.049	96.959	6.000	97.226	97.038	97.038	96.932
5.625	97.993	97.815	97.815	97.734	5.875	97.770	97.585	97.585	97.487	6.125	97.430	97.238	97.238	97.124
5.750	98.337	98.156	98.156	98.066	6.000	98.175	97.987	97.987	97.881	6.250	97.830	97.634	97.634	97.511
5.875	98.763	98.578	98.578	98.480	6.125	98.420	98.228	98.228	98.114	6.375	98.097	97.899	97.899	97.767
6.000	99.035	98.846	98.846	98.740										
6.125	99.113	98.921	98.921	98.807										
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index	
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR	
FREDDIE MAC ARMS PRICING														
FREDDIE MAC 5/6 ARM (205-275)					FREDDIE MAC 7/6 ARM (207-275)					FREDDIE MAC 10/6 ARM (210-275)				
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
4.750	94.607	94.453	94.453	94.431	5.000	93.783	93.623	93.623	93.583	5.250	93.676	93.508	93.508	93.452
4.875	95.070	94.913	94.913	94.882	5.125	94.466	94.302	94.302	94.254	5.375	94.304	94.133	94.133	94.069
5.000	95.429	95.268	95.268	95.229	5.250	94.980	94.813	94.813	94.756	5.500	94.805	94.630	94.630	94.558
5.125	96.039	95.875	95.875	95.827	5.375	95.705	95.534	95.534	95.469	5.625	95.504	95.326	95.326	95.245
5.250	96.440	96.273	96.273	96.216	5.500	96.160	95.985	95.985	95.912	5.750	96.063	95.881	95.881	95.792
5.375	96.991	96.820	96.820	96.756	5.625	96.596	96.418	96.418	96.337	5.875	96.592	96.408	96.408	96.310
5.500	97.335	97.160	97.160	97.087	5.750	96.995	96.814	96.814	96.724	6.000	96.993	96.804	96.804	96.698
5.625	97.755	97.577	97.577	97.496	5.875	97.525	97.340	97.340	97.242	6.125	97.198	97.006	97.006	96.891
5.750	98.100	97.918	97.918	97.829	6.000	97.942	97.753	97.753	97.647	6.250	97.598	97.403	97.403	97.280
5.875	98.516	98.331	98.331	98.233	6.125	98.187	97.996	97.996	97.881	6.375	97.867	97.669	97.669	97.537
6.000	98.798	98.609	98.609	98.503										
6.125	98.876	98.685	98.685	98.570										
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index	
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR	
FREDDIE MAC 5/6 ARM SC (205SC-275)														
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
4.750	94.847	94.694	94.694	94.671	5.000	94.022	93.861	93.861	93.822	5.250	93.914	93.746	93.746	93.690
4.875	95.310	95.153	95.153	95.122	5.125	94.704	94.540	94.540	94.492	5.375	94.542	94.371	94.371	94.306
5.000	95.668	95.507	95.507	95.468	5.250	95.218	95.050	95.050	94.994	5.500	95.041	94.867	94.867	94.794
5.125	96.278	96.114	96.114	96.066	5.375	95.942	95.771	95.771	95.706	5.625	95.740	95.562	95.562	95.481
5.250	96.679	96.511	96.511	96.455	5.500	96.396	96.221	96.221	96.149	5.750	96.298	96.116	96.116	96.027
5.375	97.230	97.059	97.059	96.994	5.625	96.832	96.654	96.654	96.572	5.875	96.837	96.652	96.652	96.554
5.500	97.573	97.398	97.398	97.325	5.750	97.230	97.049	97.049	96.959	6.000	97.226	97.038	97.038	96.932
5.625	97.993	97.815	97.815	97.734	5.875	97.770	97.585	97.585	97.487	6.125	97.430	97.238	97.238	97.124
5.750	98.337	98.156	98.156	98.066	6.000	98.175	97.987	97.987	97.881	6.250	97.830	97.634	97.634	97.511
5.875	98.763	98.578	98.578	98.480	6.125	98.420	98.228	98.228	98.114	6.375	98.097	97.899	97.899	97.767
6.000	99.035	98.846	98.846	98.740										
6.125	99.113	98.921	98.921	98.807										
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index	
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR	



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

Effective: October 16, 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		

Wholesale

RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612										Wholesale									
Effective: October 16, 2026																			
ALT AGENCY 2nd Home/Investment HIGH BALANCE																			
Alt Agency 30 Yr Fixed High Bal (Alt101HB)					Alt Agency 25 Yr Fixed High Bal (Alt125HB)					Alt Agency 20 Yr Fixed High Bal (Alt120HB)									
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					
5.990	95.288	95.170	95.053	94.936	5.990	93.013	92.895	92.778	92.661	5.375	88.322	88.251	88.174	88.097					
6.125	95.997	95.880	95.763	95.646	6.125	93.722	93.605	93.488	93.371	5.500	89.016	88.945	88.868	88.791					
6.250	96.623	96.506	96.389	96.272	6.250	94.698	94.581	94.464	94.347	5.625	89.676	89.605	89.528	89.451					
6.375	97.217	97.100	96.983	96.866	6.375	95.292	95.175	95.058	94.941	5.750	91.710	91.593	91.476	91.359					
6.500	97.783	97.666	97.549	97.432	6.500	95.833	95.716	95.599	95.482	5.875	92.391	92.274	92.156	92.039					
6.625	98.307	98.190	98.073	97.956	6.625	96.382	96.265	96.148	96.031	5.990	93.163	93.045	92.928	92.811					
6.750	98.541	98.408	98.275	98.142	6.750	96.741	96.608	96.475	96.342	6.125	93.872	93.755	93.638	93.521					
6.875	99.060	98.927	98.794	98.661	6.875	97.260	97.127	96.994	96.861	6.250	94.848	94.731	94.614	94.497					
6.990	99.502	99.369	99.237	99.104	6.990	97.652	97.519	97.387	97.254	6.375	95.442	95.325	95.208	95.091					
7.125	99.969	99.837	99.704	99.571	7.125	98.099	97.967	97.834	97.701	6.500	95.983	95.866	95.749	95.632					
7.250	100.321	100.173	100.022	99.872	7.250	98.251	98.103	97.952	97.802	6.625	96.532	96.415	96.298	96.181					
7.375	100.749	100.600	100.450	100.299	7.375	99.054	98.905	98.755	98.604	6.750	96.891	96.758	96.625	96.492					
7.500	101.101	100.953	100.802	100.652	7.500	99.281	99.133	98.982	98.832	6.875	97.410	97.277	97.144	97.011					
7.625	101.409	101.260	101.110	100.959	7.625	99.464	99.315	99.165	99.014	6.990	97.800	97.667	97.534	97.401					
7.750	100.892	100.642	100.394	100.147	7.750	99.847	99.597	99.349	99.102	7.125	98.252	98.119	97.986	97.853					
7.875	101.241	100.991	100.743	100.495	7.875	100.196	99.946	99.698	99.450	7.250	98.402	98.253	98.103	97.952					
7.990	101.486	101.236	100.989	100.741	7.990	99.166	98.916	98.669	98.421	7.375	99.190	99.042	98.891	98.741					
8.125	101.754	101.504	101.256	101.008	8.125	99.434	99.184	98.936	98.688	7.500	99.435	99.286	99.136	98.985					
8.250	101.606	101.387	101.182	100.976	8.250	99.286	99.067	98.862	98.656	7.625	99.635	99.487	99.336	99.185					
8.375	101.745	101.526	101.321	101.116	8.375	99.425	99.206	99.001	98.796	7.750	100.041	99.791	99.543	99.295					
8.500	101.952	101.734	101.528	101.323	8.500	99.632	99.414	99.208	99.003	7.875	100.369	100.119	99.872	99.624					
8.625	102.143	101.924	101.719	101.513	8.625	99.823	99.604	99.399	99.193	7.990	99.357	99.107	98.860	98.612					
Alt Agency 15 Yr Fixed High Bal (Alt115HB)					Alt Agency 10 Yr Fixed High Bal (Alt110HB)														
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day										
5.990	96.075	95.994	95.902	95.810	5.990	95.792	95.712	95.620	95.528										
6.125	96.424	96.343	96.251	96.159	6.125	96.130	96.049	95.957	95.865										
6.250	96.996	96.893	96.776	96.659	6.250	96.705	96.603	96.486	96.368										
6.375	97.308	97.205	97.088	96.971	6.375	97.008	96.905	96.788	96.671										
6.500	97.570	97.467	97.350	97.233	6.500	97.258	97.155	97.038	96.921										
6.625	97.870	97.767	97.650	97.532	6.625	97.544	97.442	97.324	97.207										
6.750	98.006	97.896	97.771	97.645	6.750	97.671	97.561	97.436	97.310										
6.875	98.267	98.157	98.032	97.906	6.875	97.932	97.822	97.697	97.571										
6.990	98.440	98.330	98.205	98.079	6.990	98.105	97.995	97.870	97.744										
7.125	98.657	98.547	98.422	98.296	7.125	98.322	98.212	98.087	97.961										
7.250	98.410	98.315	98.206	98.097	7.250	98.075	97.980	97.871	97.762										
7.375	98.985	98.889	98.780	98.671	7.375	98.650	98.554	98.445	98.336										
7.500	99.034	98.938	98.829	98.720	7.500	98.699	98.603	98.494	98.385										
7.625	99.066	98.970	98.861	98.753	7.625	98.731	98.635	98.526	98.418										
7.750	100.128	100.032	99.923	99.814	7.750	99.793	99.697	99.588	99.479										
7.875	100.287	100.191	100.083	99.974	7.875	99.952	99.856	99.748	99.639										
7.990	99.159	99.063	98.954	98.845	7.990	98.824	98.728	98.619	98.510										

					RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					SELECT PRICING									
Effective: October 16, 2026																			
SELECT ALT AGENCY 2nd Home/Investment																			
SELECT Alt Agency 30 Yr Fixed (SELECT Alt101)					SELECT Alt Agency 15 Yr Fixed (SELECT Alt115)														
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day										
5.990	95.640	95.554	95.468	95.383	5.990	99.146	99.057	98.956	98.856										
6.125	96.341	96.255	96.169	96.083	6.125	99.569	99.480	99.380	99.279										
6.250	96.973	96.887	96.801	96.715	6.250	99.931	99.842	99.741	99.641										
6.375	97.711	97.625	97.539	97.453	6.375	100.390	100.301	100.201	100.100										
6.500	98.318	98.219	98.124	98.028	6.500	100.697	100.608	100.508	100.407										
6.625	98.817	98.715	98.613	98.512	6.625	100.897	100.808	100.708	100.607										
6.750	99.536	99.422	99.312	99.202	6.750	101.270	101.175	101.066	100.957										
6.875	100.033	99.916	99.797	99.677	6.875	101.467	101.371	101.262	101.153										
6.990	100.684	100.567	100.447	100.328	6.990	101.870	101.774	101.665	101.556										
7.125	101.253	101.136	101.017	100.897	7.125	102.154	102.058	101.949	101.840										
7.250	101.822	101.651	101.493	101.335	7.250	102.125	102.043	101.951	101.858										
7.375	102.342	102.155	101.977	101.799	7.375	102.386	102.303	102.211	102.119										
7.500	102.822	102.635	102.449	102.264	7.500	102.624	102.541	102.449	102.357										
7.625	103.239	103.052	102.866	102.681	7.625	102.839	102.757	102.665	102.573										
7.750	103.376	103.235	103.108	102.981	7.750	103.079	102.997	102.905	102.813										
7.875	103.819	103.678	103.551	103.424	7.875	103.298	103.216	103.124	103.031										
7.990	104.024	103.883	103.756	103.629															
8.125	104.381	104.240	104.113	103.986															
SELECT Alt Agency 30 Yr Fixed High Bal (SELECT Alt101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT Alt115HB)														
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day										
5.990	95.588	95.470	95.353	95.236	5.990	96.375	96.294	96.202	96.110										
6.125	96.297	96.180	96.063	95.946	6.125	96.724	96.643	96.551	96.459										
6.250	96.923	96.806	96.689	96.572	6.250	97.296	97.193	97.076	96.959										
6.375	97.517	97.400	97.283	97.166	6.375	97.608	97.505	97.388	97.271										
6.500	98.083	97.966	97.849	97.732	6.500	97.870	97.767	97.650	97.533										
6.625	98.607	98.490	98.373	98.256	6.625	98.170	98.067	97.950	97.832										
6.750	98.841	98.708	98.575	98.442	6.750	98.306	98.196	98.071	97.945										
6.875	99.360	99.227	99.094	98.961	6.875	98.567	98.457	98.332	98.206										
6.990	99.802	99.669	99.537	99.404	6.990	98.740	98.630	98.505	98.379										
7.125	100.269	100.137	100.004	99.871	7.125	98.957	98.847	98.722	98.596										
7.250	100.621	100.473	100.322	100.172	7.250	98.710	98.615	98.506	98.397										
7.375	101.049	100.900	100.750	100.599	7.375	99.285	99.189	99.080	98.971										
7.500	101.401	101.253	101.102	100.952	7.500	99.334	99.238	99.129	99.020										
7.625	101.709	101.560	101.410	101.259	7.625	99.366	99.270	99.161	99.053										
7.750	101.192	100.942	100.694	100.447															
7.875	101.541	101.291	101.043	100.795															
7.990	101.786	101.536	101.289	101.041															
8.125	102.054	101.804	101.556	101.308															
8.250	101.906	101.687	101.482	101.276															
8.375	102.045	101.826	101.621	101.416															
8.500	102.252	102.034	101.828	101.623															
8.625	102.443	102.224	102.019	101.813															



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

Effective: October 16, 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	-5.000	-5.000	-0.875	-1.500	-2.000	-2.500					
2nd Home	-5.000	-5.000	-0.875	-1.500	-2.000	-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

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	96.258	96.037	95.815	6.490	95.508	95.287	95.065				
6.500	96.288	96.067	95.845	6.500	95.538	95.317	95.095				
6.625	96.907	96.686	96.464	6.625	96.157	95.936	95.714				
6.750	97.487	97.266	97.044	6.750	96.737	96.516	96.294				
6.875	97.357	97.050	96.742	6.875	96.607	96.300	95.992				
6.990	97.869	97.562	97.254	6.990	97.119	96.812	96.504				
7.000	97.899	97.592	97.284	7.000	97.149	96.842	96.534				
7.125	98.398	98.091	97.783	7.125	97.648	97.341	97.033				
7.250	99.455	99.115	98.776	7.250	98.705	98.365	98.026				
7.375	99.989	99.649	99.310	7.375	99.239	98.899	98.560				
7.490	100.432	100.092	99.753	7.490	99.691	99.351	99.012				
7.500	100.471	100.131	99.792	7.500	99.721	99.381	99.042				
7.625	100.890	100.550	100.211	7.625	100.140	99.800	99.461				
7.750	101.260	100.920	100.581	7.750	100.510	100.170	99.831				
7.875	99.563	99.193	98.823	7.875	98.813	98.443	98.073				
7.990	99.955	99.585	99.215	7.990	99.205	98.835	98.465				
8.000	99.985	99.615	99.245	8.000	99.235	98.865	98.495				
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	94.258	94.037	93.815	6.490	93.631	93.508	93.287				
6.500	94.288	94.067	93.845	6.500	93.661	93.538	93.317				
6.625	94.907	94.686	94.464	6.625	94.280	94.157	93.936				
6.750	95.487	95.266	95.044	6.750	94.860	94.737	94.516				
6.875	95.357	95.050	94.742	6.875	94.783	94.607	94.300				
6.990	95.869	95.562	95.254	6.990	95.295	95.119	94.812				
7.000	95.899	95.592	95.284	7.000	95.325	95.149	94.842				
7.125	96.398	96.091	95.783	7.125	95.824	95.648	95.341				
7.250	97.455	97.115	96.776	7.250	96.901	96.705	96.365				
7.375	97.989	97.649	97.310	7.375	97.435	97.239	96.899				
7.490	98.441	98.101	97.762	7.490	97.887	97.691	97.351				
7.500	98.471	98.131	97.792	7.500	97.917	97.721	97.381				
7.625	98.890	98.550	98.211	7.625	98.336	98.140	97.800				
7.750	99.260	98.920	98.581	7.750	98.706	98.510	98.170				
7.875	97.563	97.193	96.823	7.875	97.025	96.813	96.443				
7.990	97.955	97.585	97.215	7.990	97.417	97.205	96.835				
8.000	97.985	97.615	97.245	8.000	97.447	97.235	96.865				
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	93.758	93.537	93.315								
6.500	93.788	93.567	93.345								
6.625	94.407	94.186	93.964								
6.750	94.987	94.766	94.544								
6.875	94.857	94.550	94.242								
6.990	95.369	95.062	94.754								
7.000	95.399	95.092	94.784								
7.125	95.898	95.591	95.283								
7.250	96.955	96.615	96.276								
7.375	97.489	97.149	96.810								
7.490	97.941	97.601	97.262								
7.500	97.971	97.631	97.292								
7.625	98.390	98.050	97.711								
7.750	98.760	98.420	98.081								
7.875	97.063	96.693	96.323								
7.990	97.455	97.085	96.715								
8.000	97.485	97.115	96.745								

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: October 16, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.990	97.540	97.440	97.335
6.125	97.550	97.450	97.345
6.250	98.447	98.346	98.241
6.375	98.987	98.820	98.852
6.500	99.436	99.369	99.301
6.625	99.787	99.720	99.652
6.750	100.379	100.312	100.244
6.875	100.943	100.767	100.586
6.990	101.453	101.278	101.096
7.125	101.851	101.675	101.493
7.250	101.572	101.396	101.215
7.375	101.517	101.216	100.896
7.500	101.826	101.525	101.205
7.625	102.115	101.814	101.494

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
5.375	93.216	93.141	93.063
5.500	93.831	93.755	93.677
5.625	94.086	94.011	93.933
5.750	95.712	95.612	95.507
5.875	96.231	96.131	96.026
5.990	96.830	96.730	96.625
6.125	96.840	96.740	96.635
6.250	97.737	97.636	97.531
6.375	98.277	98.210	98.142
6.500	98.726	98.659	98.591
6.625	99.077	99.010	98.942
6.750	99.669	99.602	99.534
6.875	100.233	100.057	99.876
6.990	100.743	100.568	100.386
7.125	101.141	100.965	100.783
7.250	100.862	100.686	100.505
7.375	100.807	100.506	100.186

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.375	96.485	96.409	96.334
5.500	96.968	96.893	96.817
5.625	97.091	97.016	96.941
5.750	98.164	98.089	98.014
5.875	98.151	98.059	97.967
5.990	98.609	98.517	98.425
6.125	98.467	98.375	98.283
6.250	99.193	99.101	99.009
6.375	98.703	98.560	98.418
6.500	98.990	98.848	98.706
6.625	99.179	99.037	98.895
6.750	99.740	99.598	99.456
6.875	100.489	100.347	100.205
6.990	100.829	100.686	100.544
7.125	101.074	100.931	100.789
7.250	100.634	100.492	100.350
7.375	101.212	101.069	100.927

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.990	96.368	96.268	96.163
6.125	96.146	96.046	95.941
6.250	97.276	97.209	97.142
6.375	98.308	98.241	98.174
6.500	98.592	98.525	98.458
6.625	98.606	98.539	98.471
6.750	98.998	98.931	98.864
6.875	99.919	99.743	99.562
6.990	100.399	100.224	100.042
7.125	100.240	100.064	99.882
7.250	100.724	100.548	100.366
7.375	100.144	99.842	99.522
7.500	100.443	100.141	99.821
7.625	100.798	100.496	100.176

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.990	97.390	97.290	97.185
6.125	97.400	97.300	97.195
6.250	98.297	98.196	98.091
6.375	98.837	98.770	98.702
6.500	99.286	99.219	99.151
6.625	99.637	99.570	99.502
6.750	100.229	100.162	100.094
6.875	100.793	100.617	100.436
6.990	101.303	101.128	100.946
7.125	101.701	101.525	101.343
7.250	101.422	101.246	101.065
7.375	101.367	101.066	100.746
7.500	101.676	101.375	101.055
7.625	101.965	101.664	101.344

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.990	96.168	96.068	95.963
6.125	95.946	95.846	95.741
6.250	97.076	97.009	96.942
6.375	98.108	98.041	97.974
6.500	98.392	98.325	98.258
6.625	98.406	98.339	98.271
6.750	98.798	98.731	98.664
6.875	99.719	99.543	99.362
6.990	100.199	100.024	99.842
7.125	100.040	99.864	99.682
7.250	100.524	100.348	100.166
7.375	99.944	99.642	99.322
7.500	100.243	99.941	99.621
7.625	100.598	100.296	99.976

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	97.390	97.290	97.185
6.125	97.400	97.300	97.195
6.250	98.297	98.196	98.091
6.375	98.837	98.770	98.702
6.500	99.286	99.219	99.151
6.625	99.637	99.570	99.502
6.750	100.229	100.162	100.094
6.875	100.793	100.617	100.436
6.990	101.303	101.128	100.946
7.125	101.701	101.525	101.343
7.250	101.422	101.246	101.065
7.375	101.367	101.066	100.746
7.500	101.676	101.375	101.055
7.625	101.965	101.664	101.344

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	96.168	96.068	95.963
6.125	95.946	95.846	95.741
6.250	97.076	97.009	96.942
6.375	98.108	98.041	97.974
6.500	98.392	98.325	98.258
6.625	98.406	98.339	98.271
6.750	98.798	98.731	98.664
6.875	99.719	99.543	99.362
6.990	100.199	100.024	99.842
7.125	100.040	99.864	99.682
7.250	100.524	100.348	100.166
7.375	99.944	99.642	99.322
7.500	100.243	99.941	99.621
7.625	100.598	100.296	99.976

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 690-619	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

			<table><tr><th colspan="3">FHA State Tier Adjustment</th></tr><tr><td>Tier 1 States</td><td>CT, HI, MA, NJ, NV, OR, SC, UT, VA</td><td>0.000</td></tr><tr><td>Tier 2 States</td><td>CA, DC, ID, IN, MI, MO, NC, OH, OK, RI, TN</td><td>0.150</td></tr><tr><td>Tier 3 States</td><td>AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY</td><td>0.250</td></tr><tr><td>Tier 4 States</td><td>AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA</td><td>0.375</td></tr></table>			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
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 600-619	VA Loan Amount >\$950K																		
0.500	N/A	-0.375	60 Day Lock (From 45 Day Price)																	
FICO 680-699	FICO 580-599	Loan Amount <\$100,000	-0.500																	
0.375	N/A	-0.375	3-4 Units																	
FICO 660-679	FICO 550-579	VA Cashout >90% LTV	-0.500																	
N/A	N/A	-3.000	VA IRRRL >100% CLTV (Sub Fin)																	
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	-1.000																	
N/A	N/A	-1.250	99.750																	
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)																		
N/A	0.250	-1.250																		



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

Effective: October 16, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)					VA 20 Year Fixed - (420)					VA 15 Year Fixed - (415)					VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.990	97.352	97.252	97.147		5.990	96.652	96.552	96.447		5.990	98.431	98.339	98.247		5.990	96.289	96.189	96.084	
6.125	97.584	97.484	97.379		6.125	96.884	96.784	96.679		6.125	98.511	98.419	98.327		6.125	96.368	96.267	96.162	
6.250	98.546	98.446	98.341		6.250	97.846	97.746	97.641		6.250	99.302	99.210	99.118		6.250	97.341	97.274	97.207	
6.375	98.933	98.866	98.799		6.375	98.233	98.166	98.099		6.375	98.659	98.517	98.375		6.375	98.535	98.468	98.401	
6.500	99.448	99.381	99.313		6.500	98.748	98.681	98.613		6.500	99.012	98.870	98.728		6.500	99.108	99.041	98.973	
6.625	99.614	99.547	99.480		6.625	98.914	98.847	98.780		6.625	99.017	98.875	98.732		6.625	98.947	98.880	98.813	
6.750	100.648	100.581	100.513		6.750	99.948	99.881	99.813		6.750	100.019	99.877	99.735		6.750	99.462	99.395	99.328	
6.875	100.667	100.492	100.310		6.875	99.967	99.792	99.610		6.875	100.224	100.081	99.939		6.875	100.315	100.139	99.957	
6.990	101.162	100.987	100.805		6.990	100.462	100.287	100.105		6.990	100.547	100.405	100.263		6.990	100.733	100.557	100.375	
7.125	101.141	100.965	100.784		7.125	100.441	100.265	100.084		7.125	100.374	100.232	100.090		7.125	100.333	100.157	99.975	
7.250	101.719	101.543	101.361		7.250	101.019	100.843	100.661		7.250	100.791	100.649	100.506		7.250	100.859	100.683	100.501	
7.375	100.971	100.670	100.350		7.375	100.271	99.970	99.650		7.375	100.676	100.534	100.391		7.375	98.861	98.560	98.240	
7.500	101.467	101.166	100.846		7.500	100.767	100.466	100.146		7.500	101.011	100.869	100.726		7.500	99.357	99.056	98.736	
7.625	101.934	101.633	101.313		7.625	101.234	100.933	100.613		7.625	101.776	101.634	101.491		7.625	99.824	99.523	99.203	

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	
5.990	97.202	97.102	96.997		5.990	96.239	96.139	96.034		5.990	97.202	97.102	96.997		5.990	96.239	96.139	96.034	
6.125	97.434	97.334	97.229		6.125	96.318	96.217	96.112		6.125	97.434	97.334	97.229		6.125	96.318	96.217	96.112	
6.250	98.396	98.296	98.191		6.250	97.291	97.224	97.157		6.250	98.396	98.296	98.191		6.250	97.291	97.224	97.157	
6.375	98.783	98.716	98.649		6.375	98.485	98.418	98.351		6.375	98.783	98.716	98.649		6.375	98.485	98.418	98.351	
6.500	99.298	99.231	99.163		6.500	99.058	98.991	98.923		6.500	99.298	99.231	99.163		6.500	99.058	98.991	98.923	
6.625	99.464	99.397	99.330		6.625	98.897	98.830	98.763		6.625	99.464	99.397	99.330		6.625	98.897	98.830	98.763	
6.750	100.498	100.431	100.363		6.750	99.412	99.345	99.278		6.750	100.498	100.431	100.363		6.750	99.412	99.345	99.278	
6.875	100.517	100.342	100.160		6.875	100.265	100.089	99.907		6.875	100.517	100.342	100.160		6.875	100.265	100.089	99.907	
6.990	101.012	100.837	100.655		6.990	100.683	100.507	100.325		6.990	101.012	100.837	100.655		6.990	100.683	100.507	100.325	
7.125	100.991	100.815	100.634		7.125	100.283	100.107	99.925		7.125	100.991	100.815	100.634		7.125	100.283	100.107	99.925	
7.250	101.569	101.393	101.211		7.250	100.809	100.633	100.451		7.250	101.569	101.393	101.211		7.250	100.809	100.633	100.451	
7.375	100.821	100.520	100.200		7.375	98.811	98.510	98.190		7.375	100.821	100.520	100.200		7.375	98.811	98.510	98.190	
7.500	101.317	101.016	100.696		7.500	99.307	99.006	98.686		7.500	101.317	101.016	100.696		7.500	99.307	99.006	98.686	
7.625	101.784	101.483	101.163		7.625	99.774	99.473	99.153		7.625	101.784	101.483	101.163		7.625	99.774	99.473	99.153	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.990	96.982	96.882	96.777	
6.125	97.214	97.114	97.009	
6.250	98.176	98.076	97.971	
6.375	98.563	98.496	98.429	
6.500	99.078	99.011	98.943	
6.625	99.244	99.177	99.110	
6.750	100.278	100.211	100.143	
6.875	100.297	100.122	99.940	
6.990	100.792	100.617	100.435	
7.125	100.771	100.595	100.414	
7.250	101.349	101.173	100.991	
7.375	100.601	100.300	99.980	
7.500	101.097	100.796	100.476	
7.625	101.564	101.263	100.943	

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)		
-0.500		
3+ Units		
-0.500		
VA IRRRL >100% CLTV (Sub Fin)		
-1.000		
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	-1.150	-0.375
FICO 660-679	FICO 550-579	VA Cashout >90% LTV
-0.250	-0.250	-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



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:

Friday, October 16, 2026

Jumbo Peak Pricing

Jumbo Peak 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	95.974	95.880	95.692	95.505
6.250	96.529	96.435	96.247	96.060
6.375	97.083	96.989	96.802	96.614
6.500	97.621	97.527	97.340	97.152
6.625	98.189	98.095	97.907	97.720
6.750	98.604	98.510	98.323	98.135
6.875	98.977	98.883	98.696	98.508
7.000	99.252	99.158	98.970	98.783
7.125	99.417	99.323	99.135	98.948
7.250	99.558	99.465	99.277	99.090
7.375	99.699	99.606	99.418	99.231
7.500	99.842	99.748	99.560	99.373
7.625	99.968	99.874	99.687	99.499
7.750	100.094	100.001	99.813	99.626
7.875	100.196	100.102	99.915	99.727
8.000	100.276	100.182	99.995	99.807
8.125	100.335	100.241	100.054	99.866
8.250	100.394	100.300	100.113	99.925
8.375	100.453	100.359	100.171	99.984

Jumbo Peak 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	95.280	95.187	94.999	94.812
6.375	95.831	95.737	95.550	95.362
6.500	96.793	96.699	96.511	96.324
6.625	97.254	97.160	96.973	96.785
6.750	97.716	97.622	97.435	97.247
6.875	98.175	98.082	97.894	97.707
7.000	98.639	98.545	98.358	98.170
7.125	99.104	99.010	98.822	98.635
7.250	99.569	99.475	99.287	99.100
7.375	100.034	99.940	99.753	99.565
7.500	100.499	100.405	100.218	100.030
7.625	100.964	100.871	100.683	100.496
7.750	101.430	101.336	101.148	100.961
7.875	101.895	101.801	101.614	101.426
8.000	102.360	102.266	102.079	101.891

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					Must be Conditionally Approved to lock	
Index:	SOFR						

Jumbo Apex Pricing

Jumbo Apex 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	95.834	95.724	95.552	95.334
6.375	96.247	96.138	95.966	95.747
6.500	96.660	96.551	96.379	96.160
6.625	97.085	96.975	96.804	96.585
6.750	97.509	97.400	97.228	97.009
6.875	97.903	97.794	97.622	97.403
7.000	98.298	98.188	98.016	97.798
7.125	98.770	98.661	98.489	98.270
7.250	99.243	99.134	98.962	98.743
7.375	99.587	99.478	99.306	99.087
7.500	99.932	99.822	99.651	99.432

Jumbo Apex 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	95.834	95.724	95.552	95.334
6.375	96.247	96.138	95.966	95.747
6.500	96.660	96.551	96.379	96.160
6.625	97.085	96.975	96.804	96.585
6.750	97.509	97.400	97.228	97.009
6.875	97.903	97.794	97.622	97.403
7.000	98.298	98.188	98.016	97.798
7.125	98.770	98.661	98.489	98.270
7.250	99.243	99.134	98.962	98.743
7.375	99.587	99.478	99.306	99.087
7.500	99.932	99.822	99.651	99.432

Jumbo Apex 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	95.834	95.724	95.552	95.334
6.375	96.247	96.138	95.966	95.747
6.500	96.660	96.551	96.379	96.160
6.625	97.085	96.975	96.804	96.585
6.750	97.509	97.400	97.228	97.009
6.875	97.903	97.794	97.622	97.403
7.000	98.298	98.188	98.016	97.798
7.125	98.770	98.661	98.489	98.270
7.250	99.243	99.134	98.962	98.743
7.375	99.587	99.478	99.306	99.087
7.500	99.932	99.822	99.651	99.432

Jumbo Apex 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	93.675	93.566	93.394	93.175
5.625	94.157	94.048	93.876	93.657
5.750	94.639	94.530	94.358	94.139
5.875	94.984	94.875	94.703	94.484
6.000	95.330	95.220	95.048	94.830
6.125	95.651	95.542	95.370	95.151
6.250	95.973	95.864	95.692	95.473
6.375	96.284	96.174	96.002	95.784
6.500	96.594	96.485	96.313	96.094
6.625	96.959	96.850	96.678	96.459
6.750	97.324	97.215	97.043	96.824

Jumbo Apex 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	93.888	93.778	93.606	93.388
5.375	94.308	94.198	94.027	93.808
5.500	94.722	94.613	94.441	94.222
5.625	95.045	94.935	94.763	94.545
5.750	95.359	95.250	95.078	94.859
5.875	95.697	95.588	95.416	95.197
6.000	96.035	95.926	95.754	95.535
6.125	96.435	96.326	96.154	95.935
6.250	96.793	96.683	96.511	96.293
6.375	97.038	96.929	96.757	96.538
6.500	97.284	97.175	97.003	96.784
6.625	97.317	97.208	97.036	96.817
6.750	97.351	97.242	97.070	96.851
6.875	97.561	97.451	97.279	97.061
7.000	97.771	97.662	97.490	97.271

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	0.350	0.300	0.100		
FICO 780-799		0.350	0.350	0.300	0.250	0.050	N/A	N/A
FICO 760-779		0.350	0.300	0.250	0.200	0.050	N/A	N/A
FICO 740-759		0.300	0.250	0.200	0.100	0.000	N/A	N/A
FICO 720-739		0.200	0.200	0.100	-0.050	-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	0.350	0.300	0.100		
FICO 780-799		0.350	0.350	0.300	0.250	0.050		
FICO 760-779		0.350	0.300	0.250	0.200	0.050		
FICO 740-759		0.300	0.250	0.200	0.100	0.000		
FICO 720-739		0.200	0.200	0.100	-0.050	-0.450		
FICO 700-719		0.000	-0.100	-0.300	-0.750	-1.200		
FICO 680-699		-0.250	-0.350	-1.000	-1.800	-2.600		
FICO 660-679		-0.750	-1.250	-1.750	-2.600	-3.500		
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		0.000	0.000	0.000	-0.100	-0.150		
Cash Out Refi		-0.100	-0.100	-0.250	-0.500	-1.000		
2nd Home		0.000	0.000	-0.100	-0.150	-0.250		
Non-Owner		-0.250	-0.250	-0.500				
Condo		0.000	0.000	0.000	-0.100	-0.200		
2 Units		0.000	-0.150	-0.250	-0.350	-0.500		
3-4 Units		0.000	-0.150	-0.250	-0.35	-0.35		
UPB > \$1.5MM		0.000	0.000	0.000	0.000	0.000		
Self Employed		0.000	0.000	0.000	0.000	-0.100		

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Effective: Friday, October 16, 2026

Jumbo Edge 30 Year Fixed Interest Only - (901EM-IO)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	91.143	91.018	90.893	90.706	
6.125	92.043	91.918	91.793	91.605	
6.250	92.652	92.527	92.402	92.215	
6.375	93.272	93.147	93.022	92.834	
6.500	93.882	93.757	93.632	93.444	
6.625	94.692	94.567	94.442	94.254	
6.750	95.392	95.267	95.142	94.954	
6.875	95.827	95.702	95.577	95.389	
7.000	96.476	96.351	96.226	96.039	
7.125	96.843	96.718	96.593	96.406	
7.250	97.180	97.055	96.930	96.743	
7.375	97.498	97.373	97.248	97.060	
7.500	97.947	97.822	97.697	97.510	
7.625	98.225	98.100	97.975	97.788	
7.750	98.474	98.349	98.224	98.036	
7.875	98.722	98.597	98.472	98.285	
8.000	99.073	98.948	98.823	98.635	
8.125	99.321	99.196	99.071	98.884	
8.250	99.510	99.385	99.260	99.073	
8.375	99.630	99.505	99.380	99.193	
8.500	99.778	99.653	99.528	99.341	
8.625	99.839	99.714	99.589	99.401	

[illegible][illegible]

Loan Level Price Adjustments (LLPAs)

[illegible]

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

Effective: Friday, October 16, 2026

Jumbo Boost Pricing

Jumbo Boost 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.712	95.650	95.775
6.250	96.250	96.188	96.313
6.375	96.100	96.038	96.163
6.500	96.600	96.538	96.663
6.625	97.100	97.038	97.163
6.750	97.600	97.538	97.663
6.875	98.037	97.975	98.100
7.000	98.475	98.413	98.538
7.125	98.912	98.850	98.975
7.250	99.318	99.256	99.381
7.375	99.693	99.631	99.756
7.500	100.068	100.006	100.131
7.625	100.412	100.350	100.475
7.750	100.725	100.663	100.788
7.875	101.037	100.975	101.100
8.000	101.350	101.288	101.413
8.125	101.631	101.569	101.694
8.250	101.912	101.850	101.975
8.375	102.193	102.131	102.256

Jumbo Boost 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.712	95.650	95.775
6.250	96.250	96.188	96.313
6.375	96.100	96.038	96.163
6.500	96.600	96.538	96.663
6.625	97.100	97.038	97.163
6.750	97.600	97.538	97.663
6.875	98.037	97.975	98.100
7.000	98.475	98.413	98.538
7.125	98.912	98.850	98.975
7.250	99.318	99.256	99.381
7.375	99.693	99.631	99.756
7.500	100.068	100.006	100.131
7.625	100.412	100.350	100.475
7.750	100.725	100.663	100.788
7.875	101.037	100.975	101.100
8.000	101.350	101.288	101.413
8.125	101.631	101.569	101.694
8.250	101.912	101.850	101.975
8.375	102.193	102.131	102.256

Jumbo Boost 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.712	95.650	95.775
6.250	96.250	96.188	96.313
6.375	96.100	96.038	96.163
6.500	96.600	96.538	96.663
6.625	97.100	97.038	97.163
6.750	97.600	97.538	97.663
6.875	98.037	97.975	98.100
7.000	98.475	98.413	98.538
7.125	98.912	98.850	98.975
7.250	99.318	99.256	99.381
7.375	99.693	99.631	99.756
7.500	100.068	100.006	100.131
7.625	100.412	100.350	100.475
7.750	100.725	100.663	100.788
7.875	101.037	100.975	101.100
8.000	101.350	101.288	101.413
8.125	101.631	101.569	101.694
8.250	101.912	101.850	101.975
8.375	102.193	102.131	102.256

Jumbo Boost 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.962	95.900	96.025
6.250	96.500	96.438	96.563
6.375	96.350	96.288	96.413
6.500	96.850	96.788	96.913
6.625	97.350	97.288	97.413
6.750	97.850	97.788	97.913
6.875	98.287	98.225	98.350
7.000	98.725	98.663	98.788
7.125	99.162	99.100	99.225
7.250	99.568	99.506	99.631
7.375	99.943	99.881	100.006
7.500	100.318	100.256	100.381
7.625	100.662	100.600	100.725
7.750	100.975	100.913	101.038
7.875	101.287	101.225	101.350
8.000	101.600	101.538	101.663
8.125	101.881	101.819	101.944
8.250	102.162	102.100	102.225
8.375	102.443	102.381	102.506

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