


Base Pricing Assumes Borrower Paid Compensation

Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

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Lender Fees

Underwriting Fee - Borrower Paid Transactions	\$1,245.00
Underwriting Fee - Lender Paid Transactions	\$1,245.00
Underwriting Fee (TX) - Borrower Paid Transactions	\$1,120.00
Underwriting Fee (TX) - Lender Paid Transactions	\$1,120.00
FHA/USDA Streamlines/VA IRRRLs	\$845.00
Non-QM	\$1,545.00
Closed End Seconds	\$745.00
Underwriting Fees by State	

www.eprmg.net/StateUnderwritingFeesWholesale.pdf

*NO Fee Option (Use No Fee Calculator to determine fee in bps)

<https://www.eprmg.net/NoFeeCalculator.xls>
Mortgage Clause

 Paramount Residential Mortgage Group, INC.
 Its Successors and/or Assigns
 1265 Corona Pointe Court Ste. 301
 Corona, California 92879

Approved States

Alaska	Missouri
Alabama	Montana
Arizona	New Hampshire
Arkansas	New Jersey
California	New Mexico
Colorado	Nebraska
Connecticut	Nevada
Delaware	North Carolina
District of Columbia	North Dakota
Florida	Ohio
Georgia	Oklahoma
Hawaii	Oregon
Idaho	Pennsylvania
Indiana	Rhode Island
Illinois	South Carolina
Iowa	South Dakota
Kansas	Tennessee
Kentucky	Texas
Louisiana	Utah
Maine	Vermont
Maryland	Virginia
Massachusetts	Washington
Michigan	West Virginia
Minnesota	Wisconsin
Mississippi	Wyoming

PRMG Website

 FT360 <http://tpo.prmg.net/>
Scenario Pricer

 For On-line Rate/Price quotes, log on to our Scenario Pricer at: <https://leo.prmg.net/>
PRMG News

NON-QM PRODUCTS
Expanded Access

Provides options for bank statements, express documentation, assets for qualifying, reduced derogatory seasoning, and much more.

Choice Stretched Prime & Non-Prime

Provides non-QM options for bank statements, one year income documentation, assets for qualifying, reduced derogatory seasoning, non-warrantable condos, ITIN borrowers and much more.

Investor Solution DSCR

Provides an option for Debt Service Coverage Ratio (DSCR) and No Ratio qualifying on investment properties.

Doc & Funding Cut-Off Dates

Last day to fund GOVT loans with 1/1 payment	12/05/25
Last day to fund CONV loans with 1/1 payment	12/09/25
Last day to DISCLOSE Streamlines for January Fundi	12/22/25
Last day to fund Streamlines for January Funding	12/31/25
Last day to Draw Docs with January 1st Payment	12/27/25

Lock Desk Info

Lock Cut-off (Govt & Agency Fixed Programs)	5:00 pm PST
Lock Cut-off (All ARMs, Jumbo & Non-QM Programs)	3:30 pm PST
Lock Online (available till 5:00 pm PST)	https://leo.prmg.net/
Email Link to Manual Lock Form;	
www.eprmg.net/PRMG%20Manual%20Lock%20Request%20Form%20Editable.pdf	
Secondary Fax	951-278-5633
Extensions & Re-Locks	Secondary@prmg.net

PRMG FHA VA Lender IDs
<http://www.eprmg.net/ResourceCenter/PoliciesProceduresInformation/PRMGFHAandVALenderIDs.pdf>
Lock Expiration Dates

15 Days	01/20/26
30 Days	02/04/26
45 Days	02/19/26
60 Days	03/06/26

Lock Extension Policy

1 Day	0.020
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Applicable to only Govt & Conv-Conf Fixed Loan Programs, Maximum extension period is 30 days. Contact Secondary for fees on all other programs.

Extended Rate Lock Terms

45 Days	.100 Conv/.150 Govt in fee
60 Days	.300 Conv/.350 Govt in fee
75 Days	.450 Conv/.600 Govt in fee
90 Days	.600 Conv/.800 Govt in fee
120 Days	1.000 Conv/1.200 Govt in fee

The above fees are applied to the 30 day price.

Applicable to only Govt & Conv-Conf Fixed Loan Programs. Contact Secondary for fees on all other programs.

Market Update

1 Yr Treasury	3.460
6 Mo SOFR	3.755
Prime Rate	7.250
10 Yr Bond	4.171
30 Yr Bond	4.859

Average Prime Offer Rates

30/40 Yr Fixed	6.250
15/20 Yr Fixed	5.880
10 Yr Fixed	5.750
3/1 ARM	6.650
5/6 ARM	6.390
7/6 ARM	6.190
10/6 ARM	6.140

Underwriting Turn Times
<https://eprmg.net/ResourceCenter/TurnTimes/WholesaleTurnTimes.pdf>
WHOLESALE REGIONAL OPERATING CENTERS

Western Region	Michelle Lilley, RVP	(408) 772-6802	Mountain Region	Michael J. Miller, RVP	(303) 957-8390
Pacific Northwest Region	Michelle Lilley, RVP	(408) 772-6802	Northeast Region	Ryan Goldsmith, RVP	(609) 281-5532
Southwest Region	Joe Spangenberg, RVP	(602) 977-7764	Southeast Region	Cory Przelicki, RVP	(954) 324-5113
Northern California Regio	Michelle Lilley, RVP	(408) 772-6802	Midwest Region	Michael J. Miller, RVP	(303) 957-8390

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Rate Sheet: Whls-1000

Base Pricing Assumes Borrower Paid Compensation

Monday, January 5, 2026

7:30 AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

FNMA

30/25 Yr Fixed			20 Yr Fixed			15 Yr Fixed			High Balance 30/25 Yr Fixed		
Agency Fannie Mae & No MI			Agency Fannie Mae & No MI			Agency Fannie Mae & No MI			Agency Fannie Mae & No MI		
Agency Fannie Mae Non-Traditional & No MI			Fannie Mae Student Loan			Fannie Mae Student Loan			Fannie Mae Student Loan		
Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
7.625%	(5.079)	(4.979)	7.625%	(5.050)	(4.950)	7.000%	(4.521)	(4.421)	7.625%	(4.074)	(3.974)
7.500%	(5.258)	(5.158)	7.500%	(5.071)	(4.971)	6.875%	(4.362)	(4.262)	7.500%	(4.253)	(4.153)
7.375%	(4.831)	(4.731)	7.375%	(4.761)	(4.661)	6.750%	(3.889)	(3.789)	7.375%	(3.826)	(3.726)
7.250%	(4.422)	(4.322)	7.250%	(4.316)	(4.216)	6.625%	(3.876)	(3.776)	7.250%	(3.417)	(3.317)
7.125%	(4.433)	(4.333)	7.125%	(4.284)	(4.184)	6.500%	(3.716)	(3.616)	7.125%	(4.178)	(4.078)
7.000%	(4.139)	(4.039)	7.000%	(3.978)	(3.878)	6.375%	(3.514)	(3.414)	7.000%	(3.884)	(3.784)
6.990%	(4.099)	(3.999)	6.990%	(3.938)	(3.838)	6.250%	(3.008)	(2.908)	6.990%	(3.844)	(3.744)
6.875%	(3.664)	(3.564)	6.875%	(3.555)	(3.455)	6.125%	(2.763)	(2.663)	6.875%	(3.409)	(3.309)
6.750%	(3.282)	(3.182)	6.750%	(3.125)	(3.025)	6.000%	(2.521)	(2.421)	6.750%	(3.027)	(2.927)
6.625%	(3.319)	(3.219)	6.625%	(3.337)	(3.237)	5.875%	(2.300)	(2.200)	6.625%	(2.961)	(2.861)
6.500%	(2.864)	(2.764)	6.500%	(2.994)	(2.894)	5.750%	(1.789)	(1.689)	6.500%	(2.506)	(2.406)
6.375%	(2.367)	(2.267)	6.375%	(2.581)	(2.481)	5.625%	(1.740)	(1.640)	6.375%	(2.008)	(1.908)
6.250%	(1.986)	(1.886)	6.250%	(2.125)	(2.025)	5.500%	(1.461)	(1.361)	6.250%	(1.628)	(1.528)
6.125%	(1.864)	(1.764)	6.125%	(2.107)	(2.007)	5.375%	(1.205)	(1.105)	6.125%	(1.471)	(1.371)
6.000%	(1.385)	(1.285)	6.000%	(1.736)	(1.636)	5.250%	(0.673)	(0.573)	6.000%	(0.992)	(0.892)
5.990%	(1.345)	(1.245)	5.990%	(1.696)	(1.596)	5.125%	(0.413)	(0.313)	5.990%	(0.952)	(0.852)
5.875%	(1.007)	(0.907)	5.875%	(1.316)	(1.216)	5.000%	(0.046)	0.054	5.875%	(0.614)	(0.514)
5.750%	(0.471)	(0.371)	5.750%	(0.853)	(0.753)	4.875%	0.264	0.364	5.750%	(0.078)	0.022
5.625%	(0.018)	0.082	5.625%	(0.609)	(0.509)	4.750%	0.801	0.901	5.625%	0.612	0.712
5.500%	0.558	0.658	5.500%	(0.160)	(0.060)				5.500%	1.188	1.288
5.375%	1.089	1.189	5.375%	0.158	0.258						
5.250%	1.699	1.799	5.250%	0.683	0.783						

5/6 SOFR ARM			7/6 SOFR ARM			10/6 SOFR ARM			High Balance 5/6 SOFR ARM		
Agency Fannie Mae & No MI			Agency Fannie Mae & No MI			Agency Fannie Mae & No MI			Agency Fannie Mae		
Agency Fannie Mae Non-Traditional & No MI			Agency Fannie Mae Non-Traditional & No MI			Agency Fannie Mae Non-Traditional & No MI			Agency Fannie Mae		
Start Rate	15	30	Start Rate	15	30	Start Rate	15	30	Start Rate	15	30
7.125%	(2.103)	(1.853)	7.125%	(2.721)	(2.471)	7.125%	(1.942)	(1.692)	7.125%	(2.298)	(2.048)
7.000%	(2.057)	(1.807)	7.000%	(2.525)	(2.275)	7.000%	(1.872)	(1.622)	7.000%	(2.252)	(2.002)
6.875%	(2.023)	(1.773)	6.875%	(2.330)	(2.080)	6.875%	(1.800)	(1.550)	6.875%	(2.218)	(1.968)
6.750%	(2.312)	(2.062)	6.750%	(2.466)	(2.216)	6.750%	(2.421)	(2.171)	6.750%	(2.209)	(1.959)
6.625%	(2.253)	(2.003)	6.625%	(2.378)	(2.128)	6.625%	(2.328)	(2.078)	6.625%	(2.183)	(1.933)
6.500%	(2.200)	(1.950)	6.500%	(2.280)	(2.030)	6.500%	(2.218)	(1.968)	6.500%	(2.223)	(1.973)
6.375%	(2.117)	(1.867)	6.375%	(2.158)	(1.908)	6.375%	(2.053)	(1.803)	6.375%	(2.167)	(1.917)
6.250%	(2.020)	(1.770)	6.250%	(2.027)	(1.777)	6.250%	(1.865)	(1.615)	6.250%	(2.063)	(1.813)
6.125%	(1.893)	(1.643)	6.125%	(1.873)	(1.623)	6.125%	(1.638)	(1.388)	6.125%	(2.021)	(1.771)
6.000%	(1.750)	(1.500)	6.000%	(1.705)	(1.455)	6.000%	(1.387)	(1.137)	6.000%	(1.911)	(1.661)
5.875%	(1.614)	(1.364)	5.875%	(1.474)	(1.224)	5.875%	(1.109)	(0.859)	5.875%	(1.728)	(1.478)
5.750%	(1.408)	(1.158)	5.750%	(1.265)	(1.015)	5.750%	(0.818)	(0.568)	5.750%	(1.527)	(1.277)
2.75 Margin, 2/1/5 Caps			2.75 Margin, 5/1/5 Caps			2.75 Margin, 5/1/5 Caps			2.75 Margin, 2/1/5 Caps		

FNMA TEXAS HOME EQUITY

Agency TX Home Eq 30/25			Agency TX Home Eq 20			Agency TX Home Eq 15			Agency TX Home Eq 7/6 ARM		
Fannie Mae Student Loan THE											
Rate	15	30									
7.625%	(5.079)	(4.979)	7.625%	(5.050)	(4.950)	7.000%	(4.521)	(4.421)	7.125%	(2.721)	(2.471)
7.500%	(5.258)	(5.158)	7.500%	(5.071)	(4.971)	6.875%	(4.362)	(

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AGENCY PRICE ADJUSTMENTS																																																																																																																																			
Agency Fannie Mae, Agency Fannie Mae No MI, Agency TX Home Equity, Agency Fannie Mae High Balance, Fannie Mae Refi Now Fannie Mae Refi Now No MI, Agency Fannie Mae No MI High Balance, Fannie Mae HomeReady, Agency Fannie Mae SOFR ARMs Agency Fannie Mae Spec/Low-Bal, Fannie Mae HomeReady Spec/Low-Bal.																																																																																																																																			
Total Loan Amount							Miscellaneous																																																																																																																												
** Loans \$400k-Std Bal Limit (Agency Fxd, Agency No MI Fxd, HomeReady Fxd, TX Home Equity Fxd only)							** Escrow Waiver (CA Only) 0.000																																																																																																																												
** Loans \$75k-\$99,999							** Escrow Waiver (all other states) 0.000																																																																																																																												
** Loans \$50k - \$74,999							* 7-10 Financed Properties (Applicable to N/O/O & 2nd home only) 0.250																																																																																																																												
** Loans \$30k-\$49,999							** Seller/Builder Paid Temporary Buydowns 0.125																																																																																																																												
							** Manufactured Home 0.500																																																																																																																												
Credit Score (in addition to all other adj)							Applicable to Agency High Bal (in addition to all other adj)																																																																																																																												
** Fico Scores > = 740 (Agency Fxd, Agency No MI Fxd, HomeReady Fxd, TX Home Equity Fxd only)							** Agency High Bal Fixed w/LTV <=80% -0.100																																																																																																																												
** Fico Scores > = 700 (Agency High Balance & Agency High Bal No MI Fixed only)																																																																																																																																			
State/Regional (in addition to all other adj)							Lender Paid Temporary Buydowns																																																																																																																												
** Group 1: AZ,CACO,IN,IA,MI,MO,UT,VT,WI							Loan Terms 1-0 1-1 2-1																																																																																																																												
** Group 2: IA,IL,NE,WA							30 Years 1.000 1.750 2.500																																																																																																																												
** Group 3: DC,DE,GA,HI,D,KY,MD,ME,MN,MT,NC,NH,NM,OH,R,I,SC,TN,VA							25 Years 0.875 1.625 2.375																																																																																																																												
** Group 4: AK,AL,AR,CT,FL,LAMS,ND,NJ,OK,OR,PA,WV							20 Years 0.875 1.500 2.250																																																																																																																												
** Group 5: TX							15 Years 0.750 1.500 2.125																																																																																																																												
** All LLPA's, except those marked with **** will be waived for HomeReady and HomePossible loans, and to First-time Homebuyers with qualifying income < 100% of Area Median Income (AMI) or 120% AMI in high cost areas.							10 Years 0.625 1.250 1.875																																																																																																																												
Credit Score Applicable to Purchase Loans (applicable to terms >15 years)																																																																																																																																			
<table border="1"> <thead> <tr> <th>FICO</th> <th><=30.00%</th> <th>30.01-60.00%</th> <th>60.01-70.00%</th> <th>70.01-75.00%</th> <th>75.01-80.00%</th> <th>80.01-85.00%</th> <th>85.01-90.00%</th> <th>90.01-95.00%</th> <th>>95.00%</th> <th></th> </tr> </thead> <tbody> <tr> <td>>=780</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.375</td> <td>0.375</td> <td>0.250</td> <td>0.250</td> <td>0.125</td> <td></td> </tr> <tr> <td>760-779</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.250</td> <td>0.625</td> <td>0.625</td> <td>0.500</td> <td>0.500</td> <td>0.250</td> <td></td> </tr> <tr> <td>740-759</td> <td>0.000</td> <td>0.000</td> <td>0.125</td> <td>0.375</td> <td>0.875</td> <td>1.000</td> <td>0.750</td> <td>0.625</td> <td>0.500</td> <td></td> </tr> <tr> <td>720-739</td> <td>0.000</td> <td>0.000</td> <td>0.250</td> <td>0.750</td> <td>1.250</td> <td>1.250</td> <td>1.000</td> <td>0.875</td> <td>0.750</td> <td></td> </tr> <tr> <td>700-719</td> <td>0.000</td> <td>0.000</td> <td>0.375</td> <td>0.875</td> <td>1.375</td> <td>1.500</td> <td>1.250</td> <td>1.125</td> <td>0.875</td> <td></td> </tr> <tr> <td>680-699</td> <td>0.000</td> <td>0.000</td> <td>0.625</td> <td>1.125</td> <td>1.750</td> <td>1.875</td> <td>1.500</td> <td>1.375</td> <td>1.125</td> <td></td> </tr> <tr> <td>660-679</td> <td>0.000</td> <td>0.000</td> <td>0.750</td> <td>1.375</td> <td>1.875</td> <td>2.125</td> <td>1.750</td> <td>1.625</td> <td>1.250</td> <td></td> </tr> <tr> <td>640-659</td> <td>0.000</td> <td>0.000</td> <td>1.125</td> <td>1.500</td> <td>2.250</td> <td>2.500</td> <td>2.000</td> <td>1.875</td> <td>1.500</td> <td></td> </tr> <tr> <td><=639</td> <td>0.000</td> <td>0.125</td> <td>1.500</td> <td>2.125</td> <td>2.750</td> <td>2.875</td> <td>2.625</td> <td>2.250</td> <td>1.750</td> <td></td> </tr> </tbody> </table>											FICO	<=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%		>=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	<=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%																																																																																																																										
>=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																																																																																																																										
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Loan Feature	<=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%																																																																																																																										
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Base Pricing Assumes Borrower Paid Compensation

Monday, January 5, 2026

7:30 AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

FHLMC

30/25 Yr Fixed

Agency Freddie Mac & No MI

Rate	15	30
7.625%	(5.079)	(4.979)
7.500%	(5.258)	(5.158)
7.375%	(4.831)	(4.731)
7.250%	(4.422)	(4.322)
7.125%	(4.433)	(4.333)
7.000%	(4.139)	(4.039)
6.875%	(3.664)	(3.564)
6.750%	(3.282)	(3.182)
6.625%	(3.319)	(3.219)
6.500%	(2.864)	(2.764)
6.375%	(2.367)	(2.267)
6.250%	(1.986)	(1.886)
6.125%	(1.864)	(1.764)

20 Yr Fixed

Agency Freddie Mac & No MI

Rate	15	30
7.625%	(5.050)	(4.950)
7.500%	(5.071)	(4.971)
7.375%	(4.761)	(4.661)
7.250%	(4.316)	(4.216)
7.125%	(4.284)	(4.184)
7.000%	(3.978)	(3.878)
6.990%	(3.938)	(3.838)
6.875%	(3.555)	(3.455)
6.750%	(3.125)	(3.025)
6.625%	(3.337)	(3.237)
6.500%	(2.994)	(2.894)
6.375%	(2.581)	(2.481)
6.250%	(2.125)	(2.025)
6.125%	(2.107)	(2.007)
6.000%	(1.736)	(1.636)
5.990%	(1.696)	(1.596)
5.875%	(1.316)	(1.216)
5.750%	(0.853)	(0.753)
5.625%	(0.609)	(0.509)
5.500%	(0.160)	(0.060)
5.375%	0.158	0.258
5.250%	0.683	0.783

15 Yr Fixed

Agency Freddie Mac & No MI

Rate	15	30
7.000%	(4.521)	(4.421)
6.875%	(4.362)	(4.262)
6.750%	(3.889)	(3.789)
6.625%	(3.876)	(3.776)
6.500%	(3.716)	(3.616)
6.375%	(3.514)	(3.414)
6.250%	(3.008)	(2.908)
6.125%	(2.763)	(2.663)
6.000%	(2.521)	(2.421)
5.875%	(2.300)	(2.200)
5.750%	(1.789)	(1.689)
5.625%	(1.740)	(1.640)
5.500%	(1.461)	(1.361)
5.375%	(1.205)	(1.105)
5.250%	(0.673)	(0.573)
5.125%	(0.413)	(0.313)
5.000%	(0.046)	0.054
4.875%	0.264	0.364
4.750%	0.801	0.901

10 Yr Fixed

Agency Freddie Mac & No MI

Rate	15	30
7.000%	(4.069)	(3.969)
6.875%	(3.903)	(3.803)
6.750%	(3.643)	(3.543)
6.625%	(3.493)	(3.393)
6.500%	(3.266)	(3.166)
6.375%	(3.050)	(2.950)
6.250%	(2.669)	(2.569)
6.125%	(2.350)	(2.250)
6.000%	(2.183)	(2.083)
5.875%	(1.939)	(1.839)
5.750%	(1.506)	(1.406)
5.625%	(1.236)	(1.136)
5.500%	(1.061)	(0.961)
5.375%	(0.746)	(0.646)
5.250%	(0.414)	(0.314)
5.125%	(0.160)	(0.060)
5.000%	(0.091)	0.009
4.875%	0.267	0.367
4.750%	0.542	0.642

5/6 SOFR ARM

Agency Freddie Mac & No MI

Start Rate	15	30
6.750%	(2.084)	(1.834)
6.625%	(2.019)	(1.769)
6.500%	(2.011)	(1.761)
6.375%	(1.976)	(1.726)
6.250%	(1.936)	(1.686)
6.125%	(1.896)	(1.646)
6.000%	(1.701)	(1.451)
5.875%	(1.502)	(1.252)
5.750%	(1.302)	(1.052)
5.625%	(1.101)	(0.851)
5.500%	(0.878)	(0.628)
5.375%	(0.705)	(0.455)

2.75 Margin, 2/1/5 Caps

7/6 SOFR ARM

Agency Freddie Mac & No MI

Start Rate	15	30
6.875%	(2.123)	(1.873)
6.750%	(2.063)	(1.813)
6.625%	(2.016)	(1.766)
6.500%	(1.992)	(1.742)
6.375%	(1.970)	(1.720)
6.250%	(1.921)	(1.671)
6.125%	(1.686)	(1.436)
6.000%	(1.450)	(1.200)
5.875%	(1.214)	(0.964)
5.750%	(0.975)	(0.725)
5.625%	(0.735)	(0.485)
5.500%	(0.495)	(0.245)

2.75 Margin, 5/1/5 Caps

10/6 SOFR ARM

Agency Freddie Mac & No MI

Start Rate	15	30
7.000%	(1.514)	(1.264)
6.875%	(1.437)	(1.187)
6.750%	(1.365)	(1.115)
6.625%	(1.303)	(1.053)
6.500%	(1.267)	(1.017)
6.375%	(1.232)	(0.982)
6.250%	(0.969)	(0.719)
6.125%	(0.703)	(0.453)
6.000%	(0.436)	(0.186)
5.875%	(0.169)	0.081
5.750%	0.101	0.351
5.625%	0.373	0.623

2.75 Margin, 5/1/5 Caps

Super Conforming 30 Yr Fixed

Agency Freddie Mac & No MI

Rate	15	30
7.625%	(4.074)	(3.974)
7.500%	(4.253)	(4.153)
7.375%	(3.826)	(3.726)
7.250%	(3.417)	(3.317)
7.125%	(4.178)	(4.078)
7.000%	(3.884)	(3.784)
6.875%	(3.844)	(3.744)
6.750%	(3.409)	(3.309)
6.750%	(3.027)	(2.927)
6.625%	(2.961)	(2.861)
6.500%	(2.506)	(2.406)
6.375%	(2.008)	(1.908)
6.250%	(1.628)	(1.528)

Super Conforming 20 Yr Fixed

Agency Freddie Mac & No MI

Rate	15	30

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RATE SHEET AND PROGRAM GUIDE

Monday, January 5, 2026

7:30 AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

AGENCY PRICE ADJUSTMENTS

Agency Fannie Mae, Agency Fannie Mae No MI, Agency TX Home Equity, Agency Fannie Mae High Balance, Fannie Mae Refi Now Fannie Mae Refi Now No MI, Agency Fannie Mae No MI High Balance, Fannie Mae HomeReady, Agency Fannie Mae SOFR ARMs

Agency Fannie Mae Spec/Low-Bal, Fannie Mae HomeReady Spec/Low-Bal.

Total Loan Amount								
** Loans \$400k-Sid Bal Limit (Agency Fx'd Agency No MI Fx'd, HomeReady Fx'd, TX Home Equity Fx'd only)				-0.100				
** Loans \$75k-\$99,999				0.250				
** Loans \$50k-\$74,999				0.500				
** Loans \$30k-\$49,999				1.250				

Credit Score (In addition to all other adj.)								
** Fico Scores > 740 (Agency Fx'd Agency No MI Fx'd, HomeReady Fx'd, TX Home Equity Fx'd only)				-0.100				
** Fico Scores > 700 (Agency High Balance & Agency High Bal No MI Fixed only)				-0.100				

State/Regional (In addition to all other adj.)								
** Group 1: AZ,CA,CO,IN,MA,MI,MO,UT,VT,WI				0.000				
** Group 2: IA,IL,NE,WA				0.050				
** Group 3: DC,DE,GA,HI,ID,KY,MN,ME,MN,NC,NH,NM,OH,RI,SC,TN,VA				-0.100				
** Group 4: AK,AL,AR,CT,FL,LA,MS,ND,NJ,OK,OR,PA,WV				-0.150				
** Group 5: TX				-0.200				

Miscellaneous								
** Escrow Waiver (CA Only)				0.000				
** Escrow Waiver (all other states)				0.000				
* 7-10 Financed Properties (Applicable to N/O/O & 2nd home only)				0.250				
** Seller/Builder Paid Temporary Buydowns				0.125				
** Manufactured Home				0.500				

Applicable to Agency High Bal
(In addition to all other adj.)

** Agency High Bal Fixed w/LTV <=80% -0.100

** Lender Paid Temporary Buydowns

Loan Terms	1-0	1-1	2-1
30 Years	1.000	1.750	2.500
25 Years	0.875	1.625	2.375
20 Years	0.875	1.500	2.250
15 Years	0.750	1.500	2.125
10 Years	0.625	1.250	1.875

All LLPA's, except those marked with ** will be waived for HomeReady and HomePossible loans, and to First-time Homebuyers with qualifying income < 100% of Area Median Income (AMI) or 120% AMI in high cost areas.**

Credit Score Applicable to Purchase Loans (applicable to terms >15 years)								
LTV (%)								
FICO	<=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
>780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250
760-779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500
740-759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.500
720-739	0.000	0.000	0.250	0.750	1.250	1.250	0.875	0.750
700-719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125
680-699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.250
660-679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.250
640-659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875
<639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250

Additional LLPA's By Loan Attribute Applicable to Purchase Loans

LTV (%)								
Loan Feature	<=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
ARM Loans	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
Attached Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750
Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
2-4 Unit Properties	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625
High Balance Fixed	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000
High Balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.750	2.750
Subordinate Financing	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
DTI/Ratio >40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Credit Score Applicable to Limited Cash-Out/Rate & Term Refi Loans (applicable to terms >15 years)

LTV (%)								
FICO	<=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
>780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375
760-779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625
740-759	0.000	0.000	0.250	0.750	1.250	1.375	1.125	1.000
720-739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250
700-719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625
680-699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750
660-679	0.000	0.125	1.250	1.875	2.500	3.000	2.375	2.125
640-659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500
<639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500

Additional LLPA's By Loan Attribute Applicable to Limited Cash-Out/Rate & Term Refi Loans

Base Pricing Assumes Borrower Paid Compensation
Monday, January 5, 2026 7:30 AM Wholesale Rates effective until 5:00 pm PDT, RM's until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

FNMA SPEC/LOW-BAL

**30 Yr Fixed
Agency Fannie Mae
=>\$250k-\$274,999**

Rate	15	30
7.000%	(4.402)	(4.302)
6.990%	(4.362)	(4.262)
6.875%	(3.927)	(3.827)
6.750%	(3.545)	(3.445)
6.625%	(3.408)	(3.308)
6.500%	(2.953)	(2.853)
6.375%	(2.456)	(2.356)
6.250%	(2.075)	(1.975)
6.125%	(1.920)	(1.820)
6.000%	(1.441)	(1.341)
5.990%	(1.401)	(1.301)
5.875%	(1.063)	(0.963)
5.750%	(0.527)	(0.427)
5.625%	(0.074)	0.026
5.500%	0.558	0.658
5.375%	1.089	1.189
5.250%	1.699	1.799
5.125%	2.510	2.610
5.000%	3.049	3.149

**30 Yr Fixed
Agency Fannie Mae
=>\$225k-\$249,999**

Rate	15	30
7.000%	(4.617)	(4.517)
6.990%	(4.577)	(4.477)
6.875%	(4.142)	(4.042)
6.750%	(3.760)	(3.660)
6.625%	(3.440)	(3.340)
6.500%	(2.985)	(2.885)
6.375%	(2.488)	(2.388)
6.250%	(2.107)	(2.007)
6.125%	(1.920)	(1.820)
6.000%	(1.441)	(1.341)
5.990%	(1.401)	(1.301)
5.875%	(1.063)	(0.963)
5.750%	(0.527)	(0.427)
5.625%	(0.074)	0.026
5.500%	0.558	0.658
5.375%	1.089	1.189
5.250%	1.699	1.799
5.125%	2.510	2.610
5.000%	3.049	3.149

**30 Yr Fixed
Agency Fannie Mae
=>\$200k-\$224,999**

Rate	15	30
7.000%	(4.833)	(4.733)
6.990%	(4.793)	(4.693)
6.875%	(4.358)	(4.258)
6.750%	(3.976)	(3.876)
6.625%	(3.538)	(3.438)
6.500%	(3.083)	(2.983)
6.375%	(2.585)	(2.485)
6.250%	(2.205)	(2.105)
6.125%	(2.020)	(1.920)
6.000%	(1.541)	(1.441)
5.990%	(1.501)	(1.401)
5.875%	(1.163)	(1.063)
5.750%	(0.627)	(0.527)
5.625%	(0.174)	(0.074)
5.500%	0.558	0.658
5.375%	1.089	1.189
5.250%	1.699	1.799
5.125%	2.510	2.610
5.000%	3.049	3.149

**30 Yr Fixed
Agency Fannie Mae
=>\$175k-\$199,999**

Rate	15	30
7.000%	(4.889)	(4.789)
6.990%	(4.849)	(4.749)
6.875%	(4.414)	(4.314)
6.750%	(4.032)	(3.932)
6.625%	(3.669)	(3.569)
6.500%	(3.214)	(3.114)
6.375%	(2.717)	(2.617)
6.250%	(2.336)	(2.236)
6.125%	(2.215)	(2.115)
6.000%	(1.736)	(1.636)
5.990%	(1.696)	(1.596)
5.875%	(1.358)	(1.258)
5.750%	(0.822)	(0.722)
5.625%	(0.369)	(0.269)
5.500%	0.558	0.658
5.375%	1.089	1.189
5.250%	1.699	1.799
5.125%	2.510	2.610
5.000%	3.049	3.149

**30 Yr Fixed
Agency Fannie Mae
=>\$150k-\$174,999**

Rate	15	30
7.000%	(4.858)	(4.758)
6.990%	(4.818)	(4.718)
6.875%	(4.383)	(4.283)
6.750%	(4.001)	(3.901)
6.625%	(3.897)	(3.797)
6.500%	(3.442)	(3.342)
6.375%	(2.945)	(2.845)
6.250%	(2.564)	(2.464)
6.125%	(2.414)	(2.314)
6.000%	(1.935)	(1.835)
5.990%	(1.895)	(1.795)
5.875%	(1.557)	(1.457)
5.750%	(1.021)	(0.921)
5.625%	(0.568)	(0.468)
5.500%	0.558	0.658
5.375%	1.089	1.189
5.250%	1.699	1.799
5.125%	2.510	2.610
5.000%	3.049	3.149

**30 Yr Fixed
Agency Fannie Mae
=>\$125k-\$149,999**

Rate	15	30
7.000%	(4.981)	(4.881)
6.990%	(4.941)	(4.841)
6.875%	(4.506)	(4.406)
6.750%	(4.124)	(4.024)
6.625%	(4.007)	(3.907)
6.500%	(3.552)	(3.452)
6.375%	(3.054)	(2.954)
6.250%	(2.674)	(2.574)
6.125%	(2.362)	(2.262)
6.000%	(1.883)	(1.783)
5.990%	(1.843)	(1.743)
5.875%	(1.505)	(1.405)
5.750%	(0.969)	(0.869)
5.625%	(0.516)	(0.416)
5.500%	0.558	0.658
5.375%	1.089	1.189
5.250%	1.699	1.799
5.125%	2.510	2.610
5.000%	3.049	3.149

**30 Yr Fixed
Agency Fannie Mae
=>\$110k-\$124,999**

Rate	15	30
7.000%	(5.077)	(4.977)
6.990%	(5.037)	(4.937)
6.875%	(4.602)	(4.502)
6.750%	(4.220)	(4.120)
6.625%	(4.007)	(3.907)
6.500%	(3.552)	(3.452)
6.375%	(3.054)	(2.954)
6.250%	(2.674)	(2.574)
6.125%	(2.202)	(2.102)
6.000%	(1.541)	(1.441)
5.990%	(1.501)	(1.401)
5.875%	(1.163)	(1.063)
5.750%	(0.627)	(0.527)
5.625%	(0.174)	(0.074)
5.500%	0.558	0.658
5.375%	1.089	1.189
5.250%	1.699	1.799
5.125%	2.510	2.610
5.000%	3.049	3.149

**30 Yr Fixed
Agency Fannie Mae
=>\$85k-\$109,999**

Rate	15	30
7.000%	(5.189)	(5.089)
6.990%	(5.149)	(5.049)
6.875%	(4.414)	(4.314)
6.750%	(4.032)	(3.932)
6.625%	(3.669)	(3.569)
6.500%	(3.214)	(3.114)
6.375%	(2.717)	(2.617)



RATE SHEET AND PROGRAM GUIDE

Base Pricing Assumes Borrower Paid Compensation

Monday, January 5, 2026

7:30 AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

AGENCY ENHANCED FNMA/FHLMC NON-OWNER/SECOND HOME

AGENCY ENHANCED FNMA/FHLMC NON-OWNER SECOND HOME PRICE ADJUSTMENTS

Credit Score Applicable to Purchase Loans

LTV (%)			
65.01-70.00%	70.01-75.00%	75.01-80.00%	
0.000	0.000	0.375	
0.000	0.250	0.625	
0.125	0.375	0.875	
0.250	0.750	1.250	

Applicable to ALL Loans

Miscellaneous

*** 7-10 Financed Properties (Applicable to N/O/O & 2nd home only)**

0.250

Additional LLPA's By Loan Attribute Applicable to Purchase Loans

LTV (%)				
65.01-70.00%	70.01-75.00%	75.01-80.00%		
0.125	0.125	0.750		
0.875	0.875	2.125		
0.875	0.875	2.125		
0.375	0.375	0.625		
0.625	0.875	1.125		

Credit Score Applicable to Limited Cash-Out/Rate & Term Refi Loans

LTV (%)				
65.01-70.00%	70.01-75.00%	75.01-80.00%		
0.000	0.125	0.500		
0.125	0.375	0.875		
0.250	0.750	1.125		
0.500	1.000	1.625		

Additional LLPA's By Loan Attribute Applicable to Limited Cash-Out/Rate & Term Refi Loans

LTV (%)				
65.01-70.00%	70.01-75.00%	75.01-80.00%		
0.125	0.125	0.750		
0.875	0.875	2.125		
0.875	0.875	2.125		
0.375	0.375	0.625		
0.625	0.875	1.125		

Credit Score Applicable to Cash-Out Refi Loans

LTV (%)				
65.01-70.00%	70.01-75.00%	75.01-80.00%		
0.625	0.875	1.375		
0.875	1.250	1.875		
1.000	1.625	2.375		
1.375	2.000	2.750		

Additional LLPA's By Loan Attribute Applicable to Cash-Out Loans

LTV (%)				
65.01-70.00%	70.01-75.00%	75.01-80.00%		
0.125	0.750	0.750		
0.875	0.875	2.125		
0.875	0.875	2.125		
0.375	0.375	0.625		
0.625	0.875	1.125		

*Subordinate Financing	0.625	0.87
State/Regional (In addition to all other adj.)		

State/Regional (in addition to all other adj)

** Group 1:	AZ,CA,CO,IN,MA,MI,MO,UT,VT,WI	0.000
** Group 2:	IA,IL,NE,WA	-0.050

Monday, January 5, 2026

7:30 AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

FHA

Base Pricing Assumes Borrower Paid Compensation

30/25 Yr Fixed		
Rate	15	30
7.125%	(4.683)	(4.583)
7.000%	(4.868)	(4.768)
6.990%	(4.828)	(4.728)
6.875%	(4.477)	(4.377)
6.750%	(4.042)	(3.942)
6.625%	(4.381)	(4.281)
6.500%	(3.977)	(3.877)
6.375%	(3.534)	(3.434)
6.250%	(3.145)	(3.045)
6.125%	(3.307)	(3.207)
6.000%	(2.796)	(2.696)
5.990%	(2.756)	(2.656)
5.875%	(2.296)	(2.196)
5.750%	(1.800)	(1.700)
5.625%	(1.608)	(1.508)
5.500%	(1.044)	(0.944)
5.375%	(0.496)	(0.396)
5.250%	0.069	0.169
5.125%	0.889	0.989
5.000%	1.528	1.628
4.990%	1.568	1.668
4.875%	2.114	2.214

15 Yr Fixed		
Rate	15	30
6.125%	(2.829)	(2.729)
6.000%	(2.372)	(2.272)
5.875%	(1.908)	(1.808)
5.750%	(1.438)	(1.338)
5.625%	(1.949)	(1.849)
5.500%	(1.497)	(1.397)
5.375%	(1.018)	(0.918)
5.250%	(0.702)	(0.602)
5.125%	(0.971)	(0.871)
5.000%	(0.455)	(0.355)
4.875%	0.082	0.182
4.750%	0.395	0.495

5/1 ARM		
Start Rate	15	30
6.625%	(2.152)	(1.902)
6.500%	(1.970)	(1.720)
6.375%	(1.470)	(1.220)
6.250%	(0.961)	(0.711)
6.125%	(2.096)	(1.846)
6.000%	(1.904)	(1.654)
5.875%	(1.388)	(1.138)
5.750%	(0.856)	(0.606)
5.625%	(1.784)	(1.534)
5.500%	(1.555)	(1.305)
5.375%	(1.023)	(0.773)
5.250%	(0.462)	(0.212)
5.125%	(0.999)	(0.749)
5.000%	(0.745)	(0.495)
4.875%	(0.195)	0.055

High Balance - 30/25/20		
Rate	15	30
7.125%	(3.548)	(3.448)
7.000%	(3.733)	(3.633)
6.990%	(3.693)	(3.593)
6.875%	(3.342)	(3.242)
6.750%	(2.907)	(2.807)
6.625%	(3.496)	(3.396)
6.500%	(3.092)	(2.992)
6.375%	(2.649)	(2.549)
6.250%	(2.260)	(2.160)
6.125%	(2.672)	(2.572)
6.000%	(2.161)	(2.061)
5.990%	(2.121)	(2.021)
5.875%	(1.661)	(1.561)
5.750%	(1.165)	(1.065)
5.625%	(1.338)	(1.238)
5.500%	(0.774)	(0.674)
5.375%	(0.226)	(0.126)
5.250%	0.339	0.439

High Balance 5/1 ARM		
Start Rate	15	30
6.500%	(2.176)	(1.926)
6.375%	(1.761)	(1.511)
6.250%	(1.330)	(1.080)
6.125%	(2.276)	(2.026)
6.000%	(2.162)	(1.912)
5.875%	(1.719)	(1.469)
5.750%	(1.252)	(1.002)
5.625%	(2.045)	(1.795)
5.500%	(1.881)	(1.631)
5.375%	(1.403)	(1.153)
5.250%	(0.886)	(0.636)
5.125%	(1.340)	(1.090)

Streamline 30		
Rate	15	30
6.625%	(4.381)	(4.281)
6.500%	(3.977)	(3.877)
6.375%	(3.534)	(3.434)
6.250%	(3.145)	(3.045)
6.125%	(3.307)	(3.207)
6.000%	(2.796)	(2.696)
5.990%	(2.756)	(2.656)
5.875%	(2.296)	(2.196)
5.750%	(1.800)	(1.700)
5.625%	(1.608)	(1.508)
5.500%	(1.044)	(0.944)
5.375%	(0.496)	(0.396)
5.250%	0.069	0.169

Streamline 15		
Rate	15	30
6.125%	(2.829)	(2.729)
6.000%	(2.372)	(2.272)
5.875%	(1.908)	(1.808)
5.750%	(1.438)	(1.338)
5.625%	(1.949)	(1.849)
5.500%	(1.497)	(1.397)
5.375%	(1.018)	(0.918)
5.250%	(0.702)	(0.602)
5.125%	(0.971)	(0.871)
5.000%	(0.455)	(0.355)
4.875%	0.082	0.182
4.750%	0.395	0.495

Streamline HB - 30		
Rate	15	30
7.125%	(3.548)	(3.448)
7.000%	(3.733)	(3.633)
6.990%	(3.693)	(3.593)
6.875%	(3.342)	(3.242)
6.750%	(2.907)	(2.807)
6.625%	(3.496)	(3.396)
6.500%	(3.092)	(2.992)
6.375%	(2.649)	(2.549)
6.250%	(2.260)	(2.160)
6.125%	(2.672)	(2.572)
6.000%	(2.161)	(2.061)
5.990%	(2.121)	(2.021)
5.875%	(1.661)	(1.561)

VA/USDA

VA 30 Yr Fixed		
Rate	15	30
7.125%	(4.319)	(4.219)
7.000%	(4.392)	(4.292)
6.990%	(4.352)	(4.252)
6.875%	(4.083)	(3.983)
6.750%	(3.690)	(3.590)
6.625%	(3.417)	(3.317)
6.500%	(3.099)	(2.999)
6.375%	(2.718)	(2.618)
6.250%	(2.276)	(2.176)
6.125%	(2.613)	(2.513)
6.000%	(2.211)	(2.111)
5.990%	(2.171)	(2.071)
5.875%	(1.808)	(1.708)
5.		



RATE SHEET AND PROGRAM GUIDE

Base Pricing Assumes Borrower Paid Compensation

Monday, January 5, 2026

7:30 AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

FHA SPEC/LOW-BAL

VA SPEC/LOW-BAL

30 Yr Fixed =>\$150k-\$174,999			30 Yr Fixed =>\$125k-\$149,999			30 Yr Fixed =>\$110k-\$124,999			30 Yr Fixed =>\$85k-\$109,999		
Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
7.125%	(4.319)	(4.219)	7.125%	(4.319)	(4.219)	7.125%	(4.319)	(4.219)	7.125%	(4.319)	(4.219)
7.000%	(4.392)	(4.292)	7.000%	(4.392)	(4.292)	7.000%	(4.392)	(4.292)	7.000%	(4.392)	(4.292)
6.990%	(4.352)	(4.252)	6.990%	(4.352)	(4.252)	6.990%	(4.352)	(4.252)	6.990%	(4.352)	(4.252)
6.875%	(4.083)	(3.983)	6.875%	(4.083)	(3.983)	6.875%	(4.083)	(3.983)	6.875%	(4.083)	(3.983)
6.750%	(3.690)	(3.590)	6.750%	(3.690)	(3.590)	6.750%	(3.690)	(3.590)	6.750%	(3.690)	(3.590)
6.625%	(3.417)	(3.317)	6.625%	(3.417)	(3.317)	6.625%	(3.417)	(3.317)	6.625%	(3.417)	(3.317)
6.500%	(3.099)	(2.999)	6.500%	(3.099)	(2.999)	6.500%	(3.099)	(2.999)	6.500%	(3.099)	(2.999)
6.375%	(2.718)	(2.618)	6.375%	(2.718)	(2.618)	6.375%	(2.718)	(2.618)	6.375%	(2.718)	(2.618)
6.250%	(2.276)	(2.176)	6.250%	(2.276)	(2.176)	6.250%	(2.276)	(2.176)	6.250%	(2.276)	(2.176)
6.125%	(2.613)	(2.513)	6.125%	(2.613)	(2.513)	6.125%	(2.613)	(2.513)	6.125%	(2.613)	(2.513)
6.000%	(2.211)	(2.111)	6.000%	(2.211)	(2.111)	6.000%	(2.211)	(2.111)	6.000%	(2.211)	(2.111)
5.990%	(2.171)	(2.071)	5.990%	(2.171)	(2.071)	5.990%	(2.171)	(2.071)	5.990%	(2.171)	(2.071)
5.875%	(1.808)	(1.708)	5.875%	(1.808)	(1.708)	5.875%	(1.808)	(1.708)	5.875%	(1.808)	(1.708)
5.750%	(1.389)	(1.289)	5.750%	(1.389)	(1.289)	5.750%	(1.389)	(1.289)	5.750%	(1.389)	(1.289)
5.625%	(1.623)	(1.523)	5.625%	(1.623)	(1.523)	5.625%	(1.623)	(1.523)	5.625%	(1.623)	(1.523)
5.500%	(0.968)	(0.868)	5.500%	(0.968)	(0.868)	5.500%	(0.968)	(0.868)	5.500%	(0.968)	(0.868)
5.375%	(0.540)	(0.440)	5.375%	(0.540)	(0.440)	5.375%	(0.540)	(0.440)	5.375%	(0.540)	(0.440)
5.250%	0.008	0.108	5.250%	0.008	0.108	5.250%	0.008	0.108	5.250%	0.008	0.108
5.125%	0.676	0.776	5.125%	0.676	0.776	5.125%	0.676	0.776	5.125%	0.676	0.776
5.000%	1.330	1.430	5.000%	1.330	1.430	5.000%	1.330	1.430	5.000%	1.330	1.430
4.875%	1.871	1.971	4.875%	1.871	1.971	4.875%	1.871	1.971	4.875%	1.871	1.971

Total Loan Amount		FICO	
* Loans \$500k-Std Bal Limit	-0.100	* Fico Scores 740+ (FHA/USDA only)	-0.150
* Loans \$75k-\$99,999	0.250	* Fico Scores 720+ (VA only)	-0.100
* Loans \$50k-\$74,999	0.750	* Fico Scores 700-739 (FHA/USDA only)	-0.100
* Loans \$30k-\$49,999	2.000	* Fico Scores 660 - 679 (VA IRRRL High Bal only)	0.625
* Loans < \$30,000	Contact Secondary	* Fico Scores 640 - 659	0.375
		* Fico Scores 620 - 639	0.875
		* Fico Scores 600 - 619	1.250

1

LTV	No FICO Score (FHA, Non-Traditional Credit only)	1.750
* Streamline CLTV 100.01-125%	0.250	0.000
* VA IRRRL & VA IRRRL High Bal w/LTV >100-105%	0.250	-0.050
* VA IRRRL & VA IRRRL High Bal w/LTV >105%	0.500	-0.100

* VA Cash out >90% LTV

Occupancy	1.000	Miscellaneous	0.375
* Non Owner Occupied		* Down Payment Asst Prgrms (FHA High Bal only)	
Maximum Rebate/Price Cap		* FHA Manufactured Home	0.500

All ARM Rates

**Lender Paid Temporary Buydowns - FHA		Temporary Buydowns by Note Rate (- 6.25%)		Temporary Buydowns by Note Rate (5.25%-6.25%)	
Loan Terms		1-0	1-1		0.25%
30 Years		1.000	1.750		
25 Years		1.000	1.750		
20 Years		1.000	1.625		
15 Years		0.875	1.500		

**Lender Paid Temporary Buydowns - VA/USDA		Temporary Buydowns by Note Rate (- 6.25%)		Temporary Buydowns by Note Rate (5.25%-6.25%)	
Loan Terms		1-0	1-1		0.25%
30 Years		1.000	1.750		
25 Years		1.000	1.750		
20 Years		1.000	1.625		
15 Years		1.000	1.500		

- *Seller/Builder Paid Temporary Buydowns
- * Temporary Buydowns by Note Rate (<5.25%)

**Lender Paid Temporary Buydowns - VA/USDA			
Loan Terms		1-0	1-1
30 Years		1.000	1.750
25 Years		1.000	1.750
20 Years		1.000	1.625
15 Years		1.000	1.500

RUBY JUMBO

Ruby A1 30 Yr Fixed			Ruby A1 15 Yr Fixed					
Rate	15	30	Rate	15	30	Rate	15	30
8.000%	(3.589)	(3.214)	7.500%	(3.186)	(2.811)			
7.875%	(3.211)	(2.836)	7.375%	(3.061)	(2.666)			
7.750%	(3.002)	(2.827)	7.250%	(2.884)	(2.526)			
7.625%	(2.945)	(2.745)	7.000%	(2.436)	(2.061)			
7.500%	(2.553)	(2.188)	6.875%	(1.929)	(1.554)			
7.375%	(2.044)	(1.659)	6.750%	(1.625)	(1.250)			
7.250%	(1.795)	(1.420)	6.625%	(1.306)	(0.931)			
7.125%	(1.343)	(0.968)	6.500%	(0.780)	(0.405)			
7.000%	(0.900)	(0.525)	6.375%	(0.430)	(0.055)			
6.875%	(0.274)	0.101	6.250%	0.032	0.407			
6.750%	(0.022)	0.353	6.125%	0.475	0.850			
6.625%	0.302	0.677	6.000%	1.088	1.463			
6.500%	0.823	1.198	5.875%	1.553	1.928			
6.375%	1.113	1.488	5.875%	1.553	1.928			
6.250%			5.875%	1.843	2.128			

Ruby A2 30 Yr Fixed			Ruby A2 15 Yr Fixed					
Rate	15	30	Rate	15	30	Rate	15	30
7.500%	(1.569)	(1.194)	7.500%	(0.247)	0.128			
7.375%	(1.368)	(0.993)	6.625%	0.026	0.401			
7.250%	(1.169)	(0.794)	6.500%	0.298	0.673			
7.125%	(1.064)	(0.689)	6.375%	0.517	0.892			
7.000%	(0.760)	(0.385)	6.250%	0.735	1.110			
6.875%	(0.523)	(0.148)	6.125%	1.040	1.415			
6.750%	(0.287)	(0.012)	6.000%	1.346	1.720			
6.625%	(0.050)		5.875%	1.674	2.049			
6.500%	(0.710)	(0.338)	5.750%	2.002	2.377			
6.375%	(0.429)	(0.054)	5.625%	2.341	2.716			
6.250%	(0.148)	0.227	5.500%	2.680	3.055			
6.125%	0.162	0.537						
6.000%	0.470	0.845						
5.875%	0.843	1.218						

Ruby JE1 30 Yr Fixed			Ruby JE1 15 Yr Fixed			Ruby JE1 10% SOFR ARM		
Rate	15	30	Rate	15	30	Start Rate	15	30
8.000%	(3.464)	(3.214)	7.500%	(3.061)	(2.811)	7.500%	(2.147)	(1.887)
7.875%	(3.096)	(2.836)	7.375%	(2.936)	(2.666)	7.375%	(2.026)	(1.775)
7.750%	(2.877)	(2.627)	7.250%	(2.759)	(2.509)	7.250%	(2.272)	(2.022)
7.625%	(2.715)	(2.465)	7.125%	(2.566)	(2.316)	7.125%	(2.080)	(1.830)
7.500%	(2.438)	(2.188)	7.000%	(2.311)	(2.061)	7.000%	(1.826)	(1.576)
7.375%	(1.919)	(1.669)	6.875%	(1.804)	(1.554)	6.875%	(1.309)	(1.059)
7.250%	(1.670)	(1.420)	6.750%	(1.500)	(1.250)	6.750%	(1.006)	(0.756)
7.125%	(1.218)	(0.968)	6.625%	(1.187)	(0.931)	6.625%	(0.689)	(0.439)
7.000%	(0.859)	(0.600)	6.375%	(0.625)	(0.369)	6.375%	(0.396)	(0.163)
6.875%	(0.149)	0.101	6.375%	(0.303)	(0.059)	6.375%	0.173	0.423
6.750%	0.103	0.383	6.250%	0.157	0.407	6.250%	0.913	0.881
6.625%	0.427	0.677	6.125%	0.600	0.850	6.125%	1.076	1.326
6.500%	0.948	1.198	6.000%	1.213	1.463	6.000%	1.708	1.956
6.375%	1.238	1.488	5.875%	1.678	1.928	5.875%	2.75%	Caps 5/1/5

Ruby JE2 30 Yr Fixed			Ruby JE2 15 Yr Fixed			Ruby JE2 10% SOFR ARM		
Rate	15	30	Rate	15	30	Start Rate	15	30
7.500%	(1.444)	(1.194)	6.750%	(0.122)	0.128	6.750%	(0.122)	0.812
7.375%	(1.243)	(0.993)	6.625%	0.151	0.401	6.625%	0.482	0.101
7.250%	(1.076)	(0.824)	6.500%	0.187	0.473	6.500%	0.824	0.200
7.125%	(0.839)	(0.689)	6.375%	0.642	0.892	6.375%	2.818	3.448
7.000%	(0.635)	(0.385)	6.250%	0.860	1.110	6.250%	2.821	3.511
6.875%	(0.398)	(0.054)	6.125%	1.165	1.415	6.125%	3.457	4.707
6.750%	(1.162)	(0.912)	6.000%	1.470	1.720	6.000%	2.139	2.389
6.625%	(0.873)	(0.623)	5.875%	1.799	2.049	5.875%	2.212	2.462
6.500%	(0.585)	(0.335)	5.750%	2.127	2.377	5.750%	2.364	2.941
6.375%	(0.304)	(0.054)	5.625%	2.466	2.716	5.625%	2.818	3.198
6.250%	(0.023)	0.227	5.500%	2.805	3.055	5.500%	2.818	3.448
6.125%	0.281	0.537				5.500%	3.261	3.511
6.000%	0.595	0.845				5.500%	3.457	4.707
5.875%	0.908	1.218				5.875%	2.75%	Caps 5/1/5

Ruby JE3 30 Yr Fixed			Ruby JE3 15 Yr Fixed			Ruby JE3 10% SOFR ARM		
Rate	15	30	Rate	15	30	Start Rate	15	30
7.625%	(1.484)	(1.234)	7.500%	(1.650)	(1.399)	7.500%	(2.500)	(2.250)
7.500%	(1.432)	(1.182)	7.375%	(1.368)	(1.118)	7.375%	(2.359)	(2.129)
7.250%	(1.298)	(1.042)	7.125%	(1.178)	(1.028)	7.125%	(2.080)	(1.879)
7.000%	(1.064)	(0.795)						

Monday, January 5, 2026

7:30 AM Wholesale Rates effective until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

Ruby A1 Fixed Adjustments

Primary Purchase		CLTV						
Credit Score	0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(1.040)	(0.915)	(0.915)	(0.790)	(0.540)	(0.290)	0.710	1.210
780-799	(1.040)	(0.915)	(0.915)	(0.790)	(0.540)	(0.290)	0.710	1.210
760-779	(0.915)	(0.915)	(0.790)	(0.665)	(0.415)	(0.165)	0.710	1.710
740-759	(0.790)	(0.790)	(0.665)	(0.540)	(0.165)	(0.040)	0.960	1.960
720-739	(0.665)	(0.540)	(0.415)	(0.165)	(0.040)	(0.040)	1.210	2.210
700-719	(0.415)	(0.290)	(0.040)	(0.040)	(0.040)	0.460	1.710	2.210
680-699	(0.165)	(0.040)	(0.040)	0.460	0.960	1.460	2.210	2.710
660-679	(0.040)	(0.040)	0.460	0.710	1.460	2.460	N/A	N/A
Primary No Cash-out Refi		CLTV						
Credit Score	0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.790)	(0.665)	(0.665)	(0.540)	(0.290)	(0.040)	0.710	1.210
780-799	(0.790)	(0.665)	(0.665)	(0.540)	(0.290)	(0.040)	0.710	1.210
760-779	(0.665)	(0.665)	(0.540)	(0.415)	(0.165)	0.085	0.710	1.710
740-759	(0.540)	(0.415)	(0.290)	0.085	0.210	0.210	0.960	1.960
720-739	(0.415)	(0.290)	(0.165)	0.085	0.210	0.210	1.210	2.210
700-719	(0.165)	(0.040)	0.210	0.210	0.210	0.710	1.710	2.210
680-699	0.085	0.210	0.210	0.710	1.210	1.710	2.210	2.710
660-679	0.210	0.210	0.710	0.960	1.710	2.710	N/A	N/A
Primary Cash-out Refi		CLTV						
Credit Score	0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.790)	(0.540)	(0.540)	(0.165)	0.460	0.960	1.710	2.710
780-799	(0.790)	(0.540)	(0.540)	(0.165)	0.460	0.960	1.710	2.710
760-779	(0.665)	(0.540)	(0.415)	(0.040)	0.585	1.085	1.710	3.210
740-759	(0.540)	(0.415)	(0.290)	0.085	0.835	1.210	1.960	3.460
720-739	(0.415)	(0.165)	(0.040)	0.460	0.960	1.210	N/A	N/A
700-719	(0.165)	0.085	0.335	0.585	0.960	1.710	N/A	N/A
680-699	0.085	0.335	0.335	1.085	1.960	2.710	N/A	N/A
Second Home Purchase		CLTV						
Credit Score	0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(1.040)	(0.915)	(0.665)	(0.540)	(0.040)	0.210	2.460	2.960
780-799	(1.040)	(0.915)	(0.665)	(0.540)	(0.040)	0.210	2.460	2.960
760-779	(0.915)	(0.915)	(0.540)	(0.415)	0.085	0.335	2.460	3.460
740-759	(0.790)	(0.790)	(0.415)	(0.290)	0.335	0.460	2.710	3.710
720-739	(0.665)	(0.540)	(0.165)	0.085	0.460	0.460	2.960	3.960
700-719	(0.415)	(0.290)	0.210	0.210	0.460	0.960	3.530	4.030
680-699	(0.165)	(0.040)	0.210	0.710	1.460	1.960	4.030	4.540
660-679	(0.040)	(0.040)	0.710	0.960	2.960	N/A	N/A	N/A
Second Home No Cash-out Refi		CLTV						
Credit Score	0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.790)	(0.665)	(0.415)	(0.290)	0.210	0.460	2.460	2.960
780-799	(0.790)	(0.665)	(0.415)	(0.290)	0.210	0.460	2.460	2.960
760-779	(0.665)	(0.665)	(0.290)	(0.165)	0.335	0.585	2.460	3.460
740-759	(0.540)	(0.415)	(0.165)	0.040	0.585	0.710	2.710	3.710
720-739	(0.415)	(0.290)	0.085	0.335	0.710	0.710	2.970	4.010
700-719	(0.165)	(0.040)	0.460	0.460	0.710	1.210	3.550	4.010
680-699	0.085	0.210	0.460	0.960	1.710	2.210	4.050	4.650
660-679	0.210	0.210	0.960	1.210	2.210	3.210	n/a	n/a
Second Home Cash-out Refi		CLTV						
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
800+	(0.790)	(0.790)	(0.540)	(0.290)	0.085	0.960	n/a	
780-799	(0.790)	(0.790)	(0.540)	(0.290)	0.085	0.960	n/a	
760-779	(0.665)	(0.665)	(0.540)	(0.165)	0.210	1.085	n/a	
740-759	(0.540)	(0.415)	(0.165)	0.040	0.335	1.335	n/a	
720-739	(0.415)	(0.290)	0.085	0.210	0.710	1.460	n/a	
700-719	(0.165)	0.085	0.460	0.710	0.960	1.210	2.410	
680-699	0.335	0.335	0.710	0.710	1.460	2.210	3.500	
660-679	0.460	0.460	0.710	1.210	1.720	n/a	n/a	
Non-Owner Purchase		CLTV						
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
800+	(0.790)	(0.790)	(0.415)	(0.165)	0.460	1.210		
780-799	(0.790)	(0.790)	(0.415)	(0.165)	0.460	1.210		
760-779	(0.665)	(0.665)	(0.415)	(0.290)	0.085	0.585	1.335	
740-759	(0.540)	(0.415)	(0.290)	0.165	0.210	0.835	1.460	
720-739	(0.415)	(0.290)	0.085	0.210	0.710	1.460		
700-719	(0.165)	0.085	0.460	0.710	0.960	1.210	2.410	
680-699	0.085	0.335	0.710	0.710	1.460	2.210	3.500	
660-679	0.210	0.210	0.460	0.960	1.460	n/a	n/a	
Non-Owner No Cash-out Refi		CLTV						
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
800+	(0.540)	(0.540)	(0.165)	(0.165)	0.210	0.710	1.460	
780-799	(0.540)	(0.540)	(0.165)	(0.165)	0.210	0.710	1.460	
760-779	(0.415)	(0.415)	(0.165)	0.040	0.335	0.835	1.585	
740-759	(0.290)	(0.290)	0.085	0.210	0.710	1.460		
720-739	(0.165)	0.085	0.460	0.710	0.960	1.210	2.410	
700-719	0.085	0.335</td						

Base Pricing Assumes Borrower Paid Compensation
 Monday, January 5, 2026 7:30 AM Wholesale Rates effective at 3:30 pm PT (in the occurrence of a Price Change Notification will be sent)

Alternative AUS Solution Adjustments

Purchase Transactions		CLTV					
Credit Score		<50%	50.01-49.99%	50.01-49.99%	50.01-70%	50.01-70%	70.01-80%
>780	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	(0.250)	(0.250)
760-779	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	(0.250)	(0.250)
740-759	(0.375)	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	(0.125)
720-739	0.000	0.000	0.000	0.125	0.125	0.125	0.125
700-719	0.250	0.250	0.250	0.375	0.375	0.375	0.375
680-699	0.375	0.375	0.375	0.375	0.500	0.500	0.500
660-679	0.625	0.625	0.625	0.875	1.125	1.375	1.375
640-659	0.625	0.625	0.625	1.000	1.125	1.375	1.375
620-639	0.625	0.625	0.625	1.000	1.125	1.375	1.375
600-619	0.625	0.625	0.625	1.000	1.125	1.375	1.375
580-599	0.625	0.625	0.625	1.000	1.125	1.375	1.375
560-579	0.625	0.625	0.625	1.000	1.125	1.375	1.375
540-559	0.625	0.625	0.625	1.000	1.125	1.375	1.375
520-539	0.625	0.625	0.625	1.000	1.125	1.375	1.375
500-519	0.625	0.625	0.625	1.000	1.125	1.375	1.375
480-499	0.625	0.625	0.625	1.000	1.125	1.375	1.375
460-479	0.625	0.625	0.625	1.000	1.125	1.375	1.375
440-459	0.625	0.625	0.625	1.000	1.125	1.375	1.375
420-439	0.625	0.625	0.625	1.000	1.125	1.375	1.375
400-419	0.625	0.625	0.625	1.000	1.125	1.375	1.375
380-399	0.625	0.625	0.625	1.000	1.125	1.375	1.375
360-379	0.625	0.625	0.625	1.000	1.125	1.375	1.375
340-359	0.625	0.625	0.625	1.000	1.125	1.375	1.375
320-339	0.625	0.625	0.625	1.000	1.125	1.375	1.375
300-319	0.625	0.625	0.625	1.000	1.125	1.375	1.375
280-299	0.625	0.625	0.625	1.000	1.125	1.375	1.375
260-279	0.625	0.625	0.625	1.000	1.125	1.375	1.375
240-259	0.625	0.625	0.625	1.000	1.125	1.375	1.375
220-239	0.625	0.625	0.625	1.000	1.125	1.375	1.375
200-219	0.625	0.625	0.625	1.000	1.125	1.375	1.375
180-199	0.625	0.625	0.625	1.000	1.125	1.375	1.375
160-179	0.625	0.625	0.625	1.000	1.125	1.375	1.375
140-159	0.625	0.625	0.625	1.000	1.125	1.375	1.375
120-139	0.625	0.625	0.625	1.000	1.125	1.375	1.375
100-119	0.625	0.625	0.625	1.000	1.125	1.375	1.375
80-89	0.625	0.625	0.625	1.000	1.125	1.375	1.375
60-69	0.625	0.625	0.625	1.000	1.125	1.375	1.375
40-49	0.625	0.625	0.625	1.000	1.125	1.375	1.375
20-29	0.625	0.625	0.625	1.000	1.125	1.375	1.375
10-19	0.625	0.625	0.625	1.000	1.125	1.375	1.375
0-9	0.625	0.625	0.625	1.000	1.125	1.375	1.375

Applies to All	
CA	0.250
ND, KS, SD, OH, WI, IL, IA, IN, NE, MO, MN, MI, MA	0.500
Escrow Waiver	0.250
DTI > 43	1.000
DTI 45.01 - 47	2.000
DTI > 47	3.000

Program Notes	
* 45 Day Pricing (Adjust 30 Day Pricing)	0.250
* 60 Day Pricing (Adjust 30 Day Pricing)	0.500

Onyx Jumbo Price Adjustments

Applicable to All Loans		CLTV					
Credit Score		<50%	50.01-49.99%	50.01-49.99%	50.01-70%	50.01-70%	70.01-80%
>780	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	(0.250)	(0.250)
760-779	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	(0.250)	(0.250)
740-759	(0.375)	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	(0.125)
720-739	0.000	0.000	0.000	0.125	0.125	0.125	0.125
700-719	0.250	0.250	0.250	0.375	0.375	0.375	0.375
680-699	0.375	0.375	0.375	0.375	0.500	0.500	0.500
660-679	0.625	0.625	0.625	0.875	1.125	1.375	1.375
640-659	0.625	0.625	0.625	1.000	1.125	1.375	1.375
620-639	0.625	0.625	0.625	1.000	1.125	1.375	1.375
600-619	0.625	0.625	0.625	1.000	1.125	1.375	1.375
580-599	0.625	0.625	0.625	1.000	1.125	1.375	1.375
560-579	0.625	0.625	0.625	1.000	1.125	1.375	1.375
540-559	0.625	0.625	0.625	1.000	1.125	1.375	1.375
520-539	0.625	0.625	0.625	1.000	1.125	1.375	1.375
500-519	0.625	0.625	0.625	1.000	1.125	1.375	1.375
480-499	0.625	0.625	0.625	1.000	1.125	1.375	1.375
460-479	0.625	0.625	0.625	1.000	1.125	1.375	1.375
440-459	0.625	0.625	0.625	1.000	1.125	1.375	1.375
420-439	0.625	0.625	0.625	1.000	1.125	1.375	1.375
400-419	0.625	0.625	0.625	1.000	1.125	1.375	1.375
380-399	0.625	0.625	0.625	1.000	1.125	1.375	1.375
360-379	0.625	0.625	0.625	1.000	1.125	1.375	1.375
340-359	0.625	0.625	0.625	1.000	1.125	1.375	1.375
320-339	0.625	0.625	0.625	1.000	1.125	1.375	1.375
300-319	0.625	0.625	0.625	1.000	1.125	1.375	1.375
280-299	0.625	0.625	0.625	1.000	1.125	1.375	1.375
260							

Monday, January 5, 2026

7:30 AM Wholesale Rates effective until 3:30 pm PDT (in occurrence of a price change, notification will be sent)

Ruby Jumbo Express JE1 Fixed Adjustments

Base Pricing Assumes Borrower Paid Compensation												
Ruby Jumbo Express JE1 Fixed Adjustments												
Primary Purchase												
Credit Score												
CLTV												
800+	0.50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	Applies to ALL Ruby JE1 Loans:		
(1.090)	(1.090)	(0.965)	(0.965)	(0.840)	(0.590)	(0.340)	0.600	1.160	*LTV >80%-85% LTV/NO MI			
780-799	(1.090)	(1.090)	(0.965)	(0.965)	(0.840)	(0.590)	(0.340)	0.600	1.160	*LTV >85%-90% LTV/NO MI		
780-779	(0.965)	(0.965)	(0.840)	(0.715)	(0.715)	(0.465)	(0.215)	0.660	1.660	*CLTV >0%-6% Interest only		
740-759	(0.840)	(0.840)	(0.840)	(0.715)	(0.590)	(0.465)	(0.215)	0.910	1.910	*CLTV >60.01%-70% Interest only		
720-739	(0.715)	(0.715)	(0.590)	(0.465)	(0.215)	(0.090)	(0.090)	1.160	2.160	*CLTV >70.01%-80% Interest only		
700-719	(0.465)	(0.465)	(0.340)	(0.090)	(0.090)	0.410	0.910	1.410	2.160	Self-Employed Borrower w FICO 720-7		
680-699	(0.215)	(0.215)	(0.090)	(0.090)	0.410	0.660	1.410	2.160	2.660	Self-Employed Borrower w FICO 700-7		
660-679	(0.090)	(0.090)	(0.090)	0.410	0.660	1.410	2.410	na	N/A	Self-Employed Borrower w FICO 699-6		
Primary No Cash-out Refi												
Credit Score	CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.840)	(0.840)	(0.590)	(0.590)	(0.215)	0.410	0.910	1.160	2.160	2.660	DTI <=30% and CLTV 65.01-75%	
780-799	(0.840)	(0.840)	(0.715)	(0.715)	(0.590)	(0.340)	(0.090)	0.600	1.160	2.160	DTI 43.01-45% and CLTV 65.01-75%	
780-779	(0.715)	(0.715)	(0.590)	(0.465)	(0.215)	0.035	0.600	1.160	2.160	2.660	DTI 43.01-45% and CLTV 75.01-80%	
740-759	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	0.035	0.785	1.160	2.160	2.660	DTI 43.01-45% and CLTV 80.01-90%	
720-739	(0.465)	(0.465)	(0.340)	(0.215)	0.035	0.160	0.660	1.160	2.160	2.660	DTI 45.01-50% and CLTV 65.01-70%	
700-719	(0.215)	(0.215)	(0.090)	0.160	0.160	0.660	1.160	1.660	2.160	2.660	DTI 45.01-50% and CLTV 75.01-80%	
680-699	0.035	0.035	0.160	0.160	0.660	0.910	1.160	1.660	2.160	2.660	DTI 45.01-50% and CLTV 80.01-90%	
Primary Cash-out Refi												
Credit Score	CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.840)	(0.840)	(0.590)	(0.590)	(0.215)	0.410	0.910	1.160	2.160	2.660	**Loan amount change of 10% (Increasing/decreasing) will be subject to worse case pricing	
780-799	(0.840)	(0.840)	(0.715)	(0.715)	(0.590)	(0.340)	0.600	1.160	2.160	2.660	**Rate changes .25%	
780-779	(0.715)	(0.715)	(0.590)	(0.465)	(0.215)	0.035	0.785	1.160	2.160	2.660	(Increasing/decreasing) in interest rate will be subject to worse case pricing	
740-759	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	0.035	0.785	1.160	2.160	2.660	Program Notes	
720-739	(0.465)	(0.465)	(0.340)	(0.215)	0.035	0.160	0.660	1.160	1.660	2.160	* 45 Day Pricing (Adjust 30 Day Pricing) 0.250	
700-719	(0.215)	(0.215)	(0.090)	0.160	0.160	0.660	1.160	1.660	2.160	2.660	* 60 Day Pricing (Adjust 30 Day Pricing) 0.500	
Second Home Purchase												
Credit Score	CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(1.090)	(1.090)	(0.965)	(0.965)	(0.715)	(0.590)	(0.340)	0.160	2.410	2.910	Maximum Rebate/Price Cap	
780-799	(1.090)	(1.090)	(0.965)	(0.965)	(0.715)	(0.590)	(0.340)	0.160	2.410	2.910	before Lender Paid Comp)	
780-779	(0.965)	(0.965)	(0.840)	(0.840)	(0.715)	(0.590)	(0.340)	0.160	2.410	2.910	*Ruby JE1 Jumbo Fixed	
740-759	(0.840)	(0.840)	(0.840)	(0.715)	(0.590)	(0.465)	(0.215)	0.035	0.285	2.410	102.290	
720-739	(0.715)	(0.715)	(0.590)	(0.465)	(0.215)	0.035	0.160	0.660	1.160	2.160		
700-719	(0.465)	(0.465)	(0.340)	(0.215)	0.035	0.160	0.660	1.160	1.660	2.160		
680-699	(0.215)	(0.215)	(0.090)	0.160	0.160	0.660	0.910	1.160	1.660	2.160		
660-679	(0.090)	(0.090)	(0.090)	0.160	0.160	0.660	0.910	1.160	1.660	2.160		
Second Home No Cash-out Refi												
Credit Score	CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.840)	(0.840)	(0.590)	(0.590)	(0.215)	0.160	0.410	0.910	1.160	2.160	**Loan amount change of 10% (Increasing/decreasing) will be subject to worse case pricing	
780-799	(0.840)	(0.840)	(0.715)	(0.715)	(0.590)	(0.340)	0.160	0.410	0.910	1.160	**Rate changes .25%	
780-779	(0.715)	(0.715)	(0.590)	(0.465)	(0.215)	0.035	0.160	0.410	0.910	1.160	(Increasing/decreasing) in interest rate will be subject to worse case pricing	
740-759	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	0.035	0.160	0.410	0.910	1.160	Program Notes	
720-739	(0.465)	(0.465)	(0.340)	(0.215)	0.035	0.160	0.410	0.910	1.160	2.160	* 45 Day Pricing (Adjust 30 Day Pricing) 0.250	
700-719</												

Base Pricing Assumes Borrower Paid Compensation

Monday, January 5, 2026

7:30 AM Wholesale Rates effective until 3:30 pm PDT (in an occurrence of a Price Change, Notification will be sent)

Ruby Jumbo Express JE2 Fixed Adjustments

Primary Purchase		CLTV								
Credit Score		0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.190)	(0.190)	(0.190)	(0.190)	(0.140)	(0.140)	(0.140)	(0.040)	0.060	N/A
780-799	(0.140)	(0.140)	(0.140)	(0.090)	(0.090)	(0.040)	0.010	0.110	N/A	N/A
760-779	(0.090)	(0.090)	(0.090)	(0.040)	(0.040)	0.010	0.060	0.210	N/A	N/A
740-759	(0.040)	(0.040)	(0.040)	0.010	0.060	0.160	0.360	N/A	N/A	N/A
720-739	0.010	0.010	0.010	0.060	0.160	0.260	0.610	N/A	N/A	N/A
700-719	0.160	0.160	0.160	0.260	0.460	0.910	1.360	N/A	N/A	N/A
680-699	0.410	0.410	0.410	0.510	1.160	1.960	2.760	N/A	N/A	N/A
660-679	0.910	0.910	0.910	1.410	1.910	2.760	3.660	N/A	N/A	N/A
Primary No Cash-out Refi		CLTV								
Credit Score		0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.090)	(0.090)	(0.090)	(0.040)	0.060	0.210	0.310	N/A	N/A	N/A
780-799	(0.040)	(0.040)	(0.040)	0.060	0.160	0.260	0.360	N/A	N/A	N/A
760-779	0.010	0.010	0.010	0.110	0.210	0.310	0.460	N/A	N/A	N/A
740-759	0.060	0.060	0.060	0.160	0.260	0.410	0.610	N/A	N/A	N/A
720-739	0.110	0.110	0.110	0.210	0.360	0.510	0.860	N/A	N/A	N/A
700-719	0.260	0.260	0.260	0.410	0.660	1.160	1.610	N/A	N/A	N/A
680-699	0.510	0.510	0.510	0.660	1.360	2.210	3.010	N/A	N/A	N/A
660-679	1.010	1.010	1.010	1.560	2.110	3.010	3.910	N/A	N/A	N/A
Primary Cash-out Refi		CLTV								
Credit Score		0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	0.010	0.010	0.010	0.060	0.210	0.460	1.310	N/A	N/A	N/A
780-799	0.060	0.060	0.060	0.160	0.310	0.510	1.360	N/A	N/A	N/A
760-779	0.110	0.110	0.110	0.210	0.360	0.560	1.460	N/A	N/A	N/A
740-759	0.160	0.160	0.160	0.260	0.410	0.660	1.610	N/A	N/A	N/A
720-739	0.210	0.210	0.210	0.310	0.510	0.760	1.860	N/A	N/A	N/A
700-719	0.360	0.360	0.360	0.510	0.810	1.410	2.110	N/A	N/A	N/A
680-699	0.610	0.610	0.610	0.760	1.560	2.510	3.510	N/A	N/A	N/A
660-679	1.110	1.110	1.110	1.660	2.260	3.260	4.260	N/A	N/A	N/A
Second Home Purchase		CLTV								
Credit Score		0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.090)	(0.090)	(0.090)	(0.040)	0.060	0.260	0.510	0.810	N/A	N/A
780-799	(0.040)	(0.040)	(0.040)	0.060	0.160	0.360	0.560	0.860	N/A	N/A
760-779	0.010	0.010	0.010	0.110	0.210	0.410	0.610	0.960	N/A	N/A
740-759	0.060	0.060	0.060	0.110	0.260	0.460	0.760	0.860	N/A	N/A
720-739	0.110	0.110	0.110	0.160	0.360	0.560	1.110	N/A	N/A	N/A
700-719	0.260	0.260	0.260	0.360	0.660	1.210	1.860	N/A	N/A	N/A
680-699	0.510	0.510	0.510	0.610	1.360	2.260	3.260	N/A	N/A	N/A
660-679	1.010	1.010	1.010	1.510	2.110	3.060	4.160	N/A	N/A	N/A
Second Home No Cash-out Refi		CLTV								
Credit Score		0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	0.010	0.010	0.010	0.060	0.260	0.510	0.810	N/A	N/A	N/A
780-799	0.060	0.060	0.060	0.160	0.360	0.560	0.860	N/A	N/A	N/A
760-779	0.110	0.110	0.110	0.210	0.410	0.610	0.960	N/A	N/A	N/A
740-759	0.160	0.160	0.160	0.260	0.460	0.710	1.110	N/A	N/A	N/A
720-739	0.210	0.210	0.210	0.310	0.560	1.110	1.860	N/A	N/A	N/A
700-719	0.360	0.360	0.360	0.660	1.210	2.110	3.110	N/A	N/A	N/A
680-699	0.610	0.610	0.610	1.010	1.560	2.510	3.510	N/A	N/A	N/A
660-679	1.110	1.110	1.110	1.660	2.260	3.260	4.260	N/A	N/A	N/A
Second Home Cash-out Refi		CLTV								
Credit Score		0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	0.110	0.110	0.110	0.160	0.410	0.710	1.110	N/A	N/A	N/A
780-799	0.160	0.160	0.160	0.210	0.510	0.810	1.360	N/A	N/A	N/A
760-779	0.210	0.210	0.210	0.310	0.560	0.860	1.460	N/A	N/A	N/A
740-759	0.260	0.260	0.260	0.360	0.610	0.960	1.610	N/A	N/A	N/A
720-739	0.310	0.310	0.310	0.460	0.810	1.110	1.860	N/A	N/A	N/A
700-719	0.510	0.510	0.510	0.910	1.410	2.110	3.110	N/A	N/A	N/A
680-699	0.660	0.660	0.660	1.010	1.610	2.460	3.460	N/A	N/A	N/A
660-679	1.010	1.010	1.010	1.510	2.110	3.060	4.060	N/A	N/A	N/A
NOO Purchase		CLTV								
Credit Score		0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	0.060	0.060	0.060	0.310	0.610	0.910	1.410	N/A	N/A	N/A
780-799	0.110	0.110	0.110	0.410	0.710	1.010	1.510	N/A	N/A	N/A
760-779	0.160	0.160	0.160	0.460	0.760	1.060	1.560	N/A	N/A	N/A
740-759	0.210	0.210	0.210	0.510	0.810	1.110	1.610	N/A	N/A	N/A
720-739	0.260	0.26								

Monday, January 5, 2026

7:30 AM Wholesale Rates effective until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

Ruby Jumbo Express JE5 Fixed Adjustments

Primary Purchase Credit Score		CLTV								
		0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.640)	(0.640)	(0.640)	(0.590)	(0.540)	(0.490)	(0.390)	1.160	2.910	
780-799	(0.540)	(0.540)	(0.540)	(0.490)	(0.440)	(0.390)	(0.290)	2.160	4.010	
760-779	(0.540)	(0.540)	(0.540)	(0.490)	(0.440)	(0.390)	(0.290)	2.160	4.010	
740-759	(0.440)	(0.440)	(0.440)	(0.390)	(0.290)	(0.240)	0.060	3.160	4.760	
720-739	(0.290)	(0.290)	(0.290)	(0.240)	0.060	0.160	0.660	3.710	5.060	
700-719	0.210	0.210	0.210	0.310	0.510	0.910	1.410	4.160	5.910	
680-699	1.110	1.110	1.110	1.310	1.610	2.660	3.210	5.410	N/A	
660-679	1.660	1.660	1.660	1.910	2.310	3.510	4.560	N/A	N/A	
Primary No Cash-out Refi Credit Score		CLTV								
800+	(0.640)	(0.640)	(0.640)	(0.590)	(0.540)	(0.490)	(0.390)	1.160	N/A	
780-799	(0.540)	(0.540)	(0.540)	(0.490)	(0.440)	(0.390)	(0.290)	2.160	N/A	
760-779	(0.540)	(0.540)	(0.540)	(0.490)	(0.440)	(0.390)	(0.290)	2.160	N/A	
740-759	(0.440)	(0.440)	(0.440)	(0.390)	(0.290)	(0.240)	0.060	3.160	N/A	
720-739	(0.290)	(0.290)	(0.290)	(0.240)	0.060	0.160	0.660	3.710	N/A	
700-719	0.210	0.210	0.210	0.310	0.510	0.910	1.410	4.160	N/A	
680-699	1.110	1.110	1.110	1.310	1.610	2.660	3.210	5.410	N/A	
660-679	1.660	1.660	1.660	1.910	2.310	3.510	4.560	N/A	N/A	
Primary Cash-out Refi Credit Score		CLTV								
800+	(0.590)	(0.590)	(0.590)	(0.490)	(0.290)	0.260	0.860	N/A	N/A	
780-799	(0.490)	(0.490)	(0.490)	(0.390)	(0.190)	0.360	0.960	N/A	N/A	
760-779	(0.490)	(0.490)	(0.490)	(0.390)	(0.190)	0.360	0.960	N/A	N/A	
740-759	(0.390)	(0.390)	(0.390)	(0.290)	(0.040)	0.510	1.310	N/A	N/A	
720-739	(0.240)	(0.240)	(0.240)	(0.140)	0.310	0.910	1.910	N/A	N/A	
700-719	0.260	0.260	0.260	0.410	0.760	1.660	2.660	N/A	N/A	
680-699	1.160	1.160	1.160	1.410	1.860	3.410	4.460	N/A	N/A	
Second Home Purchase Credit Score		CLTV								
800+	(0.640)	(0.640)	(0.640)	(0.590)	(0.540)	(0.390)	(0.190)	N/A	N/A	
780-799	(0.540)	(0.540)	(0.540)	(0.490)	(0.440)	(0.290)	(0.090)	N/A	N/A	
760-779	(0.540)	(0.540)	(0.540)	(0.490)	(0.440)	(0.290)	(0.090)	N/A	N/A	
740-759	(0.440)	(0.440)	(0.440)	(0.390)	(0.290)	(0.140)	0.260	N/A	N/A	
720-739	(0.290)	(0.290)	(0.290)	(0.240)	0.060	0.260	0.860	N/A	N/A	
700-719	0.210	0.210	0.210	0.310	0.510	1.010	1.610	N/A	N/A	
680-699	1.160	1.160	1.160	1.310	1.610	2.760	3.410	N/A	N/A	
Second Home No Cash-out Refi Credit Score		CLTV								
800+	(0.640)	(0.640)	(0.640)	(0.590)	(0.540)	(0.390)	(0.190)	N/A	N/A	
780-799	(0.540)	(0.540)	(0.540)	(0.490)	(0.440)	(0.290)	(0.090)	N/A	N/A	
760-779	(0.540)	(0.540)	(0.540)	(0.490)	(0.440)	(0.290)	(0.090)	N/A	N/A	
740-759	(0.290)	(0.290)	(0.290)	(0.240)	0.060	0.260	0.860	N/A	N/A	
720-739	0.210	0.210	0.210	0.310	0.510	1.010	1.610	N/A	N/A	
700-719	1.160	1.160	1.160	1.310	1.610	2.760	3.410	N/A	N/A	
Second Home Cash-out Refi Credit Score		CLTV								
800+	(0.590)	(0.590)	(0.590)	(0.490)	(0.290)	0.360	N/A	N/A	N/A	
780-799	(0.490)	(0.490)	(0.490)	(0.390)	(0.190)	0.460	N/A	N/A	N/A	
760-779	(0.490)	(0.490)	(0.490)	(0.390)	(0.190)	0.460	N/A	N/A	N/A	
740-759	(0.390)	(0.390)	(0.390)	(0.290)	(0.040)	0.610	N/A	N/A	N/A	
720-739	(0.240)	(0.240)	(0.240)	(0.140)	0.310	1.010	N/A	N/A	N/A	
700-719	0.260	0.260	0.260	0.410	0.760	1.760	N/A	N/A	N/A	
Non-Owner Purchase Credit Score		CLTV								
800+	(0.140)	(0.140)	(0.140)	(0.040)	(0.040)	0.210	0.760	N/A	N/A	
780-799	(0.040)	(0.040)	(0.040)	0.060	0.310	0.860	N/A	N/A	N/A	
760-779	(0.040)	(0.040)	(0.040)	0.060	0.310	0.860	N/A	N/A	N/A	
740-759	0.060	0.060	0.060	0.160	0.460	1.010	N/A	N/A	N/A	
720-739	0.210	0.210	0.210	0.310	0.810	1.410	N/A	N/A	N/A	
700-719	0.710	0.710	0.710	0.860	1.260	2.160	N/A	N/A	N/A	
Non-Owner No Cash-out Refi Credit Score		CLTV								
800+	(0.140)	(0.140)	(0.140)	(0.040)	0.210	0.760	N/A	N/A	N/A	
780-799	(0.040)	(0.040)	(0.040)	0.060	0.310	0.860	N/A	N/A	N/A	
760-779	(0.040)	(0.040)	(0.040)	0.060	0.310	0.860	N/A	N/A	N/A	
740-759	0.060	0.060	0.060	0.160	0.460	1.010	N/A	N/A	N/A	
720-739	0.210	0.210	0.210	0.310	0.810	1.410	N/A	N/A	N/A	
700-719	0.710	0.710	0.710	0.860	1.260	2.160	N/A	N/A	N/A	
Non-Owner Cash-out Refi Credit Score		CLTV								
800+	(0.090)	(0.090)	(0.090)	N/A	N/A	N/A	N/A	N/A	N/A	
780-799	0.010	0.010	0.010	N/A	N/A	N/A	N/A	N/A	N/A	
760-779	0.010	0.010	0.010	N/A	N/A	N/A	N/A	N/A	N/A	
740-759	0.110	0.110	0.110	N/A	N/A	N/A	N/A	N/A	N/A	
720-739	0.260	0.260	0.260	N/A	N/A	N/A	N/A	N/A	N/A	
700-719	0.760	0.760	0.760	N/A	N/A	N/A	N/A	N/A	N/A	

Applies to ALL Ruby JE5 Loans:

*Condo w/LTV >01-65% 0.000

*Condo w/LTV >65-70% 0.050

*Condo w/LTV >70-75% 0.100

*Condo w/LTV >75-80% 0.200



Monday, January 5, 2026

7:30 AM

Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

NON-QM CORE INCOME QUALIFYING EXPANDED PRIME/NON-QM CORE INCOME QUALIFYING NON-PRIME/NON-QM PLUS INCOME QUALIFYING EXPANDED PRIME/NON-QM PLUS INCOME QUALIFYING NON-PRIME/NON-QM CORE INC QUAL EXPANDED PRIME AUS/NON-QM CORE INC QUAL NON-PRIME AUS

30 Yr Fixed/40 Yr IO/30 Yr IO W/3Yr PPP		
Rate	15	30
10.125%	108.143	107.893
10.000%	107.955	107.705
9.875%	107.768	107.518
9.750%	107.580	107.330
9.625%	107.393	107.143
9.500%	107.205	106.955
9.375%	107.018	106.768
9.250%	106.830	106.580
9.125%	106.643	106.393
9.000%	106.455	106.205
8.875%	106.268	106.018
8.750%	106.080	105.830
8.625%	105.893	105.643
8.500%	105.643	105.393
8.375%	105.393	105.143
8.250%	105.143	104.893
8.125%	104.893	104.643
8.000%	104.643	104.393
7.875%	104.330	104.080
7.750%	104.018	103.768
7.625%	103.705	103.455
7.500%	103.330	103.080

Rate	15	30
10.125%	108.143	107.893
10.000%	107.955	107.705
9.875%	107.768	107.518
9.750%	107.580	107.330
9.625%	107.393	107.143
9.500%	107.205	106.955
9.375%	107.018	106.768
9.250%	106.830	106.580
9.125%	106.643	106.393
9.000%	106.455	106.205
8.875%	106.268	106.018
8.750%	106.080	105.830
8.625%	105.893	105.643
8.500%	105.643	105.393
8.375%	105.393	105.143
8.250%	105.143	104.893
8.125%	104.893	104.643
8.000%	104.643	104.393
7.875%	104.330	104.080
7.750%	104.018	103.768
<i>Core:</i> 3.50 Margin, 2/1/5 Caps		
<i>Plus:</i> 4.50 Margin, 2/1/5 Caps		

7/6 SOFR ARM W/3Yr PPP		
Rate	15	30
10.125%	108.143	107.893
10.000%	107.955	107.705
9.875%	107.768	107.518
9.750%	107.580	107.330
9.625%	107.393	107.143
9.500%	107.205	106.955
9.375%	107.018	106.768
9.250%	106.830	106.580
9.125%	106.643	106.393
9.000%	106.455	106.205
8.875%	106.268	106.018
8.750%	106.080	105.830
8.625%	105.893	105.643
8.500%	105.643	105.393
8.375%	105.393	105.143
8.250%	105.143	104.893
8.125%	104.893	104.643
8.000%	104.643	104.393
7.875%	104.330	104.080
7.750%	104.018	103.768
Core: 3.50 Margin, 2/1/5 Caps		
Plus: 4.50 Margin, 2/1/5 Caps		

NON-QM CORE DSCR & NON-QM PLUS DSCR

30 Yr Fixed/40 Yr IO/30 Yr IO W/3Yr PPP		
Rate	15	30
10.500%	108.735	108.485
10.375%	108.548	108.298
10.250%	108.360	108.110
10.125%	108.173	107.923
10.000%	107.985	107.735
9.875%	107.798	107.548
9.750%	107.610	107.360
9.625%	107.423	107.173
9.500%	107.235	106.985
9.375%	107.048	106.798
9.250%	106.860	106.610
9.125%	106.673	106.423
9.000%	106.485	106.235
8.875%	106.298	106.048
8.750%	106.110	105.860
8.625%	105.860	105.610
8.500%	105.610	105.360
8.375%	105.360	105.110
8.250%	105.110	104.860
8.125%	104.860	104.610
8.000%	104.548	104.298
7.875%	104.235	103.985

Rate	15	30
10.500%	108.735	108.485
10.375%	108.548	108.298
10.250%	108.360	108.110
10.125%	108.173	107.923
10.000%	107.985	107.735
9.875%	107.798	107.548
9.750%	107.610	107.360
9.625%	107.423	107.173
9.500%	107.235	106.985
9.375%	107.048	106.798
9.250%	106.860	106.610
9.125%	106.673	106.423
9.000%	106.485	106.235
8.875%	106.298	106.048
8.750%	106.110	105.860
8.625%	105.860	105.610
8.500%	105.610	105.360
8.375%	105.360	105.110
8.250%	105.110	104.860
8.125%	104.860	104.610
<i>Core:</i> 3.50 Margin, 2/1/5 Caps		
<i>Plus:</i> 6.50 Margin, 2/1/5 Caps		

7/6 SOFR ARM W/3Yr PPP		
Rate	15	30
10.500%	108.735	108.485
10.375%	108.548	108.298
10.250%	108.360	108.110
10.125%	108.173	107.923
10.000%	107.985	107.735
9.875%	107.798	107.548
9.750%	107.610	107.360
9.625%	107.423	107.173
9.500%	107.235	106.985
9.375%	107.048	106.798
9.250%	106.860	106.610
9.125%	106.673	106.423
9.000%	106.485	106.235
8.875%	106.298	106.048
8.750%	106.110	105.860
8.625%	105.860	105.610
8.500%	105.610	105.360
8.375%	105.360	105.110
8.250%	105.110	104.860
8.125%	104.860	104.610
<i>Core: 3.50 Margin, 2/1/5 Caps</i>		
<i>Plus: 6.50 Margin, 2/1/5 Caps</i>		

Rate Sheet: WHI S-1000

Monday, January 5, 2026

7:30 AM Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

NICHE PRICE ADJUSTMENTS

NON-QM CORE INCOME QUALIFYING EXPANDED PRIME/NON-QM CORE INCOME QUALIFYING NON-PRIME/NON-QM PLUS INCOME QUALIFYING EXPANDED PRIME/NON-QM PLUS INCOME QUALIFYING NON-PRIME/NON-QM CORE INC QUAL EXPANDED PRIME AUS/NON-QM CORE INC QUAL NON-PRIME AUS

FICO & LTV

FICO	LTV/CLTV(%)								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
760+	(0.875)	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.125)	1.000	5.000
740-759	(0.625)	(0.625)	(0.625)	(0.625)	(0.500)	0.000	0.125	1.500	5.500
720-739	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	0.500	0.750	2.000	6.250
700-719	(0.375)	(0.375)	(0.375)	(0.125)	0.125	0.750	1.000	3.250	
680-699	0.125	0.125	0.125	0.375	0.500	1.500	2.500	6.000	
660-679	0.375	0.375	0.500	0.750	1.375	1.750	3.125		
640-659	2.000	2.000	2.000	2.125	3.000	5.250	5.750		
0-639	2.500	2.500	2.500	2.625	3.625	5.250			

Minimum Loan Amount	\$100k
Maximum Loan Amount	\$3.5mm
Credit Event	2+ Years
Mtg History	1x30x12
Program Notes	
* 45 Day Pricing (Adjust 30 Day Price)	0.250
Foreign National	

When using Foreign Credit (no score available), must price using 660 as credit score

Applicable to ALL Loans

LTV/CLTV	LTV/CLTV(%)								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Price Incentive	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	0.000	
12 Mos Bl Stmt	0.000	0.000	0.000	0.125	0.125	0.250	0.625	1.375	
24 Mos Bl Stmt	0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.500	0.875
P&L	1.125	1.125	1.125	1.375	1.375	1.625	1.750	2.250	2.750
Cash-out Refinance	0.375	0.375	0.500	0.625	1.125	1.375			
ARM Terms	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
15 Yr Fixed Term	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Plus Programs	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
1.501-2.0mm Loan Amt	0.000	0.000	0.125	0.125	0.125	0.250	0.250	0.750	1.250
2.01mm-3mm Loan Amt	0.250	0.250	0.250	0.375	0.500	1.000			
>3mm Loan Amt	1.000	1.000	1.000	1.500	2.125				
Interest Only	0.125	0.125	0.375	0.375	0.500	0.625	1.000	1.500	2.000
Second Home	0.000	0.000	0.000	0.250	0.250	0.250	0.375		
Investment/Non-Owner Occ	0.000	0.000	0.000	0.250	0.250	0.375	0.500		
DTI >50%									
Warrantable Condo	0.125	0.125	0.125	0.250	0.250	0.375	0.500	1.000	1.500
2-4 Unit Property	0.250	0.250	0.250	0.375	0.500	0.750			
Loan Amt >=\$100k & <\$150k	0.750	0.750	0.750	0.750	1.000	1.000	1.000	1.250	1.250
Loan Amt <\$100k	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250
Asset Depletion	0.250	0.250	0.250	0.375	0.500	0.500	0.500	1.750	2.250
Asset Utilization	0.750	0.750	0.750	0.875	0.875	0.875	1.000	1.000	1.500
1x30x12	0.500	0.500	0.500	0.500	0.625	0.625	1.000	1.000	1.500
1x60x12	2.000	2.000	2.000	2.000	3.000	3.000	3.000	3.500	4.000
Recent Event	3.000	3.000	3.000	3.000	3.500	3.500	3.500	4.000	4.500
24-48 Month Credit Event	0.625	0.625	1.000	1.250	1.250	1.500	2.500	3.000	3.500
PAM/MMD	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Loan Amt >=\$150k & <\$250k	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.625
Non Warrantable Condo & Condotel	0.250	0.250	0.500	0.500	0.500	0.500	0.750	1.250	1.750
>=45 DTI	0.000	0.000	0.000	0.000	0.250	0.375	0.500	1.000	
ITIN	2.250	2.250	2.250	2.250	2.250	2.250	2.250	2.750	3.250
Foreign National	3.500	3.500	3.500	3.500	3.500	3.500	4.000	4.500	5.000
Temporary Buydown	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250

Prepayment Penalty Adj Price

*5 Yr Prepay Penalty	(0.250)
*4 Yr Prepay Penalty	(0.125)
*3 Yr Prepay Penalty	0.000
*2 Yr Prepay Penalty	0.375
*1 Yr Prepay Penalty	0.625
**NO PPP	0.750

NON-QM CORE DSCR & NON-QM PLUS DSCR

FICO & LTV	LTV/CLTV(%)								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
760+	(1.625)	(1.500)	(1.375)	(1.375)	(1.125)	(0.625)	0.250	5.500	
740-759	(1.625)	(1.500)	(1.250)	(1.250)	(1.000)	(0.125)	0.500	6.250	
720-739	(1.625)	(1.500)	(1.250)	(0.875)	(0.750)	0.000	0.750		
700-719	(1.375)	(1.000)	(0.875)	(0.500)	(0.250)	0.500	1.875		
680-699	(0.625)	(0.500)	(0.250)	0.000	0.875				



RATE SHEET AND PROGRAM GUIDE

Monday, January 5, 2026

7:30 AM

Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

CLOSED END SECOND CLASSIC ELITE

30 Yr Fixed			20 Yr Fixed			15 Yr Fixed			10 Yr Fixed		
Rate	30										
10.500%	(10.625)		10.500%	(10.625)		10.500%	(10.625)		10.500%	(10.625)	
10.375%	(10.500)		10.375%	(10.500)		10.375%	(10.500)		10.375%	(10.500)	
10.250%	(10.375)		10.250%	(10.375)		10.250%	(10.375)		10.250%	(10.375)	
10.125%	(10.250)		10.125%	(10.250)		10.125%	(10.250)		10.125%	(10.250)	
10.000%	(10.125)		10.000%	(10.125)		10.000%	(10.125)		10.000%	(10.125)	
9.875%	(9.938)		9.875%	(9.938)		9.875%	(9.938)		9.875%	(9.938)	
9.750%	(9.750)		9.750%	(9.750)		9.750%	(9.750)		9.750%	(9.750)	
9.625%	(9.563)		9.625%	(9.563)		9.625%	(9.563)		9.625%	(9.563)	
9.500%	(9.375)		9.500%	(9.375)		9.500%	(9.375)		9.500%	(9.375)	
9.375%	(9.125)		9.375%	(9.125)		9.375%	(9.125)		9.375%	(9.125)	
9.250%	(8.875)		9.250%	(8.875)		9.250%	(8.875)		9.250%	(8.875)	
9.125%	(8.625)		9.125%	(8.625)		9.125%	(8.625)		9.125%	(8.625)	
9.000%	(8.375)		9.000%	(8.375)		9.000%	(8.375)		9.000%	(8.375)	
8.875%	(8.063)		8.875%	(8.063)		8.875%	(8.063)		8.875%	(8.063)	
8.750%	(7.750)		8.750%	(7.750)		8.750%	(7.750)		8.750%	(7.750)	
8.625%	(7.438)		8.625%	(7.438)		8.625%	(7.438)		8.625%	(7.438)	
8.500%	(7.125)		8.500%	(7.125)		8.500%	(7.125)		8.500%	(7.125)	

CLOSED END SECOND ELITE

30 Yr Fixed			20 Yr Fixed			15 Yr Fixed			10 Yr Fixed		
Rate	30										
10.500%	(9.975)		10.500%	(9.975)		10.500%	(9.975)		10.500%	(9.975)	
10.375%	(9.850)		10.375%	(9.850)		10.375%	(9.850)		10.375%	(9.850)	
10.250%	(9.725)		10.250%	(9.725)		10.250%	(9.725)		10.250%	(9.725)	
10.125%	(9.600)		10.125%	(9.600)		10.125%	(9.600)		10.125%	(9.600)	
10.000%	(9.475)		10.000%	(9.475)		10.000%	(9.475)		10.000%	(9.475)	
9.875%	(9.288)		9.875%	(9.288)		9.875%	(9.288)		9.875%	(9.288)	
9.750%	(9.100)		9.750%	(9.100)		9.750%	(9.100)		9.750%	(9.100)	
9.625%	(8.913)		9.625%	(8.913)		9.625%	(8.913)		9.625%	(8.913)	
9.500%	(8.725)		9.500%	(8.725)		9.500%	(8.725)		9.500%	(8.725)	
9.375%	(8.475)		9.375%	(8.475)		9.375%	(8.475)		9.375%	(8.475)	
9.250%	(8.225)		9.250%	(8.225)		9.250%	(8.225)		9.250%	(8.225)	
9.125%	(7.975)		9.125%	(7.975)		9.125%	(7.975)		9.125%	(7.975)	
9.000%	(7.725)		9.000%	(7.725)		9.000%	(7.725)		9.000%	(7.725)	
8.875%	(7.413)		8.875%	(7.413)		8.875%	(7.413)		8.875%	(7.413)	
8.750%	(7.100)		8.750%	(7.100)		8.750%	(7.100)		8.750%	(7.100)	
8.625%	(6.788)		8.625%	(6.788)		8.625%	(6.788)		8.625%	(6.788)	
8.500%	(6.475)		8.500%	(6.475)		8.500%	(6.475)		8.500%	(6.475)	

CLOSED END SECOND EXPANDED ACCESS PRIME FULL-ALT DOC

30 Yr Fixed			20 Yr Fixed			15 Yr Fixed			10 Yr Fixed		
Rate	15	30									
11.000%	(8.475)	(8.225)	11.000%	(8.600)	(8.350)	11.000%	(8.850)	(8.600)	11.000%	(8.975)	(8.725)
10.875%	(8.225)	(7.975)	10.875%	(8.350)	(8.100)	10.875%	(8.600)	(8.350)	10.875%	(8.725)	(8.475)
10.750%	(7.975)	(7.725)	10.750%	(8.100)	(7.850)	10.750%	(8.350)	(8.100)	10.750%	(8.475)	(8.225)
10.625%	(7.725)	(7.475)	10.625%	(7.850)	(7.600)	10.625%	(8.100)	(7.850)	10.625%	(8.225)	(7.975)
10.500%	(7.475)	(7.225)	10.500%	(7.600)	(7.350)	10.500%	(7.850)	(7.600)	10.500%	(7.975)	(7.725)
10.375%	(7.225)	(6.975)	10.375%	(7.350)	(7.100)	10.375%	(7.600)	(7.350)	10.375%	(7.725)	(7.475)
10.250%	(6.975)	(6.725)	10.250%	(7.100)	(6.850)	10.250%	(7.350)	(7.100)	10.250%	(7.475)	(7.225)
10.125%	(6.725)	(6.475)	10.125%	(6.850)	(6.600)	10.125%	(7.100)	(6.850)	10.125%	(7.225)	(6.975)
10.000%	(6.475)	(6.225)	10.000%	(6.600)	(6.350)	10.000%	(6.850)	(6.600)	10.000%	(6.975)	(6.725)
9.875%	(6.225)	(5.975)	9.875%	(6.350)	(6.100)	9.875%	(6.600)	(6.350)	9.875%	(6.725)	(6.475)
9.750%	(5.975)	(5.725)	9.750%	(6.100)	(5.850)	9.750%	(6.350)	(6.100)	9.750%	(6.475)	(6.225)
9.625%	(5.725)	(5.475)	9.625%	(5.850)	(5.600)	9.625%	(5.850)	(5.600)	9.625%	(5.975)	(5.975)
9.500%	(5.475)	(5.225)	9.500%	(5.600)	(5.350)	9.500%	(5.850)	(5.600)	9.500%	(5.975)	(5.725)
9.375%	(5.225)	(4.975)	9.375%	(5.350)	(5.100)	9.375%	(5.600)	(5.350)	9.375%	(5.725)	(5.475)
9.250%	(4.975)	(4.725)	9.250%	(5.100)	(4.850)	9.250%	(5.350)	(5.100)	9.250%	(5.475)	(5.225)
9.125%	(4.725)	(4.475)	9.125%	(4.850)	(4.600)	9.125%	(5.100)	(4.850)	9.125%	(5.225)	(4.975)
9.000%	(4.475)	(4.225)	9.000%	(4.600)	(4.350)	9.000%	(4.850)	(4.600)	9.000%	(4.975)	(4.725)
8.875%	(4.225)	(3.975)	8.87								



RATE SHEET AND PROGRAM GUIDE \$

Monday, January 5, 2026

7:30 AM Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

CLOSED END SECOND PRICE ADJUSTMENTS

Closed End Second Classic Elite Price Adjustments

FICO & CLTV

FICO	CLTV(%)								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	0.750	0.750	0.750	0.750	1.000	2.125	3.000	5.250	
760-779	0.750	0.750	0.750	0.875	1.125	2.250	3.500	5.875	
740-759	1.625	1.625	1.750	1.875	2.375	3.000	4.875	6.750	
720-739	2.250	2.250	2.500	3.000	3.250	3.750	5.500	7.750	
700-719	3.250	3.250	3.375	3.750	4.250	5.000	6.500	8.500	
680-699	4.250	4.250	4.375	4.750	5.500	6.500			

Applicable to ALL Loans

OTHER ADJUSTERS

	CLTV(%)								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Price Incentive	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2nd Home	0.250	0.250	0.750	0.750	1.000	1.000	1.750		
Condo	0.125	0.125	0.250	0.500	0.500	0.500	0.750	0.875	
Loan amount >350,000 Full doc	0.500	0.500	0.500	0.500	0.500	0.750	0.750		
45.01-50 DTI (Full Doc Only)	0.375	0.375	0.500	0.500	0.750	0.750	1.000		

Maximum Rebate/Price Cap

*Closed End Second Classic Elite

104,000

Program Notes

Minimum Loan Amount	\$50k
Maximum Loan Amount	\$500k

Closed End Second Elite Price Adjustments

Closed End Second Elite Price Adjustments

FICO & CLTV

FICO	CLTV(%)								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	0.750	0.750	0.750	0.750	1.000	2.125	3.000	5.250	
760-779	0.750	0.750	0.750	0.875	1.125	2.250	3.500	5.875	
740-759	1.625	1.625	1.750	1.875	2.375	3.000	4.875	6.750	
720-739	2.250	2.250	2.500	3.000	3.250	3.750	5.500	7.750	
700-719	3.250	3.250	3.375	3.750	4.250	5.000	6.500	8.500	
680-699	4.250	4.250	4.375	4.750	5.500	6.500			

Applicable to ALL Loans

OTHER ADJUSTERS

	CLTV(%)								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Price Incentive	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2nd Home	0.250	0.250	0.750	0.750	1.000	1.000	1.750		
Condo	0.125	0.125	0.250	0.500	0.500	0.500	0.750	0.875	
12M Bank Statement	0.875	0.875	0.875	1.000	1.000	1.250	1.500		
24M Bank Statement	0.750	0.750	0.750	0.875	0.875	1.125	1.375		
Loan amount >350,000 Full doc	0.500	0.500	0.500	0.500	0.500	0.750	0.750		
Loan amount >350,000 Alt doc	0.750	0.750	0.750	0.750	0.750				
45.01-50 DTI (Full Doc Only)	0.375	0.375	0.500	0.500	0.750	0.750	1.000		

Maximum Rebate/Price Cap

*Closed End Second Elite

103,350

Program Notes

Minimum Loan Amount	\$50k
Maximum Loan Amount	\$500k

Closed End Second Expanded Access Prime Price Adjustments

Closed End Second Expanded Access Prime Price Adjustments

Applicable to Full Doc (2 Yr Tax Return or 1099)

FICO & CLTV

FICO	CLTV(%)								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	-2.375	-2.375	-2.250	-1.875	-1.375	0.000	1.000	5.000	6.000
760-779	-1.375	-1.375	-1.375	-1.000	-0.750	0.375	1.750	5.250	7.750
740-759	-0.750	-0.750	-0.750	-0.375	-0.250	1.000	2.250	6.625	8.250
720-739	-0.500	-0.500	-0.500	-0.125	0.500	1.250	4.000	8.000	9.000
700-719	0.500	0.500	0.875	1.500	2.250	3.250	6.250	9.000	10.000
680-699	1.500	1.750	2.000	2.375	4.000	5.000	7.250		

Applicable to Alternative Doc (Express Doc, 12/24 Mo BS, 12 or 24 Mo P&L, WVOE)

FICO & CLTV

	CLTV(%)							
<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01