

January 06, 2026 09:21 AM

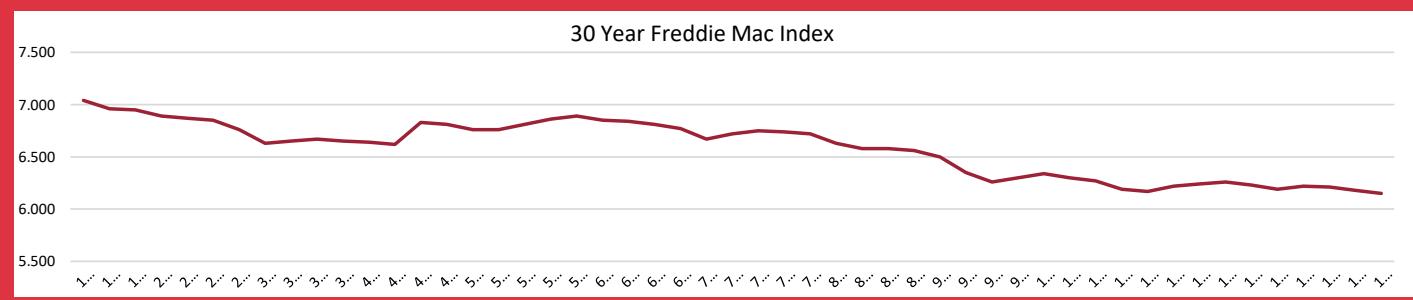
Today's Pricing (30-Day)				
Rate	Avg. Rocket Pro Price	+/-	Difference	
30 Year Agency				
5.750%	100.337	➔	-0.085	
5.500%	99.418	⬇️	-0.137	
20 Year Agency				
5.625%	100.486	⬇️	-0.150	
5.125%	98.486	⬇️	-0.141	
15 Year Agency				
5.125%	100.448	➔	-0.032	
4.375%	98.507	➔	-0.037	
30 Year FHA Full Doc				
5.375%	100.436	➔	-0.051	
5.125%	99.079	➔	-0.105	
7 Year ARM				
5.625%	100.556	➔	-0.057	
4.875%	98.475	➔	-0.055	
30 Year VA Full Doc				
5.490%	100.522	➔	-0.063	
4.990%	98.360	➔	-0.116	
30 Year VA IRRRL				
5.990%	101.289	➔	-0.035	
5.240%	98.840	➔	-0.116	
20 Year Home Equity Loan *				
7.500%	100.000	➔	0.000	
*Difference is in rate, not price				
30 Year "Jumbo Smart"				
5.990%	100.091	➔	0.000	
5.625%	98.958	➔	0.000	
30 year DSCR				
6.250%	100.509	➔	0.000	
6.500%	101.817	➔	0.000	

Market Commentary & Product Updates

Bond prices are lower in early trading as Treasury yields edge higher. The U.S. 10-Year Treasury yield is currently at 4.175%, slightly above its opening level of 4.169%. The LMI Logistics Managers Index released this morning declined for a second consecutive month, falling to 54.2 in December from 55.7 in each of the prior two months. The index signaled the slowest pace of expansion in the logistics sector since April 2024, with most of the downward pressure stemming from inventory and warehousing markets. Inventory contraction is likely the result of a rapid drawdown during the holiday season. The ISM Services PMI and Job Openings data are scheduled for release tomorrow.

Commitment Period Expiration Dates	
30-Day	Thursday, February 5, 2026
45-Day	Friday, February 20, 2026
60-Day	Monday, March 9, 2026
90-Day	Monday, April 6, 2026
120-Day	Wednesday, May 6, 2026
180-Day	Monday, July 6, 2026

APOR Safe Harbor Limits	
Fixed:	
30-23 yr:	7.68%
22-13 yr:	7.38%
12-9 yr:	7.25%
8 yr:	7.15%
ARM:	
7 yr:	7.69%





Conventional - Rates & Pricing
Tuesday, January 6, 2026

30 Year - 26 Year				25 Year - 21 Year				20 Year - 16 Year				15 Year - 11 Year			
Rate	15-Day	30-Day	45-Day												
4.990	96.706	96.706	96.616	5.500	99.280	99.280	99.190	4.875	97.477	97.477	97.387	3.990	98.097	98.097	98.007
5.125	97.296	97.296	97.206	5.625	99.688	99.688	99.598	4.990	97.987	97.987	97.897	4.125	97.730	97.730	97.640
5.250	98.237	98.237	98.147	5.750	100.433	100.433	100.343	5.125	98.486	98.486	98.396	4.250	98.119	98.119	98.029
5.375	98.839	98.839	98.749	5.875	100.878	100.878	100.788	5.250	99.217	99.217	99.127	4.375	98.507	98.507	98.417
5.500	99.418	99.418	99.328	5.990	101.333	101.333	101.243	5.375	99.725	99.725	99.635	4.500	98.882	98.882	98.792
5.625	99.861	99.861	99.771	6.125	101.661	101.661	101.571	5.500	100.153	100.153	100.063	4.625	99.039	99.039	98.949
5.750	100.337	100.337	100.247	6.250	101.931	101.931	101.841	5.625	100.486	100.486	100.396	4.750	99.403	99.403	99.313
5.875	100.797	100.797	100.707	6.375	102.267	102.267	102.177	5.750	100.821	100.821	100.731	4.875	99.743	99.743	99.653
5.990	101.271	101.271	101.181	6.500	102.567	102.567	102.477	5.875	101.258	101.258	101.168	4.990	100.101	100.101	100.011
6.125	101.688	101.688	101.598	6.625	102.837	102.837	102.747	5.990	101.639	101.639	101.549	5.125	100.448	100.448	100.358
6.250	101.894	101.894	101.804	6.750	102.953	102.953	102.863	6.125	101.934	101.934	101.844	5.250	100.775	100.775	100.685
6.375	102.244	102.244	102.154	6.875	103.250	103.250	103.160	6.250	102.076	102.076	101.986	5.375	101.064	101.064	100.974
6.500	102.556	102.556	102.466	6.990	103.496	103.496	103.406	6.375	102.428	102.428	102.338	5.500	101.332	101.332	101.242
6.625	102.904	102.904	102.814	7.125	103.676	103.676	103.586	6.500	102.731	102.731	102.641	6.625	101.575	101.575	101.485
6.750	103.041	103.041	102.951	7.250	104.188	104.188	104.098	6.750	103.052	103.052	102.962	5.875	102.068	102.068	101.978
6.875	103.352	103.352	103.262	6.990	103.608	103.608	103.518	6.875	103.355	103.355	103.265	5.990	102.368	102.368	102.278
7.125	103.762	103.762	103.672	7.250	104.188	104.188	104.098	6.990	103.600	103.600	103.510	6.125	102.755	102.755	102.665
7.250	104.280	104.280	104.190					7.125	103.774	103.774	103.684	6.250	102.963	102.963	102.873
								6.625	103.030	103.030	102.940	5.750	101.838	101.838	101.748
								6.750	103.052	103.052	102.962	5.875	102.068	102.068	101.978
								6.875	103.355	103.355	103.265	5.990	102.368	102.368	102.278
								6.990	103.600	103.600	103.510	6.125	102.755	102.755	102.665
								7.125	103.774	103.774	103.684	6.250	102.963	102.963	102.873
								6.625	103.030	103.030	102.940	5.750	101.838	101.838	101.748
								6.750	103.052	103.052	102.962	5.875	102.068	102.068	101.978
								6.875	103.355	103.355	103.265	5.990	102.368	102.368	102.278
								6.990	103.600	103.600	103.510	6.125	102.755	102.755	102.665
								7.125	103.774	103.774	103.684	6.250	102.963	102.963	102.873
								6.625	103.030	103.030	102.940	5.750	101.838	101.838	101.748
								6.750	103.052	103.052	102.962	5.875	102.068	102.068	101.978
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								7.125	103.774	103.774	103.684	6.250	102.963	102.963	102.873
								6.625	103.030	103.030	102.940	5.750	101.838	101.838	101.748
								6.750	103.052	103.052	102.962	5.875	102.068	102.068	101.978
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								7.125	103.774	103.774	103.684	6.250	102.963	102.963	102.873
								6.625	103.030	103.030	102.940	5.750	101.838	101.838	101.748
								6.750	103.052	103.052	102.962	5.875	102.068	102.068	101.978
								6.875	103.355	103.355	103.265	5.990	102.368	102.368	102.278
								6.990	103.600	103.600	103.510	6.125	102.755	102.755	102.665
								7.125	103.774	103.774	103.684	6.250	102.963	102.963	102.873
								6.625	103.030	103.030	102.940	5.750	101.838	101.838	101.748
								6.750	103.052	103.052	102.962	5.875	102.068	102.068	101.978
								6.875	103.355	103.355	103.265	5.990	102.368	102.368	102.278
								6.990	103.600	103.600	103.510	6.125	102.755	102.755	102.665
								7.125	103.774	103.774	103.684	6.250	102.963	102.963	102.873
								6.625	103.030	103.030	102.940	5.750	101.838	101.838	101.748
								6.750	103.052	103.052	102.962	5.875	102.068	102.068	101.978
								6.875	103.355	103.355	103.265	5.990	102.368	102.368	102.278
								6.990	103.600	103.600	103.510	6.125	102.755	102.755	102.665
								7.125	103.774	103.774	103.684	6.250	102.963	102.963	102.873
								6.625	103.030	103.030	102.940	5.750	101.838	101.838	101.748
								6.750	103.052	103.052	102.962	5.875	102.068	102.068	101.978
								6.875	103.355	103.355	103.265	5.990	102.368	102.368	102.278
								6.990	103.600	103.600	103.510	6.125	102.755	102.755	102.665
								7.125	103.774	103.774	103.684	6.250	102.963	102.963	102.873
								6.625	103.030	103.030	102.940	5.750	101.838	101.838	101.748
								6.750	103.052	103.052	102.962	5.875	102.068	102.068	101.978
								6.875	103.355	103.355	103.265	5.990	102.368	102.368	102.278
								6.990	103.600	103.600	103.510	6.125	102.755	102.755	102.665
								7.125	103.774	103.774	103.684	6.250	102.963	102.963	102.873
								6.625	103.030	103.030	102.940	5.750	101.838	101.838	101.748
								6.750	103.052	103.052	102.962	5.875	102.068	102.068	101.978
								6.875	103.355	103.355	103.265	5.990	102.368	102.368	102.278
								6.990	103.600	103.600	103.510	6.125	102.755	102.755	102.665
								7.125	103.774	103.774	103.684	6.250	102.963	102.963	102.873
								6.625	103.030	103.030	102.940	5.750	101.838	101.838	101.748
								6.750	103.052	103.052	102.962	5.875	102.		



Conventional - Affordable Pricing

Tuesday, January 6, 2026



30YR - Home Possible/HomeReady				30 Year - HomeReady HB				30-Year ONE+				30 Year Refi Now/Possible				
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	
4.990	96.790	96.790	96.700	4.990	96.564	96.564	96.474	4.990	96.585	96.585	96.495	5.125	97.404	97.404	97.314	
5.125	97.354	97.354	97.264	5.125	97.154	97.154	97.064	5.125	97.149	97.149	97.059	5.250	98.326	98.326	98.236	
5.250	98.276	98.276	98.186	5.250	98.095	98.095	98.005	5.250	98.071	98.071	97.981	5.375	98.926	98.926	98.836	
5.375	98.876	98.876	98.786	5.375	98.697	98.697	98.607	5.375	98.671	98.671	98.581	5.500	99.502	99.502	99.412	
5.500	99.452	99.452	99.362	5.500	99.276	99.276	99.186	5.500	99.247	99.247	99.157	5.625	99.954	99.954	99.864	
5.625	99.904	99.904	99.814	5.625	99.719	99.719	99.629	5.625	99.699	99.699	99.609	5.750	100.432	100.432	100.342	
5.750	100.382	100.382	100.292	5.750	100.195	100.195	100.105	5.750	100.177	100.177	100.087	5.875	100.894	100.894	100.804	
5.875	100.844	100.844	100.754	5.875	100.655	100.655	100.565	5.875	100.639	100.639	100.549	5.990	101.370	101.370	101.280	
5.990	101.320	101.320	101.230	5.990	101.128	101.128	101.038	5.990	101.115	101.115	101.025	6.125	101.802	101.802	101.712	
6.125	101.752	101.752	101.662	6.125	101.545	101.545	101.455	6.125	101.547	101.547	101.457	6.250	101.995	101.995	101.905	
6.250	101.945	101.945	101.855	6.250	101.752	101.752	101.662	6.250	101.740	101.740	101.650	6.375	102.347	102.347	102.257	
6.375	102.297	102.297	102.207	6.375	102.101	102.101	102.011	6.375	102.092	102.092	102.002	6.500	102.665	102.665	102.575	
6.500	102.615	102.615	102.525	6.500	102.414	102.414	102.324	6.500	102.410	102.410	102.320	6.625	103.031	103.031	102.941	
6.625	102.981	102.981	102.891	6.625	102.762	102.762	102.672	6.625	102.776	102.776	102.686	6.750	103.150	103.150	103.060	
6.750	103.100	103.100	103.010	6.750	102.899	102.899	102.809	6.750	102.895	102.895	102.805	6.875	103.466	103.466	103.376	
6.875	103.416	103.416	103.326	6.875	103.209	103.209	103.119	6.875	103.211	103.211	103.121	6.990	103.727	103.727	103.637	
6.990	103.677	103.677	103.587	6.990	103.466	103.466	103.376	6.990	103.472	103.472	103.382	7.125	103.882	103.882	103.792	
7.125	103.832	103.832	103.742	7.125	103.619	103.619	103.529	7.125	103.627	103.627	103.537	7.250	104.398	104.398	104.308	
7.250	104.348	104.348	104.258	7.250	104.137	104.137	104.047	7.250	104.143	104.143	104.053	7.375	104.692	104.692	104.602	
									7.375	104.437	104.437	104.347	7.500	104.975	104.975	104.885
									7.500	104.720	104.720	104.630	7.625	105.190	105.190	105.100
									7.625	104.935	104.935	104.845				

Prices, rates, programs, terms and conditions are subject to change without notice. Prices are indicators for individual loan commitments only.

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Conventional - Pricing Adjustments

Tuesday, January 6, 2024



Rocket Pro Adjustments

Commitment Period	
60-Day Commitment	0.130
90-Day Commitment*	0.500
180-Day Commitment**	1.250

*Excludes ARM Products
**Excludes High Balance & ARM Products

Loan Ladder	30YR - 21YR (Excluding NY)	<= 20YR & ARMs
<=\$85,000	0.600	1.000
\$85,001 - \$110,000	-0.100	0.400
\$110,001 - \$125,000	-0.300	0.200
\$125,001 - \$150,000	-0.300	0.000
\$150,001 - \$175,000	-0.300	0.000
\$175,001 - \$200,000	-0.250	0.000
\$200,001 - \$225,000	-0.100	0.000
\$225,001 - \$250,000	-0.050	0.000

Miscellaneous & Promotional Adjustments	
New York Credit (30Y-21Y)*	-0.500
Refi Now/Possible Appraisal Credit	\$500
Manufactured Home	0.125
ARM LP	0.250
Purchase HomeReady/HomePossible 1% (Max 350k Loan Amount)***	\$2,000-\$3,500
Rocket Pro NOO > 75 LTV Credit (Investment & 2nd Home: 30YR only)	-1.375
Rocket Pro NOO 70.01 - 75 LTV Credit (Investment & 2nd Home: 30YR only)	-1.125
Rocket Pro Refi Credit	-0.400
Rocket Pro Purchase Credit**	-0.400
Pro Agency >= 94.01 LTV	0.060
Pro Agency FICO <600	0.200

*Excludes High Balance Loans
**Credit is 1% of loan amount with a minimum of \$2,000 and up to \$3,500, \$2,500 minimum when AMI <=50%
***Loan Amount >350k & under 50% AMI will receive a \$2,500 credit
**Excludes ONE+ & Purchase Plus

Extensions, Relocks & Product Flips	
1st/2nd 5 Day Extension	0.125
1st/2nd 15 Day Extension	0.250
3rd+ 15 Day Extension	WOM or 0.250
Rate Relock (Prior expired rate locks)	WOM or 0.250
Product Flip (ARM to Fixed, Fixed to ARM)	0.125

Fannie/Freddie Adjustments

Purchase DU & LP LTV/FICO Terms > 15 Years, Including ARMs								
LTV <=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-95.00%	85.01-90.00%	90.01-95.00%	95.01-97.00%
FICO >=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	0.625
720-739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875
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	1.375
660-679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625
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

Rate/Term DU & LP LTV/FICO Terms > 15 Years, Including ARMs								
LTV <=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-95.00%	85.01-90.00%	90.01-95.00%	95.01-97.00%
FICO >=780	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
740-759	0.000	0.000	0.250	0.750	1.125	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	1.125	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

Cash Out DU & LP LTV/FICO All Terms, Including ARMs								
LTV <=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-95.00%	85.01-90.00%	90.01-95.00%	95.01-97.00%
FICO >=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			

Adjustment Caps*		
Product	AMI	Cap Level
PACE/HERO/Solar Lien Payoff	<=100	0.000
Manufactured Home		
First Time Homebuyer	<=100/<=120 High Cost	0.000
+HomePossible +HomeReady	<=80	0.000
+BorrowSmart/BorrowSmart Access		

*The sum of the following adjustments: LTV/FICO Condo and Multi-Unit adjustments will be capped based on the above grid
PACE/HERO Lien Payoff must be R/T Refinance product only
Must be Primary Residence
For Fannie Mae, AMI used for fee waiver assessment will be based on the application date. Applications on and after 5/18 will use 2025 limits prior to 5/18 2024 limits will apply.

Purchase & Rate/Term DU & LP Special Attributes All Terms								
Adjustment/LTV	LTV <=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-95.00%	85.01-90.00%	90.01-95.00%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
Condo*	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750
Investment Prop	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	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625
HB Fixed	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000
HB ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.750	2.750
Sub Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.875	1.875

Purchase Plus*			
Product	Cap	Margin	Index
Fannie Credit AMI greater than 100%			\$1500
Fannie Credit AMI less than or equal to 100%			\$4500
Rocket Credit			\$250
Title Credit (HomePath properties when Fannie Mae preferred title provider is not selected)			\$1,000
Appraisal Credit (Excluding HomePath properties)			\$500

*LPA Credits are capped at 0

ARM Structure			
Product	Cap	Margin	Index
7/6 ARM	5/1/5	3.00%	4.199%
10/6 ARM	5/1/5	3.00%	4.199%
10/6 ARM	5/1/5	3.00%	4.199%

*Rate Premium Cap = 104.125

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FHA Full Doc - Rates & Pricing

Tuesday, January 6, 2026



30 Year FHA Full Doc				25 Year FHA Full Doc				20 Year FHA Full Doc				15 Year FHA Full Doc			
Rate	15-Day	30-Day	45-Day												
4.750	97.621	97.621	97.531	4.750	97.503	97.503	97.413	4.750	97.708	97.708	97.618	3.990	97.983	97.983	97.893
4.875	98.154	98.154	98.064	4.875	98.018	98.018	97.928	4.875	98.094	98.094	98.004	4.125	98.404	98.404	98.314
4.990	98.617	98.617	98.527	4.990	98.466	98.466	98.376	4.990	98.583	98.583	98.493	4.250	99.040	99.040	98.950
5.125	99.079	99.079	98.989	5.125	98.919	98.919	98.829	5.125	99.114	99.114	99.024	4.375	99.417	99.417	99.327
5.250	99.969	99.969	99.879	5.250	99.849	99.849	99.759	5.250	99.944	99.944	99.854	4.500	99.749	99.749	99.659
5.375	100.436	100.436	100.346	5.375	100.305	100.305	100.215	5.375	100.344	100.344	100.254	4.625	100.038	100.038	99.948
5.490	100.848	100.848	100.758	5.490	100.705	100.705	100.615	5.490	100.667	100.667	100.577	4.750	100.240	100.240	100.150
5.625	101.253	101.253	101.163	5.625	101.105	101.105	101.015	5.625	100.795	100.795	100.705	4.875	100.510	100.510	100.420
5.750	101.652	101.652	101.562	5.750	101.494	101.494	101.404	5.750	101.068	101.068	100.978	4.990	100.800	100.800	100.710
5.875	101.732	101.732	101.642	5.875	101.604	101.604	101.514	5.875	101.336	101.336	101.246	5.125	100.957	100.957	100.867
5.990	102.098	102.098	102.008	5.990	101.963	101.963	101.873	5.990	101.525	101.525	101.435	5.250	101.237	101.237	101.147
6.125	102.514	102.514	102.424	6.125	102.372	102.372	102.282	6.125	101.666	101.666	101.576	5.375	101.429	101.429	101.339
6.250	102.823	102.823	102.733	6.250	102.675	102.675	102.585	6.250	101.808	101.808	101.718	5.490	101.582	101.582	101.492
6.375	102.646	102.646	102.556	6.375	102.526	102.526	102.436	6.375	101.986	101.986	101.896	5.500	101.594	101.594	101.504
6.490	102.973	102.973	102.883	6.490	102.844	102.844	102.754	6.490	102.144	102.144	102.054	5.625	101.727	101.727	101.637
6.625	103.206	103.206	103.116	6.625	103.086	103.086	102.996	6.625	102.305	102.305	102.215	5.750	102.067	102.067	101.977
6.750	103.678	103.678	103.588	6.750	103.336	103.336	103.246	6.750	103.172	103.172	103.082	5.875	102.244	102.244	102.154
6.875	103.876	103.876	103.786					6.875	103.358	103.358	103.268	5.990	102.406	102.406	102.316
6.990	104.055	104.055	103.965					6.990	103.527	103.527	103.437	6.000	102.419	102.419	102.329
7.125	104.297	104.297	104.207					7.125	103.714	103.714	103.624	6.125	102.583	102.583	102.493
7.250	104.530	104.530	104.440									6.250	102.788	102.788	102.698
7.375	103.587	103.587	103.497									6.375	102.972	102.972	102.882
7.490	103.776	103.776	103.686									6.490	103.142	103.142	103.052
7.625	104.001	104.001	103.911									6.500	103.157	103.157	103.067

5 Year FHA Full Doc ARM				30 Year FHA Full Doc Jumbo				25 Year FHA Full Doc Jumbo				15 Year FHA Full Doc Jumbo			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.625	99.173	99.173	99.083	4.750	96.971	96.971	96.881	4.750	96.853	96.853	96.763	3.990	97.833	97.833	97.743
4.750	99.836	99.836	99.746	4.875	97.504	97.504	97.414	4.875	97.368	97.368	97.278	4.125	98.254	98.254	98.164
4.875	100.052	100.052	99.962	4.990	97.967	97.967	97.877	4.990	97.816	97.816	97.726	4.250	98.966	98.966	98.876
4.990	100.235	100.235	100.145	5.125	98.429	98.429	98.339	5.125	98.269	98.269	98.179	4.375	99.267	99.267	99.177
5.000	100.250	100.250	100.160	5.250	99.619	99.619	99.529	5.250	99.499	99.499	99.409	4.500	99.599	99.599	99.509
5.125	100.433	100.433	100.343	5.375	100.086	100.086	99.996	5.375	99.955	99.955	99.865	4.625	99.888	99.888	99.798
5.250	100.718	100.718	100.628	5.490	100.498	100.498	100.408	5.490	100.355	100.355	100.265	4.750	100.090	100.090	100.000
5.375	100.906	100.906	100.816	5.625	100.903	100.903	100.813	5.625	100.755	100.755	100.665	4.875	100.360	100.360	100.270
5.500	101.082	101.082	100.992	5.750	101.302	101.302	101.212	5.750	101.158	101.158	101.068	4.990	100.650	100.650	100.560
5.625	101.248	101.248	101.158	5.875	101.532	101.532	101.442	5.875	101.404	101.404	101.314	5.125	100.807	100.807	100.717
5.750	101.396	101.396	101.306	5.990	101.898	101.898	101.808	5.990	101.763	101.763	101.673	5.250	101.087	101.087	100.997
5.875	101.337	101.337	101.247	6.125	102.314	102.314	102.224	6.125	102.172	102.172	102.082	5.375	101.279	101.279	101.189
5.990	101.489	101.489	101.399	6.250	102.623	102.623	102.533	6.250	102.446	102.446	102.356	5.490	101.432	101.432	101.342
6.125	101.664	101.664	101.574									5.500	101.444	101.444	101.354
6.250	101.819	101.819	101.729									5.625	101.577	101.577	101.487
6.375	101.589	101.589	101.499									5.750	101.917	101.917	101.827
6.500	101.759	101.759	101.669									5.875	102.094	102.094	102.004
6.625	101.929	101.929	101.839									5.990	102.256	102.256	102.166
6.750	102.086	102.086	101.996									6.000	102.269	102.269	102.179

5 Year FHA Full Doc Jumbo ARM			
Rate	15-Day	30-Day	45-Day
4.625	99.193	99.193	99.103
4.750	99.856	99.856	99.766
4.875	100.072	100.072	99.982
4.990	100.255	100.255	100.165
5.000	100.270	100.270	100.180
5.125	100.453	100.453	100.363
5.250	100.738	100.738	100.648
5.375	100.926	100.926	100.836
5.500	101.102	101.102	101.012
5.625	101.268	101.268	101.178
5.750	101.416	101.416	101.326
5.875	101.357	101.357	101.267
5.990	101.509	101.509	101.419
6.125	101.684	101.684	101.594
6.250	101.839	101.839	101.749
6.375	101.609	101.609	101.519
6.500	101.779	101.779	101.689
6.625	101.949	101.949	101.859
6.750	102.106	102.106	102.016

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FHA Non-Credit Qual. Streamline - Rates & Pricing
Tuesday, January 6, 2026



30 Year FHA SL				25 Year FHA SL				20 Year FHA SL				15 Year FHA SL			
Rate	15-Day	30-Day	45-Day												
4.875	98.314	98.314	98.224	4.875	98.178	98.178	98.088	4.875	98.254	98.254	98.164	3.990	98.143	98.143	98.053
4.990	98.777	98.777	98.687	4.990	98.626	98.626	98.536	4.990	98.743	98.743	98.653	4.125	98.564	98.564	98.474
5.125	99.239	99.239	99.149	5.125	99.079	99.079	98.989	5.125	99.274	99.274	99.184	4.250	99.200	99.200	99.110
5.240	99.678	99.678	99.588	5.240	99.504	99.504	99.414	5.240	99.663	99.663	99.573	4.375	99.577	99.577	99.487
5.375	100.596	100.596	100.506	5.375	100.465	100.465	100.375	5.375	100.504	100.504	100.414	4.500	99.909	99.909	99.819
5.490	101.008	101.008	100.918	5.490	100.865	100.865	100.775	5.490	100.827	100.827	100.737	4.625	100.198	100.198	100.108
5.625	101.413	101.413	101.323	5.625	101.265	101.265	101.175	5.625	100.955	100.955	100.865	4.750	100.400	100.400	100.310
5.740	101.780	101.780	101.690	5.740	101.623	101.623	101.533	5.740	101.207	101.207	101.117	4.875	100.670	100.670	100.580
5.875	101.892	101.892	101.802	5.875	101.764	101.764	101.674	5.875	101.496	101.496	101.406	4.990	100.960	100.960	100.870
5.990	102.258	102.258	102.168	5.990	102.123	102.123	102.033	5.990	101.685	101.685	101.595	5.125	101.117	101.117	101.027
6.125	102.674	102.674	102.584	6.125	102.532	102.532	102.442	6.125	101.826	101.826	101.736	5.250	101.397	101.397	101.307
6.240	102.960	102.960	102.870	6.240	102.812	102.812	102.722	6.240	101.957	101.957	101.867	5.375	101.589	101.589	101.499
6.375	102.806	102.806	102.716	6.375	102.686	102.686	102.596	6.375	102.146	102.146	102.056	5.490	101.742	101.742	101.652
6.490	103.133	103.133	103.043	6.490	103.004	103.004	102.914	6.490	102.304	102.304	102.214	5.500	101.754	101.754	101.664
6.625	103.366	103.366	103.276	6.625	103.246	103.246	103.156	6.625	102.465	102.465	102.375	5.625	101.887	101.887	101.797
6.740	103.600	103.600	103.510	6.740	103.476	103.476	103.386	6.740	102.616	102.616	102.526	5.750	102.227	102.227	102.137
6.875	104.036	104.036	103.946					6.875	103.518	103.518	103.428	5.875	102.404	102.404	102.314
6.990	104.215	104.215	104.125					6.990	103.687	103.687	103.597	5.990	102.566	102.566	102.476
7.125	104.457	104.457	104.367					7.125	103.874	103.874	103.784	6.000	102.579	102.579	102.489
7.240	104.672	104.672	104.582									6.125	102.743	102.743	102.653
7.375	103.747	103.747	103.657									6.250	102.948	102.948	102.858
7.490	103.936	103.936	103.846									6.375	103.132	103.132	103.042
												6.490	103.302	103.302	103.212
												6.500	103.317	103.317	103.227
												6.625	103.490	103.490	103.400
												6.750	103.697	103.697	103.607
												6.875	103.882	103.882	103.792
												6.990	104.052	104.052	103.962

5 Year FHA SL ARM				30 Year FHA SL Jumbo				25 Year FHA SL Jumbo				20 Year FHA SL Jumbo			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.250	98.698	98.698	98.608	4.875	97.664	97.664	97.574	4.875	97.528	97.528	97.438	4.875	97.604	97.604	97.514
4.375	98.959	98.959	98.869	4.990	98.127	98.127	98.037	4.990	97.976	97.976	97.886	4.990	98.093	98.093	98.003
4.500	99.193	99.193	99.103	5.125	98.589	98.589	98.499	5.125	98.429	98.429	98.339	5.125	98.624	98.624	98.534
4.625	99.403	99.403	99.313	5.240	99.028	99.028	98.938	5.240	98.854	98.854	98.764	5.240	99.013	99.013	98.923
4.750	100.066	100.066	99.976	5.375	100.246	100.246	100.156	5.375	100.115	100.115	100.025	5.375	100.154	100.154	100.064
4.875	100.282	100.282	100.192	5.490	100.658	100.658	100.568	5.490	100.515	100.515	100.425	5.490	100.477	100.477	100.387
4.990	100.465	100.465	100.375	5.625	101.063	101.063	100.973	5.625	100.915	100.915	100.825	5.625	100.605	100.605	100.515
5.000	100.480	100.480	100.390	5.740	101.430	101.430	101.340	5.740	101.273	101.273	101.183	5.740	100.857	100.857	100.767
5.125	100.663	100.663	100.573	5.875	101.692	101.692	101.602	5.875	101.564	101.564	101.474	5.875	101.296	101.296	101.206
5.250	100.948	100.948	100.858	5.990	102.058	102.058	101.968	5.990	101.923	101.923	101.833	5.990	101.485	101.485	101.395
5.375	101.136	101.136	101.046	6.125	102.474	102.474	102.384	6.125	102.332	102.332	102.242	6.125	101.626	101.626	101.536
5.500	101.312	101.312	101.222	6.240	102.760	102.760	102.670	6.240	102.612	102.612	102.522	6.240	101.757	101.757	101.667
5.625	101.478	101.478	101.388	6.250	102.753	102.753	102.663	6.250	102.606	102.606	102.516	6.250	101.738	101.738	101.648
5.750	101.626	101.626	101.536												
5.875	101.567	101.567	101.477												
5.990	101.719	101.719	101.629												
6.125	101.894	101.894	101.804												
6.250	102.049	102.049	101.959												
6.375	101.819	101.819	101.729												
6.500	101.989	101.989	101.899												
6.625	102.159	102.159	102.069												
6.750	102.316	102.316	102.226												

15 Year FHA SL Jumbo				5 Year FHA SL Jumbo ARM			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.990	97.993	97.993	97.903	4.250	98.548	98.548	98.458
4.125	98.414	98.414	98.324	4.375	98.809	98.809	98.719
4.250	99.126	99.126	99.036	4.500	99.043	99.043	98.953
4.375	99.427	99.427	99.337	4.625	99.253	99.253	99.163
4.500	99.759	99.759	99.669	4.750	99.916	99.916	99.826
4.625	100.048	100.048	99.958	4.875	100.132	100.132	100.042
4.750	100.250	100.250	100.160	4.990	100.315	100.315	100.225
4.875	100.520	100.520	100.430	5.000	100.330	100.330	100.240
4.990	100.810	100.810	100.720	5.125	100.513	100.513	100.423
5.125	100.967	100.967	100.877	5.250	100.798	100.798	100.708
5.250	101.247	101.247	101.157	5.375	100.986	100.986	100.896
5.375	101.439	101.439	101.349	5.500	101.162	101.162	101.072
5.490	101.592	101.592	101.502	5.625	101.328	101.328	101.238
5.500	101.604	101.604	101.514	5.750	101.476	101.476	101.386
5.625	101.737	101.737	101.647	5.875	101.417	101.417	101.327
5.750	102.077	102.077	101.987	5.990	101.569	101.569	101.479
5.875	102.254	102.254	102.164	6.125	101.744	101.744	101.654
5.990	102.416	102.416	102.326</				



FHA Credit Qualifying Streamline - Rates & Pricing

Tuesday, January 6, 2026



30 Year FHA SL				25 Year FHA SL				20 Year FHA SL				15 Year FHA SL			
Rate	15-Day	30-Day	45-Day												
4.875	98.384	98.384	98.294	4.875	98.248	98.248	98.158	4.875	98.324	98.324	98.234	3.990	98.213	98.213	98.123
4.990	98.847	98.847	98.757	4.990	98.696	98.696	98.606	4.990	98.813	98.813	98.723	4.125	98.634	98.634	98.544
5.125	99.309	99.309	99.219	5.125	99.149	99.149	99.059	5.125	99.344	99.344	99.254	4.250	99.270	99.270	99.180
5.240	99.748	99.748	99.658	5.240	99.574	99.574	99.484	5.240	99.733	99.733	99.643	4.375	99.647	99.647	99.557
5.375	100.666	100.666	100.576	5.375	100.535	100.535	100.445	5.375	100.574	100.574	100.484	4.500	99.979	99.979	99.889
5.490	101.078	101.078	100.988	5.490	100.935	100.935	100.845	5.490	100.897	100.897	100.807	4.625	100.268	100.268	100.178
5.625	101.483	101.483	101.393	5.625	101.335	101.335	101.245	5.625	101.025	101.025	100.935	4.750	100.470	100.470	100.380
5.740	101.850	101.850	101.760	5.740	101.693	101.693	101.603	5.740	101.277	101.277	101.187	4.875	100.740	100.740	100.650
5.875	101.962	101.962	101.872	5.875	101.834	101.834	101.744	5.875	101.566	101.566	101.476	4.990	101.030	101.030	100.940
5.990	102.328	102.328	102.238	5.990	102.193	102.193	102.103	5.990	101.755	101.755	101.665	5.125	101.187	101.187	101.097
6.125	102.744	102.744	102.654	6.125	102.602	102.602	102.512	6.125	101.896	101.896	101.806	5.250	101.467	101.467	101.377
6.240	103.030	103.030	102.940	6.240	102.882	102.882	102.792	6.240	102.027	102.027	101.937	5.375	101.659	101.659	101.569
6.375	102.876	102.876	102.786	6.375	102.756	102.756	102.666	6.375	102.216	102.216	102.126	5.490	101.812	101.812	101.722
6.490	103.203	103.203	103.113	6.490	103.074	103.074	102.984	6.490	102.374	102.374	102.284	5.500	101.824	101.824	101.734
6.625	103.436	103.436	103.346	6.625	103.316	103.316	103.226	6.625	102.535	102.535	102.445	5.625	101.957	101.957	101.867
6.740	103.670	103.670	103.580	6.740	103.546	103.546	103.456	6.740	102.686	102.686	102.596	5.750	102.297	102.297	102.207
6.875	104.106	104.106	104.016					6.875	103.588	103.588	103.498	5.875	102.474	102.474	102.384
6.990	104.285	104.285	104.195					6.990	103.757	103.757	103.667	5.990	102.636	102.636	102.546
7.125	104.527	104.527	104.437					7.125	103.944	103.944	103.854	6.000	102.649	102.649	102.559
7.240	104.742	104.742	104.652									6.125	102.813	102.813	102.723
7.375	103.817	103.817	103.727									6.250	103.018	103.018	102.928
7.490	104.006	104.006	103.916									6.375	103.202	103.202	103.112
												6.490	103.372	103.372	103.282
												6.500	103.387	103.387	103.297
												6.625	103.560	103.560	103.470
												6.750	103.767	103.767	103.677
												6.875	103.952	103.952	103.862
												6.990	104.122	104.122	104.032

5 Year FHA SL ARM				30 Year FHA SL Jumbo				25 Year FHA SL Jumbo				20 Year FHA SL Jumbo			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.250	98.698	98.698	98.608	4.875	97.734	97.734	97.644	4.875	97.598	97.598	97.508	4.875	97.674	97.674	97.584
4.375	98.959	98.959	98.869	4.990	98.197	98.197	98.107	4.990	98.046	98.046	97.956	4.990	98.163	98.163	98.073
4.500	99.193	99.193	99.103	5.125	98.659	98.659	98.569	5.125	98.499	98.499	98.409	5.125	98.694	98.694	98.604
4.625	99.403	99.403	99.313	5.240	99.098	99.098	99.008	5.240	98.924	98.924	98.834	5.240	99.083	99.083	98.993
4.750	100.066	100.066	99.976	5.375	100.316	100.316	100.226	5.375	100.185	100.185	100.095	5.375	100.224	100.224	100.134
4.875	100.282	100.282	100.192	5.490	100.728	100.728	100.638	5.490	100.585	100.585	100.495	5.490	100.547	100.547	100.457
4.990	100.465	100.465	100.375	5.625	101.133	101.133	101.043	5.625	100.985	100.985	100.895	5.625	100.675	100.675	100.585
5.000	100.480	100.480	100.390	5.740	101.500	101.500	101.410	5.740	101.343	101.343	101.253	5.740	100.927	100.927	100.837
5.125	100.663	100.663	100.573	5.875	101.762	101.762	101.672	5.875	101.634	101.634	101.544	5.875	101.366	101.366	101.276
5.250	100.948	100.948	100.858	5.990	102.128	102.128	102.038	5.990	101.993	101.993	101.903	5.990	101.555	101.555	101.465
5.375	101.136	101.136	101.046	6.125	102.544	102.544	102.454	6.125	102.402	102.402	102.312	6.125	101.696	101.696	101.606
5.500	101.312	101.312	101.222	6.240	102.830	102.830	102.740	6.240	102.682	102.682	102.592	6.240	101.827	101.827	101.737
5.625	101.478	101.478	101.388	6.250	102.823	102.823	102.733	6.250	102.676	102.676	102.586	6.250	101.808	101.808	101.718
5.750	101.626	101.626	101.536												
5.875	101.567	101.567	101.477												
5.990	101.719	101.719	101.629												
6.125	101.894	101.894	101.804												
6.250	102.049	102.049	101.959												
6.375	101.819	101.819	101.729												
6.500	101.989	101.989	101.899												
6.625	102.159	102.159	102.069												
6.750	102.316	102.316	102.226												

15 Year FHA SL Jumbo				5 Year FHA SL Jumbo ARM			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.990	98.063	98.063	97.973	4.250	98.548	98.548	98.458
4.125	98.484	98.484	98.394	4.375	98.809	98.809	98.719
4.250	99.196	99.196	99.106	4.500	99.043	99.043	98.953
4.375	99.497	99.497	99.407	4.625	99.253	99.253	99.163
4.500	99.829	99.829	99.739	4.750	99.916	99.916	99.826
4.625	100.118	100.118	100.028	4.875	100.132	100.132	100.042
4.750	100.320	100.320	100.230	4.990	100.315	100.315	100.225
4.875	100.590	100.590	100.500	5.000	100.330	100.330	100.240
4.990	100.880	100.880	100.790	5.125	100.513	100.513	100.423
5.125	101.037	101.037	100.947	5.250	100.798	100.798	100.708
5.250	101.317	101.317	101.227	5.375	100.986	100.986	100.896
5.375	101.509	101.509	101.419	5.500	101.162	101.162	101.072
5.490	101.662	101.662	101.572	5.625	101.328	101.328	101.238
5.500	101.674	101.674	101.584	5.750	101.476	101.476	101.386
5.625	101.807	101.807	101.717	5.875	101.417	101.417	101.327
5.750	102.147	102.147	102.057	5.990	101.569	101.569	101.479
5.875	102.324	102.324	102.234	6.125	101.744	101.744	101.654
5.990	102.486	102.486</td					



VA Full Doc - Rates & Pricing
Tuesday, January 6, 2026



30 Year VA Full Doc			
Rate	15-Day	30-Day	45-Day
4.750	97.563	97.563	97.473
4.875	98.001	98.001	97.911
4.990	98.360	98.360	98.270
5.125	98.757	98.757	98.667
5.250	99.832	99.832	99.742
5.375	100.217	100.217	100.127
5.490	100.522	100.522	100.432
5.625	100.873	100.873	100.783
5.750	101.091	101.091	101.001
5.875	101.326	101.326	101.236
5.990	101.587	101.587	101.497
6.125	101.865	101.865	101.775
6.250	102.004	102.004	101.914
6.375	102.109	102.109	102.019
6.490	102.301	102.301	102.211
6.625	102.462	102.462	102.372
6.750	103.301	103.301	103.211
6.875	103.507	103.507	103.417
6.990	103.652	103.652	103.562
7.125	103.745	103.745	103.655
7.250	103.818	103.818	103.728
7.375	103.233	103.233	103.143
7.490	103.339	103.339	103.249
7.625	103.454	103.454	103.364

25 Year VA Full Doc			
Rate	15-Day	30-Day	45-Day
4.750	97.515	97.515	97.425
4.875	97.945	97.945	97.855
4.990	98.299	98.299	98.209
5.125	98.690	98.690	98.600
5.250	99.795	99.795	99.705
5.375	100.174	100.174	100.084
5.490	100.479	100.479	100.389
5.625	100.824	100.824	100.734
5.750	101.048	101.048	100.958
5.875	101.307	101.307	101.217
5.990	101.565	101.565	101.475
6.125	101.841	101.841	101.751
6.250	101.983	101.983	101.893
6.375	102.101	102.101	102.011
6.490	102.291	102.291	102.201
6.625	102.452	102.452	102.362
6.750	102.619	102.619	102.529

20 Year VA Full Doc			
Rate	15-Day	30-Day	45-Day
4.750	97.347	97.347	97.257
4.875	97.761	97.761	97.671
4.990	98.167	98.167	98.077
5.125	98.649	98.649	98.559
5.250	99.741	99.741	99.651
5.375	100.143	100.143	100.053
5.490	100.265	100.265	100.175
5.625	101.055	101.055	100.965
5.750	101.107	101.107	101.017
5.875	101.319	101.319	101.229
5.990	101.652	101.652	101.562
6.125	101.875	101.875	101.785
6.250	101.866	101.866	101.776
6.375	102.020	102.020	101.930
6.490	102.167	102.167	102.077
6.625	102.309	102.309	102.219
6.750	103.205	103.205	103.115
6.875	103.359	103.359	103.269
6.990	103.493	103.493	103.403
7.125	103.650	103.650	103.560

15 Year VA Full Doc			
Rate	15-Day	30-Day	45-Day
3.990	97.419	97.419	97.329
4.125	97.773	97.773	97.683
4.250	98.670	98.670	98.580
4.375	98.984	98.984	98.894
4.500	99.389	99.389	99.299
4.625	99.752	99.752	99.662
4.750	100.061	100.061	99.971
4.875	100.521	100.521	100.431
4.990	100.675	100.675	100.585
5.125	100.950	100.950	100.860
5.250	101.296	101.296	101.206
5.375	101.526	101.526	101.436
5.490	101.622	101.622	101.532
5.500	101.627	101.627	101.537
5.625	101.765	101.765	101.675
5.750	102.113	102.113	102.023
5.875	102.258	102.258	102.168
5.990	102.376	102.376	102.286
6.125	102.511	102.511	102.421
6.250	102.808	102.808	102.718
6.375	102.944	102.944	102.854
6.490	103.070	103.070	102.980
6.500	103.081	103.081	102.991
6.625	103.220	103.220	103.130
6.750	103.551	103.551	103.461
6.875	103.689	103.689	103.599
6.990	103.817	103.817	103.727

5 Year VA Full Doc ARM			
Rate	15-Day	30-Day	45-Day
4.625	99.608	99.608	99.518
4.750	99.915	99.915	99.825
4.875	100.187	100.187	100.097
4.990	100.415	100.415	100.325
5.000	100.433	100.433	100.343
5.125	100.783	100.783	100.693
5.250	100.930	100.930	100.840
5.375	101.041	101.041	100.951
5.500	101.271	101.271	101.181
5.625	101.556	101.556	101.466
5.750	101.674	101.674	101.584
5.875	101.450	101.450	101.360
5.990	101.643	101.643	101.553
6.125	101.915	101.915	101.825
6.250	102.040	102.040	101.950
6.375	101.678	101.678	101.588
6.500	101.878	101.878	101.788
6.625	102.129	102.129	102.039
6.750	102.269	102.269	102.179

30 Year VA Full Doc Jumbo			
Rate	15-Day	30-Day	45-Day
4.750	96.693	96.693	96.603
4.875	97.131	97.131	97.041
4.990	97.490	97.490	97.400
5.125	97.887	97.887	97.797
5.250	99.262	99.262	99.172
5.375	99.647	99.647	99.557
5.490	99.952	99.952	99.862
5.625	100.303	100.303	100.213
5.750	100.649	100.649	100.559
5.875	100.906	100.906	100.816
5.990	101.167	101.167	101.077
6.125	101.445	101.445	101.355
6.250	101.554	101.554	101.464

25 Year VA Full Doc Jumbo			
Rate	15-Day	30-Day	45-Day
4.750	96.645	96.645	96.555
4.875	97.075	97.075	96.985
4.990	97.429	97.429	97.339
5.125	97.820	97.820	97.730
5.250	99.225	99.225	99.135
5.375	99.604	99.604	99.514
5.490	99.909	99.909	99.819
5.625	100.254	100.254	100.164
5.750	100.628	100.628	100.538
5.875	100.887	100.887	100.797
5.990	101.145	101.145	101.055
6.125	101.421	101.421	101.331
6.250	101.534	101.534	101.444

15 Year VA Full Doc Jumbo			
Rate	15-Day	30-Day	45-Day
3.990	97.049	97.049	96.959
4.125	97.403	97.403	97.313
4.250	98.300	98.300	98.210
4.375	98.614	98.614	98.524
4.500	99.019	99.019	98.929
4.625	99.382	99.382	99.292
4.750	99.691	99.691	99.601
4.875	100.151	100.151	100.061
4.990	100.580	100.580	100.490
5.125	100.926	100.926	100.836
5.250	101.257	101.257	101.167
5.375	101.395	101.395	101.305
5.500	101.743	101.743	101.653
5.625	101.888	101.888	101.798
5.750	102.006	102.006	101.916
6.000	102.016	102.016	101.926
6.125	102.141	102.141	102.051
6.250	102.438	102.438	102.348

5 Year VA Full Doc Jumbo ARM			
Rate	15-Day	30-Day	45-Day
4.625	99.208	99.208	99.118
4.750	99.515	99.515	99.425
4.875	99.787	99.787	99.697
4.990	100.015	100.015	99.925
5.000	100.033	100.033	99.943
5.125	100.383	100.383	100.293
5.250	100.530	100.530	100.440
5.375	100.641	100.641	100.551
5.500	100.871	100.871	100.781
5.625	101.156	101.156	101.066
5.750	101.274	101.274	101.184
5.875	101		



VA Non-Credit Qual. IRRRL - Pricing & Adjustments
Tuesday, January 6, 2026



30 Year VA IRRRL				25 Year VA IRRRL				15 Year VA IRRRL				5 Year VA IRRRL ARM			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.875	98.071	98.071	97.981	4.875	98.015	98.015	97.925	3.990	97.489	97.489	97.399	4.250	98.734	98.734	98.644
4.990	98.430	98.430	98.340	4.990	98.369	98.369	98.279	4.125	97.843	97.843	97.753	4.375	99.063	99.063	98.973
5.125	98.827	98.827	98.737	5.125	98.760	98.760	98.670	4.250	98.740	98.740	98.650	4.500	99.357	99.357	99.267
5.240	99.208	99.208	99.118	5.240	99.132	99.132	99.042	4.375	99.054	99.054	98.964	4.625	99.748	99.748	99.658
5.375	100.287	100.287	100.197	5.375	100.244	100.244	100.154	4.500	99.459	99.459	99.369	4.750	100.055	100.055	99.965
5.490	100.592	100.592	100.502	5.490	100.549	100.549	100.459	4.625	99.822	99.822	99.732	4.875	100.327	100.327	100.237
5.625	100.943	100.943	100.853	5.625	100.894	100.894	100.804	4.750	100.131	100.131	100.041	4.990	100.555	100.555	100.465
5.740	101.145	101.145	101.055	5.740	101.100	101.100	101.010	4.875	100.591	100.591	100.501	5.000	100.573	100.573	100.483
5.875	101.396	101.396	101.306	5.875	101.377	101.377	101.287	4.990	100.745	100.745	100.655	5.125	100.923	100.923	100.833
5.990	101.657	101.657	101.567	5.990	101.635	101.635	101.545	5.125	101.020	101.020	100.930	5.250	101.070	101.070	100.980
6.125	101.935	101.935	101.845	6.125	101.911	101.911	101.821	5.250	101.366	101.366	101.276	5.375	101.181	101.181	101.091
6.240	102.064	102.064	101.974	6.240	102.044	102.044	101.954	5.375	101.596	101.596	101.506	5.500	101.411	101.411	101.321
6.375	102.179	102.179	102.089	6.375	102.171	102.171	102.081	5.490	101.692	101.692	101.602	5.625	101.696	101.696	101.606
6.490	102.371	102.371	102.281	6.490	102.361	102.361	102.271	5.500	101.697	101.697	101.607	5.750	101.814	101.814	101.724
6.625	102.532	102.532	102.442	6.625	102.522	102.522	102.432	5.625	101.835	101.835	101.745	5.875	101.590	101.590	101.500
6.740	102.680	102.680	102.590	6.740	102.676	102.676	102.586	5.750	102.183	102.183	102.093	5.990	101.783	101.783	101.693
6.875	103.577	103.577	103.487	6.875	103.288	103.288	102.328	5.875	102.328	102.328	102.238	6.125	102.055	102.055	101.965
6.990	103.722	103.722	103.632	6.990	103.290	103.290	103.200	5.990	102.446	102.446	102.356	6.250	102.180	102.180	102.090
7.125	103.815	103.815	103.725	7.125	103.290	103.290	103.200	6.000	102.456	102.456	102.366	6.375	101.818	101.818	101.728
7.240	103.883	103.883	103.793	7.240	102.581	102.581	102.491	6.125	102.878	102.878	102.788	6.500	102.018	102.018	101.928
7.375	103.303	103.303	103.213	7.375	102.878	102.878	102.788	6.250	103.014	103.014	102.924	6.625	102.269	102.269	102.179
7.490	103.409	103.409	103.319	7.490	103.014	103.014	102.924	6.490	103.140	103.140	103.050	6.750	102.409	102.409	102.319
7.625	103.524	103.524	103.434	7.625	103.151	103.151	103.061	6.500	103.290	103.290	103.200	6.625	103.621	103.621	103.531
				6.625	103.320	103.320	103.230	6.750	103.759	103.759	103.669	6.875	103.887	103.887	103.797
				6.990	103.887	103.887	103.797								

30 Year VA IRRRL Jumbo				25 Year VA IRRRL Jumbo				15 Year VA IRRRL Jumbo				5 Year VA IRRRL Jumbo ARM			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.875	97.201	97.201	97.111	4.875	97.145	97.145	97.055	3.990	97.119	97.119	97.029	4.250	98.364	98.364	98.274
4.990	97.560	97.560	97.470	4.990	97.499	97.499	97.409	4.125	97.473	97.473	97.383	4.375	98.693	98.693	98.603
5.125	97.957	97.957	97.867	5.125	97.890	97.890	97.800	4.250	98.370	98.370	98.280	4.500	98.987	98.987	98.897
5.240	98.338	98.338	98.248	5.240	98.262	98.262	98.172	4.375	98.684	98.684	98.594	4.625	99.378	99.378	99.288
5.375	99.717	99.717	99.627	5.375	99.674	99.674	99.584	4.500	99.089	99.089	98.999	4.750	99.685	99.685	99.595
5.490	100.022	100.022	99.932	5.490	99.979	99.979	99.889	4.625	99.452	99.452	99.362	4.875	99.957	99.957	99.867
5.625	100.373	100.373	100.283	5.625	100.324	100.324	100.234	4.750	99.761	99.761	99.671	4.990	100.185	100.185	100.095
5.740	100.575	100.575	100.485	5.740	100.530	100.530	100.440	4.875	100.221	100.221	100.131	5.000	100.203	100.203	100.113
5.875	100.976	100.976	100.886	5.875	100.957	100.957	100.867	4.990	100.375	100.375	100.285	5.125	100.553	100.553	100.463
5.990	101.237	101.237	101.147	5.990	101.215	101.215	101.125	5.125	100.650	100.650	100.560	5.250	100.700	100.700	100.610
6.125	101.515	101.515	101.425	6.125	101.491	101.491	101.401	5.250	100.996	100.996	100.906	5.375	100.811	100.811	100.721
6.240	101.644	101.644	101.554	6.240	101.624	101.624	101.534	5.375	101.226	101.226	101.136	5.500	101.041	101.041	100.951
6.250	101.624	101.624	101.534	6.250	101.604	101.604	101.514	5.490	101.322	101.322	101.232	5.625	101.326	101.326	101.236
				5.500	101.327	101.327	101.237	5.625	101.465	101.465	101.375	5.750	101.444	101.444	101.354
				5.740	101.813	101.813	101.723	5.875	101.220	101.220	101.130	5.990	101.413	101.413	101.323
				5.990	101.958	101.958	101.868	6.125	101.685	101.685	101.595	6.250	101.810	101.810	101.720
				6.000	102.086	102.086	101.996	6.375	101.448	101.448	101.358	6.500	101.648	101.648	101.558
				6.125	102.211	102.211	102.121	6.500	101.899	101.899	101.809	6.625	102.039	102.039	101.949
				6.250	102.508	102.508	102.418	6.750	103.251	103.251	103.161	6.875	103.389	103.389	103.299
				6.375	102.644	102.644	102.554	6.990	103.517	103.517	103.427				

Extensions, Relocks, Product Flips				Miscellaneous			
1st/2nd 5 Day Extension				VA Full Doc Refi LTV > 90%			
1st/2nd 15 Day Extension				VA LTV > 100% (Excludes RM Serviced IRRRLs)			
3rd+ 15 Day Extension				VA ARM Full Doc Refi LTV > 90			
Rate Relock (Prior expired rate locks)				Manufactured Home			
Product Flip (ARM to Fixed, Fixed to ARM)				Rocket Pro Refi Credit			
				Rocket Pro Purchase Credit			

Government Loan Ladder				Government FICO Adjusters				ARM Cap										
Product	Cap	Margin	1Y CMT	FHA <600	2.000	1.400	0.750	FHA 600-619	1.400	0.750	0.350	VA <620 (Excludes VA Jumbo)	0.750	0.750	VA 620-639	0.750	VA >= 700	-0.125
<=\$85,																		



VA Credit Qualifying IRRRL - Pricing & Adjustments

Tuesday, January 6, 2026



30 Year VA IRRRL				25 Year VA IRRRL				15 Year VA IRRRL				5 Year VA IRRRL ARM			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.875	98.141	98.141	98.051	4.875	98.085	98.085	97.995	3.990	97.559	97.559	97.469	4.250	98.734	98.734	98.644
4.990	98.500	98.500	98.410	4.990	98.439	98.439	98.349	4.125	97.913	97.913	97.823	4.375	99.063	99.063	98.973
5.125	98.897	98.897	98.807	5.125	98.830	98.830	98.740	4.250	98.810	98.810	98.720	4.500	99.357	99.357	99.267
5.240	99.278	99.278	99.188	5.240	99.202	99.202	99.112	4.375	99.124	99.124	99.034	4.625	99.748	99.748	99.658
5.375	100.357	100.357	100.267	5.375	100.314	100.314	100.224	4.500	99.529	99.529	99.439	4.750	100.055	100.055	99.965
5.490	100.662	100.662	100.572	5.490	100.619	100.619	100.529	4.625	99.892	99.892	99.802	4.875	100.327	100.327	100.237
5.625	101.013	101.013	100.923	5.625	100.964	100.964	100.874	4.750	100.201	100.201	100.111	4.990	100.555	100.555	100.465
5.740	101.215	101.215	101.125	5.740	101.170	101.170	101.080	4.875	100.661	100.661	100.571	5.000	100.573	100.573	100.483
5.875	101.466	101.466	101.376	5.875	101.447	101.447	101.357	4.990	100.815	100.815	100.725	5.125	100.923	100.923	100.833
5.990	101.727	101.727	101.637	5.990	101.705	101.705	101.615	5.125	101.090	101.090	101.000	5.250	101.070	101.070	100.980
6.125	102.005	102.005	101.915	6.125	101.981	101.981	101.891	5.250	101.436	101.436	101.346	5.375	101.181	101.181	101.091
6.240	102.134	102.134	102.044	6.240	102.114	102.114	102.024	5.375	101.666	101.666	101.576	5.500	101.411	101.411	101.321
6.375	102.249	102.249	102.159	6.375	102.241	102.241	102.151	5.490	101.762	101.762	101.672	5.625	101.696	101.696	101.606
6.490	102.441	102.441	102.351	6.490	102.431	102.431	102.341	5.500	101.767	101.767	101.677	5.750	101.814	101.814	101.724
6.625	102.602	102.602	102.512	6.625	102.592	102.592	102.502	5.625	101.905	101.905	101.815	5.875	101.590	101.590	101.500
6.740	102.750	102.750	102.660	6.740	102.746	102.746	102.656	5.750	102.253	102.253	102.163	5.990	101.783	101.783	101.693
6.875	103.647	103.647	103.557					5.875	102.398	102.398	102.308	6.125	102.055	102.055	101.965
6.990	103.792	103.792	103.702					5.990	102.516	102.516	102.426	6.250	102.180	102.180	102.090
7.125	103.885	103.885	103.795					6.000	102.526	102.526	102.436	6.375	101.818	101.818	101.728
7.240	103.953	103.953	103.863					6.125	102.651	102.651	102.561	6.500	102.018	102.018	101.928
7.375	103.373	103.373	103.283					6.250	102.948	102.948	102.858	6.625	102.269	102.269	102.179
7.490	103.479	103.479	103.389					6.375	103.084	103.084	102.994	6.750	102.409	102.409	102.319
7.625	103.594	103.594	103.504					6.490	103.210	103.210	103.120	6.500	103.221	103.221	103.131
								6.625	103.360	103.360	103.270	6.750	103.691	103.691	103.601
								6.875	103.829	103.829	103.739	6.990	103.957	103.957	103.867

30 Year VA IRRRL Jumbo				25 Year VA IRRRL Jumbo				15 Year VA IRRRL Jumbo				5 Year VA IRRRL Jumbo ARM			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.875	97.271	97.271	97.181	4.875	97.215	97.215	97.125	3.990	97.189	97.189	97.099	4.250	98.364	98.364	98.274
4.990	97.630	97.630	97.540	4.990	97.569	97.569	97.479	4.125	97.543	97.543	97.453	4.375	98.693	98.693	98.603
5.125	98.027	98.027	97.937	5.125	97.960	97.960	97.870	4.250	98.440	98.440	98.350	4.500	98.987	98.987	98.897
5.240	98.408	98.408	98.318	5.240	98.332	98.332	98.242	4.375	98.754	98.754	98.664	4.625	99.378	99.378	99.288
5.375	99.787	99.787	99.697	5.375	99.744	99.744	99.654	4.500	99.159	99.159	99.069	4.750	99.685	99.685	99.595
5.490	100.092	100.092	100.002	5.490	100.049	100.049	99.959	4.625	99.522	99.522	99.432	4.875	99.957	99.957	99.867
5.625	100.443	100.443	100.353	5.625	100.394	100.394	100.304	4.750	99.831	99.831	99.741	4.990	100.185	100.185	100.095
5.740	100.645	100.645	100.555	5.740	100.600	100.600	100.510	4.875	100.291	100.291	100.201	5.000	100.203	100.203	100.113
5.875	101.046	101.046	100.956	5.875	101.027	101.027	100.937	4.990	100.445	100.445	100.355	5.125	100.553	100.553	100.463
5.990	101.307	101.307	101.217	5.990	101.285	101.285	101.195	5.125	100.720	100.720	100.630	5.250	100.700	100.700	100.610
6.125	101.585	101.585	101.495	6.125	101.561	101.561	101.471	5.250	101.066	101.066	100.976	5.375	100.811	100.811	100.721
6.240	101.714	101.714	101.624	6.240	101.694	101.694	101.604	5.375	101.296	101.296	101.206	5.500	101.041	101.041	100.951
6.250	101.694	101.694	101.604	6.250	101.674	101.674	101.584	5.490	101.392	101.392	101.302	5.625	101.326	101.326	101.236
								5.500	101.397	101.397	101.307	5.750	101.444	101.444	101.354
								5.625	101.535	101.535	101.445	5.875	101.220	101.220	101.130
								5.750	101.883	101.883	101.793	5.990	101.413	101.413	101.323
								5.875	102.028	102.028	101.938	6.125	101.685	101.685	101.595
								5.990	102.146	102.146	102.056	6.250	101.810	101.810	101.720
								6.000	102.156	102.156	102.066	6.375	101.448	101.448	101.358
								6.125	102.281	102.281	102.191	6.500	101.648	101.648	101.558
								6.250	102.578	102.578	102.488	6.625	101.899	101.899	101.809
								6.375	102.714	102.714	102.624	6.750	102.039	102.039	101.949

Extensions, Relocks, Product Flips		Geography		Government FICO Adjusters		ARM Cap					
1st/2nd 5 Day Extension	1st/2nd 15 Day Extension	3rd+ 15 Day Extension	Rate Relock (Prior expired rate locks)	Product Flip (ARM to Fixed, Fixed to ARM)	New York Property (Excludes Co-Ops)	Government Loan Ladder	Government FICO Adjusters	Product	Cap	Margin	1Y CMT
0.125	0.250	WOM or 0.250	WOM or 0.250	0.125	0.250	<=\$85,000	2.000	ARM Cap	1/1/5	2.00%	3.469%
0.250	0.400			0.200		\$85,001 - \$110,000	1.400				
0.400	0.750			0.200		\$110,001 - \$125,000	0.750				
							1.400				
							0.750				
							0.350				
							0.750				
							0.750				
							-0.125				

*Rate Premium Cap = 106.00

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Non-Agency Jumbo Pricing & LLPAs

Tuesday, January 6, 2026



30 Year Jumbo Smart			
Rate	15-Day	30-Day	45-Day
5.625	98.958	98.958	98.868
5.750	99.376	99.376	99.286
5.875	99.769	99.769	99.679
5.990	100.091	100.091	100.001
6.125	100.520	100.520	100.430
6.250	100.881	100.881	100.791
6.375	101.212	101.212	101.122
6.500	101.515	101.515	101.425
6.625	101.770	101.770	101.680
6.750	102.020	102.020	101.930
6.875	102.269	102.269	102.179

15 Year Jumbo Smart			
Rate	15-Day	30-Day	45-Day
5.750	99.126	99.126	99.036
5.875	99.519	99.519	99.429
5.990	99.841	99.841	99.751
6.125	100.520	100.520	100.430
6.250	100.881	100.881	100.791
6.375	101.212	101.212	101.122
6.500	101.515	101.515	101.425
6.625	101.770	101.770	101.680
6.750	102.020	102.020	101.930
6.875	102.269	102.269	102.179

7/6 Jumbo Smart			
Rate	15-Day	30-Day	45-Day
5.250	99.241	99.241	99.151
5.375	99.605	99.605	99.515
5.500	99.952	99.952	99.862
5.625	100.284	100.284	100.194
5.750	100.600	100.600	100.510
5.875	100.899	100.899	100.809
5.990	101.108	101.108	101.018
6.125	101.299	101.299	101.209
6.250	101.475	101.475	101.385
6.375	101.635	101.635	101.545

Super Jumbo 2M+			
Rate	15-Day	30-Day	45-Day
5.625	97.709	97.709	97.619
5.750	98.058	98.058	97.968
5.875	98.378	98.378	98.288
5.990	98.664	98.664	98.574
6.125	99.011	99.011	98.921
6.250	99.313	99.313	99.223
6.375	99.577	99.577	99.487
6.500	99.860	99.860	99.770
6.625	100.114	100.114	100.024
6.750	100.347	100.347	100.257

Non-Agency Jumbo LLPAs

Commitment Period	
60-Day Commitment	0.130

Geography	
Jumbo New York	0.250

Property Type	
Jumbo Co-Op (NY only)	1.000

Extensions, Relocks, Product Flips	
2nd 15 Day Extension	0.250
3rd+ 15 Day Extension	WOM or 0.250
Rate Relock	WOM or 0.250
Product Flip (ARM to Fixed, Fixed to ARM)	0.125

Units	
Jumbo 2 Unit Property	0.500
Miscellaneous & Promotional Adjustments	
Jumbo Loan Amount Exception	0.500
Sub Financing (CLTV->LTV)	1.000
30YR Jumbo R/T Refinance > 80	5.000

30 Year & 15 Year Jumbo Temp Buydown	
Temporary Buydown	0.250
*Primary residence 1/0 & 2/1 buy downs only	
30 Year & 15 Year Jumbo DTI LLPA	
45.01 - 47.00	0.250
>47	0.500

30 Year Jumbo & 15 Year Jumbo Occupancy Type LLPA						
LTV <=60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	> 85%
Investment Prop	0.500	0.625	0.750	0.875	1.250	N/A
Second Home	0.250	0.375	0.500	0.625	0.750	1.125

30 Year Jumbo & 15 Year Jumbo LTV/FICO ^a						
LTV <=60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	> 85%
FICO >= 780	-0.25	-0.500	-0.375	-0.250	-0.125	0.500
760-779	-0.500	-0.375	-0.250	-0.125	0.000	0.625
740-759	-0.375	-0.250	-0.125	0.000	0.125	1.375
720-739	-0.250	-0.125	0.000	0.125	0.500	6.000
700-719	-0.125	0.000	0.125	0.500	1.000	6.000
680-699	0.000	0.500	1.000	1.500	2.000	6.000

^aAdjustment looks to greater of LTV/CLTV/HLT

30 Year Jumbo & 15 Year Jumbo Cash Out LTV/FICO ^a						
LTV <=60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	> 85%
FICO >= 780	0.000	0.000	0.000	0.125	0.250	N/A
760-779	0.000	0.000	0.125	0.250	0.500	N/A
740-759	0.000	0.125	0.250	0.500	0.750	N/A
720-739	0.125	0.250	0.500	0.750	1.000	N/A
700-719	0.250	0.375	0.500	0.625	0.750	N/A
680-699	N/A	N/A	N/A	N/A	N/A	N/A

^aAdjustment looks to greater of LTV/CLTV/HLT

7/6 Jumbo ARM LTV/FICO	
LTV <=60.00%	60.01-65.00%
Second Home	0.250
60.01-70.00%	0.375
70.01-75.00%	0.500
75.01-80.00%	0.625
80.01-85.00%	0.750
> 85%	1.250

30 Year Super Jumbo FICO/HCLTV						
LTV <=60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	> 85%
FICO >= 780	-0.250	-0.125	0.000	0.125	0.250	N/A
760-779	-0.250	-0.125	0.000	0.125	0.250	N/A
740-759	-0.125	0.000	0.125	0.250	0.500	N/A
720-739	0.000	0.125	0.250	0.500	0.750	N/A
700-719	0.125	0.250	0.500	0.750	1.000	N/A
680-699	0.250	0.375	0.500	0.625	0.750	N/A

^aMaximum \$500k cash out allowed on all transactions

30YR Super Jumbo Rate/Term Refinance	
LTV <=60.00%	0.000
60.01-65.00%	0.125
65.01-70.00%	0.250
70.01-75.00%	0.375
75.01-80.00%	0.500
80.01-85.00%	0.625
> 85%	1.250

30YR Super Jumbo Second Home						
LTV <=60.00%	0.375					
60.01-65.00%	0.500					
65.01-70.00%	0.625					
70.01-75.00%	0.750					
75.01-80.00%	0.875					
80.01-85.00%	1.000					
> 85%	1.250					

^aMaximum \$500k cash out allowed on all transactions

30YR Super Jumbo Investment Property	
LTV <=50.00%	0.750
55.00-60.00%	0.875
65.01-70.00%	1.000
70.01-75.00%	1.125
75.01-80.00%	1.250
80.01-85.00%	1.375
> 85%	1.500

30YR Super Jumbo Self Employed Income						
LTV <=60.00%	0.125					
60.01-65.00%	0.250					
65.01-70.00%	0.375					
70.01-75.00%	0.500					
75.01-80.00%	0.625					
80.01-85.						



Non-Agency Non-QM Pricing & LLPAs

Tuesday, January 6, 2026



Key

FALSE

30 Year Non-QM		
Rate	30-Day	45-Day
6.250	99.881	99.791
6.375	100.424	100.334
6.500	100.944	100.854
6.625	101.447	101.357
6.750	102.059	101.969
6.875	102.545	102.455
6.990	103.011	102.921
7.125	103.421	103.331
7.250	103.819	103.729
7.375	104.200	104.110
7.500	104.564	104.474
7.625	104.913	104.823
7.750	105.246	105.156

40 Year Non-QM Interest Only		
Rate	30-Day	45-Day
6.250	99.544	99.454
6.375	100.086	99.996
6.500	100.607	100.517
6.625	101.109	101.019
6.750	101.722	101.632
6.875	102.207	102.117
6.990	102.674	102.584
7.125	103.083	102.993
7.250	103.481	103.391
7.375	103.862	103.772
7.500	104.227	104.137
7.625	104.575	104.485

Non-Agency Non-QM LLPAs

Commitment Period	
60-Day Commitment	0.130

Loan Ladder Adjustments	
Loan Amount \$125,000-\$149,999	0.750
Loan Amount \$150,000-\$199,999	0.625
Loan Amount \$200,000-\$249,999	0.375
Loan Amount \$250,000-\$499,999	0.250
Loan Amount \$500,000-\$999,999	-0.125
Loan Amount \$600,000-\$699,999	-0.500
Loan Amount \$700,000+	-0.750

Max Premium Cap	
30 Yr Non-QM	102.420
40 Yr Interest Only	102.345

HCLTV/FICO						
	<=60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%
>=780	-0.750	-0.625	-0.500	-0.375	-0.125	1.625
760-779	-0.625	-0.500	-0.250	-0.125	0.125	2.000
740-759	-0.375	-0.250	-0.125	0.125	0.500	2.500
720-739	-0.250	-0.125	0.125	0.375	1.000	3.375
700-719	-0.125	0.125	0.375	0.750	1.250	4.375
680-699	0.000	0.375	0.625	1.500	2.250	-
660-679	0.750	1.000	1.625	2.500	3.625	-

Loan Purpose HCLTV						
	<=60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%
Purchase	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refi*	0.375	0.500	0.750	1.000	1.500	-
Interest Only	0.125	0.250	0.500	0.500	0.750	-
Second Home	0.125	0.250	0.250	0.500	0.500	0.875
Investment Home	0.125	0.250	0.500	0.750	-	-
Condo	0.000	0.250	0.250	0.375	0.500	0.625
Florida Condo	0.500	0.500	0.500	0.500	0.625	1.000
Multifunit	0.500	0.500	0.500	0.500	0.750	1.500
Asset Depletion	0.250	0.250	0.250	0.500	0.500	-
Bank Statement	0.125	0.125	0.125	0.125	0.375	0.500
Non-Warrant Condo	0.500	0.500	0.500	0.500	0.500	0.500
QM Exception*	5.000	5.000	5.000	5.000	5.000	5.000

*Applies when a loan would fit agency guidelines.

**Maximum Cash Out Total is \$500K

***Minimum Loan Amount is \$125K

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Non-Agency DSCR Pricing & LLPAs

Tuesday, January 6, 2026



30 Year DSCR

Rate	45-Day
6.125	99.441
6.250	100.135
6.375	100.800
6.500	101.443
6.625	102.068
6.750	102.665
6.875	103.277
6.990	103.868
7.125	104.399
7.250	104.901
7.375	105.370
7.500	105.808
7.625	106.214

40 Year DSCR Interest Only

Rate	45-Day
6.125	99.179
6.250	99.872
6.375	100.538
6.500	101.180
6.625	101.805
6.750	102.402
6.875	103.015
6.990	103.606
7.125	104.136
7.250	104.638
7.375	105.108
7.500	105.545
7.625	105.951

Non-Agency DSCR LLPAs

Commitment Period

60-Day Commitment	0.130
30-Day Commitment	-0.090

Extensions, Relocks, Product Flips

1st/2nd 5 Day Extension	0.125
1st/2nd 15 Day Extension	0.250
Product Flip	0.125

Loan Ladder Adjustments

Loan Amount \$125,000-\$149,999	1.000
Loan Amount \$150,000-\$199,999	0.875
Loan Amount \$200,000-\$249,999	0.625
Loan Amount \$250,000-\$499,999	0.375
Loan Amount \$500,000-\$599,999	-0.125
Loan Amount \$600,000-\$699,999	-0.500
Loan Amount \$700,000+	-0.750

Fixed Prepayment Penalty

	LLPA	Max Premium Cap
5-Year	-0.750	103.000
3-Year	0.000	102.500
1-Year	0.750	101.500
6-Month**	1.500	101.000
None	2.000	100.500

DSCR Score LLPAs

	<-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%
DSCR 1.00-1.24	-0.250	-0.250	-0.250	-0.125	0.000
DSCR ≥ 1.25	-0.500	-0.500	-0.500	-0.375	-0.250

Step Down Prepayment Penalty

	LLPA	Max Premium Cap
5-Year	-1.000	103.000
3-Year	0.000	102.500
None	2.000	100.500

HCLTV/FICO

	<-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%
>=780	-1.000	-0.750	-0.375	-0.125	0.500
760-779	-0.875	-0.500	-0.250	0.250	0.750
740-759	-0.625	-0.250	0.000	0.500	1.250
720-739	-0.375	-0.125	0.250	0.750	1.500
700-719	-0.250	0.250	0.625	1.750	2.750
680-699	0.000	1.000	1.625	2.625	-

Loan Purpose HCLTV

	<=60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%
Purchase	0.000	0.000	0.000	0.000	0.000
Cash Out Refi*	0.750	0.750	0.875	1.000	-
Interest Only	0.125	0.250	0.500	0.500	0.750
Condo	0.000	0.250	0.250	0.375	0.500
Florida Condo	0.500	0.500	0.500	0.500	0.625
Multifamily	0.500	0.500	0.500	0.500	0.750
Non-Warrant Condo	0.500	0.500	0.500	0.500	0.500

*Maximum Cash Out Total is \$500K

** Only available in Kansas

Minimum Loan Amount is \$125K

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Home Equity Loan Pricing - Rate Adjustments

Tuesday, January 6, 2026



30YR Home Equity Loan CLTV/FICO						
	CLTV <=65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90%
FICO >=780	6.875%	7.125%	7.625%	7.875%	8.125%	9.250%
760-779	7.000%	7.250%	7.625%	7.875%	8.125%	9.250%
740-759	7.500%	7.625%	7.750%	8.000%	8.500%	9.500%
720-739	7.625%	7.750%	8.000%	8.375%	9.000%	-
700-719	8.000%	8.250%	8.625%	8.875%	9.500%	-
680-699	8.750%	9.250%	9.500%	9.750%	-	-

20YR Home Equity Loan CLTV/FICO						
	CLTV <=65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90%
FICO >=780	6.125%	6.375%	7.375%	7.625%	7.875%	8.875%
760-779	6.375%	6.625%	7.375%	7.625%	7.875%	8.875%
740-759	6.625%	7.250%	7.500%	7.750%	8.375%	9.375%
720-739	7.000%	7.500%	7.875%	8.375%	8.625%	-
700-719	7.375%	8.125%	8.375%	8.625%	9.375%	-
680-699	8.500%	9.125%	9.375%	9.375%	-	-

15YR Home Equity Loan CLTV/FICO						
	CLTV <=65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90%
FICO >=780	6.500%	6.750%	7.250%	7.500%	7.750%	8.875%
760-779	6.625%	6.875%	7.250%	7.500%	7.750%	8.875%
740-759	7.125%	7.250%	7.375%	7.625%	8.125%	9.125%
720-739	7.250%	7.375%	7.625%	8.000%	8.625%	-
700-719	7.625%	7.875%	8.250%	8.500%	9.125%	-
680-699	8.375%	8.875%	9.125%	9.375%	-	-

10YR Home Equity Loan CLTV/FICO						
	CLTV <=65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90%
FICO >=780	6.375%	6.625%	7.125%	7.375%	7.625%	8.750%
760-779	6.500%	6.750%	7.125%	7.375%	7.625%	8.750%
740-759	7.000%	7.125%	7.250%	7.500%	8.000%	9.000%
720-739	7.125%	7.250%	7.500%	7.875%	8.500%	-
700-719	7.500%	7.750%	8.125%	8.375%	9.000%	-
680-699	8.250%	8.750%	9.000%	9.250%	-	-

Home Equity Loan Rate Adjusters

Commitment Period		Extensions & Relocks (Rate Adjuster)	
30-Day Commitment	0.000%	5-day ext	0.050%
Loan Ladder		15-day ext	0.125%
< \$45,000	0.375%	Re-Lock	0.125%
\$45,000-\$49,999	0.050%		
\$50,000-\$99,999	0.000%		
\$100,000-\$124,999	-0.100%		
\$125,000-\$224,999	-0.250%		
>=\$225,000	-0.350%		
Debt to Income		Property State	
DTI > 45% & <720 FICO	0.750%	NY	0.125%
DTI > 45% & >80% CLTV	0.750%	MN	0.125%
		NC	0.500%
		DC	0.375%
		OH	0.250%
		IL	0.125%
		NJ	0.500%
Property Type		Occupancy Type	
Condo	0.250%	Second Home	0.125%
		2nd Home CLTV >=80	0.500%
20YR Rate BuyUp/BuyDown		30YR, 15YR, 10YR Rate BuyUp/BuyDown	
Rate Buy Up(+)/Down(-)	Price	Rate Buy Up(+)/Down(-)	Price
-0.250%	99.250	-0.500%	98.500
-0.125%	99.625	-0.375%	98.875
0.000%	100.000	-0.250%	99.250
0.125%	100.375	-0.125%	99.625
0.250%	100.750	0.000%	100.000
0.375%	101.125	0.125%	100.375
0.500%	101.500	0.250%	100.750
0.625%	101.875	0.375%	101.125
0.750%	102.250	0.500%	101.500
0.875%	102.500	0.625%	101.875
		0.750%	102.250
		0.875%	102.500

*Rate Premium Cap = 104.25

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Lender Paid Mortgage Insurance - Adjustments

Tuesday, January 6, 2026



LPMI - Price Adjustments

	30-21 Years Fixed & ARMs										
	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620
LTV 80.01%-85%	0.360	0.400	0.440	0.510	0.780	0.910	1.070	1.590	1.640	1.760	2.550
85.01%-90%	0.830	0.870	0.920	1.190	1.710	1.990	2.120	3.610	3.900	3.930	5.700
90.01%-95%	1.210	1.430	1.440	1.850	2.440	2.950	3.230	5.490	5.700	5.780	8.380
95.01%-97%	1.820	1.850	1.860	2.890	3.370	4.230	4.470	7.350	7.840	7.890	11.440

	30 Year Fixed Home Ready/Home Possible										
	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620
LTV 80.01%-85%	0.360	0.400	0.440	0.510	0.780	0.910	1.070	1.590	1.640	1.760	2.550
85.01%-90%	0.830	0.870	0.920	1.190	1.710	1.990	2.120	3.610	3.900	3.930	5.700
90.01%-95%	1.130	1.340	1.340	1.790	2.300	2.760	3.090	4.660	4.850	4.930	7.150
95.01%-97%	1.460	1.460	1.460	2.400	2.680	3.330	3.510	5.490	5.600	5.890	8.540

	20-8 Years Fixed										
	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620
LTV 80.01%-85%	0.190	0.190	0.190	0.250	0.480	0.500	0.500	0.500	0.520	0.620	0.900
85.01%-90%	0.530	0.530	0.550	0.660	0.720	0.760	1.100	1.410	1.430	1.470	2.130
90.01%-95%	0.790	0.790	0.800	0.990	1.150	1.290	2.080	2.660	2.770	2.920	4.230
95.01%-97%	1.070	1.160	1.230	1.380	1.410	1.660	3.300	4.270	4.540	4.850	7.030

Additional Adjustments (Adjustments are Cumulative)

	Miscellaneous Adjustments										
	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620
2nd Home	0.360	0.360	0.360	0.390	0.490	0.600	0.700	1.230	1.270	1.350	1.960
3-4 Units	1.020	1.020	1.020	1.190	1.330	1.500	1.750	1.900	6.000	2.630	3.810
Inv. Prop	1.020	1.020	1.020	1.190	1.330	1.500	1.750	1.900	2.000	2.630	3.810
Cash Out	0.490	0.490	0.490	0.550	0.750	0.875	1.125	1.500	1.625	1.875	1.875
Manufactured Homes	0.500	0.500	0.500	0.500	0.700	1.000	1.000	1.300	1.300	1.300	1.890

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