



GIANT LENDING

Giant Lending Rate Sheet

GiantLending.com
3187 Red Hill Ave., Suite 100
Costa Mesa, CA 92626

Ratesheet Code: RS-WS

Effective Date:

10/1/25 8:00 AM

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Lock Expiration Days	
15 Day	10/16/25
30 Day	10/31/25
45 Day	11/14/25
60 Day	12/01/25

Mortgagee Clause	
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	

2025 FHA/A Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250

Anticipated 2026 Conforming Loan Limits	
# of Units	Loan Limits
1	\$819,000
2	\$1,048,500
3	\$1,268,000
4	\$1,575,000

Giant Lending Select Program	
*GIANT Lending Select Special: All FNMA / FHLMC FICO => 700 & <= 80% LTV	0.300
*GIANT Select Special: All Gov't Loans FICO => 680 & TLA => \$250K (N/A All DPA Products)	0.350

Allowable Fees	
Click Here	

Relock Fee	
(0.250)	

Lock Extension Fees	
0.02 Per Day	

Max extension 30 days and / or 10 times, whichever comes first.

Lock Desk Hours	
8:00 AM - 6:00 PM PST	

Lock Request Hours	
8:00 AM - 8:59 PM PST**	

Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

Contact list	
Corporate Headquarters:	Phone: 800-760-1833
	Email: Inquires@thegiantlending.com
Lock Desk:	Phone: 949-679-7400
	Email: LockDesk@thegiantlending.com
NonQM Lock Desk:	Phone: Email Only
	Email: LockDesk@thegiantlending.com
Prime Loan Scenarios:	Phone: Email Only
	Email: Scenarios@thegiantlending.com
NonQM Scenarios:	Phone: Email Only
	Email: NonQMScenario@thegiantlending.com
Bank Statement Calc:	Phone: Email Only
	Email: EZCalc@thegiantlending.com
Jumbo Scenarios:	Phone: Email Only
	Email: JumboScenario@thegiantlending.com
CD Desk:	Phone: Email Only
	Email: CD@thegiantlending.com
Funding Department:	Phone: Email Only
	Email: Funding@thegiantlending.com
Loan Setup	Phone: Email Only
	Email: Setup@thegiantlending.com

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

September Pricing Specials	
12.5 bps special on Conventional Non-Select (Excludes CalHFA, Cannot be combined with Select)	0.125
12.5 special on FHA/VA STD BAL & HI BAL (Excludes CalHFA, Can be combined with Select)	0.125
37.5 special on all FHA/VA STD BAL & HI BAL with 600 – 679 FICOs (Excludes CalHFA, Cannot be combined with Select or any other specials)	0.375

Temporary Property Eligibility Restrictions

Properties located in the following City/County are NOT eligible to be locked:

- Baltimore City, Maryland
- (Properties located in Baltimore County are not restricted)
- Essex County, New Jersey

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The Runway Portal is one of the most powerful tools to help our brokers close more loans.
Get an edge on the competition and expand your business at the same time with The Runway
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* Any lock requests submitted after hours will be subject to market movement.

** Lock Desk turn times are 2 hours.



Giant Lending
3187 Red Hill Ave., Suite 100
Costa Mesa, CA 92626

Wholesale

Effective: October 1, 2025

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.856	95.829	95.782	95.735	4.875	95.581	95.554	95.507	95.460	5.750	100.494	100.416	100.330	100.244
5.000	96.562	96.535	96.488	96.441	5.000	96.287	96.260	96.213	96.166	5.875	100.983	100.904	100.818	100.732
5.125	96.980	96.953	96.906	96.859	5.125	96.690	96.663	96.616	96.569	6.000	101.426	101.347	101.261	101.175
5.250	97.899	97.865	97.818	97.771	5.250	97.575	97.541	97.494	97.447	6.125	101.857	101.778	101.692	101.607
5.375	98.534	98.501	98.454	98.407	5.375	98.199	98.166	98.119	98.072	6.250	101.370	101.284	101.198	101.112
5.500	99.183	99.149	99.102	99.056	5.500	98.824	98.790	98.743	98.696	6.375	101.919	101.834	101.748	101.662
5.625	99.782	99.748	99.701	99.654	5.625	99.407	99.373	99.326	99.279	6.500	102.317	102.232	102.146	102.060
5.750	100.070	100.028	99.973	99.918	5.750	99.695	99.653	99.598	99.543	6.625	102.552	102.466	102.380	102.294
5.875	100.618	100.575	100.521	100.466	5.875	100.270	100.227	100.172	100.118	6.750	102.218	102.162	102.107	102.053
6.000	101.140	101.098	101.043	100.988	6.000	100.822	100.779	100.725	100.670	6.875	102.460	102.404	102.349	102.294
6.125	101.603	101.560	101.506	101.451	6.125	101.325	101.282	101.227	101.173	7.000	102.912	102.855	102.801	102.746
6.250	101.558	101.508	101.453	101.399	6.250	101.283	101.233	101.178	101.124	7.125	103.203	103.147	103.092	103.037
6.375	102.186	102.137	102.082	102.027	6.375	101.911	101.861	101.807	101.752	7.250	103.218	103.207	103.192	103.176
6.500	102.640	102.590	102.535	102.481	6.500	102.345	102.295	102.240	102.186	7.375	103.515	103.504	103.488	103.472
6.625	102.894	102.844	102.789	102.735	6.625	102.599	102.549	102.494	102.440	7.500	103.839	103.828	103.813	103.797
6.750	102.929	102.895	102.849	102.802	6.750	102.634	102.600	102.554	102.507	7.625	104.128	104.117	104.102	104.086
6.875	103.173	103.140	103.093	103.046	6.875	102.878	102.845	102.798	102.751					
7.000	103.634	103.600	103.553	103.507	7.000	103.339	103.305	103.258	103.212					
7.125	103.906	103.872	103.826	103.779	7.125	103.611	103.577	103.531	103.484					
7.250	103.965	103.945	103.921	103.898	7.250	103.670	103.650	103.626	103.603					
7.375	104.247	104.227	104.203	104.180	7.375	103.952	103.932	103.908	103.885					
7.500	104.395	104.375	104.351	104.328	7.500	104.100	104.080	104.056	104.033					
7.625	104.621	104.601	104.578	104.554	7.625	104.326	104.306	104.283	104.259					
FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	99.253	99.227	99.192	99.156	6.000	101.731	101.705	101.670	101.635	5.750	99.671	99.611	99.540	99.470
5.000	99.531	99.505	99.470	99.434	6.125	101.908	101.881	101.846	101.811	5.875	100.249	100.188	100.118	100.048
5.125	99.570	99.544	99.509	99.474	6.250	102.283	102.258	102.229	102.200	6.000	100.811	100.751	100.680	100.610
5.250	100.075	100.049	100.013	99.978	6.375	102.597	102.571	102.542	102.513	6.125	101.339	101.278	101.208	101.138
5.375	100.337	100.310	100.275	100.240	6.500	102.770	102.744	102.715	102.686	6.250	101.346	101.279	101.208	101.138
5.500	100.604	100.578	100.542	100.507	6.625	102.832	102.806	102.777	102.748	6.375	102.034	101.966	101.896	101.826
5.625	100.854	100.828	100.792	100.757	6.750	103.132	103.107	103.078	103.049	6.500	102.571	102.503	102.433	102.363
5.750	101.156	101.137	101.103	101.069	6.875	103.160	103.128	103.098	103.068	6.625	102.888	102.821	102.751	102.680
5.875	101.399	101.380	101.346	101.312	7.000	103.447	103.394	103.360	103.326	6.750	102.789	102.746	102.692	102.637
6.000	101.647	101.628	101.594	101.560	7.125	103.593	103.529	103.493	103.457	6.875	103.104	103.062	103.007	102.952
6.125	101.879	101.860	101.827	101.793	7.250	103.726	103.642	103.554	103.466	7.000	103.629	103.586	103.532	103.477
6.250	102.109	102.090	102.056	102.022	7.375	103.859	103.775	103.687	103.598	7.125	103.965	103.922	103.867	103.813
6.375	102.485	102.464	102.432	102.400	7.500	103.978	103.894	103.806	103.718	7.250	103.794	103.764	103.733	103.702
6.500	102.756	102.737	102.703	102.669	7.625	104.101	104.017	103.929	103.841	7.375	104.149	104.120	104.089	104.057
										7.500	104.430	104.401	104.370	104.339
										7.625	104.732	104.702	104.671	104.640
										7.750	104.174	104.163	104.147	104.132
										7.875	104.486	104.475	104.459	104.444
										8.000	104.557	104.546	104.530	104.515
										8.125	104.861	104.850	104.834	104.818

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	97.809	97.776	97.729	97.682	4.875	95.056	95.029	94.982	94.935	5.375	99.700	99.625	99.532	99.438
5.500	98.458	98.424	98.377	98.331	5.000	95.762	95.735	95.688	95.641	5.500	100.222	100.148	100.054	99.961
5.625	99.057	99.023	98.976	98.929	5.125	96.165	96.138	96.091	96.044	5.625	100.712	100.637	100.544	100.450
5.750	99.345	99.303	99.248	99.193	5.250	97.050	97.016	96.969	96.922	5.750	100.469	100.391	100.305	100.219
5.875	99.893	99.850	99.796	99.741	5.375	97.674	97.641	97.594	97.547	5.875	100.958	100.879	100.793	100.707
6.000	100.415	100.373	100.318	100.263	5.500	98.299	98.265	98.218	98.171	6.000	101.401	101.322	101.236	101.150
6.125	100.878	100.835	100.781	100.726	5.625	98.882	98.848	98.801	98.754	6.125	101.832	101.753	101.667	101.582
6.250	100.833	100.783	100.728	100.674	5.750	99.170	99.128	99.073	99.018	6.250	101.345	101.259	101.173	101.087
6.375	101.461	101.412	101.357	101.302	5.875	99.745	99.702	99.647	99.593	6.375	101.894	101.809	101.723	101.637
6.500	101.915	101.865	101.810	101.756	6.000	100.297	100.254	100.200	100.145	6.500	102.292	102.207	102.121	102.035
6.625	102.169	102.119	102.064	102.010	6.125	100.800	100.757	100.702	100.648	6.625	102.527	102.441	102.355	102.269
6.750	102.204	102.170	102.124	102.077	6.250	100.758	100.708	100.653	100.599	6.750	102.193	102.137	102.082	102.028
6.875	102.448	102.415	102.368	102.321	6.375	101.386	101.336	101.282	101.227	6.875	102.435	102.379	102.324	102.269
7.000	102.909	102.875	102.828	102.782	6.500	101.820	101.770	101.715	101.661	7.000	102.887	102.830	102.776	102.721
7.125	103.181	103.147	103.101	103.054	6.625	102.074	102.024	101.969	101.915	7.125	103.178	103.122	103.067	103.012
7.250	103.240	103.220	103.196	103.173	6.750	102.109	102.075	102.029	101.982	7.250	103.193	103.182	103.167	103.151
7.375	103.522	103.502	103.478	103.455	6.875	102.353	102.320	102.273	102.226	7.375	103.490	103.479	103.463	103.447
7.500	103.670	103.650	103.626	103.603	7.000	102.814	102.780	102.733	102.687	7.500	103.814	103.803	103.788	103.772
7.625	103.896	103.876	103.853	103.829	7.125	103.086	103.052	103.006	102.959	7.625	104.103	104.092	104.077	104.061
7.750	103.940	103.920	103.897	103.873	7.250	103.145	103.125	103.101	103.078					
7.875	104.162	104.142	104.119	104.095	7.375	103.427	103.407	103.383	103.360					
8.000	104.108	104.088	104.064	104.041	7.500	103.575	103.555	103.531	103.508					
8.125	104.308	104.288	104.264	104.241	7.625	103.801	103.781	103.758	103.734					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.500	102.856	102.837	102.803	102.769	6.500	102.870	102.844	102.815	102.786
6.625	102.956	102.931	102.902	102.873	6.625	102.932	102.906	102.877	102.848
6.750	103.311	103.285	103.256	103.227	6.750	103.232	103.207	103.178	103.149
6.875	103.382	103.357	103.328	103.299	6.875	103.260	103.228	103.198	103.168
7.000	103.680	103.655	103.626	103.597	7.000	103.547	103.494	103.460	103.426
7.125	103.849	103.824	103.795	103.766	7.125	103.693	103.629	103.593	103.557
7.250	103.906	103.823	103.734	103.646	7.250	103.826	103.742	103.654	103.566
7.375	104.073	103.989	103.901	103.812	7.375	103.959	103.875	103.787	103.698
7.500	104.224	104.141	104.052	103.964	7.500	104.078	103.994	103.906	103.818
7.625	104.377	104.294	104.205	104.117	7.625	104.201	104.117	104.029	103.941



Giant Lending
3187 Red Hill Ave., Suite 100
Costa Mesa, CA 92626

Wholesale

Effective: October 1, 2025

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.157	99.114	99.060	99.005	5.500	97.166	97.123	97.068	97.014	5.375	99.700	96.617	96.562	96.508
5.625	99.741	99.698	99.643	99.589	5.625	97.716	97.673	97.618	97.564	5.500	97.236	97.193	97.138	97.084
5.750	100.070	100.027	99.972	99.918	5.750	98.045	98.002	97.947	97.893	5.625	97.795	97.752	97.698	97.643
5.875	100.516	100.473	100.418	100.364	5.875	98.517	98.474	98.420	98.365	5.750	98.099	98.057	98.002	97.947
6.000	101.007	100.964	100.910	100.855	6.000	99.038	98.996	98.941	98.886	5.875	98.549	98.506	98.452	98.397
6.125	101.365	101.322	101.267	101.213	6.125	99.436	99.393	99.338	99.284	6.000	99.034	98.991	98.936	98.882
6.250	101.546	101.496	101.442	101.387	6.250	99.601	99.551	99.497	99.442	6.125	99.399	99.356	99.301	99.247
6.375	101.908	101.858	101.804	101.749	6.375	99.963	99.913	99.859	99.804	6.250	99.574	99.525	99.470	99.415
6.500	102.209	102.159	102.104	102.050	6.500	100.264	100.214	100.159	100.105	6.375	99.953	99.903	99.848	99.794
6.625	102.511	102.462	102.407	102.352	6.625	100.566	100.517	100.462	100.407	6.500	100.275	100.226	100.171	100.116
6.750	102.276	102.251	102.212	102.173	6.750	100.331	100.306	100.267	100.228	6.625	100.628	100.578	100.523	100.469
6.875	102.555	102.530	102.491	102.452	6.875	100.610	100.585	100.546	100.507	6.750	100.432	100.407	100.368	100.329
7.000	102.779	102.754	102.715	102.676	7.000	100.834	100.809	100.770	100.731	6.875	100.759	100.734	100.695	100.656
7.125	102.998	102.973	102.934	102.895	7.125	101.053	101.028	100.989	100.950	7.000	101.002	100.977	100.938	100.899
7.250	101.663	101.616	101.569	101.522	7.250	99.718	99.671	99.624	99.577	7.125	101.263	101.238	101.199	101.160
7.375	102.264	102.217	102.170	102.123	7.375	100.319	100.272	100.225	100.178	7.250	100.219	100.172	100.125	100.078
7.500	102.223	102.175	102.128	102.081	7.500	100.276	100.228	100.181	100.135	7.375	100.605	100.558	100.511	100.464
7.625	102.243	102.195	102.148	102.101	7.625	100.275	100.228	100.181	100.134	7.500	100.593	100.545	100.498	100.451
7.750	102.004	101.921	101.843	101.765						7.625	100.623	100.575	100.528	100.481
7.875	102.207	102.123	102.045	101.967										
8.000	101.114	101.031	100.953	100.875										
8.125	101.287	101.203	101.125	101.047										

FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
6.000	99.899	99.864	99.815	99.766	6.000	99.394	99.359	99.310	99.261					
6.125	100.049	100.014	99.965	99.916	6.125	99.558	99.522	99.473	99.424					
6.250	100.222	100.180	100.136	100.092	6.250	99.809	99.767	99.723	99.679					
6.375	100.382	100.341	100.296	100.252	6.375	99.986	99.944	99.900	99.856					
6.500	100.511	100.469	100.425	100.381	6.500	100.149	100.107	100.063	100.018					
6.625	100.681	100.639	100.595	100.550	6.625	100.323	100.281	100.237	100.193					
6.750	100.679	100.638	100.593	100.549	6.750	100.480	100.438	100.394	100.350					
6.875	100.787	100.745	100.701	100.657	6.875	100.619	100.578	100.534	100.489					
7.000	100.845	100.803	100.759	100.715	7.000	100.732	100.691	100.646	100.602					
7.125	100.925	100.883	100.839	100.795	7.125	100.842	100.800	100.756	100.712					
7.250	100.601	100.501	100.397	100.294	7.250	101.207	101.107	101.003	100.900					
7.375	101.068	100.968	100.864	100.761	7.375	100.848	100.748	100.645	100.541					
7.500	101.011	100.911	100.808	100.704	7.500	100.947	100.847	100.744	100.640					
7.625	100.986	100.886	100.783	100.679	7.625	101.050	100.950	100.847	100.743					

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					FANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.856	95.829	95.782	95.735	5.500	99.157	99.114	99.060	99.005	5.375	97.659	97.626	97.579	97.532
5.000	96.562	96.535	96.488	96.441	5.625	99.741	99.698	99.643	99.589	5.500	98.308	98.274	98.227	98.181
5.125	96.980	96.953	96.906	96.859	5.750	100.070	100.027	99.972	99.918	5.625	98.907	98.873	98.826	98.779
5.250	97.899	97.865	97.818	97.771	5.875	100.516	100.473	100.418	100.364	5.750	99.195	99.153	99.098	99.043
5.375	98.534	98.501	98.454	98.407	6.000	101.007	100.964	100.910	100.855	5.875	99.743	99.700	99.646	99.591
5.500	99.183	99.149	99.102	99.056	6.125	101.365	101.322	101.267	101.213	6.000	100.265	100.223	100.168	100.113
5.625	99.782	99.748	99.701	99.654	6.250	101.546	101.496	101.442	101.387	6.125	100.728	100.685	100.631	100.576
5.750	100.070	100.028	99.973	99.918	6.375	101.908	101.858	101.804	101.749	6.250	100.683	100.633	100.578	100.524
5.875	100.618	100.575	100.521	100.466	6.500	102.209	102.159	102.104	102.050	6.375	101.311	101.262	101.207	101.152
6.000	101.140	101.098	101.043	100.988	6.625	102.511	102.462	102.407	102.352	6.500	101.765	101.715	101.660	101.606
6.125	101.603	101.560	101.506	101.451	6.750	102.276	102.251	102.212	102.173	6.625	102.019	101.969	101.914	101.860
6.250	101.558	101.508	101.453	101.399	6.875	102.555	102.530	102.491	102.452	6.750	102.054	102.020	101.974	101.927
6.375	102.186	102.137	102.082	102.027	7.000	102.779	102.754	102.715	102.676	6.875	102.298	102.265	102.218	102.171
6.500	102.640	102.590	102.535	102.481	7.125	102.998	102.973	102.934	102.895	7.000	102.759	102.725	102.678	102.632
6.625	102.894	102.844	102.789	102.735	7.250	101.663	101.616	101.569	101.522	7.125	103.031	102.997	102.951	102.904
6.750	102.929	102.895	102.849	102.802	7.375	102.264	102.217	102.170	102.123	7.250	103.090	103.070	103.046	103.023
6.875	103.173	103.140	103.093	103.046	7.500	102.223	102.175	102.128	102.081	7.375	103.372	103.352	103.328	103.305
7.000	103.634	103.600	103.553	103.507	7.625	102.243	102.195	102.148	102.101	7.500	103.520	103.500	103.476	103.453
7.125	103.906	103.872	103.826	103.779	7.750	102.004	101.921	101.843	101.765	7.625	103.746	103.726	103.703	103.679
7.250	103.965	103.945	103.921	103.898	7.875	102.207	102.123	102.045	101.967	7.750	103.790	103.770	103.747	103.723
7.375	104.247	104.227	104.203	104.180	8.000	101.114	101.031	100.953	100.875	7.875	104.012	103.992	103.969	103.945
7.500	104.395	104.375	104.351	104.328	8.125	101.287	101.203	101.125	101.047	8.000	103.958	103.938	103.914	103.891
7.625	104.621	104.601	104.578	104.554						8.125	104.158	104.138	104.114	104.091

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					FANNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD10)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.856	95.829	95.782	95.735	5.500	99.157	99.114	99.060	99.005	5.375	97.659	97.626	97.579	97.532
5.000	96.562	96.535	96.488	96.441	5.625	99.741	99.698	99.643	99.589	5.500	98.308	98.274	98.227	98.181
5.125	96.980	96.953	96.906	96.859	5.750	100.070	100.027	99.972	99.918	5.625	98.907	98.873	98.826	98.779
5.250	97.899	97.865	97.818	97.771	5.875	100.516	100.473	100.418	100.364	5.750	99.195	99.153	99.098	99.043
5.375	98.534	98.501	98.454	98.407	6.000	101.007	100.964	100.910	100.855	5.875	99.743	99.700	99.646	99.591



Giant Lending
3187 Red Hill Ave., Suite 100
Costa Mesa, CA 92626

Wholesale

Effective: October 1, 2025

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.856	95.829	95.782	95.735	4.875	95.581	95.554	95.507	95.460	5.750	100.494	100.416	100.330	100.244
5.000	96.562	96.535	96.488	96.441	5.000	96.287	96.260	96.213	96.166	5.875	100.983	100.904	100.818	100.732
5.125	96.980	96.953	96.906	96.859	5.125	96.690	96.663	96.616	96.569	6.000	101.426	101.347	101.261	101.175
5.250	97.899	97.865	97.818	97.771	5.250	97.575	97.541	97.494	97.447	6.125	101.857	101.778	101.692	101.607
5.375	98.534	98.501	98.454	98.407	5.375	98.199	98.166	98.119	98.072	6.250	101.370	101.284	101.198	101.112
5.500	99.183	99.149	99.102	99.056	5.500	98.824	98.790	98.743	98.696	6.375	101.919	101.834	101.748	101.662
5.625	99.782	99.748	99.701	99.654	5.625	99.407	99.373	99.326	99.279	6.500	102.317	102.232	102.146	102.060
5.750	100.070	100.028	99.973	99.918	5.750	99.695	99.653	99.598	99.543	6.625	102.552	102.466	102.380	102.294
5.875	100.618	100.575	100.521	100.466	5.875	100.270	100.227	100.172	100.118	6.750	102.218	102.162	102.107	102.053
6.000	101.140	101.098	101.043	100.988	6.000	100.822	100.779	100.725	100.670	6.875	102.460	102.404	102.349	102.294
6.125	101.603	101.560	101.506	101.451	6.125	101.325	101.282	101.227	101.173	7.000	102.912	102.855	102.801	102.746
6.250	101.558	101.508	101.453	101.399	6.250	101.283	101.233	101.178	101.124	7.125	103.203	103.147	103.092	103.037
6.375	102.186	102.137	102.082	102.027	6.375	101.911	101.861	101.807	101.752	7.250	103.218	103.207	103.192	103.176
6.500	102.640	102.590	102.535	102.481	6.500	102.345	102.295	102.240	102.186	7.375	103.515	103.504	103.488	103.472
6.625	102.894	102.844	102.789	102.735	6.625	102.599	102.549	102.494	102.440	7.500	103.839	103.828	103.813	103.797
6.750	102.929	102.895	102.849	102.802	6.750	102.634	102.600	102.554	102.507	7.625	104.128	104.117	104.102	104.086
6.875	103.173	103.140	103.093	103.046	6.875	102.878	102.845	102.798	102.751					
7.000	103.634	103.600	103.553	103.507	7.000	103.339	103.305	103.258	103.212					
7.125	103.906	103.872	103.826	103.779	7.125	103.611	103.577	103.531	103.484					
7.250	103.965	103.945	103.921	103.898	7.250	103.670	103.650	103.626	103.603					
7.375	104.247	104.227	104.203	104.180	7.375	103.952	103.932	103.908	103.885					
7.500	104.395	104.375	104.351	104.328	7.500	104.100	104.080	104.056	104.033					
7.625	104.621	104.601	104.578	104.554	7.625	104.326	104.306	104.283	104.259					

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	99.253	99.227	99.192	99.156	6.000	101.731	101.705	101.670	101.635	5.375	97.909	97.876	97.829	97.782
5.000	99.531	99.505	99.470	99.434	6.125	101.908	101.881	101.846	101.811	5.500	98.558	98.524	98.477	98.431
5.125	99.570	99.544	99.509	99.474	6.250	102.283	102.258	102.229	102.200	5.625	99.157	99.123	99.076	99.029
5.250	100.075	100.049	100.013	99.978	6.375	102.597	102.571	102.542	102.513	5.750	99.445	99.403	99.348	99.293
5.375	100.337	100.310	100.275	100.240	6.500	102.770	102.744	102.715	102.686	5.875	99.993	99.950	99.896	99.841
5.500	100.604	100.578	100.542	100.507	6.625	102.832	102.806	102.777	102.748	6.000	100.515	100.473	100.418	100.363
5.625	100.854	100.828	100.792	100.757	6.750	103.132	103.107	103.078	103.049	6.125	100.978	100.935	100.881	100.826
5.750	101.156	101.137	101.103	101.069	6.875	103.160	103.128	103.098	103.068	6.250	100.933	100.883	100.828	100.774
5.875	101.399	101.380	101.346	101.312	7.000	103.447	103.394	103.360	103.326	6.375	101.561	101.512	101.457	101.402
6.000	101.647	101.628	101.594	101.560	7.125	103.593	103.529	103.493	103.457	6.500	102.015	101.965	101.910	101.856
6.125	101.879	101.860	101.827	101.793	7.250	103.726	103.642	103.554	103.466	6.625	102.269	102.219	102.164	102.110
6.250	102.109	102.090	102.056	102.022	7.375	103.859	103.775	103.687	103.598	6.750	102.304	102.270	102.224	102.177
6.375	102.485	102.464	102.432	102.400	7.500	103.978	103.894	103.806	103.718	6.875	102.548	102.515	102.468	102.421
6.500	102.756	102.737	102.703	102.669	7.625	104.101	104.017	103.929	103.841	7.000	103.009	102.975	102.928	102.882
										7.125	103.281	103.247	103.201	103.154
										7.250	103.340	103.320	103.296	103.273
										7.375	103.622	103.602	103.578	103.555
										7.500	103.770	103.750	103.726	103.703
										7.625	103.996	103.976	103.953	103.929

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)						
Rate	15-Day	30-Day	45-Day	60-Day		
5.875	100.618	100.575	100.521	100.466		
6.000	101.140	101.098	101.043	100.988		
6.125	101.603	101.560	101.506	101.451		
6.250	101.558	101.508	101.453	101.399		
6.375	102.186	102.137	102.082	102.027		
6.500	102.640	102.590	102.535	102.481		
6.625	102.894	102.844	102.789	102.735		
6.750	102.929	102.895	102.849	102.802		
6.875	103.173	103.140	103.093	103.046		
7.000	103.634	103.600	103.553	103.507		
7.125	103.906	103.872	103.826	103.779		
7.250	103.965	103.945	103.921	103.898		
7.375	104.247	104.227	104.203	104.180		
7.500	104.395	104.375	104.351	104.328		
7.625	104.621	104.601	104.578	104.554		
7.750	104.665	104.645	104.622	104.598		
7.875	104.887	104.867	104.844	104.820		
8.000	104.833	104.813	104.789	104.766		
8.125	105.033	105.013	104.989	104.966		

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

[illegible]



Giant Lending

3187 Red Hill Ave., Suite 100

Costa Mesa, CA 92626

Wholesale

Effective: October 1, 2025

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)

FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)

FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-BD)

Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.856	95.829	95.782	95.735	6.000	101.007	100.964	100.910	100.855	5.375	97.659	97.626	97.579	97.532
5.000	96.562	96.535	96.488	96.441	6.125	101.365	101.322	101.267	101.213	5.500	98.308	98.274	98.227	98.181
5.125	96.980	96.953	96.906	96.859	6.250	101.546	101.496	101.442	101.387	5.625	98.907	98.873	98.826	98.779
5.250	97.899	97.865	97.818	97.771	6.375	101.908	101.858	101.804	101.749	5.750	99.195	99.153	99.098	99.043
5.375	98.534	98.501	98.454	98.407	6.500	102.209	102.159	102.104	102.050	5.875	99.743	99.700	99.646	99.591
5.500	99.183	99.149	99.102	99.056	6.625	102.511	102.462	102.407	102.352	6.000	100.265	100.223	100.168	100.113
5.625	99.782	99.748	99.701	99.654	6.750	102.276	102.251	102.212	102.173	6.125	100.728	100.685	100.631	100.576
5.750	100.070	100.028	99.973	99.918	6.875	102.555	102.530	102.491	102.452	6.250	100.683	100.633	100.578	100.524
5.875	100.618	100.575	100.521	100.466	7.000	102.779	102.754	102.715	102.676	6.375	101.311	101.262	101.207	101.152
6.000	101.140	101.098	101.043	100.988	7.125	102.998	102.973	102.934	102.895	6.500	101.765	101.715	101.660	101.606
6.125	101.603	101.560	101.506	101.451	7.250	101.663	101.616	101.569	101.522	6.625	102.019	101.969	101.914	101.860
6.250	101.558	101.508	101.453	101.399	7.375	102.264	102.217	102.170	102.123	6.750	102.054	102.020	101.974	101.927
6.375	102.186	102.137	102.082	102.027	7.500	102.223	102.175	102.128	102.081	6.875	102.298	102.265	102.218	102.171
6.500	102.640	102.590	102.535	102.481	7.625	102.243	102.195	102.148	102.101	7.000	102.759	102.725	102.678	102.632
6.625	102.894	102.844	102.789	102.735	7.750	102.004	101.921	101.843	101.765	7.125	103.031	102.997	102.951	102.904
6.750	102.929	102.895	102.849	102.802	7.875	102.207	102.123	102.045	101.967	7.250	103.090	103.070	103.046	103.023
6.875	103.173	103.140	103.093	103.046	8.000	101.114	101.031	100.953	100.875	7.375	103.372	103.352	103.328	103.305
7.000	103.634	103.600	103.553	103.507	8.125	101.287	101.203	101.125	101.047	7.500	103.520	103.500	103.476	103.453
7.125	103.906	103.872	103.826	103.779						7.625	103.746	103.726	103.703	103.679
7.250	103.965	103.945	103.921	103.898						7.750	103.790	103.770	103.747	103.723
7.375	104.247	104.227	104.203	104.180						7.875	104.012	103.992	103.969	103.945
7.500	104.395	104.375	104.351	104.328						8.000	103.958	103.938	103.914	103.891
7.625	104.621	104.601	104.578	104.554						8.125	104.158	104.138	104.114	104.091

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)

FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)

FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10)

Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.856	95.829	95.782	95.735	6.000	101.007	100.964	100.910	100.855	5.375	97.659	97.626	97.579	97.532
5.000	96.562	96.535	96.488	96.441	6.125	101.365	101.322	101.267	101.213	5.500	98.308	98.274	98.227	98.181
5.125	96.980	96.953	96.906	96.859	6.250	101.546	101.496	101.442	101.387	5.625	98.907	98.873	98.826	98.779
5.250	97.899	97.865	97.818	97.771	6.375	101.908	101.858	101.804	101.749	5.750	99.195	99.153	99.098	99.043
5.375	98.534	98.501	98.454	98.407	6.500	102.209	102.159	102.104	102.050	5.875	99.743	99.700	99.646	99.591
5.500	99.183	99.149	99.102	99.056	6.625	102.511	102.462	102.407	102.352	6.000	100.265	100.223	100.168	100.113
5.625	99.782	99.748	99.701	99.654	6.750	102.276	102.251	102.212	102.173	6.125	100.728	100.685	100.631	100.576
5.750	100.070	100.028	99.973	99.918	6.875	102.555	102.530	102.491	102.452	6.250	100.683	100.633	100.578	100.524
5.875	100.618	100.575	100.521	100.466	7.000	102.779	102.754	102.715	102.676	6.375	101.311	101.262	101.207	101.152
6.000	101.140	101.098	101.043	100.988	7.125	102.998	102.973	102.934	102.895	6.500	101.765	101.715	101.660	101.606
6.125	101.603	101.560	101.506	101.451	7.250	101.663	101.616	101.569	101.522	6.625	102.019	101.969	101.914	101.860
6.250	101.558	101.508	101.453	101.399	7.375	102.264	102.217	102.170	102.123	6.750	102.054	102.020	101.974	101.927
6.375	102.186	102.137	102.082	102.027	7.500	102.223	102.175	102.128	102.081	6.875	102.298	102.265	102.218	102.171
6.500	102.640	102.590	102.535	102.481	7.625	102.243	102.195	102.148	102.101	7.000	102.759	102.725	102.678	102.632
6.625	102.894	102.844	102.789	102.735	7.750	102.004	101.921	101.843	101.765	7.125	103.031	102.997	102.951	102.904
6.750	102.929	102.895	102.849	102.802	7.875	102.207	102.123	102.045	101.967	7.250	103.090	103.070	103.046	103.023
6.875	103.173	103.140	103.093	103.046	8.000	101.114	101.031	100.953	100.875	7.375	103.372	103.352	103.328	103.305
7.000	103.634	103.600	103.553	103.507	8.125	101.287	101.203	101.125	101.047	7.500	103.520	103.500	103.476	103.453
7.125	103.906	103.872	103.826	103.779						7.625	103.746	103.726	103.703	103.679
7.250	103.965	103.945	103.921	103.898						7.750	103.790	103.770	103.747	103.723
7.375	104.247	104.227	104.203	104.180						7.875	104.012	103.992	103.969	103.945
7.500	104.395	104.375	104.351	104.328						8.000	103.958	103.938	103.914	103.891
7.625	104.621	104.601	104.578	104.554						8.125	104.158	104.138	104.114	104.091

 Giant LENDING	Giant Lending 3187 Red Hill Ave., Suite 100 Costa Mesa, CA 92626	Wholesale														
Effective: October 1, 2025																
FANNIE MAE ARMS PRICING																
FANNIE MAE 5/6 ARM (105-275)					FANNIE MAE 7/6 ARM (107-275)					FANNIE MAE 10/6 ARM (110-275)						
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day		
4.750	98.336	98.269	98.185	98.180	5.000	98.791	98.716	98.605	98.598	5.250	98.239	98.156	98.019	98.011		
4.875	98.655	98.584	98.486	98.480	5.125	99.169	99.090	98.966	98.959	5.375	98.490	98.402	98.252	98.243		
5.000	98.968	98.893	98.782	98.775	5.250	99.512	99.428	99.291	99.283	5.500	98.792	98.700	98.537	98.527		
5.125	99.272	99.193	99.069	99.061	5.375	99.800	99.713	99.563	99.554	5.625	99.172	99.076	98.899	98.889		
5.250	99.564	99.480	99.343	99.335	5.500	100.122	100.030	99.867	99.858	5.750	99.502	99.402	99.212	99.201		
5.375	99.837	99.750	99.600	99.591	5.625	100.495	100.399	100.222	100.212	5.875	99.757	99.653	99.450	99.439		
5.500	100.104	100.013	99.849	99.840	5.750	100.815	100.715	100.525	100.515	6.000	99.991	99.883	99.667	99.655		
5.625	100.361	100.266	100.089	100.079	5.875	101.058	100.954	100.751	100.739	6.125	100.197	100.085	99.855	99.843		
5.750	100.636	100.536	100.346	100.335	6.000	101.183	101.075	100.859	100.847	6.250	100.395	100.278	100.036	100.022		
5.875	100.936	100.832	100.629	100.617	6.125	101.137	101.025	100.795	100.782	6.375	100.583	100.462	100.206	100.192		
6.000	101.229	101.121	100.904	100.892	6.250	101.201	101.075	100.833	100.820	6.500	100.689	100.564	100.295	100.280		
6.125	101.512	101.400	101.171	101.158	6.375	101.320	101.194	100.939	100.925	6.625	100.670	100.541	100.259	100.243		
6.250	101.706	101.589	101.347	101.333	6.500	101.452	101.323	101.055	101.040	6.750	100.723	100.589	100.294	100.278		
6.375	101.764	101.643	101.388	101.374	6.625	101.609	101.472	101.190	101.175	6.875	0.000	0.000	0.000	0.000		
6.500	101.824	101.700	101.431	101.416	6.750	101.682	101.540	101.246	101.230	7.000	#N/A	#N/A	#N/A	#N/A		
6.625	101.886	101.757	101.475	101.459	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A		
6.750	101.949	101.815	101.520	101.504	7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A		
6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A		
7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A		
7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A	7.625	#N/A	#N/A	#N/A	#N/A		
7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A	7.750	#N/A	#N/A	#N/A	#N/A		
FANNIE MAE 5/6 ARM HB (105HB-275)					FANNIE MAE 7/6 ARM HB (107HB-275)					FANNIE MAE 10/6 ARM HB (110HB-275)						
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day		
4.750	98.684	98.618	98.534	98.528	5.000	99.134	99.059	98.949	98.942	5.250	98.581	98.497	98.360	98.352		
4.875	99.002	98.932	98.834	98.828	5.125	99.512	99.433	99.309	99.301	5.375	98.830	98.742	98.592	98.583		
5.000	99.315	99.240	99.129	99.123	5.250	99.853	99.770	99.633	99.625	5.500	99.130	99.038	98.875	98.866		
5.125	99.619	99.540	99.416	99.408	5.375	100.140	100.053	99.903	99.894	5.625	99.508	99.413	99.236	99.226		
5.250	99.910	99.827	99.690	99.682	5.500	100.461	100.370	100.206	100.197	5.750	99.836	99.736	99.547	99.536		
5.375	100.184	100.097	99.946	99.938	5.625	100.833	100.737	100.561	100.551	5.875	100.090	99.986	99.783	99.771		
5.500	100.451	100.360	100.196	100.187	5.750	101.153	101.053	100.863	100.853	6.000	100.322	100.214	99.998	99.986		
5.625	100.709	100.613	100.437	100.427	5.875	101.396	101.292	101.089	101.077	6.125	100.527	100.415	100.185	100.173		
5.750	100.984	100.884	100.695	100.684	6.000	101.522	101.414	101.197	101.185	6.250	100.724	100.608	100.365	100.352		
5.875	101.286	101.182	100.979	100.967	6.125	101.477	101.364	101.135	101.122	6.375	100.913	100.792	100.537	100.522		
6.000	101.580	101.472	101.256	101.244	6.250	101.542	101.416	101.175	101.161	6.500	101.020	100.895	100.626	100.611		
6.125	101.866	101.754	101.525	101.512	6.375	101.664	101.538	101.283	101.269	6.625	101.002	100.873	100.590	100.575		
6.250	102.062	101.945	101.703	101.689	6.500	101.798	101.669	101.401	101.386	6.750	101.055	100.922	100.626	100.610		
6.375	102.122	102.002	101.746	101.732	6.625	101.958	101.820	101.539	101.523	6.875	0.000	0.000	0.000	0.000		
6.500	102.184	102.060	101.791	101.776	6.750	102.033	101.891	101.596	101.580	7.000	#N/A	#N/A	#N/A	#N/A		
6.625	102.248	102.119	101.836	101.821	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A		
6.750	102.312	102.178	101.883	101.867	7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A		
6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A		
7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A		
7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A	7.625	#N/A	#N/A	#N/A	#N/A		
7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A	7.750	#N/A	#N/A	#N/A	#N/A		
FREDDIE MAC ARMS PRICING																
FREDDIE MAC 5/6 ARM (205-275)					FREDDIE MAC 7/6 ARM (207-275)					FREDDIE MAC 10/6 ARM (210-275)						
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day		
4.750	98.086	98.019	97.935	97.930	5.000	98.541	98.466	98.355	98.348	5.250	97.989	97.906	97.769	97.761		
4.875	98.405	98.334	98.236	98.230	5.125	98.919	98.840	98.716	98.709	5.375	98.240	98.152	98.002	97.993		
5.000	98.718	98.643	98.532	98.525	5.250	99.262	99.178	99.041	99.033	5.500	98.542	98.450	98.287	98.277		
5.125	99.022	98.943	98.819	98.811	5.375	99.550	99.463	99.313	99.304	5.625	98.922	98.826	98.649	98.639		
5.250	99.314	99.230	99.093	99.085	5.500	99.872	99.780	99.617	99.608	5.750	99.252	99.152	98.962	98.951		
5.375	99.587	99.500	99.350	99.341	5.625	100.245	100.149	99.972	99.962	5.875	99.507	99.403	99.200	99.189		
5.500	99.854	99.763	99.599	99.590	5.750	100.565	100.465	100.275	100.265	6.000	99.741	99.633	99.417	99.405		
5.625	100.111	100.016	99.839	99.829	5.875	100.808	100.704	100.501	100.489	6.125	99.947	99.835	99.605	99.593		
5.750	100.386	100.286	100.096	100.085	6.000	100.933	100.825	100.609	100.597	6.250	100.145	100.028	99.786	99.772		
5.875	100.686	100.582	100.379	100.367	6.125	100.887	100.775	100.545	100.532	6.375	100.333	100.212	99.956	99.942		
6.000	100.979	100.871	100.654	100.642	6.250	100.951	100.825	100.583	100.570	6.500	100.439	100.314	100.045	100.030		
6.125	101.262	101.150	100.921	100.908	6.375	101.070	100.944	100.689	100.675	6.625	100.420	100.291	100.009	99.993		
6.250	101.456	101.339	101.097	101.083	6.500	101.202	101.073	100.805	100.790	6.750	100.473	100.339	100.044	100.028		
6.375	101.514	101.393	101.138	101.124	6.625	101.359	101.222	100.940	100.925	6.875	0.000	0.000	0.000	0.000		
6.500	101.574	101.450	101.181	101.166	6.750	101.432	101.290	100.996	100.980	7.000	#N/A	#N/A	#N/A	#N/A		
6.625	101.636	101.507	101.225	101.209	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A		
6.750	101.699	101.565	101.270	101.254	7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A		
6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A		
7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A		
7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A	7.625	#N/A	#N/A	#N/A	#N/A		
7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A	7.750	#N/A	#N/A	#N/A	#N/A		
FREDDIE MAC 5/6 ARM SC (205SC-275)					FREDDIE MAC 7/6 ARM SC (207SC-275)					FREDDIE MAC 10/6 ARM SC (210SC-275)						
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day		
4.750	98.434	98.368	98.284	98.278	5.000	98.884	98.809	98.699	98.692	5.250	98.331	98.247	98.110	98.102		
4.875	98.752	98.682	98.584	98.578	5.125	99.262	99.183	99.059	99.051	5.375	98.580	98.492	98.342	98.333		
5.000	99.065	98.990	98.879	98.873	5.250	99.603	99.520	99.383	99.375	5.500	98.880	98.788	98.625			

		Giant Lending 3187 Red Hill Ave., Suite 100 Costa Mesa, CA 92626											
Effective:		October 1, 2025											
Agency Loan Parameter Price Adjustments													
Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.													
FICO/LTV Purchase Adjustments (Loan terms > 15 years)													
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%				
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125				
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250				
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500				
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750				
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875				
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125				
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250				
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500				
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750				
FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)													
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%				
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375				
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625				
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000				
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250				
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625				
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750				
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125				
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500				
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500				
FICO/LTV Cashout Adjustments													
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%								
780+	-0.375	-0.375	-0.625	-0.875	-1.375								
760-779	-0.375	-0.375	-0.875	-1.250	-1.875								
740-759	-0.375	-0.375	-1.000	-1.625	-2.375								
720-739	-0.375	-0.500	-1.375	-2.000	-2.750								
700-719	-0.375	-0.500	-1.625	-2.625	-3.250								
680-699	-0.375	-0.625	-2.000	-2.875	-3.750								
660-679	-0.375	-0.875	-2.750	-4.000	-4.750								
640-659	-0.375	-1.375	-3.125	-4.625	-5.125								
<=639	-0.375	-1.375	-3.375	-4.875	-5.125								
Additional Agency Adjustments													
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%				
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250				
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750				
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125				
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125				
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500				
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625				
Subordindate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875				
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000				
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750				
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750								
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250								
LOAN AMOUNT ** HOMEREADY AND HOME POSSIBLE ADJUSTMENT CAPS*													
Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680			0.000	* Prices are indicative and subject to change without notice. * Please log into LSM portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**							
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations			0.000								
MISCELLANEOUS		*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments											
Texas Cash out	-1.000												
HB 20YR & 25YR Term	-1.500	**Minimum Loan Amount \$75,000**											
> 6 Financed Properties	-0.500												
Escrow Waiver (Non-CA)	-0.250	***All loan level price adjustments are cumulative***											
State Adjustors: NC	-0.375												
FICO => 700 & LTV<= 80%	0.300	Exceed (4.00) for all Agency Programs				NC Floor Price		99.750					
LENDER PAID MI													
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639			
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190			
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870			
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750			
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000			
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890			
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770			
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240			
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610			
HOMEREADY AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190			
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870			
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630			
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600			
HOMEREADY AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890			
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770			
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240			
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210			
LPMI (in addition to adjustments above)													
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639			
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011			
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230			
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350			
Manufactured Homes			-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300			
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630			
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820			
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530			
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250			
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490			
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270			
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250			
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150			
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040			

 Giant Lending 3187 Red Hill Ave., Suite 100 Costa Mesa, CA 92626										Wholesale				
Effective: October 1, 2025														
ALT AGENCY 2nd Home/Investment														
Alt Agency 30 Yr Fixed (AltA101)					Alt Agency 25 Yr Fixed (AltA125)					Alt Agency 20 Yr Fixed (AltA120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.856	95.829	95.782	95.735	4.875	95.581	95.554	95.507	95.460	5.750	100.494	100.416	100.330	100.244
5.000	96.562	96.535	96.488	96.441	5.000	96.287	96.260	96.213	96.166	5.875	100.983	100.904	100.818	100.732
5.125	96.980	96.953	96.906	96.859	5.125	96.690	96.663	96.616	96.569	6.000	101.426	101.347	101.261	101.175
5.250	97.899	97.865	97.818	97.771	5.250	97.575	97.541	97.494	97.447	6.125	101.857	101.778	101.692	101.607
5.375	98.534	98.501	98.454	98.407	5.375	98.199	98.166	98.119	98.072	6.250	101.370	101.284	101.198	101.112
5.500	99.183	99.149	99.102	99.056	5.500	98.824	98.790	98.743	98.696	6.375	101.919	101.834	101.748	101.662
5.625	99.782	99.748	99.701	99.654	5.625	99.407	99.373	99.326	99.279	6.500	102.317	102.232	102.146	102.060
5.750	100.070	100.028	99.973	99.918	5.750	99.695	99.653	99.598	99.543	6.625	102.552	102.466	102.380	102.294
5.875	100.618	100.575	100.521	100.466	5.875	100.270	100.227	100.172	100.118	6.750	102.218	102.162	102.107	102.053
6.000	101.140	101.098	101.043	100.988	6.000	100.822	100.779	100.725	100.670	6.875	102.460	102.404	102.349	102.294
6.125	101.603	101.560	101.506	101.451	6.125	101.325	101.282	101.227	101.173	7.000	102.912	102.855	102.801	102.746
6.250	101.558	101.508	101.453	101.399	6.250	101.283	101.233	101.178	101.124	7.125	103.203	103.147	103.092	103.037
6.375	102.186	102.137	102.082	102.027	6.375	101.911	101.861	101.807	101.752	7.250	103.218	103.207	103.192	103.176
6.500	102.640	102.590	102.535	102.481	6.500	102.345	102.295	102.240	102.186	7.375	103.515	103.504	103.488	103.472
6.625	102.894	102.844	102.789	102.735	6.625	102.599	102.549	102.494	102.440	7.500	103.839	103.828	103.813	103.797
6.750	102.929	102.895	102.849	102.802	6.750	102.634	102.600	102.554	102.507	7.625	104.128	104.117	104.102	104.086
6.875	103.173	103.140	103.093	103.046	6.875	102.878	102.845	102.798	102.751					
7.000	103.634	103.600	103.553	103.507	7.000	103.339	103.305	103.258	103.212					
7.125	103.906	103.872	103.826	103.779	7.125	103.611	103.577	103.531	103.484					
7.250	103.965	103.945	103.921	103.898	7.250	103.670	103.650	103.626	103.603					
7.375	104.247	104.227	104.203	104.180	7.375	103.952	103.932	103.908	103.885					
7.500	104.395	104.375	104.351	104.328	7.500	104.100	104.080	104.056	104.033					
7.625	104.621	104.601	104.578	104.554	7.625	104.326	104.306	104.283	104.259					



Wholesale

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 15 Yr Fixed High Bal (AltA115HB)					Alt Agency 10 Yr Fixed High Bal (AltA110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.000	99.899	99.864	99.815	99.766	6.000	99.394	99.359	99.310	99.261
6.125	100.049	100.014	99.965	99.916	6.125	99.558	99.522	99.473	99.424
6.250	100.222	100.180	100.136	100.092	6.250	99.809	99.767	99.723	99.679
6.375	100.382	100.341	100.296	100.252	6.375	99.986	99.944	99.900	99.856
6.500	100.511	100.469	100.425	100.381	6.500	100.149	100.107	100.063	100.018
6.625	100.681	100.639	100.595	100.550	6.625	100.323	100.281	100.237	100.193
6.750	100.679	100.638	100.593	100.549	6.750	100.480	100.438	100.394	100.350
6.875	100.787	100.745	100.701	100.657	6.875	100.619	100.578	100.534	100.489
7.000	100.845	100.803	100.759	100.715	7.000	100.732	100.691	100.646	100.602
7.125	100.925	100.883	100.839	100.795	7.125	100.842	100.800	100.756	100.712
7.250	100.601	100.501	100.397	100.294	7.250	101.207	101.107	101.003	100.900
7.375	101.068	100.968	100.864	100.761	7.375	100.848	100.748	100.645	100.541
7.500	101.011	100.911	100.808	100.704	7.500	100.947	100.847	100.744	100.640
7.625	100.986	100.886	100.783	100.679	7.625	101.050	100.950	100.847	100.743

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 Giant Lending 3187 Red Hill Ave., Suite 100 Costa Mesa, CA 92626															
Effective: October 1, 2025															
ALT Agency Loan Parameter Price Adjustments															
Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.															
FICO/LTV Purchase Adjustments (Loan terms > 15 years)															
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%								
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250								
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500								
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750								
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000								
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250								
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500								
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750								
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000								
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625								
FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)															
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%								
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500								
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750								
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125								
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500								
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750								
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125								
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375								
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875								
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625								
FICO/LTV Cashout Adjustments															
	<=30%	30.01-60%	60.01-70%	70.01-75%											
780+	-0.375	-0.375	-0.625	-0.875											
760-779	-0.375	-0.375	-0.875	-1.250											
740-759	-0.375	-0.375	-1.000	-1.625											
720-739	-0.375	-0.500	-1.375	-2.000											
700-719	-0.375	-0.500	-1.625	-2.625											
680-699	-0.375	-0.625	-2.000	-2.875											
660-679	-0.375	-0.875	-2.750	-4.000											
640-659	-0.375	-1.375	-3.125	-4.625											
<=639	-0.375	-1.375	-3.375	-4.875											
Additional Agency Adjustments															
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%								
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750								
Investment	-0.250	-0.250	-0.375	-0.875	-2.250	-3.250									
2nd Home	-0.250	-0.250	-0.375	-0.875	-2.250	-3.250	-3.250								
Manufactured Home	-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											
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125								
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125								
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625								
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875										
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375										
LOAN AMOUNT **															
Loan Amt \$75,000 <= \$100,000	-1.000					* Prices are indicative and subject to change without notice. * Please log into LSM portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**									
Loan Amt >\$100,000 <= \$249,999	0.250														
MISCELLANEOUS			*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments												
Texas Cash out	-1.000														
HB 20YR & 25YR Term	-1.500		**Minimum Loan Amount \$75,000**												
> 6 Financed Properties	-0.500														
Escrow Waiver (Non-CA)	-0.250														
State Adjustors: NC	-0.375		***All loan level price adjustments are cumulative*** Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs												
FICO => 700 & LTV<= 80%	0.300														
						NC Floor Price		99.750							
LENDER PAID MI															
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639					
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190					
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870					
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750					
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000					
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890					
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770					
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240					
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610					
LPMI (in addition to adjustments above)															
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639					
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011					
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230					
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350					
Manufactured Homes			-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300					
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630					
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820					
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530					
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250					
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490					
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270					
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250					
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150					
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040					

Giant Lending

3187 Red Hill Ave., Suite 100
Costa Mesa, CA 92626

Effective: October 1, 2025

CalHFA Pricing (California Only)

LINK FOR DAILY RATES AND HIGH BALANCE FEES: <https://www.calhfa.ca.gov/apps/rates/>

Loan must be APPROVED before requests will be reviewed. Lock Request Form must be filled out in it's entirety and submitted to lockdesk via e-mail. Once received, lockdesk will respond with today's rate and additional fees (for High Bal loans). AE/Broker must CONFIRM the rate by 2:00 PM PST in order to honor same day lock.

CalHFA Conv with MyHome only (C100)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv with MyHome only - HB (C106)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP - HB (C108)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP - HB (C109)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only (F200)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only - HB (F206)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP - HB (F208)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA CalReady - (C110/F210)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available

CalHFA CalPLUS Access - (C111/F211)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available



Giant Lending

3187 Red Hill Ave., Suite 100
Costa Mesa, CA 92626

Effective: October 1, 2025

DPA Pricing

DPA Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	100.125	99.952	99.791
6.875	100.600	100.427	100.266
6.990	101.034	100.861	100.700
7.000	101.064	100.891	100.730
7.125	101.470	101.297	101.136
7.250	101.866	101.693	101.532
7.375	101.448	101.244	101.046
7.500	101.872	101.668	101.470
7.625	102.258	102.054	101.856
7.750	102.614	102.410	102.212
7.875	101.900	101.682	101.453
8.000	102.274	102.056	101.827
8.125	102.620	102.402	102.173
8.250	102.966	102.748	102.519

MaxONE Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

DPA - (301_1st_DPA)			
Rate	15 Day	30 Day	45 Day
6.750	98.625	98.452	98.291
6.875	99.100	98.927	98.766
6.990	99.534	99.361	99.200
7.000	99.564	99.391	99.230
7.125	99.970	99.797	99.636
7.250	100.366	100.193	100.032
7.375	99.948	99.744	99.546
7.500	100.372	100.168	99.970
7.625	100.758	100.554	100.356
7.750	101.114	100.910	100.712
7.875	100.400	100.182	99.953
8.000	100.774	100.556	100.327
8.125	101.120	100.902	100.673
8.250	101.466	101.248	101.019

MaxOne features a 2nd lien that has an interest rate 0%, NO monthly payments are required.

DPA Deluxe 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	99.375	99.202	99.041
6.875	99.850	99.677	99.516
6.990	100.284	100.111	99.950
7.000	100.314	100.141	99.980
7.125	100.720	100.547	100.386
7.250	101.116	100.943	100.782
7.375	100.698	100.494	100.296
7.500	101.122	100.918	100.720
7.625	101.508	101.304	101.106
7.750	101.864	101.660	101.462
7.875	101.150	100.932	100.703
8.000	101.524	101.306	101.077
8.125	101.870	101.652	101.423
8.250	102.216	101.998	101.769

MaxONE Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

DPA Plus HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	98.125	97.952	97.791
6.875	98.600	98.427	98.266
6.990	99.034	98.861	98.700
7.000	99.064	98.891	98.730
7.125	99.470	99.297	99.136
7.250	99.866	99.693	99.532
7.375	99.448	99.244	99.046
7.500	99.872	99.668	99.470
7.625	100.258	100.054	99.856
7.750	100.614	100.410	100.212
7.875	99.900	99.682	99.453
8.000	100.274	100.056	99.827
8.125	100.620	100.402	100.173
8.250	100.966	100.748	100.519

MaxONE Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

DPA HB - (301_1st_DPA_HB)			
Rate	15 Day	30 Day	45 Day
6.750	96.625	96.452	96.291
6.875	97.100	96.927	96.766
6.990	97.534	97.361	97.200
7.000	97.564	97.391	97.230
7.125	97.970	97.797	97.636
7.250	98.366	98.193	98.032
7.375	97.948	97.744	97.546
7.500	98.372	98.168	97.970
7.625	98.758	98.554	98.356
7.750	99.114	98.910	98.712
7.875	98.400	98.182	97.953
8.000	98.774	98.556	98.327
8.125	99.120	98.902	98.673
8.250	99.466	99.248	99.019

MaxOne HB features a 2nd lien that has an interest rate 0%, NO monthly payments are required.

DPA Deluxe 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	97.467	97.375	97.202
6.875	97.942	97.850	97.677
6.990	98.376	98.284	98.111
7.000	98.406	98.314	98.141
7.125	98.812	98.720	98.547
7.250	99.208	99.116	98.943
7.375	98.806	98.698	98.494
7.500	99.230	99.122	98.918
7.625	99.616	99.508	99.304
7.750	99.972	99.864	99.660
7.875	99.266	99.150	98.932
8.000	99.640	99.524	99.306
8.125	99.986	99.870	99.652
8.250	100.332	100.216	99.998

MaxONE Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

DPA LLPAs

FICO ≥680
0.500
FICO 660 - 679
0.000
FICO 640 - 659
-0.500
FICO 620 - 639
-1.000
FICO 600 - 619
-1.500

Manufactured Home
-0.250
2-Units
-0.250
2-1 Buydown
-0.250
Kentucky
-0.500
DTI >50
-0.250

Floor Price
98.000



Giant Lending
3187 Red Hill Ave., Suite 100
Costa Mesa, CA 92626

Effective: October 1, 2025

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.000	98.183	98.108	98.044	
5.125	98.629	98.554	98.489	
5.250	99.715	99.639	99.575	
5.375	100.053	99.970	99.875	
5.500	100.552	100.469	100.374	
5.625	101.004	100.921	100.827	
5.750	101.183	101.100	101.005	
5.875	101.261	101.216	101.150	
6.000	101.806	101.761	101.695	
6.125	102.236	102.191	102.125	
6.250	102.418	102.373	102.308	
6.375	102.590	102.574	102.514	
6.500	102.970	102.954	102.894	
6.625	103.364	103.349	103.288	
6.750	103.111	103.096	103.035	
6.875	103.290	103.275	103.203	
7.000	103.836	103.821	103.749	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
5.000	97.373	97.298	97.234	
5.125	97.819	97.744	97.679	
5.250	98.905	98.829	98.765	
5.375	99.243	99.160	99.065	
5.500	99.742	99.659	99.564	
5.625	100.194	100.111	100.017	
5.750	100.373	100.290	100.195	
5.875	100.451	100.406	100.340	
6.000	100.996	100.951	100.885	
6.125	101.426	101.381	101.315	
6.250	101.608	101.563	101.498	
6.375	101.780	101.764	101.704	
6.500	102.160	102.144	102.084	
6.625	102.554	102.539	102.478	
6.750	102.301	102.286	102.225	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.000	99.454	99.476	99.450	
5.125	99.767	99.789	99.764	
5.250	100.702	100.724	100.699	
5.375	100.390	100.383	100.333	
5.500	100.758	100.751	100.701	
5.625	101.079	101.072	101.021	
5.750	101.106	101.099	101.049	
5.875	101.435	101.461	101.377	
6.000	101.840	101.865	101.781	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.754	98.671	98.576	
5.375	99.054	98.970	98.876	
5.500	99.763	99.680	99.585	
5.625	100.231	100.148	100.053	
5.750	100.620	100.537	100.442	
5.875	100.553	100.508	100.443	
6.000	101.122	101.077	101.012	
6.125	101.525	101.479	101.414	
6.250	101.512	101.466	101.401	
6.375	101.134	101.119	101.058	
6.500	101.590	101.575	101.514	
6.625	101.920	101.904	101.844	
6.750	101.617	101.601	101.541	
6.875	101.759	101.744	101.672	
7.000	102.245	102.229	102.157	
7.125	102.491	102.475	102.403	
7.250	102.939	102.924	101.952	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	98.083	98.008	97.944	
5.125	98.529	98.454	98.389	
5.250	99.615	99.539	99.475	
5.375	99.953	99.870	99.775	
5.500	100.452	100.369	100.274	
5.625	100.904	100.821	100.727	
5.750	101.083	101.000	100.905	
5.875	101.161	101.116	101.050	
6.000	101.706	101.661	101.595	
6.125	102.136	102.091	102.025	
6.250	102.318	102.273	102.208	
6.375	102.490	102.474	102.414	
6.500	102.870	102.854	102.794	
6.625	103.264	103.249	103.188	
6.750	103.011	102.996	102.935	
6.875	103.190	103.175	103.103	
7.000	103.736	103.721	103.649	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.654	98.571	98.476	
5.375	98.954	98.870	98.776	
5.500	99.663	99.580	99.485	
5.625	100.131	100.048	99.953	
5.750	100.520	100.437	100.342	
5.875	100.453	100.408	100.343	
6.000	101.022	100.977	100.912	
6.125	101.425	101.379	101.314	
6.250	101.412	101.366	101.301	
6.375	101.034	101.019	100.958	
6.500	101.490	101.475	101.414	
6.625	101.820	101.804	101.744	
6.750	101.517	101.501	101.441	
6.875	101.659	101.644	101.572	
7.000	102.145	102.129	102.057	
7.125	102.391	102.375	102.303	
7.250	101.939	101.924	101.852	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	98.083	98.008	97.944	
5.125	98.529	98.454	98.389	
5.250	99.615	99.539	99.475	
5.375	99.953	99.870	99.775	
5.500	100.452	100.369	100.274	
5.625	100.904	100.821	100.727	
5.750	101.083	101.000	100.905	
5.875	101.161	101.116	101.050	
6.000	101.706	101.661	101.595	
6.125	102.136	102.091	102.025	
6.250	102.318	102.273	102.208	
6.375	102.490	102.474	102.414	
6.500	102.870	102.854	102.794	
6.625	103.264	103.249	103.188	
6.750	103.011	102.996	102.935	
6.875	103.190	103.175	103.103	
7.000	103.736	103.721	103.649	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	98.654	98.571	98.476	
5.375	98.954	98.870	98.776	
5.500	99.663	99.580	99.485	
5.625	100.131	100.048	99.953	
5.750	100.520	100.437	100.342	
5.875	100.453	100.408	100.343	
6.000	101.022	100.977	100.912	
6.125	101.425	101.379	101.314	
6.250	101.412	101.366	101.301	
6.375	101.034	101.019	100.958	
6.500	101.490	101.475	101.414	
6.625	101.820	101.804	101.744	
6.750	101.517	101.501	101.441	
6.875	101.659	101.644	101.572	
7.000	102.145	102.129	102.057	
7.125	102.391	102.375	102.303	
7.250	101.939	101.924	101.852	

LLPs

FICO ≥700
0.375
FICO 680-699
0.250
FICO 660-679
0.250
FICO 640-659
0.000
FICO 620-639
-0.250

FICO 600-619
-0.750
FICO 580-599
-1.500
FICO 560-579
-3.000
No FICO Score
-3.000
Loan Amount >=\$100,000 <=\$249,999
0.250

VA Loan Amount >\$950K
-0.825
Loan Amount <\$100,000
-0.375
VA Cashout >90% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRRL)
-1.250

Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.350
60 Day Lock (From 45 Day Price)
-0.500
3-10 Yrs
-0.500
NC Floor Price
99.750



Giant Lending
3187 Red Hill Ave., Suite 100
Costa Mesa, CA 92626

Effective: October 1, 2025

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.000	97.868	97.793	97.728	
5.125	98.390	98.314	98.250	
5.250	99.469	99.393	99.329	
5.375	99.937	99.854	99.760	
5.500	100.389	100.306	100.211	
5.625	100.810	100.727	100.632	
5.750	101.066	100.983	100.888	
5.875	101.072	101.027	100.961	
6.000	101.601	101.556	101.490	
6.125	102.121	102.075	102.010	
6.250	102.114	102.068	102.003	
6.375	101.672	101.657	101.596	
6.500	102.186	102.170	102.110	
6.625	102.511	102.496	102.435	
6.750	102.674	102.659	102.598	
6.875	102.695	102.679	102.607	
7.000	103.189	103.173	103.101	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	97.068	96.993	96.928	
5.125	97.690	97.514	97.450	
5.250	98.669	98.593	98.529	
5.375	99.137	99.054	98.960	
5.500	99.589	99.506	99.411	
5.625	100.010	99.927	99.832	
5.750	100.266	100.183	100.088	
5.875	100.272	100.227	100.161	
6.000	100.801	100.756	100.690	
6.125	101.321	101.275	101.210	
6.250	101.314	101.268	101.203	
6.375	100.872	100.857	100.796	
6.500	101.386	101.370	101.310	
6.625	101.711	101.696	101.635	
6.750	101.874	101.859	101.798	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	99.148	99.170	99.145	
5.125	99.538	99.560	99.535	
5.250	100.466	100.488	100.463	
5.375	100.284	100.277	100.227	
5.500	100.605	100.598	100.548	
5.625	100.894	100.887	100.837	
5.750	100.999	100.992	100.942	
5.875	101.256	101.282	101.198	
6.000	101.644	101.670	101.586	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.564	98.481	98.386	
5.375	98.794	98.711	98.616	
5.500	99.431	99.348	99.253	
5.625	99.848	99.765	99.670	
5.750	100.314	100.231	100.136	
5.875	100.252	100.206	100.141	
6.000	100.690	100.645	100.579	
6.125	101.188	101.142	101.077	
6.250	101.152	101.107	101.042	
6.375	100.788	100.772	100.712	
6.500	101.226	101.211	101.150	
6.625	101.533	101.517	101.457	
6.750	101.262	101.247	101.186	
6.875	101.246	101.231	101.159	
7.000	101.677	101.662	101.590	
7.125	101.845	101.829	101.757	
7.250	101.534	101.519	101.447	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	97.768	97.693	97.628	
5.125	98.290	98.214	98.150	
5.250	99.369	99.293	99.229	
5.375	99.837	99.754	99.660	
5.500	100.289	100.206	100.111	
5.625	100.710	100.627	100.532	
5.750	100.966	100.883	100.788	
5.875	100.972	100.927	100.861	
6.000	101.501	101.456	101.390	
6.125	102.021	101.975	101.910	
6.250	102.014	101.968	101.903	
6.375	101.572	101.557	101.496	
6.500	102.086	102.070	102.010	
6.625	102.411	102.396	102.335	
6.750	102.574	102.559	102.498	
6.875	102.595	102.579	102.507	
7.000	103.089	103.073	103.001	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.464	98.381	98.286	
5.375	98.694	98.611	98.516	
5.500	99.331	99.248	99.153	
5.625	99.748	99.665	99.570	
5.750	100.214	100.131	100.036	
5.875	100.152	100.106	100.041	
6.000	100.590	100.545	100.479	
6.125	101.088	101.042	100.977	
6.250	101.052	101.007	100.942	
6.375	100.688	100.672	100.612	
6.500	101.126	101.111	101.050	
6.625	101.433	101.417	101.357	
6.750	101.162	101.147	101.086	
6.875	101.146	101.131	101.059	
7.000	101.577	101.562	101.490	
7.125	101.745	101.729	101.657	
7.250	101.434	101.419	101.347	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	97.768	97.693	97.628	
5.125	98.290	98.214	98.150	
5.250	99.369	99.293	99.229	
5.375	99.837	99.754	99.660	
5.500	100.289	100.206	100.111	
5.625	100.710	100.627	100.532	
5.750	100.966	100.883	100.788	
5.875	100.972	100.927	100.861	
6.000	101.501	101.456	101.390	
6.125	102.021	101.975	101.910	
6.250	102.014	101.968	101.903	
6.375	101.572	101.557	101.496	
6.500	102.086	102.070	102.010	
6.625	102.411	102.396	102.335	
6.750	102.574	102.559	102.498	
6.875	102.595	102.579	102.507	
7.000	103.089	103.073	103.001	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	98.464	98.381	98.286	
5.375	98.694	98.611	98.516	
5.500	99.331	99.248	99.153	
5.625	99.748	99.665	99.570	
5.750	100.214	100.131	100.036	
5.875	100.152	100.106	100.041	
6.000	100.590	100.545	100.479	
6.125	101.088	101.042	100.977	
6.250	101.052	101.007	100.942	
6.375	100.688	100.672	100.612	
6.500	101.126	101.111	101.050	
6.625	101.433	101.417	101.357	
6.750	101.162	101.147	101.086	
6.875	101.146	101.131	101.059	
7.000	101.577	101.562	101.490	
7.125	101.745	101.729	101.657	
7.250	101.434	101.419	101.347	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.874	98.798	98.734	
5.375	99.342	99.259	99.165	
5.500	99.794	99.711	99.616	
5.625	100.215	100.132	100.037	
5.750	100.471	100.388	100.293	
5.875	100.477	100.432	100.366	
6.000	101.006	100.961	100.895	
6.125	101.526	101.480	101.415	
6.250	101.519	101.473	101.408	
6.375	101.077	101.062	101.001	
6.500	101.591	101.575	101.515	
6.625	101.916	101.901	101.840	
6.750	102.079	102.064	102.003	
6.875	102.100	102.084	102.012	
7.000	102.594	102.578	102.506	
7.125	102.836	102.821	102.749	
7.250	102.885	102.870	102.798	

LLPAs

FICO ≥700	
0.375	
FICO 680-699	
0.250	
FICO 660-679	
0.250	
FICO 640-659	
0.000	
FICO 620-639	
-0.250	

FICO 600-619	
-0.750	
FICO 580-599	
-1.500	
FICO 560-579	
-3.000	
No FICO Score	
-3.000	
Loan Amount ≥\$100,000 <=\$249,999	
0.250	

VA Loan Amount >\$950K	
-0.625	
Loan Amount <\$100,000	
-0.375	
VA Cashout >90% LTV	
-3.000	
Manufactured Home (Purchase/Rate-Term/Cashout)	
-1.250	
Manufactured Home (Streamline/IRRRL)	
-1.250	

Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)	
0.350	
60 Day Lock (From 45 Day Price)	
-0.500	
2+ Units	
-0.500	
NC Floor Price	
99.750	



Giant Lending
3187 Red Hill Ave., Suite 100
Costa Mesa, CA 92626

Effective: October 1, 2025

FHA/VA ARM PRICING

Rate	FHA 5/1 ARM - (305)		
	15 Day	30 Day	45 Day
4.625	98.337	98.334	98.253
4.750	98.021	97.999	97.868
4.875	98.596	98.574	98.443
5.000	99.167	99.145	99.015
5.125	99.424	99.402	99.272
5.250	98.859	98.819	98.638
5.375	99.423	99.383	99.203
5.500	99.980	99.940	99.760
5.625	100.217	100.177	99.997
5.750	99.438	99.380	99.149
5.875	99.979	99.921	99.691
6.000	100.504	100.446	100.216
6.125	100.703	100.645	100.414

Rate	FHA 5/1 ARM HB - (305HB)		
	15 Day	30 Day	45 Day
4.625	97.744	97.741	97.660
4.750	97.475	97.453	97.322
4.875	98.023	98.002	97.871
5.000	98.563	98.541	98.410
5.125	98.780	98.758	98.627
5.250	98.295	98.255	98.074
5.375	98.817	98.777	98.596
5.500	99.321	99.281	99.100
5.625	99.494	99.454	99.273
5.750	98.846	98.788	98.557
5.875	99.323	99.265	99.034
6.000	99.775	99.717	99.486
6.125	99.893	99.835	99.604

Rate	VA 5/1 ARM - (405)		
	15 Day	30 Day	45 Day
4.625	98.150	98.146	98.066
4.750	98.042	98.020	97.890
4.875	98.540	98.518	98.387
5.000	99.032	99.010	98.879
5.125	99.207	99.185	99.054
5.250	98.869	98.829	98.648
5.375	99.352	99.312	99.131
5.500	99.826	99.786	99.606
5.625	99.980	99.940	99.759
5.750	99.438	99.380	99.149
5.875	99.897	99.839	99.608
6.000	100.341	100.283	100.052
6.125	100.459	100.401	100.171

Rate	VA 5/1 ARM HB - (405HB)		
	15 Day	30 Day	45 Day
4.625	97.499	97.495	97.414
4.750	97.455	97.433	97.302
4.875	97.918	97.896	97.765
5.000	98.370	98.348	98.218
5.125	98.500	98.478	98.347
5.250	98.261	98.221	98.041
5.375	98.699	98.659	98.478
5.500	99.121	99.081	98.900
5.625	99.216	99.176	98.995
5.750	98.809	98.751	98.521
5.875	99.211	99.153	98.923
6.000	99.595	99.537	99.306
6.125	99.652	99.594	99.363

LLPAS

FICO ≥700 0.375		FICO 600-619 -0.750		VA Loan Amount >\$950K -0.625		Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs) 0.350
FICO 680-699 0.250		FICO 580-599 -1.500		Loan Amount <\$100,000 -0.375		
FICO 660-679 0.250		FICO 550-579 -3.000		VA Cashout >90% LTV -3.000		3-4 Units -0.500
FICO 640-659 0.000		No FICO Score -3.000		Manufactured Home (Purchase/Rate-Term/Cashout) -1.250		NC Floor Price 99.750
FICO 620-639 -0.250		Loan Amount >=\$100,000 <=\$249,999 0.250		Manufactured Home (Streamline/IRRL) -1.250		



Giant Lending
3187 Red Hill Ave., Suite 100
Costa Mesa, CA 92626

Effective: October 1, 2025

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.750	96.466	96.391	96.327	
4.875	97.227	97.152	97.088	
5.000	98.023	97.948	97.884	
5.125	98.469	98.394	98.329	
5.250	99.555	99.479	99.415	
5.375	99.893	99.810	99.715	
5.500	100.392	100.309	100.214	
5.625	100.844	100.761	100.667	
5.750	101.023	100.940	100.845	
5.875	101.101	101.056	100.990	
6.000	101.646	101.601	101.535	
6.125	102.076	102.031	101.965	
6.250	102.258	102.213	102.148	
6.375	102.430	102.414	102.354	
6.500	102.810	102.794	102.734	
6.625	103.204	103.189	103.128	
6.750	102.951	102.936	102.875	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	99.118	99.035	98.940	
5.500	99.617	99.534	99.439	
5.625	100.069	99.986	99.892	
5.750	100.248	100.165	100.070	
5.875	100.326	100.281	100.215	
6.000	100.871	100.826	100.760	
6.125	101.301	101.256	101.190	
6.250	101.483	101.438	101.373	
6.375	101.655	101.639	101.579	
6.500	102.035	102.019	101.959	
6.625	102.429	102.414	102.353	
6.750	102.176	102.161	102.100	
6.875	102.355	102.340	102.268	
7.000	102.901	102.886	102.814	
7.125	103.161	103.146	103.074	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	99.329	99.079	98.829	
5.125	99.642	99.392	99.142	
5.250	100.577	100.327	100.077	
5.375	100.265	100.015	99.765	
5.500	100.633	100.383	100.133	
5.625	100.954	100.704	100.454	
5.750	100.981	100.731	100.481	
5.875	101.310	101.060	100.810	
6.000	101.715	101.465	101.215	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.329	98.246	98.161	
5.375	98.629	98.545	98.461	
5.500	99.338	99.255	99.160	
5.625	99.806	99.723	99.628	
5.750	100.195	100.112	100.017	
5.875	100.128	100.083	100.018	
6.000	100.697	100.652	100.587	
6.125	101.100	101.054	100.989	
6.250	101.087	101.041	100.976	
6.375	100.709	100.694	100.633	
6.500	101.165	101.150	101.089	
6.625	101.495	101.479	101.419	
6.750	101.192	101.176	101.116	
6.875	101.334	101.319	101.247	
7.000	101.820	101.804	101.732	
7.125	102.066	102.050	101.978	
7.250	101.614	101.599	101.527	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	96.336	96.261	96.197	
4.875	96.972	96.897	96.833	
5.000	97.818	97.743	97.678	
5.125	98.340	98.264	98.200	
5.250	99.419	99.343	99.279	
5.375	99.887	99.804	99.710	
5.500	100.339	100.256	100.161	
5.625	100.760	100.677	100.582	
5.750	101.016	100.933	100.838	
5.875	101.022	100.977	100.911	
6.000	101.551	101.506	101.440	
6.125	102.071	102.025	101.960	
6.250	102.064	102.018	101.953	
6.375	101.622	101.607	101.546	
6.500	102.136	102.120	102.060	
6.625	102.461	102.446	102.385	
6.750	102.624	102.609	102.548	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	99.012	98.929	98.835	
5.500	99.464	99.381	99.286	
5.625	99.885	99.802	99.707	
5.750	100.141	100.058	99.963	
5.875	100.147	100.102	100.036	
6.000	100.676	100.631	100.565	
6.125	101.196	101.150	101.085	
6.250	101.189	101.143	101.078	
6.375	100.747	100.732	100.671	
6.500	101.261	101.245	101.185	
6.625	101.586	101.571	101.510	
6.750	101.749	101.734	101.673	
6.875	101.770	101.754	101.682	
7.000	102.264	102.248	102.176	
7.125	102.506	102.491	102.419	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	99.023	99.045	99.020	
5.125	99.413	99.435	99.410	
5.250	100.341	100.363	100.338	
5.375	100.159	100.152	100.102	
5.500	100.480	100.473	100.423	
5.625	100.769	100.762	100.712	
5.750	100.874	100.867	100.817	
5.875	101.131	101.157	101.073	
6.000	101.519	101.545	101.461	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.989	97.906	97.811	
5.375	98.219	98.136	98.041	
5.500	98.856	98.773	98.678	
5.625	99.273	99.190	99.095	
5.750	99.739	99.656	99.561	
5.875	99.677	99.631	99.566	
6.000	100.115	100.070	100.004	
6.125	100.613	100.567	100.502	
6.250	100.577	100.532	100.467	
6.375	100.213	100.197	100.137	
6.500	100.651	100.636	100.575	
6.625	100.958	100.942	100.882	
6.750	100.687	100.672	100.611	
6.875	100.671	100.656	100.584	
7.000	101.102	101.087	101.015	
7.125	101.270	101.254	101.182	
7.250	100.959	100.944	100.872	

LLPAs

FICO ≥700
0.375
FICO 680-699
0.250
FICO 660-679
0.250
FICO 640-659
0.000
FICO 620-639
-0.500

FICO 600-619
-1.000
FICO 580-599
-1.750
FICO 560-579
-3.000
No FICO Score
-3.000
Loan Amount ≥\$100,000 <=\$249,999
0.250

VA Loan Amount >\$950K
-1.000
Loan Amount <\$100,000
-0.375
VA Cashout >80% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRRL)
-1.250

Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.350
60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
VA IRRRL >100% CLTV
-1.000
NC Floor Price
99.75

Giant Lending
3187 Red Hill Ave., Suite 100
Costa Mesa, CA 92626

Effective:

Wednesday, October 1, 2025

Jumbo Pricing

Jumbo 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	99.904	99.810	99.623	99.435
6.500	100.076	99.982	99.795	99.607
6.625	100.258	100.164	99.976	99.789
6.750	100.458	100.364	100.177	99.989
6.875	100.651	100.557	100.369	100.182
7.000	100.800	100.706	100.518	100.331
7.125	100.947	100.853	100.665	100.478
7.250	101.081	100.987	100.800	100.612
7.375	101.208	101.114	100.926	100.739
7.500	101.337	101.244	101.056	100.869
7.625	101.443	101.349	101.162	100.974
7.750	101.551	101.457	101.270	101.082
7.875	101.654	101.560	101.372	101.185
8.000	101.750	101.656	101.469	101.281
8.125	101.846	101.752	101.565	101.377
8.250	101.943	101.849	101.661	101.474
8.375	102.039	101.945	101.758	101.570
8.500	102.135	102.041	101.854	101.666
8.625	102.231	102.138	101.950	101.763

Jumbo 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	97.062	96.968	96.780	96.593
6.375	97.521	97.427	97.239	97.052
6.500	97.984	97.890	97.703	97.515
6.625	98.444	98.351	98.163	97.976
6.750	98.909	98.816	98.628	98.441
6.875	99.375	99.281	99.094	98.906
7.000	99.842	99.748	99.561	99.373
7.125	100.305	100.212	100.024	99.837
7.250	100.774	100.680	100.492	100.305
7.375	101.242	101.149	100.961	100.774
7.500	101.712	101.618	101.431	101.243
7.625	102.182	102.089	101.901	101.714
7.750	102.649	102.556	102.368	102.181
7.875	103.121	103.027	102.840	102.652
8.000	103.589	103.496	103.308	103.121

Loan Level Price Adjustments (LLPAs)		CLTV						
FICO		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800		0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 799		0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759		0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739		0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719		-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699		-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679		-1.500	-1.750	-2.150	-3.350	-4.400		
Other Adjusters		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property		-0.500	-0.550	-0.750	-1.250	-1.750		
Purchase		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance		-0.050	-0.100	-0.250	-0.750	-1.250		
Second Home		0.000	0.000	0.000	-0.100	-0.200		
Condo (LR and HR)		0.000	0.000	-0.050	-0.100	-0.200	-0.300	
2-4 Unit		-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self-Employed		0.000	-0.050	-0.050	-0.100	-0.100	-0.200	-0.250

ARM Notes					
Margin:	2.75%	NC Floor Price		Maximum Net Price	
Floor:	2.75%	99.750		102.000	
Caps:	5/1/5				
Index:	SOFR	Must be Conditionally Approved to lock			

Effective: **Wednesday, October 1, 2025**

Jumbo Pro Pricing

Jumbo Pro 30 Day Fixed 2.1 Buydown - (9015P-80)	
Rate	15 Day 30 Day 45 Day 60 Day
5.750	98.309 98.199 98.028 97.809
5.875	98.686 98.577 98.405 98.186
6.000	99.063 98.954 98.782 98.563
6.125	99.372 99.263 99.091 98.872
6.250	99.682 99.573 99.401 99.182
6.375	100.040 99.930 99.758 99.540
6.500	100.397 100.287 100.115 99.897
6.625	100.612 100.503 100.331 100.112
6.750	100.827 100.718 100.546 100.327
6.875	100.930 100.820 100.648 100.430
7.000	101.033 100.923 100.751 100.533
7.125	100.769 100.660 100.488 100.269
7.250	100.595 100.396 100.224 100.005
7.375	100.600 100.490 100.319 100.100
7.500	100.694 100.585 100.413 100.194
7.625	101.032 100.922 100.750 100.532
7.750	101.369 101.259 101.088 100.869
7.875	101.326 101.217 101.045 100.826
8.000	101.374 101.264 101.092 100.874

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Loan Level Price Adjustments (LLPAs)

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

Must be Conditionally Approved to lock

Effective: **Wednesday, October 1, 2025**

Jumbo Elite 30 Year Fixed 2:1 Buydown - (901EM-30)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	N/A	N/A	N/A	N/A
6.125	N/A	N/A	N/A	N/A
6.250	N/A	N/A	N/A	N/A
6.375	N/A	N/A	N/A	N/A
6.500	N/A	N/A	N/A	N/A
6.625	N/A	N/A	N/A	N/A
6.750	N/A	N/A	N/A	N/A
6.875	N/A	N/A	N/A	N/A
7.000	N/A	N/A	N/A	N/A
7.125	N/A	N/A	N/A	N/A
7.250	N/A	N/A	N/A	N/A
7.375	N/A	N/A	N/A	N/A
7.500	N/A	N/A	N/A	N/A
7.625	N/A	N/A	N/A	N/A
7.750	N/A	N/A	N/A	N/A
7.875	N/A	N/A	N/A	N/A
8.000	N/A	N/A	N/A	N/A
8.125	N/A	N/A	N/A	N/A
8.250	N/A	N/A	N/A	N/A
8.375	N/A	N/A	N/A	N/A
8.500	N/A	N/A	N/A	N/A
8.625	N/A	N/A	N/A	N/A

Jumbo Elite 30 Year Fixed Interest Only - (901EM-IO)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.500	N/A	N/A	N/A	N/A	
5.625	N/A	N/A	N/A	N/A	
5.750	N/A	N/A	N/A	N/A	
5.875	N/A	N/A	N/A	N/A	
6.000	97.622	97.497	97.372	97.185	
6.125	98.012	97.887	97.762	97.574	
6.250	98.356	98.231	98.106	97.919	
6.375	98.640	98.515	98.390	98.202	
6.500	98.932	98.807	98.682	98.494	
6.625	99.209	99.084	98.959	98.772	
6.750	99.536	99.411	99.286	99.099	
6.875	99.790	99.665	99.540	99.352	
7.000	100.080	99.955	99.830	99.643	
7.125	100.529	100.404	100.279	100.091	
7.250	100.987	100.862	100.737	100.550	
7.375	101.237	101.112	100.987	100.800	
7.500	101.522	101.397	101.272	101.084	
7.625	101.801	101.676	101.551	101.364	
7.750	101.963	101.838	101.713	101.526	
7.875	102.173	102.048	101.923	101.736	
8.000	102.386	102.261	102.136	101.949	
8.125	102.624	102.499	102.374	102.186	

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CLTV 0.00-55.00	CLTV 55.01-60.00	CLTV 60.01-65.00
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[illegible]

Giant Lending
3187 Red Hill Ave., Suite 100
Costa Mesa, CA 92626

Effective: Wednesday, October 1, 2025

Jumbo Preferred Pricing

Jumbo Preferred 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	99.374	99.312	99.062
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.874	100.812	100.562
6.750	101.124	101.062	100.812
6.875	101.374	101.312	101.062
7.000	101.874	101.812	101.562
7.125	102.124	102.062	101.812
7.250	102.374	102.312	102.062
7.375	102.624	102.562	102.312
7.500	102.874	102.812	102.562
7.625	103.374	103.312	103.062
7.750	103.624	103.562	103.312
7.875	103.874	103.812	103.562
8.000	104.374	104.312	104.062
8.125	104.624	104.562	104.312
8.250	104.874	104.812	104.562
8.375	105.124	105.062	104.812

Jumbo Preferred 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	99.374	99.312	99.062
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.874	100.812	100.562
6.750	101.124	101.062	100.812
6.875	101.374	101.312	101.062
7.000	101.874	101.812	101.562
7.125	102.124	102.062	101.812
7.250	102.374	102.312	102.062
7.375	102.624	102.562	102.312
7.500	102.874	102.812	102.562
7.625	103.374	103.312	103.062
7.750	103.624	103.562	103.312
7.875	103.874	103.812	103.562
8.000	104.374	104.312	104.062
8.125	104.624	104.562	104.312
8.250	104.874	104.812	104.562
8.375	105.124	105.062	104.812

Jumbo Preferred 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	99.374	99.312	99.062
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.874	100.812	100.562
6.750	101.124	101.062	100.812
6.875	101.374	101.312	101.062
7.000	101.874	101.812	101.562
7.125	102.124	102.062	101.812
7.250	102.374	102.312	102.062
7.375	102.624	102.562	102.312
7.500	102.874	102.812	102.562
7.625	103.374	103.312	103.062
7.750	103.624	103.562	103.312
7.875	103.874	103.812	103.562
8.000	104.374	104.312	104.062
8.125	104.624	104.562	104.312
8.250	104.874	104.812	104.562
8.375	105.124	105.062	104.812

Jumbo Preferred 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	99.624	99.562	99.312
6.375	100.124	100.062	99.812
6.500	100.624	100.562	100.312
6.625	101.124	101.062	100.812
6.750	101.374	101.312	101.062
6.875	101.624	101.562	101.312
7.000	102.124	102.062	101.812
7.125	102.374	102.312	102.062
7.250	102.624	102.562	102.312
7.375	102.874	102.812	102.562
7.500	103.124	103.062	102.812
7.625	103.624	103.562	103.312
7.750	103.874	103.812	103.562
7.875	104.124	104.062	103.812
8.000	104.624	104.562	104.312
8.125	104.874	104.812	104.562
8.250	105.124	105.062	104.812
8.375	105.374	105.312	105.062

Loan Level Price Adjustments (LLPAs)

CLTV

FICO	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+	0.625	0.500	0.500	0.375	0.125	-0.125	-1.500
760-779	0.500	0.500	0.375	0.250	0.000	-0.375	-1.750
740-759	0.500	0.375	0.250	0.000	-0.375	-0.500	-2.000
720-739	0.375	0.250	0.000	-0.375	-0.500	-1.000	-2.500
700-719	0.250	0.000	-0.375	-0.500	-1.000	-1.500	-3.250
680-699	0.000	-0.375	-0.500	-1.000	-1.500	-2.500	-4.250
Loan Amount	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
>\$1,000,000 ≤ \$1,500,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250
>\$1,500,000 ≤ \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$2,000,000 ≤ \$2,500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
>\$2,500,000 ≤ \$3,000,000	-0.500	-0.500	-0.500	-0.500	-0.500		
Other Adjusters	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Cash-Out/Debt Consolidation	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	
Investment Property	-2.500	-2.500	-2.500	-2.500	-2.500		
Second Home	-1.000	-1.000	-1.000	-1.000	-1.000		
3-4 Units	-0.250	-0.250	-0.250	-0.250	-0.250		
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Maximum Net Price

101.000