



# Giant Lending Rate Sheet

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

Ratesheet Code: RS-WS

Effective Date: 12/8/25 7:58 AM

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Lock Expiration Days	
15 Day	12/23/25
30 Day	01/07/26
45 Day	01/22/26
60 Day	02/06/26

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

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

2026 Conforming Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750

State Tier Adjustment (Excludes Jumbos)		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250

**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	
<b>Corporate Headquarters:</b>	Phone: 800-760-1833 Email: <a href="mailto:Inquires@thegiantlending.com">Inquires@thegiantlending.com</a>
<b>Lock Desk:</b>	Phone: 949-679-7400 Email: <a href="mailto:LockDesk@thegiantlending.com">LockDesk@thegiantlending.com</a>
<b>NonQM Lock Desk:</b>	Phone: Email Only Email: <a href="mailto:LockDesk@thegiantlending.com">LockDesk@thegiantlending.com</a>
<b>Prime Loan Scenarios:</b>	Phone: Email Only Email: <a href="mailto:Scenarios@thegiantlending.com">Scenarios@thegiantlending.com</a>
<b>NonQM Scenarios:</b>	Phone: Email Only Email: <a href="mailto:NonQMScenario@thegiantlending.com">NonQMScenario@thegiantlending.com</a>
<b>Bank Statement Calc:</b>	Phone: Email Only Email: <a href="mailto:EZCalc@thegiantlending.com">EZCalc@thegiantlending.com</a>
<b>Jumbo Scenarios:</b>	Phone: Email Only Email: <a href="mailto:JumboScenario@thegiantlending.com">JumboScenario@thegiantlending.com</a>
<b>CD Desk:</b>	Phone: Email Only Email: <a href="mailto:CD@thegiantlending.com">CD@thegiantlending.com</a>
<b>Funding Department:</b>	Phone: Email Only Email: <a href="mailto:Funding@thegiantlending.com">Funding@thegiantlending.com</a>
<b>Loan Setup</b>	Phone: Email Only Email: <a href="mailto:Setup@thegiantlending.com">Setup@thegiantlending.com</a>

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

December Pricing Specials	
25 BPS on FHA Streamlines & VA IRRRLs	0.250

## Announcements

**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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\* 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: December 8, 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	95.553	95.533	95.509	95.482	4.875	95.257	95.237	95.213	95.186	5.750	99.588	99.517	99.445	99.362
5.000	96.242	96.215	96.190	96.163	5.000	95.946	95.919	95.894	95.867	5.875	100.073	100.002	99.929	99.847
5.125	96.680	96.639	96.599	96.553	5.125	96.394	96.353	96.313	96.267	6.000	100.523	100.452	100.379	100.296
5.250	97.751	97.710	97.670	97.624	5.250	97.465	97.424	97.384	97.338	6.125	100.935	100.864	100.791	100.709
5.375	98.390	98.349	98.309	98.263	5.375	98.104	98.063	98.023	97.977	6.250	100.895	100.820	100.739	100.648
5.500	99.004	98.963	98.922	98.877	5.500	98.728	98.687	98.646	98.601	6.375	101.429	101.353	101.273	101.181
5.625	99.554	99.513	99.473	99.427	5.625	99.279	99.238	99.198	99.152	6.500	101.810	101.735	101.654	101.562
5.750	99.918	99.877	99.836	99.791	5.750	99.643	99.602	99.561	99.516	6.625	102.027	101.952	101.871	101.779
5.875	100.430	100.389	100.349	100.303	5.875	100.155	100.114	100.074	100.028	6.750	102.244	102.169	102.156	102.110
6.000	100.917	100.876	100.835	100.790	6.000	100.642	100.601	100.560	100.515	6.875	102.468	102.421	102.380	102.335
6.125	101.379	101.338	101.298	101.252	6.125	101.088	101.047	101.006	100.960	7.000	102.902	102.855	102.815	102.769
6.250	101.577	101.532	101.484	101.429	6.250	101.282	101.237	101.189	101.134	7.125	103.191	103.144	103.104	103.058
6.375	102.142	102.096	102.048	101.993	6.375	101.847	101.801	101.753	101.698	7.250	103.392	103.392	103.392	103.392
6.500	102.535	102.489	102.441	102.386	6.500	102.240	102.194	102.146	102.091	7.375	103.885	103.885	103.885	103.885
6.625	102.758	102.712	102.664	102.609	6.625	102.463	102.417	102.369	102.314	7.500	104.211	104.211	104.211	104.211
6.750	103.128	103.090	103.050	103.004	6.750	102.833	102.795	102.755	102.709	7.625	104.513	104.513	104.513	104.513
6.875	103.356	103.318	103.278	103.232	6.875	103.061	103.023	102.983	102.937					
7.000	103.784	103.746	103.706	103.660	7.000	103.489	103.451	103.411	103.365					
7.125	104.055	104.017	103.977	103.931	7.125	103.760	103.722	103.682	103.636					
7.250	104.288	104.280	104.272	104.263	7.250	103.972	103.965	103.957	103.948					
7.375	104.543	104.535	104.527	104.518	7.375	104.247	104.240	104.232	104.223					
7.500	104.691	104.684	104.676	104.667	7.500	104.396	104.389	104.381	104.372					
7.625	104.898	104.890	104.882	104.873	7.625	104.600	104.592	104.584	104.575					

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	98.633	98.604	98.562	98.515	6.000	101.699	101.682	101.649	101.611	5.750	99.568	99.527	99.486	99.441
5.000	98.997	98.968	98.926	98.879	6.125	101.916	101.900	101.867	101.829	5.875	100.080	100.039	99.999	99.953
5.125	99.079	99.050	99.008	98.961	6.250	102.348	102.296	102.255	102.207	6.000	100.601	100.545	100.488	100.440
5.250	99.601	99.578	99.536	99.489	6.375	102.692	102.640	102.599	102.551	6.125	101.137	101.081	101.025	100.960
5.375	99.924	99.901	99.860	99.812	6.500	102.898	102.846	102.805	102.757	6.250	101.315	101.255	101.190	101.117
5.500	100.222	100.199	100.157	100.109	6.625	102.967	102.915	102.873	102.825	6.375	101.949	101.889	101.824	101.751
5.625	100.508	100.485	100.443	100.395	6.750	103.287	103.235	103.193	103.146	6.500	102.427	102.367	102.302	102.229
5.750	100.917	100.901	100.867	100.829	6.875	103.350	103.298	103.256	103.209	6.625	102.713	102.652	102.588	102.515
5.875	101.224	101.208	101.175	101.137	7.000	103.653	103.601	103.559	103.512	6.750	103.112	103.067	103.019	102.964
6.000	101.533	101.517	101.483	101.445	7.125	103.815	103.763	103.721	103.673	6.875	103.406	103.361	103.313	103.258
6.125	101.836	101.820	101.787	101.749	7.250	103.736	103.679	103.595	103.500	7.000	103.893	103.848	103.800	103.745
6.250	102.156	102.107	102.073	102.035	7.375	104.140	104.082	103.998	103.903	7.125	104.223	104.178	104.129	104.074
6.375	102.581	102.529	102.487	102.440	7.500	104.298	104.240	104.157	104.062	7.250	104.288	104.273	104.257	104.238
6.500	102.865	102.813	102.771	102.724	7.625	104.454	104.396	104.313	104.218	7.375	104.606	104.591	104.574	104.556
										7.500	104.914	104.899	104.883	104.864
										7.625	105.235	105.220	105.204	105.186
										7.750	104.463	104.455	104.447	104.438
										7.875	104.718	104.710	104.702	104.695
										8.000	105.169	105.169	105.169	105.169
										8.125	105.472	105.472	105.472	105.472

**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	97.615	97.574	97.534	97.488	4.875	94.682	94.662	94.638	94.611	5.375	98.493	98.413	98.324	98.224
5.500	98.229	98.188	98.147	98.102	5.000	95.371	95.344	95.319	95.292	5.500	99.018	98.938	98.849	98.748
5.625	98.779	98.738	98.698	98.652	5.125	95.819	95.778	95.738	95.692	5.625	99.500	99.421	99.332	99.231
5.750	99.143	99.102	99.061	99.016	5.250	96.890	96.849	96.809	96.763	5.750	99.513	99.442	99.370	99.287
5.875	99.655	99.614	99.574	99.528	5.375	97.529	97.488	97.448	97.402	5.875	99.998	99.927	99.854	99.772
6.000	100.142	100.101	100.060	100.015	5.500	98.153	98.112	98.071	98.026	6.000	100.448	100.377	100.304	100.221
6.125	100.604	100.563	100.523	100.477	5.625	98.704	98.663	98.623	98.577	6.125	100.860	100.789	100.716	100.634
6.250	100.802	100.757	100.709	100.654	5.750	99.068	99.027	98.986	98.941	6.250	100.820	100.745	100.664	100.573
6.375	101.367	101.321	101.273	101.218	5.875	99.580	99.539	99.499	99.453	6.375	101.354	101.278	101.198	101.106
6.500	101.760	101.714	101.666	101.611	6.000	100.067	100.026	99.985	99.940	6.500	101.735	101.660	101.579	101.487
6.625	101.983	101.937	101.889	101.834	6.125	100.513	100.472	100.431	100.385	6.625	101.952	101.877	101.796	101.704
6.750	102.353	102.315	102.275	102.229	6.250	100.707	100.662	100.614	100.559	6.750	102.169	102.121	102.081	102.035
6.875	102.581	102.543	102.503	102.457	6.375	101.272	101.226	101.178	101.123	6.875	102.393	102.346	102.305	102.260
7.000	103.009	102.971	102.931	102.885	6.500	101.665	101.619	101.571	101.516	7.000	102.827	102.780	102.740	102.694
7.125	103.280	103.242	103.202	103.156	6.625	101.888	101.842	101.794	101.739	7.125	103.116	103.069	103.029	102.983
7.250	103.513	103.505	103.497	103.488	6.750	102.258	102.220	102.180	102.134	7.250	103.317	103.317	103.317	103.317
7.375	103.768	103.760	103.752	103.743	6.875	102.486	102.448	102.408	102.362	7.375	103.810	103.810	103.810	103.810
7.500	103.916	103.909	103.901	103.892	7.000	102.914	102.876	102.836	102.790	7.500	104.136	104.136	104.136	104.136
7.625	104.123	104.115	104.107	104.098	7.125	103.185	103.147	103.107	103.061	7.625	104.438	104.438	104.438	104.438
7.750	104.038	104.030	104.022	104.013	7.250	103.397	103.390	103.382	103.373					
7.875	104.293	104.285	104.277	104.268	7.375	103.672	103.665	103.657	103.648					
8.000	104.708	104.700	104.692	104.683	7.500	103.821	103.814	103.806	103.797					
8.125	104.952	104.944	104.936	104.927	7.625	104.025	104.017	104.009	104.000					

**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	102.915	102.863	102.821	102.774	6.500	102.948	102.896	102.855	102.807
6.625	103.056	103.004	102.962	102.915	6.625	103.017	102.965	102.923	102.875
6.750	103.430	103.378	103.336</						



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

Wholesale

Effective: December 8, 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	99.034	98.993	98.953	98.907	5.500	97.109	97.068	97.028	96.982	5.375	96.493	96.452	96.411	96.366
5.625	99.642	99.601	99.560	99.515	5.625	97.717	97.676	97.635	97.590	5.500	97.107	97.066	97.025	96.980
5.750	99.929	99.888	99.848	99.802	5.750	98.004	97.963	97.923	97.877	5.625	97.690	97.649	97.609	97.563
5.875	100.396	100.355	100.314	100.269	5.875	98.471	98.430	98.389	98.344	5.750	97.969	97.929	97.888	97.842
6.000	100.925	100.884	100.843	100.798	6.000	98.992	98.951	98.911	98.865	5.875	98.448	98.407	98.367	98.321
6.125	101.317	101.277	101.236	101.190	6.125	99.373	99.332	99.292	99.246	6.000	98.990	98.949	98.909	98.863
6.250	101.496	101.451	101.402	101.347	6.250	99.553	99.508	99.459	99.404	6.125	99.401	99.360	99.320	99.274
6.375	101.891	101.846	101.798	101.743	6.375	99.946	99.901	99.853	99.798	6.250	99.593	99.548	99.499	99.444
6.500	102.208	102.163	102.115	102.060	6.500	100.263	100.218	100.170	100.115	6.375	99.996	99.950	99.902	99.847
6.625	102.522	102.477	102.429	102.374	6.625	100.577	100.532	100.484	100.429	6.500	100.346	100.301	100.252	100.197
6.750	102.356	102.326	102.294	102.257	6.750	100.411	100.381	100.349	100.312	6.625	100.697	100.652	100.603	100.548
6.875	102.674	102.644	102.611	102.575	6.875	100.729	100.699	100.666	100.630	6.750	100.569	100.538	100.506	100.469
7.000	102.876	102.846	102.813	102.777	7.000	100.931	100.901	100.868	100.832	6.875	100.898	100.868	100.835	100.799
7.125	103.095	103.065	103.033	102.996	7.125	101.150	101.120	101.088	101.051	7.000	101.138	101.108	101.076	101.039
7.250	101.548	101.518	101.486	101.449	7.250	99.603	99.573	99.541	99.504	7.125	101.397	101.367	101.335	101.298
7.375	102.144	102.114	102.082	102.045	7.375	100.218	100.188	100.155	100.119	7.250	100.196	100.166	100.134	100.097
7.500	102.137	102.107	102.074	102.038	7.500	100.212	100.182	100.149	100.113	7.375	100.693	100.663	100.631	100.594
7.625	102.173	102.143	102.110	102.074	7.625	100.248	100.218	100.185	100.149	7.500	100.687	100.657	100.624	100.588
7.750	102.725	102.665	102.600	102.527						7.625	100.733	100.703	100.671	100.634
7.875	102.928	102.867	102.803	102.729										
8.000	102.191	102.131	102.066	101.993										
8.125	102.371	102.311	102.246	102.173										

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	99.618	99.589	99.538	99.481	6.000	99.010	98.981	98.930	98.873
6.125	99.797	99.767	99.717	99.660	6.125	99.200	99.171	99.120	99.063
6.250	99.653	99.623	99.573	99.516	6.250	99.062	99.032	98.982	98.925
6.375	99.838	99.808	99.758	99.701	6.375	99.255	99.225	99.175	99.118
6.500	99.973	99.930	99.880	99.823	6.500	99.418	99.374	99.324	99.267
6.625	100.137	100.077	100.027	99.970	6.625	99.611	99.551	99.501	99.444
6.750	100.152	100.086	100.028	99.961	6.750	99.657	99.591	99.533	99.466
6.875	100.307	100.241	100.183	100.116	6.875	99.815	99.749	99.690	99.624
7.000	100.362	100.296	100.238	100.171	7.000	99.897	99.831	99.773	99.706
7.125	100.475	100.410	100.351	100.285	7.125	100.037	99.972	99.913	99.847
7.250	100.073	100.001	99.901	99.787	7.250	100.145	100.074	99.973	99.859
7.375	100.552	100.480	100.380	100.266	7.375	100.436	100.364	100.284	100.150
7.500	100.559	100.488	100.387	100.273	7.500	100.444	100.373	100.272	100.158
7.625	100.545	100.473	100.373	100.259	7.625	100.440	100.369	100.268	100.154

**FANNIE MAE FIXED RATE BUYDOWN PRICING**

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					ANNIE MAE HOMEReady 30 YR FIXED 2:1 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.503	95.483	95.459	95.432	5.500	99.034	98.993	98.953	98.907	5.375	97.640	97.599	97.559	97.513
5.000	96.192	96.165	96.140	96.113	5.625	99.642	99.601	99.560	99.515	5.500	98.254	98.213	98.172	98.127
5.125	96.630	96.589	96.549	96.503	5.750	99.929	99.888	99.848	99.802	5.625	98.804	98.763	98.723	98.677
5.250	97.701	97.660	97.620	97.574	5.875	100.396	100.355	100.314	100.269	5.750	99.168	99.127	99.086	99.041
5.375	98.340	98.299	98.259	98.213	6.000	100.925	100.884	100.843	100.798	5.875	99.680	99.639	99.599	99.553
5.500	98.954	98.913	98.872	98.827	6.125	101.317	101.277	101.236	101.190	6.000	100.167	100.126	100.085	100.040
5.625	99.504	99.463	99.423	99.377	6.250	101.496	101.451	101.402	101.347	6.125	100.629	100.588	100.548	100.502
5.750	99.868	99.827	99.786	99.741	6.375	101.891	101.846	101.798	101.743	6.250	100.827	100.782	100.734	100.679
5.875	100.380	100.339	100.299	100.253	6.500	102.208	102.163	102.115	102.060	6.375	101.392	101.346	101.298	101.243
6.000	100.867	100.826	100.785	100.740	6.625	102.522	102.477	102.429	102.374	6.500	101.785	101.739	101.691	101.636
6.125	101.329	101.288	101.248	101.202	6.750	102.356	102.326	102.294	102.257	6.625	102.008	101.962	101.914	101.859
6.250	101.527	101.482	101.434	101.379	6.875	102.674	102.644	102.611	102.575	6.750	102.378	102.340	102.300	102.254
6.375	102.092	102.046	101.998	101.943	7.000	102.876	102.846	102.813	102.777	6.875	102.606	102.568	102.528	102.482
6.500	102.485	102.439	102.391	102.336	7.125	103.095	103.065	103.033	102.996	7.000	103.034	102.996	102.956	102.910
6.625	102.708	102.662	102.614	102.559	7.250	101.548	101.518	101.486	101.449	7.125	103.305	103.267	103.227	103.181
6.750	103.078	103.040	103.000	102.954	7.375	102.144	102.114	102.082	102.045	7.250	103.538	103.500	103.522	103.513
6.875	103.306	103.268	103.228	103.182	7.500	102.137	102.107	102.074	102.038	7.375	103.793	103.785	103.777	103.768
7.000	103.734	103.696	103.656	103.610	7.625	102.173	102.143	102.110	102.074	7.500	103.941	103.934	103.926	103.917
7.125	104.005	103.967	103.927	103.881	7.750	102.725	102.665	102.600	102.527	7.625	104.148	104.140	104.132	104.123
7.250	104.238	104.230	104.222	104.213	7.875	102.928	102.867	102.803	102.729	7.750	104.063	104.055	104.047	104.038
7.375	104.493	104.485	104.477	104.468	8.000	102.191	102.131	102.066	101.993	7.875	104.318	104.310	104.302	104.293
7.500	104.641	104.634	104.626	104.617	8.125	102.371	102.311	102.246	102.173	8.000	104.733	104.725	104.717	104.708
7.625	104.848	104.840	104.832	104.823						8.125	104.977	104.969	104.961	104.952

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					ANNIE MAE HOMEReady 30 YR FIXED 1:0 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.503	95.483	95.459	95.432	5.500	99.034	98.993	98.953	98.907	5.375	97.640	97.599	97.559	97.513
5.000	96.192	96.165	96.140	96.113	5.625	99.642	99.601	99.560	99.515	5.500	98.254	98.213	98.172	98.127
5.125	96.630	96.589	96.549	96.503	5.750	99.929	99.888	99.848	99.802	5.625	98.804	98.763	98.723	98.677
5.250	97.701	97.660	97.620	97.574	5.875	100.396	100.355	100.314	100.269	5.750	99.168	99.127	99.086	99.041
5.375	98.340	98.299	98.259	98.213	6.000	100.925	100.884	100.843	100.798	5.875	99.680	99.639	99.599	99.553
5.500	98.954	98.913	98.872	98.827	6.125	101.317	101.277	101.236	101.190	6.000	100.167	100.126	100.085	100.040
5.625	99.504	99.463	99.423	99.377	6.250	101.496	101.451	101.402	101.347	6.125	100.629	100.588	100.548	100.502
5.750	99.868	99.827	99.786	99.741	6.375	101.891	101.846	101.798	101.743	6.250	100.827	100.782	100.734	100.679
5.875	100.380	100.339	100.299	100.253	6.500	102.208	102.163	102.115	102.060	6.375	101.392	101.346	101.298	101.243
6.000	100.867	100.826	100.785	100.740	6.625	102.522	102.477	102.429	102.374	6.500	101.785	101.739	101.691	101.636
6.125	101.329	101.288	101.248	101.										



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

# SELECT PRICING

Effective: December 8, 2025

## SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.853	95.833	95.809	95.782	4.875	98.933	98.904	98.862	98.815
5.000	96.542	96.515	96.490	96.463	5.000	99.297	99.268	99.226	99.179
5.125	96.980	96.939	96.899	96.853	5.125	99.379	99.350	99.308	99.261
5.250	98.051	98.010	97.970	97.924	5.250	99.901	99.878	99.836	99.789
5.375	98.690	98.649	98.609	98.563	5.375	100.224	100.201	100.160	100.112
5.500	99.304	99.263	99.222	99.177	5.500	100.522	100.499	100.457	100.409
5.625	99.854	99.813	99.773	99.727	5.625	100.808	100.785	100.743	100.695
5.750	100.218	100.177	100.136	100.091	5.750	101.217	101.201	101.167	101.129
5.875	100.730	100.689	100.649	100.603	5.875	101.524	101.508	101.475	101.437
6.000	101.217	101.176	101.135	101.090	6.000	101.833	101.817	101.783	101.745
6.125	101.679	101.638	101.598	101.552	6.125	102.136	102.120	102.087	102.049
6.250	101.877	101.832	101.784	101.729	6.250	102.456	102.407	102.373	102.335
6.375	102.442	102.396	102.348	102.293	6.375	102.881	102.829	102.787	102.740
6.500	102.835	102.789	102.741	102.686	6.500	103.165	103.113	103.071	103.024
6.625	103.058	103.012	102.964	102.909					
6.750	103.428	103.390	103.350	103.304					
6.875	103.656	103.618	103.578	103.532					
7.000	104.084	104.046	104.006	103.960					
7.125	104.355	104.317	104.277	104.231					
7.250	104.588	104.580	104.572	104.563					
7.375	104.843	104.835	104.827	104.818					
7.500	104.991	104.984	104.976	104.967					
7.625	105.198	105.190	105.182	105.173					

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.334	99.293	99.253	99.207	6.000	99.918	99.889	99.838	99.781
5.625	99.942	99.901	99.860	99.815	6.125	100.097	100.067	100.017	99.960
5.750	100.229	100.188	100.148	100.102	6.250	99.953	99.923	99.873	99.816
5.875	100.696	100.655	100.614	100.569	6.375	100.138	100.108	100.058	100.001
6.000	101.225	101.184	101.143	101.098	6.500	100.273	100.230	100.180	100.123
6.125	101.617	101.577	101.536	101.490	6.625	100.437	100.377	100.327	100.270
6.250	101.796	101.751	101.702	101.647	6.750	100.452	100.386	100.328	100.261
6.375	102.191	102.146	102.098	102.043	6.875	100.607	100.541	100.483	100.416
6.500	102.508	102.463	102.415	102.360	7.000	100.662	100.596	100.538	100.471
6.625	102.822	102.777	102.729	102.674	7.125	100.775	100.710	100.651	100.585
6.750	102.656	102.626	102.594	102.557	7.250	100.373	100.301	100.201	100.087
6.875	102.974	102.944	102.911	102.875	7.375	100.852	100.780	100.680	100.566
7.000	103.176	103.146	103.113	103.077	7.500	100.859	100.788	100.687	100.573
7.125	103.395	103.365	103.333	103.296	7.625	100.845	100.773	100.673	100.559
7.250	101.848	101.818	101.786	101.749					
7.375	102.444	102.414	102.382	102.345					
7.500	102.437	102.407	102.374	102.338					
7.625	102.473	102.443	102.410	102.374					
7.750	103.025	102.965	102.900	102.827					
7.875	103.228	103.167	103.103	103.029					
8.000	102.491	102.431	102.366	102.293					
8.125	102.671	102.611	102.546	102.473					

SELECT FANNIE MAE BUYDOWN									
SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.803	95.783	95.759	95.732	5.500	99.334	99.293	99.253	99.207
5.000	96.492	96.465	96.440	96.413	5.625	99.942	99.901	99.860	99.815
5.125	96.930	96.889	96.849	96.803	5.750	100.229	100.188	100.148	100.102
5.250	98.001	97.960	97.920	97.874	5.875	100.696	100.655	100.614	100.569
5.375	98.640	98.599	98.559	98.513	6.000	101.225	101.184	101.143	101.098
5.500	99.254	99.213	99.172	99.127	6.125	101.617	101.577	101.536	101.490
5.625	99.804	99.763	99.723	99.677	6.250	101.796	101.751	101.702	101.647
5.750	100.168	100.127	100.086	100.041	6.375	102.191	102.146	102.098	102.043
5.875	100.680	100.639	100.599	100.553	6.500	102.508	102.463	102.415	102.360
6.000	101.167	101.126	101.085	101.040	6.625	102.822	102.777	102.729	102.674
6.125	101.629	101.588	101.548	101.502	6.750	102.656	102.626	102.594	102.557
6.250	101.827	101.782	101.734	101.679	6.875	102.974	102.944	102.911	102.875
6.375	102.392	102.346	102.298	102.243	7.000	103.176	103.146	103.113	103.077
6.500	102.785	102.739	102.691	102.636	7.125	103.395	103.365	103.333	103.296
6.625	103.008	102.962	102.914	102.859	7.250	101.848	101.818	101.786	101.749
6.750	103.378	103.340	103.300	103.254	7.375	102.444	102.414	102.382	102.345
6.875	103.606	103.568	103.528	103.482	7.500	102.437	102.407	102.374	102.338
7.000	104.034	103.996	103.956	103.910	7.625	102.473	102.443	102.410	102.374
7.125	104.305	104.267	104.227	104.181	7.750	103.025	102.965	102.900	102.827
7.250	104.538	104.530	104.522	104.513	7.875	103.228	103.167	103.103	103.029
7.375	104.793	104.785	104.777	104.768	8.000	102.491	102.431	102.366	102.293
7.500	104.941	104.934	104.926	104.917	8.125	102.671	102.611	102.546	102.473
7.625	105.148	105.140	105.132	105.123					

SELECT FANNIE MAE BUYDOWN									
SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.803	95.783	95.759	95.732	5.500	99.334	99.293	99.253	99.207
5.000	96.492	96.465	96.440	96.413	5.625	99.942	99.901	99.860	99.815
5.125	96.930	96.889	96.849	96.803	5.750	100.229	100.188	100.148	100.102
5.250	98.001	97.960	97.920	97.874	5.875	100.696	100.655	100.614	100.569
5.375	98.640	98.599	98.559	98.513	6.000	101.225	101.184	101.143	101.098
5.500	99.254	99.213	99.172	99.127	6.125	101.617	101.577	101.536	101.490
5.625	99.804	99.763	99.723	99.677	6.250	101.796	101.751	101.702	101.647
5.750	100.168	100.127	100.086	100.041	6.375	102.191	102.146	102.098	102.043
5.875	100.680	100.639	100.599	100.553	6.500	102.508	102.463	102.415	102.360
6.000	101.167	101.126	101.085	101.040	6.625	102.822	102.777	102.729	102.674
6.125	101.629	101.588	101.548	101.502	6.750	102.656	102.626	102.594	102.557
6.250	101.827	101.782	101.734	101.679	6.875	102.974	102.944	102.911	102.875
6.375	102.392	102.346	102.298	102.243	7.000	103.176	103.146	103.113	103.077
6.500	102.785	102.739	102.691	102.636	7.125	103.395	103.365	103.333	103.296
6.625	103.008	102.962	102.914	102.859	7.250	101.848	101.818	101.786	101.749
6.750	103.378	103.340	103.300	103.254	7.375	102.444	102.414	102.382	102.345
6.875	103.606	103.568	103.528	103.482	7.500	102.437	102.407	102.374	102.338
7.000	104.034	103.996	103.956	103.910	7.625	102.473	102.443	102.410	102.374
7.125	104.305	104.267	104.227	104.181	7.750	103.025	102.965	102.900	102.827
7.250	104.538	104.530	104.522	104.513	7.875	103.228	103.167	103.103	103.029
7.375	104.793	104.785	104.777	104.768	8.000	102.491	102.431	102.366	102.293
7.500	104.941	104.934	104.926	104.917	8.125	102.671	102.611	102.546	102.473
7.625	105.148	105.140	105.132	105.123					



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

Wholesale

Effective: December 8, 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	95.553	95.533	95.509	95.482	4.875	95.257	95.237	95.213	95.186	5.750	99.588	99.517	99.445	99.362
5.000	96.242	96.215	96.190	96.163	5.000	95.946	95.919	95.894	95.867	5.875	100.073	100.002	99.929	99.847
5.125	96.680	96.639	96.599	96.553	5.125	96.394	96.353	96.313	96.267	6.000	100.523	100.452	100.379	100.296
5.250	97.751	97.710	97.670	97.624	5.250	97.465	97.424	97.384	97.338	6.125	100.935	100.864	100.791	100.709
5.375	98.390	98.349	98.309	98.263	5.375	98.104	98.063	98.023	97.977	6.250	100.895	100.820	100.739	100.648
5.500	99.004	98.963	98.922	98.877	5.500	98.728	98.687	98.646	98.601	6.375	101.429	101.353	101.273	101.181
5.625	99.554	99.513	99.473	99.427	5.625	99.279	99.238	99.198	99.152	6.500	101.810	101.735	101.654	101.562
5.750	99.918	99.877	99.836	99.791	5.750	99.643	99.602	99.561	99.516	6.625	102.027	101.952	101.871	101.779
5.875	100.430	100.389	100.349	100.303	5.875	100.155	100.114	100.074	100.028	6.750	102.244	102.169	102.156	102.110
6.000	100.917	100.876	100.835	100.790	6.000	100.642	100.601	100.560	100.515	6.875	102.468	102.421	102.380	102.335
6.125	101.379	101.338	101.298	101.252	6.125	101.088	101.047	101.006	100.960	7.000	102.902	102.855	102.815	102.769
6.250	101.577	101.532	101.484	101.429	6.250	101.282	101.237	101.189	101.134	7.125	103.191	103.144	103.104	103.058
6.375	102.142	102.096	102.048	101.993	6.375	101.847	101.801	101.753	101.698	7.250	103.392	103.392	103.392	103.392
6.500	102.535	102.489	102.441	102.386	6.500	102.240	102.194	102.146	102.091	7.375	103.885	103.885	103.885	103.885
6.625	102.758	102.712	102.664	102.609	6.625	102.463	102.417	102.369	102.314	7.500	104.211	104.211	104.211	104.211
6.750	103.128	103.090	103.050	103.004	6.750	102.833	102.795	102.755	102.709	7.625	104.513	104.513	104.513	104.513
6.875	103.356	103.318	103.278	103.232	6.875	103.061	103.023	102.983	102.937					
7.000	103.784	103.746	103.706	103.660	7.000	103.489	103.451	103.411	103.365					
7.125	104.055	104.017	103.977	103.931	7.125	103.760	103.722	103.682	103.636					
7.250	104.288	104.280	104.272	104.263	7.250	103.972	103.965	103.957	103.948					
7.375	104.543	104.535	104.527	104.518	7.375	104.247	104.240	104.232	104.223					
7.500	104.691	104.684	104.676	104.667	7.500	104.396	104.389	104.381	104.372					
7.625	104.898	104.890	104.882	104.873	7.625	104.600	104.592	104.584	104.575					

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	98.633	98.604	98.562	98.515	6.000	101.699	101.682	101.649	101.611	5.375	98.040	97.999	97.959	97.913
5.000	98.997	98.968	98.926	98.879	6.125	101.916	101.900	101.867	101.829	5.500	98.654	98.613	98.572	98.527
5.125	99.079	99.050	99.008	98.961	6.250	102.348	102.296	102.255	102.207	5.625	99.204	99.163	99.123	99.077
5.250	99.601	99.578	99.536	99.489	6.375	102.692	102.640	102.599	102.551	5.750	99.568	99.527	99.486	99.441
5.375	99.924	99.901	99.860	99.812	6.500	102.898	102.846	102.805	102.757	5.875	100.080	100.039	99.999	99.953
5.500	100.222	100.199	100.157	100.109	6.625	102.967	102.915	102.873	102.825	6.000	100.567	100.526	100.485	100.440
5.625	100.508	100.485	100.443	100.395	6.750	103.287	103.235	103.193	103.146	6.125	101.029	100.988	100.948	100.902
5.750	100.917	100.901	100.867	100.829	6.875	103.350	103.298	103.256	103.209	6.250	101.227	101.182	101.134	101.079
5.875	101.224	101.208	101.175	101.137	7.000	103.653	103.601	103.559	103.512	6.375	101.792	101.746	101.698	101.643
6.000	101.533	101.517	101.483	101.445	7.125	103.815	103.763	103.721	103.673	6.500	102.185	102.139	102.091	102.036
6.125	101.836	101.820	101.787	101.749	7.250	103.736	103.679	103.595	103.500	6.625	102.408	102.362	102.314	102.259
6.250	102.156	102.107	102.073	102.035	7.375	104.140	104.082	103.998	103.903	6.750	102.778	102.740	102.700	102.654
6.375	102.581	102.529	102.487	102.440	7.500	104.298	104.240	104.157	104.062	6.875	103.006	102.968	102.928	102.882
6.500	102.865	102.813	102.771	102.724	7.625	104.454	104.396	104.313	104.218	7.000	103.434	103.396	103.356	103.310
										7.125	103.705	103.667	103.627	103.581
										7.250	103.938	103.930	103.922	103.913
										7.375	104.193	104.185	104.177	104.168
										7.500	104.341	104.334	104.326	104.317
										7.625	104.548	104.540	104.532	104.523

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	100.430	100.389	100.349	100.303
6.000	100.917	100.876	100.835	100.790
6.125	101.379	101.338	101.298	101.252
6.250	101.577	101.532	101.484	101.429
6.375	102.142	102.096	102.048	101.993
6.500	102.535	102.489	102.441	102.386
6.625	102.758	102.712	102.664	102.609
6.750	103.128	103.090	103.050	103.004
6.875	103.356	103.318	103.278	103.232
7.000	103.784	103.746	103.706	103.660
7.125	104.055	104.017	103.977	103.931
7.250	104.288	104.280	104.272	104.263
7.375	104.543	104.535	104.527	104.518
7.500	104.691	104.684	104.676	104.667
7.625	104.898	104.890	104.882	104.873
7.750	104.813	104.805	104.797	104.788
7.875	105.068	105.060	105.052	105.043
8.000	105.483	105.475	105.467	105.458
8.125	105.727	105.719	105.711	105.702

**FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING**

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.034	98.993	98.953	98.907	5.750	97.569	97.529	97.488	97.442	6.000	99.045	99.016	98.965	98.908
5.625	99.642	99.601	99.560	99.515	5.875	98.048	98.007	97.967	97.921	6.125	99.246	99.216	99.165	99.109
5.750	99.929	99.888	99.848	99.802	6.000	98.590	98.549	98.509	98.463	6.250	99.140	99.110	99.060	99.003
5.875	100.396	100.355	100.314	100.269	6.125	99.001	98.960	98.920	98.874	6.375	99.352	99.322	99.272	99.215
6.000	100.925	100.884	100.843	100.798	6.250	99.193	99.148	99.099	99.044	6.500	99.531	99.487	99.437	99.380
6.125	101.317	101.277	101.236	101.190	6.375	99.596	99.550	99.502	99.447	6.625	99.740	99.680	99.629	99.572
6.250	101.496	101.451	101.402	101.347	6.500	99.946	99.901	99.852	99.797	6.750	99.795	99.729	99.670	99.604
6.375	101.891	101.846	101.798	101.743	6.625	100.297	100.252	100.203	100.148	6.875	99.963	99.897	99.838	99.772
6.500	102.208	102.163	102.115	102.060	6.750	100.169	100.138	100.106	100.069	7.000	100.053	99.987	99.929	99.862
6.625	102.522	102.477	102.429	102.374	6.875	100.498	100.468	100.435	100.399	7.125	100.197	100.131	100.073	100.006
6.750	102.356	102.326	102.294	102.257	7.000	100.738	100.708	100.676	100.639	7.250	100.120	100.049	99.948	99.834
6.875	102.674	102.644	102.611	102.575	7.125	100.997	100.967	100.935	100.898	7.375	100.471	100.399	100.299	100.185
7.000	102.876	102.846	102.813	102.777	7.250	99.796	99.766	99.734	99.697	7.500	100.479	100.408	100.307	100.193
7.125	103.095	103.065	103.033	102.996	7.375	100.293	100.263	100.231	100.194	7.625	100.475	100.404	100.303	100.189
7.250	101.548	101.518	101.486	101.449	7.500	100.287	100.257	100.224	100.188					
7.375	102.144	102.114	102.082	102.045	7.625	100.333	100.303	100.271	100.234					
7.500	102.137	102.107	102.074	102.038										
7.625	102.173	102.143	102.110	102.074										
7.750	102.725	102.665	102.600	102.527										
7.875	102.928	102.867	102.803	102.729										
8.000	102.191	102.131	102.066	101.993					</					



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

Wholesale

Effective: December 8, 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)					DDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R20)				
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	95.503	95.483	95.459	95.432	6.000	100.925	100.884	100.843	100.798	5.375	97.640	97.599	97.559	97.513
5.000	96.192	96.165	96.140	96.113	6.125	101.317	101.277	101.236	101.190	5.500	98.254	98.213	98.172	98.127
5.125	96.630	96.589	96.549	96.503	6.250	101.496	101.451	101.402	101.347	5.625	98.804	98.763	98.723	98.677
5.250	97.701	97.660	97.620	97.574	6.375	101.891	101.846	101.798	101.743	5.750	99.168	99.127	99.086	99.041
5.375	98.340	98.299	98.259	98.213	6.500	102.208	102.163	102.115	102.060	5.875	99.680	99.639	99.599	99.553
5.500	98.954	98.913	98.872	98.827	6.625	102.522	102.477	102.429	102.374	6.000	100.167	100.126	100.085	100.040
5.625	99.504	99.463	99.423	99.377	6.750	102.356	102.326	102.294	102.257	6.125	100.629	100.588	100.548	100.502
5.750	99.868	99.827	99.786	99.741	6.875	102.674	102.644	102.611	102.575	6.250	100.827	100.782	100.734	100.679
5.875	100.380	100.339	100.299	100.253	7.000	102.876	102.846	102.813	102.777	6.375	101.392	101.346	101.298	101.243
6.000	100.867	100.826	100.785	100.740	7.125	103.095	103.065	103.033	102.996	6.500	101.785	101.739	101.691	101.636
6.125	101.329	101.288	101.248	101.202	7.250	101.548	101.518	101.486	101.449	6.625	102.008	101.962	101.914	101.859
6.250	101.527	101.482	101.434	101.379	7.375	102.144	102.114	102.082	102.045	6.750	102.378	102.340	102.300	102.254
6.375	102.092	102.046	101.998	101.943	7.500	102.137	102.107	102.074	102.038	6.875	102.606	102.568	102.528	102.482
6.500	102.485	102.439	102.391	102.336	7.625	102.173	102.143	102.110	102.074	7.000	103.034	102.996	102.956	102.910
6.625	102.708	102.662	102.614	102.559	7.750	102.725	102.665	102.600	102.527	7.125	103.305	103.267	103.227	103.181
6.750	103.078	103.040	103.000	102.954	7.875	102.928	102.867	102.803	102.729	7.250	103.538	103.500	103.522	103.513
6.875	103.306	103.268	103.228	103.182	8.000	102.191	102.131	102.066	101.993	7.375	103.793	103.785	103.777	103.768
7.000	103.734	103.696	103.656	103.610	8.125	102.371	102.311	102.246	102.173	7.500	103.941	103.934	103.926	103.917
7.125	104.005	103.967	103.927	103.881						7.625	104.148	104.140	104.132	104.123
7.250	104.238	104.230	104.222	104.213						7.750	104.063	104.055	104.047	104.038
7.375	104.493	104.485	104.477	104.468						7.875	104.318	104.310	104.302	104.293
7.500	104.641	104.634	104.626	104.617						8.000	104.733	104.725	104.717	104.708
7.625	104.848	104.840	104.832	104.823						8.125	104.977	104.969	104.961	104.952

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.503	95.483	95.459	95.432	6.000	100.925	100.884	100.843	100.798	5.375	97.640	97.599	97.559	97.513
5.000	96.192	96.165	96.140	96.113	6.125	101.317	101.277	101.236	101.190	5.500	98.254	98.213	98.172	98.127
5.125	96.630	96.589	96.549	96.503	6.250	101.496	101.451	101.402	101.347	5.625	98.804	98.763	98.723	98.677
5.250	97.701	97.660	97.620	97.574	6.375	101.891	101.846	101.798	101.743	5.750	99.168	99.127	99.086	99.041
5.375	98.340	98.299	98.259	98.213	6.500	102.208	102.163	102.115	102.060	5.875	99.680	99.639	99.599	99.553
5.500	98.954	98.913	98.872	98.827	6.625	102.522	102.477	102.429	102.374	6.000	100.167	100.126	100.085	100.040
5.625	99.504	99.463	99.423	99.377	6.750	102.356	102.326	102.294	102.257	6.125	100.629	100.588	100.548	100.502
5.750	99.868	99.827	99.786	99.741	6.875	102.674	102.644	102.611	102.575	6.250	100.827	100.782	100.734	100.679
5.875	100.380	100.339	100.299	100.253	7.000	102.876	102.846	102.813	102.777	6.375	101.392	101.346	101.298	101.243
6.000	100.867	100.826	100.785	100.740	7.125	103.095	103.065	103.033	102.996	6.500	101.785	101.739	101.691	101.636
6.125	101.329	101.288	101.248	101.202	7.250	101.548	101.518	101.486	101.449	6.625	102.008	101.962	101.914	101.859
6.250	101.527	101.482	101.434	101.379	7.375	102.144	102.114	102.082	102.045	6.750	102.378	102.340	102.300	102.254
6.375	102.092	102.046	101.998	101.943	7.500	102.137	102.107	102.074	102.038	6.875	102.606	102.568	102.528	102.482
6.500	102.485	102.439	102.391	102.336	7.625	102.173	102.143	102.110	102.074	7.000	103.034	102.996	102.956	102.910
6.625	102.708	102.662	102.614	102.559	7.750	102.725	102.665	102.600	102.527	7.125	103.305	103.267	103.227	103.181
6.750	103.078	103.040	103.000	102.954	7.875	102.928	102.867	102.803	102.729	7.250	103.538	103.500	103.522	103.513
6.875	103.306	103.268	103.228	103.182	8.000	102.191	102.131	102.066	101.993	7.375	103.793	103.785	103.777	103.768
7.000	103.734	103.696	103.656	103.610	8.125	102.371	102.311	102.246	102.173	7.500	103.941	103.934	103.926	103.917
7.125	104.005	103.967	103.927	103.881						7.625	104.148	104.140	104.132	104.123
7.250	104.238	104.230	104.222	104.213						7.750	104.063	104.055	104.047	104.038
7.375	104.493	104.485	104.477	104.468						7.875	104.318	104.310	104.302	104.293
7.500	104.641	104.634	104.626	104.617						8.000	104.733	104.725	104.717	104.708
7.625	104.848	104.840	104.832	104.823						8.125	104.977	104.969	104.961	104.952



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

SELECT PRICING

Effective: December 8, 2025

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.853	95.833	95.809	95.782	4.875	98.933	98.904	98.862	98.815
5.000	96.542	96.515	96.490	96.463	5.000	99.297	99.268	99.226	99.179
5.125	96.980	96.939	96.899	96.853	5.125	99.379	99.350	99.308	99.261
5.250	98.051	98.010	97.970	97.924	5.250	99.901	99.878	99.836	99.789
5.375	98.690	98.649	98.609	98.563	5.375	100.224	100.201	100.160	100.112
5.500	99.304	99.263	99.222	99.177	5.500	100.522	100.499	100.457	100.409
5.625	99.854	99.813	99.773	99.727	5.625	100.808	100.785	100.743	100.695
5.750	100.218	100.177	100.136	100.091	5.750	101.217	101.201	101.167	101.129
5.875	100.730	100.689	100.649	100.603	5.875	101.524	101.508	101.475	101.437
6.000	101.217	101.176	101.135	101.090	6.000	101.833	101.817	101.783	101.745
6.125	101.679	101.638	101.598	101.552	6.125	102.136	102.120	102.087	102.049
6.250	101.877	101.832	101.784	101.729	6.250	102.456	102.407	102.373	102.335
6.375	102.442	102.396	102.348	102.293	6.375	102.881	102.829	102.787	102.740
6.500	102.835	102.789	102.741	102.686	6.500	103.165	103.113	103.071	103.024
6.625	103.058	103.012	102.964	102.909					
6.750	103.428	103.390	103.350	103.304					
6.875	103.656	103.618	103.578	103.532					
7.000	104.084	104.046	104.006	103.960					
7.125	104.355	104.317	104.277	104.231					
7.250	104.588	104.580	104.572	104.563					
7.375	104.843	104.835	104.827	104.818					
7.500	104.991	104.984	104.976	104.967					
7.625	105.198	105.190	105.182	105.173					

SELECT FREDDIE MAC 30 YEAR FIXED (201SC)					SELECT FREDDIE MAC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.000	99.334	99.293	99.253	99.207	6.000	99.345	99.316	99.265	99.208
5.625	99.942	99.901	99.860	99.815	6.125	99.546	99.516	99.465	99.409
5.750	100.229	100.188	100.148	100.102	6.250	99.440	99.410	99.360	99.303
5.875	100.696	100.655	100.614	100.569	6.375	99.652	99.622	99.572	99.515
6.000	101.225	101.184	101.143	101.098	6.500	99.831	99.787	99.737	99.680
6.125	101.617	101.577	101.536	101.490	6.625	100.040	99.980	99.929	99.872
6.250	101.796	101.751	101.702	101.647	6.750	100.095	100.029	99.970	99.904
6.375	102.191	102.146	102.098	102.043	6.875	100.263	100.197	100.138	100.072
6.500	102.508	102.463	102.415	102.360	7.000	100.353	100.287	100.229	100.162
6.625	102.822	102.777	102.729	102.674	7.125	100.497	100.431	100.373	100.306
6.750	102.656	102.626	102.594	102.557	7.250	100.420	100.349	100.248	100.134
6.875	102.974	102.944	102.911	102.875	7.375	100.771	100.699	100.599	100.485
7.000	103.176	103.146	103.113	103.077	7.500	100.779	100.708	100.607	100.493
7.125	103.395	103.365	103.333	103.296	7.625	100.775	100.704	100.603	100.489
7.250	101.848	101.818	101.786	101.749					
7.375	102.444	102.414	102.382	102.345					
7.500	102.437	102.407	102.374	102.338					
7.625	102.473	102.443	102.410	102.374					
7.750	103.025	102.965	102.900	102.827					
7.875	103.228	103.167	103.103	103.029					
8.000	102.491	102.431	102.366	102.293					
8.125	102.671	102.611	102.546	102.473					

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.803	95.783	95.759	95.732	6.000	101.225	101.184	101.143	101.098
5.000	96.492	96.465	96.440	96.413	6.125	101.617	101.577	101.536	101.490
5.125	96.930	96.889	96.849	96.803	6.250	101.796	101.751	101.702	101.647
5.250	98.001	97.960	97.920	97.874	6.375	102.191	102.146	102.098	102.043
5.375	98.640	98.599	98.559	98.513	6.500	102.508	102.463	102.415	102.360
5.500	99.254	99.213	99.172	99.127	6.625	102.822	102.777	102.729	102.674
5.625	99.804	99.763	99.723	99.677	6.750	102.656	102.626	102.594	102.557
5.750	100.168	100.127	100.086	100.041	6.875	102.974	102.944	102.911	102.875
5.875	100.680	100.639	100.599	100.553	7.000	103.176	103.146	103.113	103.077
6.000	101.167	101.126	101.085	101.040	7.125	103.395	103.365	103.333	103.296
6.125	101.629	101.588	101.548	101.502	7.250	101.848	101.818	101.786	101.749
6.250	101.827	101.782	101.734	101.679	7.375	102.444	102.414	102.382	102.345
6.375	102.392	102.346	102.298	102.243	7.500	102.437	102.407	102.374	102.338
6.500	102.785	102.739	102.691	102.636	7.625	102.473	102.443	102.410	102.374
6.625	103.008	102.962	102.914	102.859	7.750	103.025	102.965	102.900	102.827
6.750	103.378	103.340	103.300	103.254	7.875	103.228	103.167	103.103	103.029
6.875	103.606	103.568	103.528	103.482	8.000	102.491	102.431	102.366	102.293
7.000	104.034	103.996	103.956	103.910	8.125	102.671	102.611	102.546	102.473
7.125	104.305	104.267	104.227	104.181					
7.250	104.538	104.530	104.522	104.513					
7.375	104.793	104.785	104.777	104.768					
7.500	104.941	104.934	104.926	104.917					
7.625	105.148	105.140	105.132	105.123					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD)					SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.803	95.783	95.759	95.732	6.000	101.225	101.184	101.143	101.098
5.000	96.492	96.465	96.440	96.413	6.125	101.617	101.577	101.536	101.490
5.125	96.930	96.889	96.849	96.803	6.250	101.796	101.751	101.702	101.647
5.250	98.001	97.960	97.920	97.874	6.375	102.191	102.146	102.098	102.043
5.375	98.640	98.599	98.559	98.513	6.500	102.508	102.463	102.415	102.360
5.500	99.254	99.213	99.172	99.127	6.625	102.822	102.777	102.729	102.674
5.625	99.804	99.763	99.723	99.677	6.750	102.656	102.626	102.594	102.557
5.750	100.168	100.127	100.086	100.041	6.875	102.974	102.944	102.911	102.875
5.875	100.680	100.639	100.599	100.553	7.000	103.176	103.146	103.113	103.077
6.000	101.167	101.126	101.085	101.040	7.125	103.395	103.365	103.333	103.296
6.125	101.629	101.588	101.548	101.502	7.250	101.848	101.818	101.786	101.749
6.250	101.827	101.782	101.734	101.679	7.375	102.444	102.414	102.382	102.345
6.375	102.392	102.346	102.298	102.243	7.500	102.437	102.407	102.374	102.338
6.500	102.785	102.739	102.691	102.636	7.625	102.473	102.443	102.410	102.374
6.625	103.008	102.962	102.914	102.859	7.750	103.025	102.965	102.900	102.827
6.750	103.378	103.340	103.300	103.254	7.875	103.228	103.167	103.103	103.029
6.875	103.606	103.568	103.528	103.482	8.000	102.491	102.431	102.366	102.293
7.000	104.034	103.996	103.956	103.910	8.125	102.671	102.611	102.546	102.473
7.125	104.305	104.267	104.227	104.181					
7.250	104.538	104.530	104.522	104.513					
7.375	104.793	104.785	104.777	104.768					
7.500	104.941	104.934	104.926	104.917					
7.625	105.148	105.140	105.132	105.123					



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

**Wholesale**

Effective: December 8, 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	97.932	97.964	97.846	97.743	5.000	98.536	98.460	98.436	98.313	5.250	98.463	98.380	98.348	98.206
4.875	98.262	98.190	98.169	98.055	5.125	98.967	98.887	98.859	98.727	5.375	98.760	98.666	98.634	98.481
5.000	98.592	98.516	98.492	98.369	5.250	99.328	99.244	99.213	99.070	5.500	99.144	99.040	99.007	98.844
5.125	98.943	98.863	98.836	98.703	5.375	99.613	99.526	99.491	99.339	5.625	99.537	99.430	99.393	99.220
5.250	99.262	99.178	99.147	99.005	5.500	99.812	99.721	99.683	99.521	5.750	99.824	99.718	99.676	99.494
5.375	99.562	99.475	99.440	99.288	5.625	99.933	99.838	99.796	99.625	5.875	100.157	100.043	99.999	99.806
5.500	99.836	99.745	99.707	99.545	5.750	100.050	99.951	99.906	99.724	6.000	100.398	100.280	100.233	100.031
5.625	100.119	100.024	99.982	99.811	5.875	100.162	100.060	100.011	99.820	6.125	100.611	100.489	100.438	100.226
5.750	100.358	100.259	100.214	100.033	6.000	100.287	100.181	100.129	99.928	6.250	100.791	100.667	100.612	100.391
5.875	100.532	100.430	100.381	100.190	6.125	100.435	100.325	100.269	100.059	6.375	100.913	100.788	100.728	100.498
6.000	100.743	100.636	100.584	100.383	6.250	100.592	100.478	100.419	100.199	6.500	100.958	100.830	100.767	100.526
6.125	101.009	100.899	100.843	100.633	6.375	100.711	100.593	100.531	100.301	6.625	100.926	100.789	100.724	100.474
6.250	101.213	101.099	101.040	100.819	6.500	100.797	100.675	100.609	100.369	6.750	100.917	100.778	100.709	100.448
6.375	101.271	101.153	101.091	100.861	6.625	100.831	100.705	100.636	100.386	6.875	0.000	0.000	0.000	0.000
6.500	101.331	101.209	101.143	100.903	6.750	100.900	100.771	100.698	100.439	7.000	#N/A	#N/A	#N/A	#N/A
6.625	101.391	101.265	101.196	100.947	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A
6.750	101.451	101.322	101.249	100.990	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	98.284	98.216	98.199	98.095	5.000	98.882	98.807	98.782	98.659	5.250	98.807	98.723	98.692	98.550
4.875	98.613	98.541	98.520	98.407	5.125	99.312	99.232	99.205	99.072	5.375	99.101	99.007	98.975	98.822
5.000	98.944	98.868	98.843	98.721	5.250	99.672	99.589	99.557	99.415	5.500	99.483	99.379	99.346	99.182
5.125	99.294	99.215	99.187	99.054	5.375	99.956	99.869	99.834	99.682	5.625	99.874	99.767	99.730	99.557
5.250	99.613	99.530	99.498	99.356	5.500	100.155	100.064	100.026	99.864	5.750	100.161	100.054	100.012	99.830
5.375	99.914	99.826	99.792	99.639	5.625	100.275	100.180	100.138	99.967	5.875	100.491	100.377	100.333	100.141
5.500	100.188	100.097	100.058	99.896	5.750	100.391	100.293	100.247	100.066	6.000	100.731	100.614	100.566	100.364
5.625	100.472	100.377	100.335	100.163	5.875	100.505	100.402	100.353	100.162	6.125	100.944	100.822	100.771	100.559
5.750	100.712	100.613	100.568	100.387	6.000	100.631	100.525	100.472	100.272	6.250	101.125	101.000	100.946	100.724
5.875	100.888	100.786	100.737	100.546	6.125	100.780	100.670	100.615	100.404	6.375	101.247	101.122	101.063	100.832
6.000	101.101	100.994	100.942	100.741	6.250	100.939	100.825	100.766	100.546	6.500	101.293	101.165	101.101	100.861
6.125	101.369	101.259	101.203	100.993	6.375	101.060	100.942	100.879	100.649	6.625	101.262	101.125	101.060	100.809
6.250	101.575	101.461	101.402	101.182	6.500	101.147	101.025	100.959	100.720	6.750	101.253	101.114	101.045	100.785
6.375	101.635	101.517	101.454	101.225	6.625	101.182	101.057	100.987	100.738	6.875	0.000	0.000	0.000	0.000
6.500	101.696	101.574	101.508	101.269	6.750	101.254	101.124	101.051	100.792	7.000	#N/A	#N/A	#N/A	#N/A
6.625	101.757	101.632	101.562	101.313	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A
6.750	101.819	101.690	101.617	101.358	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	97.682	97.614	97.596	97.493	5.000	98.286	98.210	98.186	98.063	5.250	98.213	98.130	98.098	97.956
4.875	98.012	97.940	97.919	97.805	5.125	98.717	98.637	98.609	98.477	5.375	98.510	98.416	98.384	98.231
5.000	98.342	98.266	98.242	98.119	5.250	99.078	98.994	98.963	98.820	5.500	98.894	98.790	98.757	98.594
5.125	98.693	98.613	98.586	98.453	5.375	99.363	99.276	99.241	99.089	5.625	99.287	99.180	99.143	98.970
5.250	99.012	98.928	98.897	98.755	5.500	99.562	99.471	99.433	99.271	5.750	99.574	99.468	99.426	99.244
5.375	99.312	99.225	99.190	99.038	5.625	99.683	99.588	99.546	99.375	5.875	99.907	99.793	99.749	99.556
5.500	99.586	99.495	99.457	99.295	5.750	99.800	99.701	99.656	99.474	6.000	100.148	100.030	99.983	99.781
5.625	99.869	99.774	99.732	99.561	5.875	99.912	99.810	99.761	99.570	6.125	100.361	100.239	100.188	99.976
5.750	100.108	100.009	99.964	99.783	6.000	100.037	99.931	99.879	99.678	6.250	100.541	100.417	100.362	100.141
5.875	100.282	100.180	100.131	99.940	6.125	100.185	100.075	100.019	99.809	6.375	100.663	100.538	100.478	100.248
6.000	100.493	100.386	100.334	100.133	6.250	100.342	100.228	100.169	99.949	6.500	100.708	100.580	100.517	100.276
6.125	100.759	100.649	100.593	100.383	6.375	100.461	100.343	100.281	100.051	6.625	100.676	100.539	100.474	100.224
6.250	100.963	100.849	100.790	100.569	6.500	100.547	100.425	100.359	100.119	6.750	100.667	100.528	100.459	100.198
6.375	101.021	100.903	100.841	100.611	6.625	100.581	100.455	100.386	100.136	6.875	0.000	0.000	0.000	0.000
6.500	101.081	100.959	100.893	100.653	6.750	100.650	100.521	100.448	100.189	7.000	#N/A	#N/A	#N/A	#N/A
6.625	101.141	101.015	100.946	100.697	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A
6.750	101.201	101.072	100.999	100.740	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	98.034	97.966	97.949	97.845	5.000	98.632	98.557	98.532	98.409	5.250	98.557	98.473	98.442	98.300
4.875	98.363	98.291	98.270	98.157	5.125	99.062	98.982	98.955	98.822	5.375	98.851	98.757	98.725	98.572
5.000	98.694	98.618	98.593	98.471	5.250	99.422	99.339	99.307	99.165	5.500	99.233	99.129	99.096	98.932
5.125	99.044	98.965	98.937	98.804	5.375	99.706	99.619	99.584	99.432	5.625	99.624	99.517	99.480	99.307
5.250	99.363	99.280	99.248	99.106	5.500	99.905	99.814	99.776	99.614	5.750	99.911	99.804	99.762	99.580
5.375	99.664	99.576	99.542	99.389	5.625	1								



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

Effective: December 8, 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
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750				
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250				

**LOAN AMOUNT \*\***

**HR/HP/FTHB + AMI ADJUSTMENT CAPS\***

Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680	0.000	<i>* 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**</i>
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations	0.000	
<b>MISCELLANEOUS</b>		FTHB + AMI LPPA Waiver	0.000	
Texas Cash out	-1.000	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj		
HB 20YR & 25YR Term	-1.500	<b>**Minimum Loan Amount \$75,000**</b>		
> 6 Financed Properties	-0.500	<b>***All loan level price adjustments are cumulative***</b>		
Escrow Waiver (Non-CA)	-0.250	<b>Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs</b>		
State Adjustors: NC	-0.375	NC Floor Price		
<b>FICO &gt;= 700 &amp; LTV &lt;= 80%</b>	<b>0.300</b>	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
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



LoanStream Mortgage  
 19000 MacArthur Blvd, Suite 200  
 Irvine, CA 92612

Wholesale

Effective: December 8, 2025

**ALT AGENCY 2nd Home/Investment HIGH BALANCE**

Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
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	99.034	98.993	98.953	98.907	5.500	97.109	97.068	97.028	96.982	5.375	96.493	96.452	96.411	96.366
5.625	99.642	99.601	99.560	99.515	5.625	97.717	97.676	97.635	97.590	5.500	97.107	97.066	97.025	96.980
5.750	99.929	99.888	99.848	99.802	5.750	98.004	97.963	97.923	97.877	5.625	97.690	97.649	97.609	97.563
5.875	100.396	100.355	100.314	100.269	5.875	98.471	98.430	98.389	98.344	5.750	97.969	97.929	97.888	97.842
6.000	100.925	100.884	100.843	100.798	6.000	98.992	98.951	98.911	98.865	5.875	98.448	98.407	98.367	98.321
6.125	101.317	101.277	101.236	101.190	6.125	99.373	99.332	99.292	99.246	6.000	98.990	98.949	98.909	98.863
6.250	101.496	101.451	101.402	101.347	6.250	99.553	99.508	99.459	99.404	6.125	99.401	99.360	99.320	99.274
6.375	101.891	101.846	101.798	101.743	6.375	99.946	99.901	99.853	99.798	6.250	99.593	99.548	99.499	99.444
6.500	102.208	102.163	102.115	102.060	6.500	100.263	100.218	100.170	100.115	6.375	99.996	99.950	99.902	99.847
6.625	102.522	102.477	102.429	102.374	6.625	100.577	100.532	100.484	100.429	6.500	100.346	100.301	100.252	100.197
6.750	102.356	102.326	102.294	102.257	6.750	100.411	100.381	100.349	100.312	6.625	100.697	100.652	100.603	100.548
6.875	102.674	102.644	102.611	102.575	6.875	100.729	100.699	100.666	100.630	6.750	100.569	100.538	100.506	100.469
7.000	102.876	102.846	102.813	102.777	7.000	100.931	100.901	100.868	100.832	6.875	100.898	100.868	100.835	100.799
7.125	103.095	103.065	103.033	102.996	7.125	101.150	101.120	101.088	101.051	7.000	101.138	101.108	101.076	101.039
7.250	101.548	101.518	101.486	101.449	7.250	99.603	99.573	99.541	99.504	7.125	101.397	101.367	101.335	101.298
7.375	102.144	102.114	102.082	102.045	7.375	100.218	100.188	100.155	100.119	7.250	100.196	100.166	100.134	100.097
7.500	102.137	102.107	102.074	102.038	7.500	100.212	100.182	100.149	100.113	7.375	100.693	100.663	100.631	100.594
7.625	102.173	102.143	102.110	102.074	7.625	100.248	100.218	100.185	100.149	7.500	100.687	100.657	100.624	100.588
7.750	102.725	102.665	102.600	102.527						7.625	100.733	100.703	100.671	100.634
7.875	102.928	102.867	102.803	102.729										
8.000	102.191	102.131	102.066	101.993										
8.125	102.371	102.311	102.246	102.173										

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	99.618	99.589	99.538	99.481	6.000	99.010	98.981	98.930	98.873
6.125	99.797	99.767	99.717	99.660	6.125	99.200	99.171	99.120	99.063
6.250	99.653	99.623	99.573	99.516	6.250	99.062	99.032	98.982	98.925
6.375	99.838	99.808	99.758	99.701	6.375	99.255	99.225	99.175	99.118
6.500	99.973	99.930	99.880	99.823	6.500	99.418	99.374	99.324	99.267
6.625	100.137	100.077	100.027	99.970	6.625	99.611	99.551	99.501	99.444
6.750	100.152	100.086	100.028	99.961	6.750	99.657	99.591	99.533	99.466
6.875	100.307	100.241	100.183	100.116	6.875	99.815	99.749	99.690	99.624
7.000	100.362	100.296	100.238	100.171	7.000	99.897	99.831	99.773	99.706
7.125	100.475	100.410	100.351	100.285	7.125	100.037	99.972	99.913	99.847
7.250	100.073	100.001	99.901	99.787	7.250	100.145	100.074	99.973	99.859
7.375	100.552	100.480	100.380	100.266	7.375	100.436	100.364	100.264	100.150
7.500	100.559	100.488	100.387	100.273	7.500	100.444	100.373	100.272	100.158
7.625	100.545	100.473	100.373	100.259	7.625	100.440	100.369	100.268	100.154





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

Effective: **December 8, 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	-0.500	-1.000	-2.000	-3.250			
2nd Home	-0.250	-0.250	-0.500	-1.000	-2.000	-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								
Loan Amt >\$100,000 <= \$249,999	0.250								

**MISCELLANEOUS**

Texas Cash out	-1.000								
HB 20YR & 25YR Term	-1.500								
> 6 Financed Properties	-0.500								
Escrow Waiver (Non-CA)	-0.250								
State Adjustors: NC	-0.375								
<b>FICO =&gt; 700 &amp; LTV &lt;= 80%</b>	<b>0.300</b>								

\*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments

\*\*Minimum Loan Amount \$75,000\*\*

\*\*\*All loan level price adjustments are cumulative\*\*\*

**Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs**

\* 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\*\*

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: December 8, 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 its 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: December 8, 2025

**DPA Pricing**

DPA Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	100.963	100.879	100.707
6.875	101.003	100.815	100.673
6.990	101.495	101.307	101.165
7.000	101.525	101.337	101.195
7.125	101.989	101.801	101.659
7.250	102.432	102.244	102.102
7.375	101.896	101.684	101.510
7.500	102.378	102.166	101.992
7.625	102.812	102.600	102.426
7.750	103.225	103.013	102.839
7.875	103.638	103.426	103.252
8.000	104.051	103.839	103.665
8.125	104.464	104.252	104.078
8.250	104.877	104.665	104.491

DPA 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	99.463	99.379	99.207
6.875	99.503	99.315	99.173
6.990	99.995	99.807	99.665
7.000	100.025	99.837	99.695
7.125	100.489	100.301	100.159
7.250	100.932	100.744	100.602
7.375	100.396	100.184	100.010
7.500	100.878	100.666	100.492
7.625	101.312	101.100	100.926
7.750	101.746	101.534	101.360
7.875	102.180	101.968	101.794
8.000	102.614	102.402	102.228
8.125	103.048	102.836	102.662
8.250	103.482	103.270	103.096

DPA 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	100.213	100.129	99.957
6.875	100.253	100.065	99.923
6.990	100.745	100.557	100.415
7.000	100.775	100.587	100.445
7.125	101.239	101.051	100.909
7.250	101.682	101.494	101.352
7.375	101.146	100.934	100.760
7.500	101.628	101.416	101.242
7.625	102.062	101.850	101.676
7.750	102.496	102.284	102.110
7.875	102.930	102.718	102.544
8.000	103.364	103.152	102.978
8.125	103.798	103.586	103.412
8.250	104.232	104.020	103.846

DPA Deluxe 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	98.963	98.879	98.707
6.875	99.003	98.815	98.673
6.990	99.495	99.307	99.165
7.000	99.525	99.337	99.195
7.125	99.989	99.801	99.659
7.250	100.432	100.244	100.102
7.375	99.896	99.684	99.510
7.500	100.378	100.166	99.992
7.625	100.812	100.600	100.426
7.750	101.225	101.013	100.839
7.875	101.638	101.426	101.252
8.000	102.051	101.839	101.665
8.125	102.464	102.252	102.078
8.250	102.877	102.665	102.491

DPA 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	97.463	97.379	97.207
6.875	97.503	97.315	97.173
6.990	97.995	97.807	97.665
7.000	98.025	97.837	97.695
7.125	98.489	98.301	98.159
7.250	98.932	98.744	98.602
7.375	98.396	98.184	98.010
7.500	98.878	98.666	98.492
7.625	99.312	99.100	98.926
7.750	99.746	99.534	99.360
7.875	100.180	99.968	99.794
8.000	100.614	100.402	100.228
8.125	101.048	100.836	100.662
8.250	101.482	101.270	101.096

DPA 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	98.253	98.213	98.129
6.875	98.365	98.253	98.065
6.990	98.857	98.745	98.557
7.000	98.887	98.775	98.587
7.125	99.351	99.239	99.051
7.250	99.794	99.682	99.494
7.375	99.274	99.146	98.934
7.500	99.756	99.628	99.416
7.625	100.190	100.062	99.850
7.750	100.624	100.496	100.284
7.875	101.058	100.930	100.718
8.000	101.492	101.364	101.152
8.125	101.926	101.798	101.586
8.250	102.360	102.232	102.020

DPA Deluxe 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: December 8, 2025

**FHA Pricing**

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.000	98.115	98.088	98.088	
5.125	98.468	98.441	98.441	
5.250	99.226	99.199	99.199	
5.375	99.885	99.825	99.758	
5.500	100.390	100.330	100.263	
5.625	100.868	100.808	100.741	
5.750	101.151	101.090	101.023	
5.875	101.376	101.335	101.285	
6.000	101.996	101.956	101.906	
6.125	102.491	102.451	102.401	
6.250	102.412	102.371	102.321	
6.375	102.861	102.894	102.836	
6.500	103.403	103.437	103.378	
6.625	103.795	103.828	103.769	
6.750	103.383	103.417	103.358	
6.875	103.460	103.380	103.355	
7.000	104.041	103.961	103.936	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
5.000	97.305	97.278	97.278	
5.125	97.658	97.631	97.631	
5.250	98.416	98.389	98.389	
5.375	99.075	99.015	98.948	
5.500	99.580	99.520	99.453	
5.625	100.058	99.998	99.931	
5.750	100.341	100.280	100.213	
5.875	100.566	100.525	100.475	
6.000	101.186	101.146	101.096	
6.125	101.681	101.641	101.591	
6.250	101.602	101.561	101.511	
6.375	102.051	102.084	102.026	
6.500	102.593	102.627	102.568	
6.625	102.985	103.018	102.959	
6.750	102.573	102.607	102.548	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.000	99.363	99.323	99.114	
5.125	99.584	99.544	99.335	
5.250	100.190	100.151	99.942	
5.375	100.201	100.198	99.997	
5.500	100.575	100.572	100.371	
5.625	100.921	100.917	100.717	
5.750	101.053	101.049	100.848	
5.875	101.653	101.618	101.442	
6.000	102.132	102.097	101.922	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.089	99.028	98.962	
5.375	99.146	99.086	99.019	
5.500	99.824	99.763	99.696	
5.625	100.260	100.200	100.133	
5.750	100.680	100.619	100.553	
5.875	100.665	100.625	100.575	
6.000	101.160	101.120	101.070	
6.125	101.557	101.517	101.467	
6.250	101.517	101.477	101.426	
6.375	101.661	101.694	101.636	
6.500	102.063	102.097	102.038	
6.625	102.407	102.441	102.382	
6.750	101.959	101.993	101.934	
6.875	102.129	102.049	102.024	
7.000	102.385	102.304	102.279	
7.125	102.668	102.588	102.563	
7.250	102.515	102.434	102.409	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	98.015	97.988	97.988	
5.125	98.368	98.341	98.341	
5.250	99.126	99.099	99.099	
5.375	99.785	99.725	99.658	
5.500	100.290	100.230	100.163	
5.625	100.768	100.708	100.641	
5.750	101.051	100.990	100.923	
5.875	101.276	101.235	101.185	
6.000	101.896	101.856	101.806	
6.125	102.391	102.351	102.301	
6.250	102.312	102.271	102.221	
6.375	102.761	102.794	102.736	
6.500	103.303	103.337	103.278	
6.625	103.695	103.728	103.669	
6.750	103.283	103.317	103.258	
6.875	103.360	103.280	103.255	
7.000	103.941	103.861	103.836	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.939	98.878	98.812	
5.375	98.996	98.936	98.869	
5.500	99.674	99.613	99.546	
5.625	100.110	100.050	99.983	
5.750	100.530	100.469	100.403	
5.875	100.515	100.475	100.425	
6.000	101.010	100.970	100.920	
6.125	101.407	101.367	101.317	
6.250	101.367	101.327	101.276	
6.375	101.511	101.544	101.486	
6.500	101.913	101.947	101.888	
6.625	102.257	102.291	102.232	
6.750	101.809	101.843	101.784	
6.875	101.979	101.899	101.874	
7.000	102.235	102.154	102.129	
7.125	102.518	102.438	102.413	
7.250	102.365	102.284	102.259	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	98.015	97.988	97.988	
5.125	98.368	98.341	98.341	
5.250	99.126	99.099	99.099	
5.375	99.785	99.725	99.658	
5.500	100.290	100.230	100.163	
5.625	100.768	100.708	100.641	
5.750	101.051	100.990	100.923	
5.875	101.276	101.235	101.185	
6.000	101.896	101.856	101.806	
6.125	102.391	102.351	102.301	
6.250	102.312	102.271	102.221	
6.375	102.761	102.794	102.736	
6.500	103.303	103.337	103.278	
6.625	103.695	103.728	103.669	
6.750	103.283	103.317	103.258	
6.875	103.360	103.280	103.255	
7.000	103.941	103.861	103.836	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	98.939	98.878	98.812	
5.375	98.996	98.936	98.869	
5.500	99.674	99.613	99.546	
5.625	100.110	100.050	99.983	
5.750	100.530	100.469	100.403	
5.875	100.515	100.475	100.425	
6.000	101.010	100.970	100.920	
6.125	101.407	101.367	101.317	
6.250	101.367	101.327	101.276	
6.375	101.511	101.544	101.486	
6.500	101.913	101.947	101.888	
6.625	102.257	102.291	102.232	
6.750	101.809	101.843	101.784	
6.875	101.979	101.899	101.874	
7.000	102.235	102.154	102.129	
7.125	102.518	102.438	102.413	
7.250	102.365	102.284	102.259	

**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	-0.375
Loan Amount <=\$100,000	-0.375
VA Cashout >90% LTV	-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)	-1.250
Manufactured Home (Streamline/RRRL)	-1.250

Select (FICO 2680 & >\$250,000 & N/A on DPAs)	0.350
60 Day Lock (From 45 Day Price)	-0.500
3-4 Units	-0.500
NC Floor Price	99.750



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

SELECT PRICING

Effective: December 8, 2025

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.000	98.465	98.438	98.438	
5.125	98.818	98.791	98.791	
5.250	99.576	99.549	99.549	
5.375	100.235	100.175	100.108	
5.500	100.740	100.680	100.613	
5.625	101.218	101.158	101.091	
5.750	101.501	101.440	101.373	
5.875	101.726	101.685	101.635	
6.000	102.346	102.306	102.256	
6.125	102.841	102.801	102.751	
6.250	102.762	102.721	102.671	
6.375	103.211	103.244	103.186	
6.500	103.753	103.787	103.728	
6.625	104.145	104.178	104.119	
6.750	103.733	103.767	103.708	
6.875	103.810	103.730	103.705	
7.000	104.391	104.311	104.286	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.000	99.713	99.673	99.464	
5.125	99.934	99.894	99.685	
5.250	100.540	100.501	100.292	
5.375	100.551	100.548	100.347	
5.500	100.925	100.922	100.721	
5.625	101.271	101.267	101.067	
5.750	101.403	101.399	101.198	
5.875	102.003	101.968	101.792	
6.000	102.482	102.447	102.272	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	98.365	98.338	98.338	
5.125	98.718	98.691	98.691	
5.250	99.476	99.449	99.449	
5.375	100.135	100.075	100.008	
5.500	100.640	100.580	100.513	
5.625	101.118	101.058	100.991	
5.750	101.401	101.340	101.273	
5.875	101.626	101.585	101.535	
6.000	102.246	102.206	102.156	
6.125	102.741	102.701	102.651	
6.250	102.662	102.621	102.571	
6.375	103.111	103.144	103.086	
6.500	103.653	103.687	103.628	
6.625	104.045	104.078	104.019	
6.750	103.633	103.667	103.608	
6.875	103.710	103.630	103.605	
7.000	104.291	104.211	104.186	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	98.365	98.338	98.338	
5.125	98.718	98.691	98.691	
5.250	99.476	99.449	99.449	
5.375	100.135	100.075	100.008	
5.500	100.640	100.580	100.513	
5.625	101.118	101.058	100.991	
5.750	101.401	101.340	101.273	
5.875	101.626	101.585	101.535	
6.000	102.246	102.206	102.156	
6.125	102.741	102.701	102.651	
6.250	102.662	102.621	102.571	
6.375	103.111	103.144	103.086	
6.500	103.653	103.687	103.628	
6.625	104.045	104.078	104.019	
6.750	103.633	103.667	103.608	
6.875	103.710	103.630	103.605	
7.000	104.291	104.211	104.186	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.439	99.378	99.312	
5.375	99.496	99.436	99.369	
5.500	100.174	100.113	100.046	
5.625	100.610	100.550	100.483	
5.750	101.030	100.969	100.903	
5.875	101.015	100.975	100.925	
6.000	101.510	101.470	101.420	
6.125	101.907	101.867	101.817	
6.250	101.867	101.827	101.776	
6.375	102.011	102.044	101.986	
6.500	102.413	102.447	102.388	
6.625	102.757	102.791	102.732	
6.750	102.309	102.343	102.284	
6.875	102.479	102.399	102.374	
7.000	102.735	102.654	102.629	
7.125	103.018	102.938	102.913	
7.250	102.865	102.784	102.759	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	99.289	99.228	99.162	
5.375	99.346	99.286	99.219	
5.500	100.024	99.963	99.896	
5.625	100.460	100.400	100.333	
5.750	100.880	100.819	100.753	
5.875	100.865	100.825	100.775	
6.000	101.360	101.320	101.270	
6.125	101.757	101.717	101.667	
6.250	101.717	101.677	101.626	
6.375	101.861	101.894	101.836	
6.500	102.263	102.297	102.238	
6.625	102.607	102.641	102.582	
6.750	102.159	102.193	102.134	
6.875	102.329	102.249	102.224	
7.000	102.585	102.504	102.479	
7.125	102.868	102.788	102.763	
7.250	102.715	102.634	102.609	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-B)				
Rate	15 Day	30 Day	45 Day	
5.250	99.289	99.228	99.162	
5.375	99.346	99.286	99.219	
5.500	100.024	99.963	99.896	
5.625	100.460	100.400	100.333	
5.750	100.880	100.819	100.753	
5.875	100.865	100.825	100.775	
6.000	101.360	101.320	101.270	
6.125	101.757	101.717	101.667	
6.250	101.717	101.677	101.626	
6.375	101.861	101.894	101.836	
6.500	102.263	102.297	102.238	
6.625	102.607	102.641	102.582	
6.750	102.159	102.193	102.134	
6.875	102.329	102.249	102.224	
7.000	102.585	102.504	102.479	
7.125	102.868	102.788	102.763	
7.250	102.715	102.634	102.609	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 33)				
Rate	15 Day	30 Day	45 Day	
4.750	96.783	96.756	96.756	
4.875	97.544	97.517	97.517	
5.000	98.355	98.328	98.328	
5.125	98.708	98.681	98.681	
5.250	99.466	99.439	99.439	
5.375	100.125	100.065	99.998	
5.500	100.630	100.570	100.503	
5.625	101.108	101.048	100.981	
5.750	101.391	101.330	101.263	
5.875	101.616	101.575	101.525	
6.000	102.236	102.196	102.146	
6.125	102.731	102.691	102.641	
6.250	102.652	102.611	102.561	
6.375	103.101	103.134	103.076	
6.500	103.643	103.677	103.618	
6.625	104.035	104.068	104.009	
6.750	103.623	103.657	103.598	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.014	98.953	98.887	
5.375	99.071	99.011	98.944	
5.500	99.749	99.688	99.621	
5.625	100.185	100.125	100.058	
5.750	100.605	100.544	100.478	
5.875	100.590	100.550	100.500	
6.000	101.085	101.045	100.995	
6.125	101.482	101.442	101.392	
6.250	101.442	101.402	101.351	
6.375	101.586	101.619	101.561	
6.500	101.988	102.022	101.963	
6.625	102.332	102.366	102.307	
6.750	101.884	101.918	101.859	
6.875	102.054	101.974	101.949	
7.000	102.310	102.229	102.204	
7.125	102.593	102.513	102.488	
7.250	102.440	102.359	102.334	

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			

LLPAs				
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			

LLPAs				
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/RRRL)	-1.250			

LLPAs				
60 Day Lock (From 45 Day Price)	-0.500			
3-4 Units	-0.500			
NC Floor Price	\$9,750			

LLPAs				
60 Day Lock (From 45 Day Price)	-0.500			
3-4 Units	-0.500			
NC Floor Price	\$9,750			

LLPAs				
60 Day Lock (From 45 Day Price)	-0.500			
3-4 Units	-0.500			
NC Floor Price	\$9,750			



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

Effective: December 8, 2025

**VA & USDA Pricing**

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.000	97.740	97.713	97.713	
5.125	98.215	98.189	98.189	
5.250	98.989	98.962	98.962	
5.375	99.749	99.689	99.622	
5.500	100.191	100.131	100.064	
5.625	100.628	100.568	100.501	
5.750	100.871	100.811	100.744	
5.875	101.050	101.010	100.960	
6.000	101.535	101.495	101.444	
6.125	102.013	101.972	101.922	
6.250	102.127	102.087	102.037	
6.375	101.959	101.992	101.934	
6.500	102.438	102.471	102.412	
6.625	102.724	102.758	102.699	
6.750	103.228	103.261	103.202	
6.875	103.071	102.991	102.966	
7.000	103.501	103.420	103.395	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	96.940	96.913	96.913	
5.125	97.415	97.389	97.389	
5.250	98.189	98.162	98.162	
5.375	98.949	98.889	98.822	
5.500	99.391	99.331	99.264	
5.625	99.828	99.768	99.701	
5.750	100.071	100.011	99.944	
5.875	100.250	100.210	100.160	
6.000	100.735	100.695	100.644	
6.125	101.213	101.172	101.122	
6.250	101.327	101.287	101.237	
6.375	101.159	101.192	101.134	
6.500	101.638	101.671	101.612	
6.625	101.924	101.958	101.899	
6.750	102.428	102.461	102.402	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	98.998	98.958	98.749	
5.125	99.341	99.302	99.092	
5.250	99.964	99.924	99.715	
5.375	100.076	100.072	99.871	
5.500	100.387	100.383	100.182	
5.625	100.691	100.687	100.486	
5.750	100.784	100.780	100.579	
5.875	101.337	101.302	101.127	
6.000	101.681	101.646	101.470	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.876	98.815	98.748	
5.375	98.980	98.920	98.853	
5.500	99.414	99.354	99.287	
5.625	99.872	99.812	99.745	
5.750	100.389	100.329	100.262	
5.875	100.259	100.219	100.168	
6.000	100.690	100.650	100.600	
6.125	101.214	101.174	101.124	
6.250	101.067	101.026	100.976	
6.375	101.010	101.043	100.985	
6.500	101.483	101.516	101.458	
6.625	101.770	101.804	101.745	
6.750	101.501	101.535	101.476	
6.875	101.716	101.635	101.610	
7.000	101.908	101.827	101.802	
7.125	102.140	102.059	102.034	
7.250	101.960	101.879	101.854	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	97.640	97.613	97.613	
5.125	98.115	98.089	98.089	
5.250	98.889	98.862	98.862	
5.375	99.649	99.589	99.522	
5.500	100.091	100.031	99.964	
5.625	100.528	100.468	100.401	
5.750	100.771	100.711	100.644	
5.875	100.950	100.910	100.860	
6.000	101.435	101.395	101.344	
6.125	101.913	101.872	101.822	
6.250	102.027	101.987	101.937	
6.375	101.859	101.892	101.834	
6.500	102.338	102.371	102.312	
6.625	102.624	102.658	102.599	
6.750	103.128	103.161	103.102	
6.875	102.971	102.891	102.866	
7.000	103.401	103.320	103.295	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.726	98.665	98.598	
5.375	98.830	98.770	98.703	
5.500	99.264	99.204	99.137	
5.625	99.722	99.662	99.595	
5.750	100.239	100.179	100.112	
5.875	100.109	100.069	100.018	
6.000	100.540	100.500	100.450	
6.125	101.064	101.024	100.974	
6.250	100.917	100.876	100.826	
6.375	100.860	100.893	100.835	
6.500	101.333	101.366	101.308	
6.625	101.620	101.654	101.595	
6.750	101.351	101.385	101.326	
6.875	101.566	101.485	101.460	
7.000	101.758	101.677	101.652	
7.125	101.990	101.909	101.884	
7.250	101.810	101.729	101.704	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	97.640	97.613	97.613	
5.125	98.115	98.089	98.089	
5.250	98.889	98.862	98.862	
5.375	99.649	99.589	99.522	
5.500	100.091	100.031	99.964	
5.625	100.528	100.468	100.401	
5.750	100.771	100.711	100.644	
5.875	100.950	100.910	100.860	
6.000	101.435	101.395	101.344	
6.125	101.913	101.872	101.822	
6.250	102.027	101.987	101.937	
6.375	101.859	101.892	101.834	
6.500	102.338	102.371	102.312	
6.625	102.624	102.658	102.599	
6.750	103.128	103.161	103.102	
6.875	102.971	102.891	102.866	
7.000	103.401	103.320	103.295	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	98.726	98.665	98.598	
5.375	98.830	98.770	98.703	
5.500	99.264	99.204	99.137	
5.625	99.722	99.662	99.595	
5.750	100.239	100.179	100.112	
5.875	100.109	100.069	100.018	
6.000	100.540	100.500	100.450	
6.125	101.064	101.024	100.974	
6.250	100.917	100.876	100.826	
6.375	100.860	100.893	100.835	
6.500	101.333	101.366	101.308	
6.625	101.620	101.654	101.595	
6.750	101.351	101.385	101.326	
6.875	101.566	101.485	101.460	
7.000	101.758	101.677	101.652	
7.125	101.990	101.909	101.884	
7.250	101.810	101.729	101.704	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.394	98.367	98.367	
5.375	99.154	99.094	99.027	
5.500	99.596	99.536	99.469	
5.625	100.033	99.973	99.906	
5.750	100.276	100.216	100.149	
5.875	100.455	100.415	100.365	
6.000	100.940	100.900	100.849	
6.125	101.418	101.377	101.327	
6.250	101.532	101.492	101.442	
6.375	101.364	101.397	101.339	
6.500	101.843	101.876	101.817	
6.625	102.129	102.163	102.104	
6.750	102.633	102.666	102.607	
6.875	102.476	102.396	102.371	
7.000	102.906	102.825	102.800	
7.125	103.180	103.100	103.075	
7.250	103.230	103.149	103.124	

**LLPAs**

FICO >700	FICO 600-619	VA Loan Amount >\$950K	Select (FICO >680 & >=\$250,000 & N/A on DPAs)
0.375	-0.750	-0.375	0.350
FICO 680-699	FICO 580-599	Loan Amount <\$100,000	60 Day Lock (From 45 Day Price)
0.250	-1.500	-0.375	-0.500
FICO 660-679	FICO 550-579	VA Cashout >90% LTV	3-4 Units
0.250	-3.000	-3.000	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	NC Floor Price
0.000	-3.000	-1.250	99.750
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRL)	
-0.250	0.250	-1.250	



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

SELECT PRICING

Effective: December 8, 2025

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.000	98.090	98.063	98.063
5.125	98.565	98.539	98.539
5.250	99.339	99.312	99.312
5.375	100.099	100.039	99.972
5.500	100.541	100.481	100.414
5.625	100.978	100.918	100.851
5.750	101.221	101.161	101.094
5.875	101.400	101.360	101.310
6.000	101.885	101.845	101.794
6.125	102.363	102.322	102.272
6.250	102.477	102.437	102.387
6.375	102.309	102.342	102.284
6.500	102.788	102.821	102.762
6.625	103.074	103.108	103.049
6.750	103.578	103.611	103.552
6.875	103.421	103.341	103.316
7.000	103.851	103.770	103.745

SELECT VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.000	99.348	99.308	99.099
5.125	99.691	99.652	99.442
5.250	100.314	100.274	100.065
5.375	100.426	100.422	100.221
5.500	100.737	100.733	100.532
5.625	101.041	101.037	100.836
5.750	101.134	101.130	100.929
5.875	101.687	101.652	101.477
6.000	102.031	101.996	101.820

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.000	97.990	97.963	97.963
5.125	98.465	98.439	98.439
5.250	99.239	99.212	99.212
5.375	99.999	99.939	99.872
5.500	100.441	100.381	100.314
5.625	100.878	100.818	100.751
5.750	101.121	101.061	100.994
5.875	101.300	101.260	101.210
6.000	101.785	101.745	101.694
6.125	102.263	102.222	102.172
6.250	102.377	102.337	102.287
6.375	102.209	102.242	102.184
6.500	102.688	102.721	102.662
6.625	102.974	103.008	102.949
6.750	103.478	103.511	103.452
6.875	103.321	103.241	103.216
7.000	103.751	103.670	103.645

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.000	97.990	97.963	97.963
5.125	98.465	98.439	98.439
5.250	99.239	99.212	99.212
5.375	99.999	99.939	99.872
5.500	100.441	100.381	100.314
5.625	100.878	100.818	100.751
5.750	101.121	101.061	100.994
5.875	101.300	101.260	101.210
6.000	101.785	101.745	101.694
6.125	102.263	102.222	102.172
6.250	102.377	102.337	102.287
6.375	102.209	102.242	102.184
6.500	102.688	102.721	102.662
6.625	102.974	103.008	102.949
6.750	103.478	103.511	103.452
6.875	103.321	103.241	103.216
7.000	103.751	103.670	103.645

SELECT VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.250	99.226	99.165	99.098
5.375	99.330	99.270	99.203
5.500	99.764	99.704	99.637
5.625	100.222	100.162	100.095
5.750	100.739	100.679	100.612
5.875	100.609	100.569	100.518
6.000	101.040	101.000	100.950
6.125	101.564	101.524	101.474
6.250	101.417	101.376	101.326
6.375	101.360	101.393	101.335
6.500	101.833	101.866	101.808
6.625	102.120	102.154	102.095
6.750	101.851	101.885	101.826
6.875	102.066	101.985	101.960
7.000	102.258	102.177	102.152
7.125	102.490	102.409	102.384
7.250	102.310	102.229	102.204

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.250	99.076	99.015	98.948
5.375	99.180	99.120	99.053
5.500	99.614	99.554	99.487
5.625	100.072	100.012	99.945
5.750	100.589	100.529	100.462
5.875	100.459	100.419	100.368
6.000	100.890	100.850	100.800
6.125	101.414	101.374	101.324
6.250	101.267	101.226	101.176
6.375	101.210	101.243	101.185
6.500	101.683	101.716	101.658
6.625	101.970	102.004	101.945
6.750	101.701	101.735	101.676
6.875	101.916	101.835	101.810
7.000	102.108	102.027	102.002
7.125	102.340	102.259	102.234
7.250	102.160	102.079	102.054

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-B)			
Rate	15 Day	30 Day	45 Day
5.250	99.076	99.015	98.948
5.375	99.180	99.120	99.053
5.500	99.614	99.554	99.487
5.625	100.072	100.012	99.945
5.750	100.589	100.529	100.462
5.875	100.459	100.419	100.368
6.000	100.890	100.850	100.800
6.125	101.414	101.374	101.324
6.250	101.267	101.226	101.176
6.375	101.210	101.243	101.185
6.500	101.683	101.716	101.658
6.625	101.970	102.004	101.945
6.750	101.701	101.735	101.676
6.875	101.916	101.835	101.810
7.000	102.108	102.027	102.002
7.125	102.340	102.259	102.234
7.250	102.160	102.079	102.054

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.000	97.990	97.963	97.963
5.125	98.465	98.439	98.439
5.250	99.239	99.212	99.212
5.375	99.999	99.939	99.872
5.500	100.441	100.381	100.314
5.625	100.878	100.818	100.751
5.750	101.121	101.061	100.994
5.875	101.300	101.260	101.210
6.000	101.785	101.745	101.694
6.125	102.263	102.222	102.172
6.250	102.377	102.337	102.287
6.375	102.209	102.242	102.184
6.500	102.688	102.721	102.662
6.625	102.974	103.008	102.949
6.750	103.478	103.511	103.452
6.875	103.321	103.241	103.216
7.000	103.751	103.670	103.645

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
4.750	96.728	96.701	96.701
4.875	97.364	97.337	97.337
5.000	98.215	98.188	98.188
5.125	98.690	98.664	98.664
5.250	99.464	99.437	99.437
5.375	100.224	100.164	100.097
5.500	100.666	100.606	100.539
5.625	101.103	101.043	100.976
5.750	101.346	101.286	101.219
5.875	101.525	101.485	101.435
6.000	102.010	101.970	101.919
6.125	102.488	102.447	102.397
6.250	102.602	102.562	102.512
6.375	102.434	102.467	102.409
6.500	102.913	102.946	102.887
6.625	103.199	103.233	103.174
6.750	103.703	103.736	103.677

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	98.901	98.840	98.773
5.375	99.005	98.945	98.878
5.500	99.439	99.379	99.312
5.625	99.897	99.837	99.770
5.750	100.414	100.354	100.287
5.875	100.284	100.244	100.193
6.000	100.715	100.675	100.625
6.125	101.239	101.199	101.149
6.250	101.092	101.051	101.001
6.375	101.035	101.068	101.010
6.500	101.508	101.541	101.483
6.625	101.795	101.829	101.770
6.750	101.526	101.560	101.501
6.875	101.741	101.660	101.635
7.000	101.933	101.852	101.827
7.125	102.165	102.084	102.059
7.250	101.985	101.904	101.879

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.000	97.990	97.963	97.963
5.125	98.465	98.439	98.439
5.250	99.239	99.212	99.212
5.375	99.999	99.939	99.872
5.500	100.441	100.381	100.314
5.625	100.878	100.818	100.751
5.750	101.121	101.061	100.994
5.875	101.300	101.260	101.210
6.000	101.785	101.745	101.694
6.125	102.263	102.222	102.172
6.250	102.377	102.337	102.287
6.375	102.209	102.242	102.184
6.500	102.688	102.721	102.662
6.625	102.974	103.008	102.949
6.750	103.478	103.511	103.452
6.875	103.321	103.241	103.216
7.000	103.751	103.670	103.645

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.000	97.990	97.963	97.963
5.125	98.465	98.439	98.439
5.250	99.239	99.212	99.212
5.375	99.999	99.939	99.872
5.500	100.441	100.381	100.314
5.625	100.878	100.818	100.751
5.750	101.121	101.061	100.994
5.875	101.300	101.260	101.210
6.000	101.785	101.745	101.694
6.125	102.263	102.222	102.172
6.250	102.377	102.337	102.287
6.375	102.209	102.242	102.184
6.500	102.688	102.721	102.662
6.625	102.974	103.008	102.949
6.750	103.478	103.511	103.452
6.875	103.321	103.241	103.216
7.000	103.751	103.670	103.645

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 550-579	-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/IRRL)	-1.250

60 Day Lock (From 45 Day Price)	-0.5
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Giant Lending  
 3187 Red Hill Ave., Suite 100  
 Costa Mesa, CA 92626

Effective: December 8, 2025

**FHA/VA ARM PRICING**

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.625	98.475	98.390	98.386
4.750	98.115	98.010	97.995
4.875	98.687	98.583	98.567
5.000	99.236	99.132	99.117
5.125	99.491	99.387	99.371
5.250	98.943	98.819	98.792
5.375	99.504	99.381	99.354
5.500	100.037	99.913	99.887
5.625	100.267	100.143	100.117
5.750	99.325	99.181	99.144
5.875	99.857	99.714	99.677
6.000	100.374	100.231	100.193
6.125	100.568	100.424	100.387

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.886	97.802	97.797
4.750	97.570	97.466	97.450
4.875	98.116	98.012	97.996
5.000	98.633	98.529	98.513
5.125	98.849	98.744	98.729
5.250	98.380	98.256	98.229
5.375	98.899	98.776	98.749
5.500	99.380	99.257	99.230
5.625	99.549	99.425	99.398
5.750	98.734	98.591	98.553
5.875	99.205	99.062	99.024
6.000	99.652	99.508	99.471
6.125	99.769	99.626	99.588

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	0.000	0.000	0.000
4.750	0.000	0.000	0.000
4.875	0.000	0.000	0.000
5.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000
5.250	0.000	0.000	0.000
5.375	0.000	0.000	0.000
5.500	0.000	0.000	0.000
5.625	0.000	0.000	0.000
5.750	0.000	0.000	0.000
5.875	0.000	0.000	0.000
6.000	0.000	0.000	0.000
6.125	0.000	0.000	0.000

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	0.000	0.000	0.000
4.750	0.000	0.000	0.000
4.875	0.000	0.000	0.000
5.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000
5.250	0.000	0.000	0.000
5.375	0.000	0.000	0.000
5.500	0.000	0.000	0.000
5.625	0.000	0.000	0.000
5.750	0.000	0.000	0.000
5.875	0.000	0.000	0.000
6.000	0.000	0.000	0.000
6.125	0.000	0.000	0.000

**LLPAs**

FICO ≥700 0.375	FICO 680-619 -0.750	VA Loan Amount >=\$50K -0.375	Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs) 0.350
FICO 680-699 0.250	FICO 680-599 -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/IRRRL) -1.250	



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

Effective: December 8, 2025

**FHA Streamline & VA IRRRL Pricing**

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.750	96.433	96.406	96.406	
4.875	97.194	97.167	97.167	
5.000	98.005	97.978	97.978	
5.125	98.358	98.331	98.331	
5.250	99.116	99.089	99.089	
5.375	99.775	99.715	99.648	
5.500	100.280	100.220	100.153	
5.625	100.758	100.698	100.631	
5.750	101.041	100.980	100.913	
5.875	101.266	101.225	101.175	
6.000	101.886	101.846	101.796	
6.125	102.381	102.341	102.291	
6.250	102.302	102.261	102.211	
6.375	102.751	102.784	102.726	
6.500	103.293	103.327	103.268	
6.625	103.685	103.718	103.659	
6.750	103.273	103.307	103.248	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	98.950	98.890	98.823	
5.500	99.455	99.395	99.328	
5.625	99.933	99.873	99.806	
5.750	100.216	100.155	100.088	
5.875	100.441	100.400	100.350	
6.000	101.061	101.021	100.971	
6.125	101.556	101.516	101.466	
6.250	101.477	101.436	101.386	
6.375	101.926	101.959	101.901	
6.500	102.468	102.502	102.443	
6.625	102.860	102.893	102.834	
6.750	102.448	102.482	102.423	
6.875	102.525	102.445	102.420	
7.000	103.106	103.026	103.001	
7.125	103.555	103.475	103.450	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	99.238	99.198	98.989	
5.125	99.459	99.419	99.210	
5.250	100.065	100.026	99.817	
5.375	100.076	100.073	99.872	
5.500	100.450	100.447	100.246	
5.625	100.796	100.792	100.592	
5.750	100.928	100.924	100.723	
5.875	101.528	101.493	101.317	
6.000	102.007	101.972	101.797	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.664	98.603	98.537	
5.375	98.721	98.661	98.594	
5.500	99.399	99.338	99.271	
5.625	99.835	99.775	99.708	
5.750	100.255	100.194	100.128	
5.875	100.240	100.200	100.150	
6.000	100.735	100.695	100.645	
6.125	101.132	101.092	101.042	
6.250	101.092	101.052	101.001	
6.375	101.236	101.269	101.211	
6.500	101.638	101.672	101.613	
6.625	101.962	102.016	101.957	
6.750	101.534	101.568	101.509	
6.875	101.704	101.624	101.599	
7.000	101.960	101.879	101.854	
7.125	102.243	102.163	102.138	
7.250	102.090	102.009	101.984	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	96.378	96.351	96.351	
4.875	97.014	96.987	96.987	
5.000	97.865	97.838	97.838	
5.125	98.340	98.314	98.314	
5.250	99.114	99.087	99.087	
5.375	99.874	99.814	99.747	
5.500	100.316	100.256	100.189	
5.625	100.753	100.693	100.626	
5.750	100.996	100.936	100.869	
5.875	101.175	101.135	101.085	
6.000	101.660	101.620	101.569	
6.125	102.138	102.097	102.047	
6.250	102.252	102.212	102.162	
6.375	102.084	102.117	102.059	
6.500	102.563	102.596	102.537	
6.625	102.849	102.883	102.824	
6.750	103.353	103.386	103.327	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	98.824	98.764	98.697	
5.500	99.266	99.206	99.139	
5.625	99.703	99.643	99.576	
5.750	99.946	99.886	99.819	
5.875	100.125	100.085	100.035	
6.000	100.610	100.570	100.519	
6.125	101.088	101.047	100.997	
6.250	101.202	101.162	101.112	
6.375	101.034	101.067	101.009	
6.500	101.513	101.546	101.487	
6.625	101.799	101.833	101.774	
6.750	102.303	102.336	102.277	
6.875	102.146	102.066	102.041	
7.000	102.576	102.495	102.470	
7.125	102.850	102.770	102.745	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	98.873	98.833	98.624	
5.125	99.216	99.177	98.967	
5.250	99.839	99.799	99.590	
5.375	99.951	99.947	99.746	
5.500	100.262	100.258	100.057	
5.625	100.566	100.562	100.361	
5.750	100.659	100.655	100.454	
5.875	101.212	101.177	101.002	
6.000	101.556	101.521	101.345	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.551	98.490	98.423	
5.375	98.655	98.595	98.528	
5.500	99.089	99.029	98.962	
5.625	99.547	99.487	99.420	
5.750	100.064	100.004	99.937	
5.875	99.934	99.894	99.843	
6.000	100.365	100.325	100.275	
6.125	100.889	100.849	100.799	
6.250	100.742	100.701	100.651	
6.375	100.685	100.718	100.660	
6.500	101.158	101.191	101.133	
6.625	101.445	101.479	101.420	
6.750	101.176	101.210	101.151	
6.875	101.391	101.310	101.285	
7.000	101.583	101.502	101.477	
7.125	101.815	101.734	101.709	
7.250	101.635	101.554	101.529	

**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 550-579	
-3.000	
No FICO Score	
-3.000	
Loan Amount >=\$100,000 <=\$249,999	
0.250	

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

Select (FICO >=800 & >=250,000 & N/A on DPAs)	
0.350	
60 Day Lock (From 45 Day Price)	
-0.500	
3-4 Units	
-0.50	
VA IRRRL >100% CLTV	
-1.000	
No Floor Price	
0.750	

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

Effective: **Monday, December 8, 2025**

## Jumbo Pricing

Jumbo 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	99.971	99.878	99.690	99.503
6.500	100.140	100.047	99.859	99.672
6.625	100.370	100.276	100.089	99.901
6.750	100.657	100.563	100.375	100.188
6.875	100.886	100.792	100.604	100.417
7.000	101.099	101.005	100.817	100.630
7.125	101.362	101.269	101.081	100.894
7.250	101.491	101.397	101.210	101.022
7.375	101.600	101.506	101.319	101.131
7.500	101.712	101.618	101.431	101.243
7.625	101.800	101.706	101.518	101.331
7.750	101.887	101.794	101.606	101.419
7.875	101.975	101.881	101.694	101.506
8.000	102.063	101.969	101.781	101.594
8.125	102.150	102.057	101.869	101.682
8.250	102.238	102.144	101.957	101.769
8.375	102.326	102.232	102.044	101.857
8.500	102.413	102.320	102.132	101.945
8.625	102.501	102.407	102.220	102.032

Jumbo 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	97.084	96.990	96.802	96.615
6.375	97.541	97.448	97.260	97.073
6.500	98.004	97.910	97.723	97.535
6.625	98.467	98.373	98.186	97.998
6.750	98.931	98.837	98.650	98.462
6.875	99.392	99.298	99.111	98.923
7.000	99.858	99.764	99.577	99.389
7.125	100.320	100.227	100.039	99.852
7.250	100.788	100.694	100.506	100.319
7.375	101.255	101.162	100.974	100.787
7.500	101.724	101.630	101.443	101.255
7.625	102.193	102.099	101.912	101.724
7.750	102.659	102.566	102.378	102.191
7.875	103.125	103.032	102.844	102.657
8.000	103.592	103.498	103.310	103.123

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		NC Floor Price	Maximum Net Price
Margin:	2.75%	99.750	102.000
Floor:	2.75%		
Caps:	5/1/5		
Index:	SOFR		

**Must be Conditionally Approved to lock**





**Giant Lending**  
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Effective: **Monday, December 8, 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