



Giant Lending Rate Sheet
 GiantLending.com
 3187 Red Hill Ave., Suite 100
 Costa Mesa, CA 92626

Ratesheet Code: RS-WS

Effective Date: 3/11/26 11:46 AM

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Lock Expiration Days	
15 Day	03/26/26
30 Day	04/10/26
45 Day	04/24/26
60 Day	05/11/26
Mortgagee 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	
Corporate Headquarters:	Phone: 800-760-1833 Email: Inquires@thegiantlending.com
Lock Desk:	Phone: 949-679-7400 Email: LockDesk@thegiantlending.com
NonQM Lock Desk:	Phone: Email Only Email: LockDesk@thegiantlending.com
Prime Loan Scenarios:	Phone: Email Only Email: Scenarios@thegiantlending.com
NonQM Scenarios:	Phone: Email Only Email: NonQMScenario@thegiantlending.com
Bank Statement Calc:	Phone: Email Only Email: EZCalc@thegiantlending.com
Jumbo Scenarios:	Phone: Email Only Email: JumboScenario@thegiantlending.com
CD Desk:	Phone: Email Only Email: CD@thegiantlending.com
Funding Department:	Phone: Email Only Email: Funding@thegiantlending.com
Loan Setup	Phone: Email Only Email: Setup@thegiantlending.com

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

March Pricing Specials	
FHA Streamline & VA IRRRLs (Does not include Select)	0.375
SELECT FHA Streamlines & VA IRRRLs	0.125
CONV/GOV/Jumbo (includes SELECT, excludes FHA Streamline & VA IRRRLs)	0.125

Temporary Property Eligibility Restrictions

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

•Baltimore City, Maryland
 (Properties located in Baltimore County are not restricted)

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* Any lock requests submitted after hours will be subject to market movement.
 ** Lock Desk turn times are 2 hours.



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

Wholesale

Effective: March 11, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.437	96.354	96.281	96.203	4.875	96.004	95.920	95.847	95.769	5.750	100.147	100.055	99.975	99.889
4.990	97.035	96.952	96.879	96.801	4.990	96.602	96.518	96.445	96.367	5.875	100.618	100.526	100.446	100.360
5.125	97.409	97.326	97.253	97.175	5.125	97.001	96.917	96.844	96.766	5.990	101.033	100.942	100.861	100.775
5.250	98.047	97.989	97.938	97.883	5.250	97.649	97.591	97.540	97.485	6.125	101.447	101.355	101.275	101.189
5.375	98.641	98.582	98.531	98.477	5.375	98.284	98.225	98.174	98.120	6.250	101.233	101.149	101.076	100.998
5.500	99.187	99.129	99.078	99.023	5.500	98.850	98.792	98.741	98.686	6.375	101.750	101.665	101.592	101.514
5.625	99.692	99.633	99.582	99.528	5.625	99.349	99.291	99.240	99.185	6.500	102.109	102.025	101.952	101.874
5.750	100.113	100.052	100.001	99.946	5.750	99.768	99.707	99.656	99.601	6.625	102.326	102.241	102.168	102.090
5.875	100.584	100.522	100.471	100.417	5.875	100.239	100.177	100.126	100.072	6.750	102.441	102.354	102.281	102.204
5.990	100.993	100.932	100.881	100.826	5.990	100.648	100.587	100.536	100.481	6.875	102.654	102.607	102.563	102.516
6.125	101.409	101.348	101.297	101.242	6.125	101.064	101.003	100.952	100.897	6.990	103.062	103.016	102.972	102.925
6.250	101.720	101.668	101.624	101.577	6.250	101.370	101.317	101.274	101.227	7.125	103.380	103.354	103.331	103.306
6.375	102.234	102.181	102.138	102.091	6.375	101.889	101.836	101.793	101.746	7.250	103.645	103.638	103.631	103.623
6.500	102.572	102.519	102.476	102.429	6.500	102.227	102.174	102.131	102.084	7.375	103.974	103.960	103.945	103.930
6.625	102.774	102.745	102.723	102.700	6.625	102.428	102.400	102.378	102.355	7.500	104.285	104.271	104.256	104.240
6.750	103.266	103.243	103.221	103.198	6.750	102.888	102.865	102.843	102.820	7.625	104.570	104.555	104.541	104.525
6.875	103.466	103.451	103.437	103.421	6.875	103.121	103.106	103.092	103.076	7.750	104.837	104.823	104.808	104.792
6.990	103.901	103.886	103.872	103.856	6.990	103.556	103.541	103.527	103.511	7.875	105.088	105.074	105.059	105.043
7.125	104.221	104.207	104.192	104.177	7.125	103.876	103.862	103.847	103.832	7.990	105.052	105.037	105.023	105.007
7.250	104.486	104.471	104.457	104.441	7.250	104.141	104.126	104.112	104.096	8.125	105.300	105.285	105.271	105.255
7.375	104.570	104.555	104.541	104.525	7.375	104.225	104.210	104.196	104.180					
7.500	104.795	104.781	104.766	104.750	7.500	104.447	104.433	104.418	104.403					
7.625	105.001	104.986	104.972	104.956	7.625	104.647	104.632	104.618	104.602					

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	98.943	98.898	98.857	98.813	5.990	101.483	101.436	101.388	101.337	5.750	99.776	99.714	99.663	99.609
4.990	99.291	99.246	99.205	99.161	6.125	101.706	101.659	101.611	101.560	5.875	100.306	100.245	100.194	100.139
5.125	99.432	99.387	99.346	99.302	6.250	101.902	101.850	101.802	101.751	5.990	100.794	100.733	100.682	100.627
5.250	100.011	99.967	99.926	99.882	6.375	102.228	102.169	102.114	102.056	6.125	101.297	101.235	101.184	101.130
5.375	100.326	100.282	100.241	100.197	6.500	102.421	102.363	102.308	102.249	6.250	101.589	101.537	101.493	101.446
5.500	100.620	100.575	100.534	100.490	6.625	102.481	102.422	102.367	102.309	6.375	102.185	102.132	102.089	102.042
5.625	100.895	100.851	100.810	100.766	6.750	102.801	102.742	102.688	102.629	6.500	102.616	102.563	102.520	102.473
5.750	101.156	101.111	101.066	101.018	6.875	102.837	102.779	102.724	102.665	6.625	102.885	102.833	102.789	102.742
5.875	101.459	101.413	101.365	101.313	6.990	103.099	103.041	102.986	102.927	6.750	103.135	103.119	103.104	103.089
5.990	101.723	101.677	101.629	101.577	7.125	103.256	103.197	103.142	103.084	6.875	103.400	103.384	103.369	103.353
6.125	102.024	101.977	101.929	101.878	7.250	103.195	103.105	103.023	102.935	6.990	103.853	103.837	103.823	103.807
6.250	102.297	102.250	102.202	102.151	7.375	103.336	103.247	103.164	103.077	7.125	104.210	104.194	104.180	104.164
6.375	102.678	102.631	102.583	102.532	7.500	103.474	103.384	103.302	103.214	7.250	104.480	104.472	104.465	104.457
6.500	102.917	102.870	102.822	102.771	7.625	103.611	103.521	103.439	103.351	7.375	104.811	104.804	104.796	104.789
6.625	103.013	102.966	102.918	102.867	7.750	103.748	103.658	103.576	103.488	7.500	105.126	105.119	105.112	105.104
6.750	103.213	103.155	103.100	103.041	7.875	103.885	103.795	103.713	103.625	7.625	105.437	105.430	105.422	105.415
6.875	103.309	103.250	103.196	103.137	7.990	103.760	103.670	103.588	103.500	7.750	104.539	104.517	104.496	104.472
6.990	103.619	103.560	103.505	103.447	8.125	103.908	103.819	103.737	103.649	7.875	104.754	104.732	104.710	104.686
										7.990	104.686	104.664	104.642	104.620
										8.125	104.960	104.945	104.930	104.915

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	97.866	97.807	97.756	97.702	4.875	95.429	95.345	95.272	95.194	5.750	100.072	99.980	99.900	99.814
5.500	98.412	98.354	98.303	98.248	4.990	96.027	95.943	95.870	95.792	5.875	100.543	100.451	100.371	100.285
5.625	98.917	98.858	98.807	98.753	5.125	96.426	96.342	96.269	96.191	5.990	100.958	100.867	100.786	100.700
5.750	99.338	99.277	99.226	99.171	5.250	97.074	97.016	96.965	96.910	6.125	101.372	101.280	101.200	101.114
5.875	99.809	99.747	99.696	99.642	5.375	97.709	97.650	97.599	97.545	6.250	101.158	101.074	101.001	100.923
5.990	100.218	100.157	100.106	100.051	5.500	98.275	98.217	98.166	98.111	6.375	101.675	101.590	101.517	101.439
6.125	100.634	100.573	100.522	100.467	5.625	98.774	98.716	98.665	98.610	6.500	102.034	101.950	101.877	101.799
6.250	100.945	100.893	100.849	100.802	5.750	99.193	99.132	99.081	99.026	6.625	102.251	102.166	102.093	102.015
6.375	101.459	101.406	101.363	101.316	5.875	99.664	99.602	99.551	99.497	6.750	102.366	102.319	102.275	102.229
6.500	101.797	101.744	101.701	101.654	5.990	100.073	100.012	99.961	99.906	6.875	102.579	102.532	102.488	102.441
6.625	101.999	101.970	101.948	101.925	6.125	100.489	100.428	100.377	100.322	6.990	102.987	102.941	102.897	102.850
6.750	102.491	102.468	102.446	102.423	6.250	100.795	100.742	100.699	100.652	7.125	103.305	103.279	103.256	103.231
6.875	102.691	102.676	102.662	102.646	6.375	101.314	101.261	101.218	101.171	7.250	103.570	103.563	103.556	103.548
6.990	103.126	103.111	103.097	103.081	6.500	101.652	101.599	101.556	101.509	7.375	103.899	103.885	103.870	103.855
7.125	103.446	103.432	103.417	103.402	6.625	101.853	101.825	101.803	101.780	7.500	104.210	104.196	104.181	104.165
7.250	103.711	103.696	103.682	103.666	6.750	102.313	102.290	102.268	102.245	7.625	104.495	104.480	104.466	104.450
7.375	103.795	103.780	103.766	103.750	6.875	102.546	102.531	102.517	102.501	7.750	104.762	104.748	104.733	104.717
7.500	104.020	104.006	103.991	103.975	6.990	102.981	102.966	102.952	102.936	7.875	105.013	104.999	104.984	104.968
7.625	104.226	104.211	104.197	104.181	7.125	103.301	103.287	103.272	103.257	7.990	104.977	104.962	104.948	104.932
7.750	104.114	104.092	104.071	104.047	7.250	103.566	103.551	103.537	103.521	8.125	105.225	105.210	105.196	
7.875	104.329	104.307	104.285	104.261	7.375	103.650	103.635	103.621	103.605					
7.990	104.261	104.239	104.217	104.193	7.500	103.872	103.858	103.843	103.828					
8.125	104.473	104.451	104.430	104.406	7.625	104.072	104.057	104.043	104.027					



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

Wholesale

Effective: March 11, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.065	98.989	98.923	98.853	5.500	97.124	97.048	96.982	96.912	5.375	96.638	96.562	96.497	96.426
5.625	99.625	99.549	99.483	99.413	5.625	97.680	97.604	97.538	97.468	5.500	97.252	97.177	97.111	97.040
5.750	99.877	99.801	99.735	99.665	5.750	97.932	97.856	97.790	97.720	5.625	97.815	97.739	97.673	97.603
5.875	100.328	100.253	100.187	100.116	5.875	98.383	98.308	98.242	98.171	5.750	98.079	98.003	97.938	97.868
5.990	100.815	100.739	100.673	100.603	5.990	98.870	98.794	98.728	98.658	5.875	98.541	98.466	98.400	98.329
6.125	101.184	101.108	101.043	100.972	6.125	99.239	99.163	99.098	99.027	5.990	99.012	98.936	98.870	98.800
6.250	101.207	101.125	101.052	100.974	6.250	99.262	99.180	99.107	99.029	6.125	99.426	99.350	99.284	99.214
6.375	101.597	101.515	101.442	101.364	6.375	99.652	99.570	99.497	99.419	6.250	99.451	99.369	99.296	99.218
6.500	101.889	101.807	101.734	101.656	6.500	99.944	99.862	99.789	99.711	6.375	99.830	99.748	99.676	99.597
6.625	102.185	102.104	102.031	101.953	6.625	100.240	100.159	100.086	100.008	6.500	100.143	100.061	99.988	99.910
6.750	102.262	102.217	102.173	102.126	6.750	100.317	100.272	100.228	100.181	6.625	100.460	100.378	100.305	100.227
6.875	102.573	102.528	102.484	102.437	6.875	100.628	100.583	100.539	100.492	6.750	100.562	100.517	100.473	100.426
6.990	102.727	102.682	102.638	102.591	6.990	100.782	100.737	100.693	100.646	6.875	100.850	100.805	100.761	100.714
7.125	102.948	102.903	102.859	102.812	7.125	101.003	100.958	100.914	100.867	6.990	101.022	100.977	100.933	100.886
7.250	102.504	102.468	102.431	102.392	7.250	100.559	100.523	100.486	100.447	7.125	101.260	101.215	101.171	101.124
7.375	102.934	102.897	102.861	102.822	7.375	100.989	100.952	100.916	100.877	7.250	101.066	101.030	100.993	100.954
7.500	102.995	102.959	102.922	102.883	7.500	101.050	101.014	100.977	100.938	7.375	101.214	101.178	101.142	101.103
7.625	103.044	103.008	102.972	102.932	7.625	101.099	101.063	101.027	100.987	7.500	101.282	101.245	101.209	101.170
7.750	103.590	103.517	103.445	103.366	7.750	101.645	101.572	101.500	101.421	7.625	101.334	101.297	101.261	101.222
7.875	103.729	103.656	103.583	103.505	7.875	101.770	101.697	101.624	101.546	7.750	101.880	101.807	101.734	101.656
7.990	102.601	102.528	102.456	102.377	7.990	100.621	100.548	100.476	100.397	7.875	102.059	101.986	101.913	101.835
8.125	102.775	102.702	102.629	102.551	8.125	100.795	100.722	100.649	100.571	7.990	100.931	100.858	100.786	100.707

FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.651	99.594	99.546	99.495	5.990	99.033	98.976	98.928	98.877
6.125	99.809	99.753	99.705	99.653	6.125	99.236	99.179	99.131	99.080
6.250	99.966	99.902	99.840	99.774	6.250	99.395	99.331	99.269	99.203
6.375	100.153	100.089	100.027	99.961	6.375	99.571	99.507	99.445	99.379
6.500	100.260	100.196	100.135	100.069	6.500	99.699	99.635	99.574	99.508
6.625	100.399	100.335	100.273	100.208	6.625	99.858	99.794	99.733	99.667
6.750	100.440	100.364	100.296	100.222	6.750	99.924	99.849	99.780	99.707
6.875	100.601	100.526	100.457	100.384	6.875	100.063	99.988	99.919	99.846
6.990	100.648	100.572	100.504	100.431	6.990	100.128	100.052	99.984	99.911
7.125	100.761	100.685	100.617	100.543	7.125	100.258	100.182	100.114	100.040
7.250	100.455	100.349	100.253	100.151	7.250	100.292	100.186	100.090	99.988
7.375	100.936	100.830	100.734	100.631	7.375	100.357	100.250	100.155	100.052
7.500	100.908	100.802	100.706	100.604	7.500	100.343	100.237	100.141	100.038
7.625	100.885	100.779	100.683	100.581	7.625	100.331	100.225	100.129	100.027
7.750	101.889	101.783	101.687	101.585	7.750	101.345	101.238	101.142	101.040
7.875	101.953	101.846	101.751	101.648	7.875	101.458	101.351	101.256	101.153
7.990	100.772	100.666	100.570	100.468	7.990	100.286	100.180	100.084	99.982

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	96.337	96.254	96.181	96.103	5.375	98.388	98.313	98.247	98.177	5.375	97.841	97.782	97.731	97.677
4.990	96.935	96.852	96.779	96.701	5.500	99.015	98.939	98.873	98.803	5.500	98.387	98.329	98.278	98.223
5.125	97.309	97.226	97.153	97.075	5.625	99.575	99.499	99.433	99.363	5.625	98.892	98.833	98.782	98.728
5.250	97.947	97.889	97.838	97.783	5.750	99.827	99.751	99.685	99.615	5.750	99.313	99.252	99.201	99.146
5.375	98.541	98.482	98.431	98.377	5.875	100.278	100.203	100.137	100.066	5.875	99.784	99.722	99.671	99.617
5.500	99.087	99.029	98.978	98.923	5.990	100.765	100.689	100.623	100.553	5.990	100.193	100.132	100.081	100.026
5.625	99.592	99.533	99.482	99.428	6.125	101.134	101.058	100.993	100.922	6.125	100.609	100.548	100.497	100.442
5.750	100.013	99.952	99.901	99.846	6.250	101.157	101.075	101.002	100.924	6.250	100.920	100.868	100.824	100.777
5.875	100.484	100.422	100.371	100.317	6.375	101.547	101.465	101.392	101.314	6.375	101.434	101.381	101.338	101.291
5.990	100.893	100.832	100.781	100.726	6.500	101.839	101.757	101.684	101.606	6.500	101.772	101.719	101.676	101.629
6.125	101.309	101.248	101.197	101.142	6.625	102.135	102.054	101.981	101.903	6.625	101.974	101.945	101.923	101.900
6.250	101.620	101.568	101.524	101.477	6.750	102.212	102.167	102.123	102.076	6.750	102.466	102.443	102.421	102.398
6.375	102.134	102.081	102.038	101.991	6.875	102.523	102.478	102.434	102.387	6.875	102.666	102.651	102.637	102.621
6.500	102.472	102.419	102.376	102.329	6.990	102.677	102.632	102.588	102.541	6.990	103.101	103.086	103.072	103.056
6.625	102.674	102.645	102.623	102.600	7.125	102.898	102.853	102.809	102.762	7.125	103.421	103.407	103.392	103.377
6.750	103.166	103.143	103.121	103.098	7.250	102.454	102.418	102.381	102.342	7.250	103.686	103.671	103.657	103.641
6.875	103.366	103.351	103.337	103.321	7.375	102.884	102.847	102.811	102.772	7.375	103.770	103.755	103.741	103.725
6.990	103.801	103.786	103.772	103.756	7.500	102.945	102.909	102.872	102.833	7.500	103.995	103.981	103.966	103.950
7.125	104.121	104.107	104.092	104.077	7.625	102.994	102.958	102.922	102.882	7.625	104.201	104.186	104.172	104.156
7.250	104.386	104.371	104.357	104.341	7.750	103.540	103.467	103.395	103.316	7.750	104.089	104.067	104.046	104.022
7.375	104.470	104.455	104.441	104.425	7.875	103.679	103.606	103.533	103.455	7.875	104.304	104.282	104.260	104.236
7.500	104.695	104.681	104.666	104.650	7.990	102.551	102.478	102.406	102.327	7.990	104.236	104.214	104.192	104.168
7.625	104.901	104.886	104.872	104.856	8.125					8.125	104.448	104.426	104.405	104.381

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEReady 30 YR FIXED 1:0 BUYDOWN (R101-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	96.337	96.254	96.181	96.103	5.500	99.015	98.939	98.873	98.803	5.375	97.841	97.782	97.731	97.677
4.990	96.935	96.852	96.779	96.701	5.625	99.575	99.499	99.433	99.363	5.500	98.387	98.329	98.278	98.223
5.125	97.309	97.226	97.153	97.075	5.750	99.827	99.751	99.685	99.615	5.625	98.892	98.833	98.782	98.728
5.250	97.947	97.889	97.838	97.783	5.875	100.278	100.203	100.137	100.066	5.750	99.313	99.252	99.201	99.146
5.375	98.541	98.482	98.431	98.377	5.990	100.765	100.689	100.623	100.553	5.875	99.784	99.722	99.671	99.617
5.500	99.087	99.029	98.978	98.923	6.125	101.134	101.058	100.993	100.922	5.990	100.193	100.132	100.081	100.026
5.625	99.592	99.533	99.482	99.428	6.250	101.157	101.075	101.002	100.924					



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

SELECT PRICING

Effective: March 11, 2026

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.687	96.604	96.531	96.453	4.875	99.193	99.148	99.107	99.063
4.990	97.285	97.202	97.129	97.051	4.990	99.541	99.496	99.455	99.411
5.125	97.659	97.576	97.503	97.425	5.125	99.682	99.637	99.596	99.552
5.250	98.297	98.239	98.188	98.133	5.250	100.261	100.217	100.176	100.132
5.375	98.891	98.832	98.781	98.727	5.375	100.576	100.532	100.491	100.447
5.500	99.437	99.379	99.328	99.273	5.500	100.870	100.825	100.784	100.740
5.625	99.942	99.883	99.832	99.778	5.625	101.145	101.101	101.060	101.016
5.750	100.363	100.302	100.251	100.196	5.750	101.406	101.361	101.316	101.268
5.875	100.834	100.772	100.721	100.667	5.875	101.709	101.663	101.615	101.563
5.990	101.243	101.182	101.131	101.076	5.990	101.973	101.927	101.879	101.827
6.125	101.659	101.598	101.547	101.492	6.125	102.274	102.227	102.179	102.128
6.250	101.970	101.918	101.874	101.827	6.250	102.547	102.500	102.452	102.401
6.375	102.484	102.431	102.388	102.341	6.375	102.928	102.881	102.833	102.782
6.500	102.822	102.769	102.726	102.679	6.500	103.167	103.120	103.072	103.021
6.625	103.024	102.995	102.973	102.950	6.625	103.263	103.216	103.168	103.117
6.750	103.516	103.493	103.471	103.448	6.750	103.463	103.405	103.350	103.291
6.875	103.716	103.701	103.687	103.671	6.875	103.559	103.500	103.446	103.387
6.990	104.151	104.136	104.122	104.106					
7.125	104.471	104.457	104.442	104.427					
7.250	104.736	104.721	104.707	104.691					
7.375	104.820	104.805	104.791	104.775					
7.500	105.045	105.031	105.016	105.000					
7.625	105.251	105.236	105.222	105.206					
7.750	105.139	105.117	105.096	105.072					
7.875	105.354	105.332	105.310	105.286					

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
5.900	99.315	99.239	99.173	99.103	5.990	99.901	99.844	99.796	99.745
5.625	99.875	99.799	99.733	99.663	6.125	100.059	100.003	99.955	99.903
5.750	100.127	100.051	99.985	99.915	6.250	100.216	100.152	100.090	100.024
5.875	100.578	100.503	100.437	100.366	6.375	100.403	100.339	100.277	100.211
5.990	101.065	100.989	100.923	100.853	6.500	100.510	100.446	100.385	100.319
6.125	101.434	101.358	101.293	101.222	6.625	100.649	100.585	100.523	100.458
6.250	101.457	101.375	101.302	101.224	6.750	100.690	100.614	100.546	100.472
6.375	101.847	101.765	101.692	101.614	6.875	100.851	100.776	100.707	100.634
6.500	102.139	102.057	101.984	101.906	6.990	100.898	100.822	100.754	100.681
6.625	102.435	102.354	102.281	102.203	7.125	101.011	100.935	100.867	100.793
6.750	102.512	102.467	102.423	102.376	7.250	100.705	100.599	100.503	100.401
6.875	102.823	102.778	102.734	102.687	7.375	101.186	101.080	100.984	100.881
6.990	102.977	102.932	102.888	102.841	7.500	101.158	101.052	100.956	100.854
7.125	103.198	103.153	103.109	103.062	7.625	101.135	101.029	100.933	100.831
7.250	102.754	102.718	102.681	102.642	7.750	102.139	102.033	101.937	101.835
7.375	103.184	103.147	103.111	103.072	7.875	102.203	102.096	102.001	101.898
7.500	103.245	103.209	103.172	103.133					
7.625	103.294	103.258	103.222	103.182					
7.750	103.840	103.767	103.695	103.616					
7.875	103.979	103.906	103.833	103.755					
7.990	102.851	102.778	102.706	102.627					
8.125	103.025	102.952	102.879	102.801					

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	96.587	96.504	96.431	96.353	5.500	99.265	99.189	99.123	99.053
4.990	97.185	97.102	97.029	96.951	5.625	99.825	99.749	99.683	99.613
5.125	97.559	97.476	97.403	97.325	5.750	100.077	100.001	99.935	99.865
5.250	98.197	98.139	98.088	98.033	5.875	100.528	100.453	100.387	100.316
5.375	98.791	98.732	98.681	98.627	5.990	101.015	100.939	100.873	100.803
5.500	99.337	99.279	99.228	99.173	6.125	101.384	101.308	101.243	101.172
5.625	99.842	99.783	99.732	99.678	6.250	101.407	101.325	101.252	101.174
5.750	100.263	100.202	100.151	100.096	6.375	101.797	101.715	101.642	101.564
5.875	100.734	100.672	100.621	100.567	6.500	102.089	102.007	101.934	101.856
5.990	101.143	101.082	101.031	100.976	6.625	102.385	102.304	102.231	102.153
6.125	101.559	101.498	101.447	101.392	6.750	102.462	102.417	102.373	102.326
6.250	101.870	101.818	101.774	101.727	6.875	102.773	102.728	102.684	102.637
6.375	102.384	102.331	102.288	102.241	6.990	102.927	102.882	102.838	102.791
6.500	102.722	102.669	102.626	102.579	7.125	103.148	103.103	103.059	103.012
6.625	102.924	102.895	102.873	102.850	7.250	102.704	102.668	102.631	102.592
6.750	103.416	103.393	103.371	103.348	7.375	103.134	103.097	103.061	103.022
6.875	103.616	103.601	103.587	103.571	7.500	103.195	103.159	103.122	103.083
6.990	104.051	104.036	104.022	104.006	7.625	103.244	103.208	103.172	103.132
7.125	104.371	104.357	104.342	104.327	7.750	103.790	103.717	103.645	103.566
7.250	104.636	104.621	104.607	104.591	7.875	103.929	103.856	103.783	103.705
7.375	104.720	104.705	104.691	104.675	7.990	102.801	102.728	102.656	102.577
7.500	104.945	104.931	104.916	104.900	8.125	102.975	102.902	102.829	102.751
7.625	105.151	105.136	105.122	105.106					

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	96.587	96.504	96.431	96.353	5.500	99.265	99.189	99.123	99.053
4.990	97.185	97.102	97.029	96.951	5.625	99.825	99.749	99.683	99.613
5.125	97.559	97.476	97.403	97.325	5.750	100.077	100.001	99.935	99.865
5.250	98.197	98.139	98.088	98.033	5.875	100.528	100.453	100.387	100.316
5.375	98.791	98.732	98.681	98.627	5.990	101.015	100.939	100.873	100.803
5.500	99.337	99.279	99.228	99.173	6.125	101.384	101.308	101.243	101.172
5.625	99.842	99.783	99.732	99.678	6.250	101.407	101.325	101.252	101.174
5.750	100.263	100.202	100.151	100.096	6.375	101.797	101.715	101.642	101.564
5.875	100.734	100.672	100.621	100.567	6.500	102.089	102.007	101.934	101.856
5.990	101.143	101.082	101.031	100.976	6.625	102.385	102.304	102.231	102.153
6.125	101.559	101.498	101.447	101.392	6.750	102.462	102.417	102.373	102.326
6.250	101.870	101.818	101.774	101.727	6.875	102.773	102.728	102.684	102.637
6.375	102.384	102.331	102.288	102.241	6.990	102.927	102.882	102.838	102.791
6.500	102.722	102.669	102.626	102.579	7.125	103.148	103.103	103.059	103.012
6.625	102.924	102.895	102.873	102.850	7.250	102.704	102.668	102.631	102.592
6.750	103.416	103.393	103.371	103.348	7.375	103.134	103.097	103.061	103.022
6.875	103.616	103.601	103.587	103.571	7.500	103.195	103.159	103.122	103.083
6.990	104.051	104.036	104.022	104.006	7.625	103.244	103.208	103.172	103.132
7.125	104.371	104.357	104.342	104.327	7.750	103.790	103.717	103.645	103.566
7.250	104.636	104.621	104.607	104.591	7.875	103.929	103.856	103.783	103.705
7.375	104.720	104.705	104.691	104.675	7.990	102.801	102.728	102.656	102.577
7.500	104.945	104.931	104.916	104.900	8.125	102.975	102.902	102.829	102.751
7.625	105.151	105.136	105.122	105.106	8.250	102.222	102.082	101.951	101.810



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

Wholesale

Effective: March 11, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.437	96.354	96.281	96.203	4.875	96.004	95.920	95.847	95.769	5.500	99.644	99.558	99.478	99.392
4.990	97.035	96.952	96.879	96.801	4.990	96.602	96.518	96.445	96.367	5.625	100.121	100.034	99.954	99.868
5.125	97.409	97.326	97.253	97.175	5.125	97.001	96.917	96.844	96.766	5.750	100.147	100.055	99.975	99.889
5.250	98.047	97.989	97.938	97.883	5.250	97.649	97.591	97.540	97.485	5.875	100.618	100.526	100.446	100.360
5.375	98.641	98.582	98.531	98.477	5.375	98.284	98.225	98.174	98.120	5.990	101.033	100.942	100.861	100.775
5.500	99.187	99.129	99.078	99.023	5.500	98.850	98.792	98.741	98.686	6.125	101.447	101.355	101.275	101.189
5.625	99.692	99.633	99.582	99.528	5.625	99.349	99.291	99.240	99.185	6.250	101.233	101.149	101.076	100.998
5.750	100.113	100.052	100.001	99.946	5.750	99.768	99.707	99.656	99.601	6.375	101.750	101.665	101.592	101.514
5.875	100.584	100.522	100.471	100.417	5.875	100.239	100.177	100.126	100.072	6.500	102.109	102.025	101.952	101.874
5.990	100.993	100.932	100.881	100.826	5.990	100.648	100.587	100.536	100.481	6.625	102.326	102.241	102.168	102.090
6.125	101.409	101.348	101.297	101.242	6.125	101.064	101.003	100.952	100.897	6.750	102.441	102.394	102.350	102.304
6.250	101.720	101.668	101.624	101.577	6.250	101.370	101.317	101.274	101.227	6.875	102.654	102.607	102.563	102.516
6.375	102.234	102.181	102.138	102.091	6.375	101.889	101.836	101.793	101.746	6.990	103.062	103.016	102.972	102.925
6.500	102.572	102.519	102.476	102.429	6.500	102.227	102.174	102.131	102.084	7.125	103.380	103.354	103.331	103.306
6.625	102.774	102.745	102.723	102.700	6.625	102.428	102.400	102.378	102.355	7.250	103.645	103.638	103.631	103.623
6.750	103.266	103.243	103.221	103.198	6.750	102.888	102.865	102.843	102.820	7.375	103.974	103.960	103.945	103.930
6.875	103.466	103.451	103.437	103.421	6.875	103.121	103.106	103.092	103.076	7.500	104.285	104.271	104.256	104.240
6.990	103.901	103.886	103.872	103.856	6.990	103.556	103.541	103.527	103.511	7.625	104.570	104.555	104.541	104.525
7.125	104.221	104.207	104.192	104.177	7.125	103.876	103.862	103.847	103.832	7.750	104.837	104.823	104.808	104.792
7.250	104.486	104.471	104.457	104.441	7.250	104.141	104.126	104.112	104.096	7.875	105.088	105.074	105.059	105.043
7.375	104.570	104.555	104.541	104.525	7.375	104.225	104.210	104.196	104.180	7.990	105.052	105.037	105.023	105.007
7.500	104.795	104.781	104.766	104.750	7.500	104.447	104.433	104.418	104.403	8.125	105.300	105.285	105.271	105.255
7.625	105.001	104.986	104.972	104.956	7.625	104.647	104.632	104.618	104.602					
7.750	104.889	104.867	104.846	104.822	7.750	104.531	104.509	104.487	104.464					
7.875	105.104	105.082	105.060	105.036	7.875	104.724	104.702	104.680	104.656					
7.990	105.036	105.014	104.992	104.968	7.990	104.659	104.637	104.615	104.591					
8.125	105.248	105.226	105.205	105.181	8.125	104.868	104.846	104.825	104.801					

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
4.990	99.291	99.246	99.205	99.161	5.500	100.369	100.307	100.253	100.194	5.875	100.234	100.172	100.121	100.067
5.125	99.432	99.387	99.346	99.302	5.625	100.580	100.523	100.475	100.423	5.990	100.643	100.582	100.531	100.476
5.250	100.011	99.967	99.926	99.882	5.750	101.053	101.006	100.958	100.907	6.125	101.059	100.998	100.947	100.892
5.375	100.326	100.282	100.241	100.197	5.875	101.284	101.237	101.189	101.138	6.250	101.370	101.318	101.274	101.227
5.500	100.620	100.575	100.534	100.490	5.990	101.483	101.436	101.388	101.337	6.375	101.884	101.831	101.788	101.741
5.625	100.895	100.851	100.810	100.766	6.125	101.706	101.659	101.611	101.560	6.500	102.222	102.169	102.126	102.079
5.750	101.156	101.111	101.066	101.018	6.250	101.902	101.850	101.802	101.751	6.625	102.424	102.395	102.373	102.350
5.875	101.459	101.413	101.365	101.313	6.375	102.228	102.169	102.114	102.056	6.750	102.916	102.893	102.871	102.848
5.990	101.723	101.677	101.629	101.577	6.500	102.421	102.363	102.308	102.249	6.875	103.116	103.101	103.087	103.071
6.125	102.024	101.977	101.929	101.878	6.625	102.481	102.422	102.367	102.309	6.990	103.551	103.536	103.522	103.506
6.250	102.297	102.250	102.202	102.151	6.750	102.801	102.742	102.688	102.629	7.125	103.871	103.857	103.842	103.827
6.375	102.678	102.631	102.583	102.532	6.875	102.837	102.779	102.724	102.665	7.250	104.136	104.121	104.107	104.091
6.500	102.917	102.870	102.822	102.771	6.990	103.099	103.041	102.986	102.927	7.375	104.220	104.205	104.191	104.175
6.625	103.013	102.966	102.918	102.867	7.125	103.256	103.197	103.142	103.084	7.500	104.445	104.431	104.416	104.400
6.750	103.213	103.155	103.100	103.041	7.250	103.195	103.105	103.023	102.935	7.625	104.651	104.636	104.622	104.606
6.875	103.309	103.250	103.196	103.137						7.750	104.539	104.517	104.496	104.472
6.990	103.619	103.560	103.505	103.447						7.875	104.754	104.732	104.710	104.686
										7.990	104.686	104.664	104.642	104.618
										8.125	104.898	104.876	104.855	104.831

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	100.584	100.522	100.471	100.417
5.990	100.993	100.932	100.881	100.826
6.125	101.409	101.348	101.297	101.242
6.250	101.720	101.668	101.624	101.577
6.375	102.234	102.181	102.138	102.091
6.500	102.572	102.519	102.476	102.429
6.625	102.774	102.745	102.723	102.700
6.750	103.266	103.243	103.221	103.198
6.875	103.466	103.451	103.437	103.421
6.990	103.901	103.886	103.872	103.856
7.125	104.221	104.207	104.192	104.177
7.250	104.486	104.471	104.457	104.441
7.375	104.570	104.555	104.541	104.525
7.500	104.795	104.781	104.766	104.750
7.625	105.001	104.986	104.972	104.956
7.750	104.889	104.867	104.846	104.822
7.875	105.104	105.082	105.060	105.036
7.990	105.036	105.014	104.992	104.968
8.125	105.248	105.226	105.205	105.181

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	98.715	98.639	98.573	98.503	5.500	96.502	96.427	96.361	96.290	5.500	98.078	98.021	97.973	97.922
5.625	99.275	99.199	99.133	99.063	5.625	97.065	96.989	96.923	96.853	5.625	98.341	98.285	98.237	98.186
5.750	99.527	99.451	99.385	99.315	5.750	97.329	97.253	97.188	97.118	5.750	98.343	98.286	98.239	98.187
5.875	99.978	99.903	99.837	99.766	5.875	97.791	97.716	97.650	97.579	5.875	98.576	98.519	98.472	98.420
5.990	100.465	100.389	100.323	100.253	5.990	98.262	98.186	98.120	98.050	5.990	98.868	98.811	98.763	98.712
6.125	100.834	100.758	100.693	100.622	6.125	98.676	98.600	98.534	98.464	6.125	99.071	99.014	98.966	98.915
6.250	100.857	100.775	100.702	100.624	6.250	98.701	98.619	98.546	98.468	6.250	99.230	99.166	99.104	99.038
6.375	101.247	101.165	101.092	101.014	6.375	99.080	98.998	98.926	98.847	6.375	99.406	99.342	99.280	99.214
6.500	101.539	101.457	101.384	101.306	6.500	99.393	99.311	99.238	99.160	6.500	99.534	99.470	99.409	99.343
6.625	101.835	101.754	101.681	101.603	6.625	99.710	99.628	99.555	99.477	6.625	99.697	99.633	99.571	99.505
6.750	101.912	101.867	101.823	101.776	6.750	99.812	99.767	99.723	99.676	6.750	99.763	99.688	99.619	99.546
6.875	102.223	102.178	102.134	102.087	6.875	100.100	100.055	100.011	99.964	6.875	99.909	99.833	99.765	99.692
6.990	102.377	102.332	102.288	102.241	6.990	100.272	100.227	100.183	100.136	6.990	99.977	99.901	99.833	99.760
7.125														



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

Wholesale

Effective: March 11, 2026

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					DIE 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	96.337	96.254	96.181	96.103	5.990	100.415	100.339	100.273	100.203	5.375	97.841	97.782	97.731	97.677
4.990	96.935	96.852	96.779	96.701	6.125	100.784	100.708	100.643	100.572	5.500	98.387	98.329	98.278	98.223
5.125	97.309	97.226	97.153	97.075	6.250	100.807	100.725	100.652	100.574	5.625	98.892	98.833	98.782	98.728
5.250	97.947	97.889	97.838	97.783	6.375	101.197	101.115	101.042	100.964	5.750	99.313	99.252	99.201	99.146
5.375	98.541	98.482	98.431	98.377	6.500	101.489	101.407	101.334	101.256	5.875	99.784	99.722	99.671	99.617
5.500	99.087	99.029	98.978	98.923	6.625	101.785	101.704	101.631	101.553	5.990	100.193	100.132	100.081	100.026
5.625	99.592	99.533	99.482	99.428	6.750	101.862	101.817	101.773	101.726	6.125	100.609	100.548	100.497	100.442
5.750	100.013	99.952	99.901	99.846	6.875	102.173	102.128	102.084	102.037	6.250	100.920	100.868	100.824	100.777
5.875	100.484	100.422	100.371	100.317	6.990	102.327	102.282	102.238	102.191	6.375	101.434	101.381	101.338	101.291
5.990	100.893	100.832	100.781	100.726	7.125	102.548	102.503	102.459	102.412	6.500	101.772	101.719	101.676	101.629
6.125	101.309	101.248	101.197	101.142	7.250	102.104	102.068	102.031	101.992	6.625	101.974	101.945	101.923	101.900
6.250	101.620	101.568	101.524	101.477	7.375	102.534	102.497	102.461	102.422	6.750	102.466	102.443	102.421	102.398
6.375	102.134	102.081	102.038	101.991	7.500	102.595	102.559	102.522	102.483	6.875	102.666	102.651	102.637	102.621
6.500	102.472	102.419	102.376	102.329	7.625	102.644	102.608	102.572	102.532	6.990	103.101	103.086	103.072	103.056
6.625	102.674	102.645	102.623	102.600	7.750	103.190	103.117	103.045	102.966	7.125	103.421	103.407	103.392	103.377
6.750	103.166	103.143	103.121	103.098	7.875	103.329	103.256	103.183	103.105	7.250	103.686	103.671	103.657	103.641
6.875	103.366	103.351	103.337	103.321	7.990	102.201	102.128	102.056	101.977	7.375	103.770	103.755	103.741	103.725
6.990	103.801	103.786	103.772	103.756	8.125	102.375	102.302	102.229	102.151	7.500	103.995	103.981	103.966	103.950
7.125	104.121	104.107	104.092	104.077	8.250					7.625	104.201	104.186	104.172	104.156
7.250	104.386	104.371	104.357	104.341						7.750	104.089	104.067	104.046	104.022
7.375	104.470	104.455	104.441	104.425						7.875	104.304	104.282	104.260	104.236
7.500	104.695	104.681	104.666	104.650						7.990	104.236	104.214	104.192	104.168
7.625	104.901	104.886	104.872	104.856						8.125	104.448	104.426	104.405	104.381

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	96.337	96.254	96.181	96.103	5.990	100.415	100.339	100.273	100.203	5.375	97.841	97.782	97.731	97.677
4.990	96.935	96.852	96.779	96.701	6.125	100.784	100.708	100.643	100.572	5.500	98.387	98.329	98.278	98.223
5.125	97.309	97.226	97.153	97.075	6.250	100.807	100.725	100.652	100.574	5.625	98.892	98.833	98.782	98.728
5.250	97.947	97.889	97.838	97.783	6.375	101.197	101.115	101.042	100.964	5.750	99.313	99.252	99.201	99.146
5.375	98.541	98.482	98.431	98.377	6.500	101.489	101.407	101.334	101.256	5.875	99.784	99.722	99.671	99.617
5.500	99.087	99.029	98.978	98.923	6.625	101.785	101.704	101.631	101.553	5.990	100.193	100.132	100.081	100.026
5.625	99.592	99.533	99.482	99.428	6.750	101.862	101.817	101.773	101.726	6.125	100.609	100.548	100.497	100.442
5.750	100.013	99.952	99.901	99.846	6.875	102.173	102.128	102.084	102.037	6.250	100.920	100.868	100.824	100.777
5.875	100.484	100.422	100.371	100.317	6.990	102.327	102.282	102.238	102.191	6.375	101.434	101.381	101.338	101.291
5.990	100.893	100.832	100.781	100.726	7.125	102.548	102.503	102.459	102.412	6.500	101.772	101.719	101.676	101.629
6.125	101.309	101.248	101.197	101.142	7.250	102.104	102.068	102.031	101.992	6.625	101.974	101.945	101.923	101.900
6.250	101.620	101.568	101.524	101.477	7.375	102.534	102.497	102.461	102.422	6.750	102.466	102.443	102.421	102.398
6.375	102.134	102.081	102.038	101.991	7.500	102.595	102.559	102.522	102.483	6.875	102.666	102.651	102.637	102.621
6.500	102.472	102.419	102.376	102.329	7.625	102.644	102.608	102.572	102.532	6.990	103.101	103.086	103.072	103.056
6.625	102.674	102.645	102.623	102.600	7.750	103.190	103.117	103.045	102.966	7.125	103.421	103.407	103.392	103.377
6.750	103.166	103.143	103.121	103.098	7.875	103.329	103.256	103.183	103.105	7.250	103.686	103.671	103.657	103.641
6.875	103.366	103.351	103.337	103.321	7.990	102.201	102.128	102.056	101.977	7.375	103.770	103.755	103.741	103.725
6.990	103.801	103.786	103.772	103.756	8.125	102.375	102.302	102.229	102.151	7.500	103.995	103.981	103.966	103.950
7.125	104.121	104.107	104.092	104.077	8.250	101.622	101.482	101.351	101.210	7.625	104.201	104.186	104.172	104.156
7.250	104.386	104.371	104.357	104.341	8.375	102.161	102.021	101.889	101.749	7.750	104.089	104.067	104.046	104.022
7.375	104.470	104.455	104.441	104.425	8.500	102.283	102.143	102.012	101.871	7.875	104.304	104.282	104.260	104.236
7.500	104.695	104.681	104.666	104.650	8.625	102.448	102.308	102.177	102.036	7.990	104.236	104.214	104.192	104.168
7.625	104.901	104.886	104.872	104.856	8.750	102.613	102.473	102.342	102.201	8.125	104.448	104.426	104.405	104.381



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

SELECT PRICING

Effective: March 11, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.687	96.604	96.531	96.453	4.875	99.193	99.148	99.107	99.063
4.990	97.285	97.202	97.129	97.051	4.990	99.541	99.496	99.455	99.411
5.125	97.659	97.576	97.503	97.425	5.125	99.682	99.637	99.596	99.552
5.250	98.297	98.239	98.188	98.133	5.250	100.261	100.217	100.176	100.132
5.375	98.891	98.832	98.781	98.727	5.375	100.576	100.532	100.491	100.447
5.500	99.437	99.379	99.328	99.273	5.500	100.870	100.825	100.784	100.740
5.625	99.942	99.883	99.832	99.778	5.625	101.145	101.101	101.060	101.016
5.750	100.363	100.302	100.251	100.196	5.750	101.406	101.361	101.316	101.268
5.875	100.834	100.772	100.721	100.667	5.875	101.709	101.663	101.615	101.563
5.990	101.243	101.182	101.131	101.076	5.990	101.973	101.927	101.879	101.827
6.125	101.659	101.598	101.547	101.492	6.125	102.274	102.227	102.179	102.128
6.250	101.970	101.918	101.874	101.827	6.250	102.547	102.500	102.452	102.401
6.375	102.484	102.431	102.388	102.341	6.375	102.928	102.881	102.833	102.782
6.500	102.822	102.769	102.726	102.679	6.500	103.167	103.120	103.072	103.021
6.625	103.024	102.995	102.973	102.950	6.625	103.263	103.216	103.168	103.117
6.750	103.516	103.493	103.471	103.448	6.750	103.463	103.405	103.350	103.291
6.875	103.716	103.701	103.687	103.671	6.875	103.559	103.500	103.446	103.387
6.990	104.151	104.136	104.122	104.106	6.990	103.869	103.810	103.755	103.697
7.125	104.471	104.457	104.442	104.427	7.125	104.078	104.020	103.965	103.907
7.250	104.736	104.721	104.707	104.691	7.250	103.930	103.840	103.758	103.670
7.375	104.820	104.805	104.791	104.775					
7.500	105.045	105.031	105.016	105.000					
7.625	105.251	105.236	105.222	105.206					
7.750	105.139	105.117	105.096	105.072					
7.875	105.354	105.332	105.310	105.286					
7.990	105.286	105.264	105.242	105.218					
8.125	105.498	105.476	105.455	105.431					

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)					SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.965	98.889	98.823	98.753	5.990	99.118	99.061	99.013	98.962
5.625	99.525	99.449	99.383	99.313	6.125	99.321	99.264	99.216	99.165
5.750	99.777	99.701	99.635	99.565	6.250	99.480	99.416	99.354	99.288
5.875	100.228	100.153	100.087	100.016	6.375	99.656	99.592	99.530	99.464
5.990	100.715	100.639	100.573	100.503	6.500	99.784	99.720	99.659	99.593
6.125	101.084	101.008	100.943	100.872	6.625	99.947	99.883	99.821	99.755
6.250	101.107	101.025	100.952	100.874	6.750	100.013	99.938	99.869	99.796
6.375	101.497	101.415	101.342	101.264	6.875	100.159	100.083	100.015	99.942
6.500	101.789	101.707	101.634	101.556	6.990	100.227	100.151	100.083	100.010
6.625	102.085	102.004	101.931	101.853	7.125	100.358	100.283	100.214	100.141
6.750	102.162	102.117	102.073	102.026	7.250	100.317	100.211	100.115	100.013
6.875	102.473	102.428	102.384	102.337	7.375	100.572	100.465	100.370	100.267
6.990	102.627	102.582	102.538	102.491	7.500	100.558	100.452	100.356	100.253
7.125	102.848	102.803	102.759	102.712	7.625	100.546	100.440	100.344	100.242
7.250	102.404	102.368	102.331	102.292	7.750	101.560	101.453	101.357	101.255
7.375	102.834	102.797	102.761	102.722	7.875	101.673	101.566	101.471	101.368
7.500	102.895	102.859	102.822	102.783	7.990	100.501	100.395	100.299	100.197
7.625	102.944	102.908	102.872	102.832					
7.750	103.490	103.417	103.345	103.266					
7.875	103.629	103.556	103.483	103.405					
7.990	102.501	102.428	102.356	102.277					
8.125	102.675	102.602	102.529	102.451					

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.587	96.504	96.431	96.353	5.990	100.665	100.589	100.523	100.453
4.990	97.185	97.102	97.029	96.951	6.125	101.034	100.958	100.893	100.822
5.125	97.559	97.476	97.403	97.325	6.250	101.057	100.975	100.902	100.824
5.250	98.197	98.139	98.088	98.033	6.375	101.447	101.365	101.292	101.214
5.375	98.791	98.732	98.681	98.627	6.500	101.739	101.657	101.584	101.506
5.500	99.337	99.279	99.228	99.173	6.625	102.035	101.954	101.881	101.803
5.625	99.842	99.783	99.732	99.678	6.750	102.112	102.067	102.023	101.976
5.750	100.263	100.202	100.151	100.096	6.875	102.423	102.378	102.334	102.287
5.875	100.734	100.672	100.621	100.567	6.990	102.577	102.532	102.488	102.441
5.990	101.143	101.082	101.031	100.976	7.125	102.798	102.753	102.709	102.662
6.125	101.559	101.498	101.447	101.392	7.250	102.354	102.318	102.281	102.242
6.250	101.870	101.818	101.774	101.727	7.375	102.784	102.747	102.711	102.672
6.375	102.384	102.331	102.288	102.241	7.500	102.845	102.809	102.772	102.733
6.500	102.722	102.669	102.626	102.579	7.625	102.894	102.858	102.822	102.782
6.625	102.924	102.895	102.873	102.850	7.750	103.440	103.367	103.295	103.216
6.750	103.416	103.393	103.371	103.348	7.875	103.579	103.506	103.433	103.355
6.875	103.616	103.601	103.587	103.571	7.990	102.451	102.378	102.306	102.227
6.990	104.051	104.036	104.022	104.006	8.125	102.625	102.552	102.479	102.401
7.125	104.371	104.357	104.342	104.327	8.250	101.872	101.732	101.601	101.460
7.250	104.636	104.621	104.607	104.591	8.375	102.411	102.271	102.139	101.999
7.375	104.720	104.705	104.691	104.675	8.500	102.533	102.393	102.262	102.121
7.500	104.945	104.931	104.916	104.900					
7.625	105.151	105.136	105.122	105.106					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD1)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.587	96.504	96.431	96.353	5.990	100.665	100.589	100.523	100.453
4.990	97.185	97.102	97.029	96.951	6.125	101.034	100.958	100.893	100.822
5.125	97.559	97.476	97.403	97.325	6.250	101.057	100.975	100.902	100.824
5.250	98.197	98.139	98.088	98.033	6.375	101.447	101.365	101.292	101.214
5.375	98.791	98.732	98.681	98.627	6.500	101.739	101.657	101.584	101.506
5.500	99.337	99.279	99.228	99.173	6.625	102.035	101.954	101.881	101.803
5.625	99.842	99.783	99.732	99.678	6.750	102.112	102.067	102.023	101.976
5.750	100.263	100.202	100.151	100.096	6.875	102.423	102.378	102.334	102.287
5.875	100.734	100.672	100.621	100.567	6.990	102.577	102.532	102.488	102.441
5.990	101.143	101.082	101.031	100.976	7.125	102.798	102.753	102.709	102.662
6.125	101.559	101.498	101.447	101.392	7.250	102.354	102.318	102.281	102.242
6.250	101.870	101.818	101.774	101.727	7.375	102.784	102.747	102.711	102.672
6.375	102.384	102.331	102.288	102.241	7.500	102.845	102.809	102.772	102.733
6.500	102.722	102.669	102.626	102.579	7.625	102.894	102.858	102.822	102.782
6.625	102.924	102.895	102.873	102.850	7.750	103.440	103.367	103.295	103.216
6.750	103.416	103.393	103.371	103.348	7.875	103.579	103.506	103.433	103.355
6.875	103.616	103.601	103.587	103.571	7.990	102.451	102.378	102.306	102.227
6.990	104.051	104.036	104.022	104.006	8.125	102.625	102.552	102.479	102.401
7.125	104.371	104.357	104.342	104.327	8.250	101.872	101.732	101.601	101.460
7.250	104.636	104.621	104.607	104.591	8.375	102.411	102.271	102.139	101.999
7.375	104.720	104.705	104.691	104.675	8.500	102.533	102.393	102.262	102.121
7.500	104.945	104.931	104.916	104.900					
7.625	105.151	105.136	105.122	105.106					



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

Effective: **March 11, 2026**

Agency Loan Parameter Price Adjustments

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

FICO/LTV Purchase Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

FICO/LTV Cashout Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
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	
MISCELLANEOUS		FTHB + AMI LLPA 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	**Minimum Loan Amount \$75,000**		
> 6 Financed Properties	-0.500	***All loan level price adjustments are cumulative***		
Escrow Waiver (Non-CA)	-0.250	Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs		
		NC Floor Price	99.750	

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEREADY AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
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: March 11, 2026

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	99.065	98.989	98.923	98.853	5.500	97.124	97.048	96.982	96.912	5.375	96.638	96.562	96.497	96.426
5.625	99.625	99.549	99.483	99.413	5.625	97.680	97.604	97.538	97.468	5.500	97.252	97.177	97.111	97.040
5.750	99.877	99.801	99.735	99.665	5.750	97.932	97.856	97.790	97.720	5.625	97.815	97.739	97.673	97.603
5.875	100.328	100.253	100.187	100.116	5.875	98.383	98.308	98.242	98.171	5.750	98.079	98.003	97.938	97.868
5.990	100.815	100.739	100.673	100.603	5.990	98.870	98.794	98.728	98.658	5.875	98.541	98.466	98.400	98.329
6.125	101.184	101.108	101.043	100.972	6.125	99.239	99.163	99.098	99.027	5.990	99.012	98.936	98.870	98.800
6.250	101.207	101.125	101.052	100.974	6.250	99.262	99.180	99.107	99.029	6.125	99.426	99.350	99.284	99.214
6.375	101.597	101.515	101.442	101.364	6.375	99.652	99.570	99.497	99.419	6.250	99.451	99.369	99.296	99.218
6.500	101.889	101.807	101.734	101.656	6.500	99.944	99.862	99.789	99.711	6.375	99.830	99.748	99.676	99.597
6.625	102.185	102.104	102.031	101.953	6.625	100.240	100.159	100.086	100.008	6.500	100.143	100.061	99.988	99.910
6.750	102.262	102.217	102.173	102.126	6.750	100.317	100.272	100.228	100.181	6.625	100.460	100.378	100.305	100.227
6.875	102.573	102.528	102.484	102.437	6.875	100.628	100.583	100.539	100.492	6.750	100.562	100.517	100.473	100.426
6.990	102.727	102.682	102.638	102.591	6.990	100.782	100.737	100.693	100.646	6.875	100.850	100.805	100.761	100.714
7.125	102.948	102.903	102.859	102.812	7.125	101.003	100.958	100.914	100.867	6.990	101.022	100.977	100.933	100.886
7.250	102.504	102.468	102.431	102.392	7.250	100.559	100.523	100.486	100.447	7.125	101.260	101.215	101.171	101.124
7.375	102.934	102.897	102.861	102.822	7.375	100.989	100.952	100.916	100.877	7.250	101.066	101.030	100.993	100.954
7.500	102.995	102.959	102.922	102.883	7.500	101.050	101.014	100.977	100.938	7.375	101.214	101.178	101.142	101.103
7.625	103.044	103.008	102.972	102.932	7.625	101.099	101.063	101.027	100.987	7.500	101.282	101.245	101.209	101.170
7.750	103.590	103.517	103.445	103.366	7.750	101.645	101.572	101.500	101.421	7.625	101.334	101.297	101.261	101.222
7.875	103.729	103.656	103.583	103.505	7.875	101.770	101.697	101.624	101.546	7.750	101.880	101.807	101.734	101.656
7.990	102.601	102.528	102.456	102.377	7.990	100.621	100.548	100.476	100.397	7.875	102.059	101.986	101.913	101.835
8.125	102.775	102.702	102.629	102.551						7.990	100.931	100.858	100.786	100.707
8.250	102.022	101.882	101.751	101.610										
8.375	102.561	102.421	102.289	102.149										
8.500	102.683	102.543	102.412	102.271										
8.625	102.848	102.708	102.577	102.436										

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
5.990	99.651	99.594	99.546	99.495	5.990	99.033	98.976	98.928	98.877
6.125	99.809	99.753	99.705	99.653	6.125	99.236	99.179	99.131	99.080
6.250	99.966	99.902	99.840	99.774	6.250	99.395	99.331	99.269	99.203
6.375	100.153	100.089	100.027	99.961	6.375	99.571	99.507	99.445	99.379
6.500	100.260	100.196	100.135	100.069	6.500	99.699	99.635	99.574	99.508
6.625	100.399	100.335	100.273	100.208	6.625	99.858	99.794	99.733	99.667
6.750	100.440	100.364	100.296	100.222	6.750	99.924	99.849	99.780	99.707
6.875	100.601	100.526	100.457	100.384	6.875	100.063	99.988	99.919	99.846
6.990	100.648	100.572	100.504	100.431	6.990	100.128	100.052	99.984	99.911
7.125	100.761	100.685	100.617	100.543	7.125	100.258	100.182	100.114	100.040
7.250	100.455	100.349	100.253	100.151	7.250	100.292	100.186	100.090	99.988
7.375	100.936	100.830	100.734	100.631	7.375	100.357	100.250	100.155	100.052
7.500	100.908	100.802	100.706	100.604	7.500	100.343	100.237	100.141	100.038
7.625	100.885	100.779	100.683	100.581	7.625	100.331	100.225	100.129	100.027
7.750	101.889	101.783	101.687	101.585	7.750	101.345	101.238	101.142	101.040
7.875	101.953	101.846	101.751	101.648	7.875	101.458	101.351	101.256	101.153
7.990	100.772	100.666	100.570	100.468	7.990	100.286	100.180	100.084	99.982



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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	-0.125	-0.375	-1.000	-1.250	-1.625	-3.250			
2nd Home	-0.125	-0.375	-1.000	-1.250	-1.625	-3.250	-3.250		
Manufactured Home	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
2-4 Unit	-0.250	-0.250	-0.625	-0.625					
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125		
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125		
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625		
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875				
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375				

LOAN AMOUNT **

Loan Amt \$75,000 <= \$100,000	-1.000								
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								

***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		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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: March 11, 2026

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: March 11, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 925)				
Rate	15 Day	30 Day	45 Day	
4.990	98.781	98.714	98.642	
5.125	99.125	99.059	98.986	
5.250	99.878	99.812	99.739	
5.375	100.368	100.290	100.193	
5.500	100.874	100.796	100.699	
5.625	101.322	101.244	101.147	
5.750	101.622	101.544	101.447	
5.875	101.585	101.524	101.451	
5.990	102.239	102.178	102.105	
6.125	102.807	102.746	102.674	
6.250	102.652	102.591	102.518	
6.375	102.817	102.786	102.745	
6.500	103.389	103.357	103.317	
6.625	103.766	103.734	103.694	
6.750	103.687	103.655	103.615	
6.875	104.172	104.140	104.059	
6.990	104.572	104.540	104.459	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	97.971	97.904	97.832	
5.125	98.315	98.249	98.176	
5.250	99.068	99.002	98.929	
5.375	99.558	99.480	99.383	
5.500	100.064	99.986	99.889	
5.625	100.512	100.434	100.337	
5.750	100.812	100.734	100.637	
5.875	100.775	100.714	100.641	
5.990	101.429	101.368	101.295	
6.125	101.997	101.936	101.864	
6.250	101.842	101.781	101.708	
6.375	102.007	101.976	101.935	
6.500	102.579	102.547	102.507	
6.625	102.956	102.924	102.884	
6.750	102.877	102.845	102.805	
6.875	103.362	103.330	103.249	
6.990	103.762	103.730	103.649	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	99.506	99.468	99.409	
5.125	99.718	99.680	99.622	
5.250	100.321	100.283	100.224	
5.375	100.184	100.160	100.108	
5.500	100.559	100.534	100.483	
5.625	100.875	100.851	100.799	
5.750	101.024	101.000	100.948	
5.875	101.015	100.994	100.965	
5.990	101.528	101.507	101.478	
6.125	101.944	101.923	101.894	
6.250	101.617	101.597	101.567	
6.375	102.005	101.992	101.970	
6.500	102.415	102.402	102.380	
6.625	102.630	102.617	102.595	
6.750	102.677	102.664	102.642	
6.875	103.308	103.295	103.273	
6.990	103.537	103.523	103.501	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.322	98.256	98.183	
5.250	99.305	99.239	99.166	
5.375	99.207	99.129	99.032	
5.500	99.878	99.800	99.703	
5.625	100.307	100.229	100.132	
5.750	100.460	100.382	100.285	
5.875	101.060	100.999	100.926	
5.990	101.496	101.435	101.362	
6.125	101.915	101.854	101.781	
6.250	101.753	101.692	101.619	
6.375	101.806	101.774	101.734	
6.500	102.128	102.096	102.056	
6.625	102.504	102.473	102.432	
6.750	102.458	102.426	102.386	
6.875	102.782	102.750	102.669	
6.990	102.986	102.954	102.873	
7.125	103.262	103.230	103.150	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	98.631	98.564	98.492	
5.125	98.975	98.909	98.836	
5.250	99.728	99.662	99.589	
5.375	100.218	100.140	100.043	
5.500	100.724	100.646	100.549	
5.625	101.172	101.094	100.997	
5.750	101.472	101.394	101.297	
5.875	101.435	101.374	101.301	
5.990	102.089	102.028	101.955	
6.125	102.657	102.596	102.524	
6.250	102.502	102.441	102.368	
6.375	102.667	102.636	102.595	
6.500	103.239	103.207	103.167	
6.625	103.616	103.584	103.544	
6.750	103.537	103.505	103.465	
6.875	104.022	103.990	103.909	
6.990	104.422	104.390	104.309	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	98.122	98.056	97.983	
5.250	99.105	99.039	98.966	
5.375	99.007	98.929	98.832	
5.500	99.678	99.600	99.503	
5.625	100.107	100.029	99.932	
5.750	100.260	100.182	100.085	
5.875	100.860	100.799	100.726	
5.990	101.296	101.235	101.162	
6.125	101.715	101.654	101.581	
6.250	101.553	101.492	101.419	
6.375	101.606	101.574	101.534	
6.500	101.928	101.896	101.856	
6.625	102.304	102.273	102.232	
6.750	102.258	102.226	102.186	
6.875	102.582	102.550	102.469	
6.990	102.786	102.754	102.673	
7.125	103.062	103.030	102.950	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	98.631	98.564	98.492	
5.125	98.975	98.909	98.836	
5.250	99.728	99.662	99.589	
5.375	100.218	100.140	100.043	
5.500	100.724	100.646	100.549	
5.625	101.172	101.094	100.997	
5.750	101.472	101.394	101.297	
5.875	101.435	101.374	101.301	
5.990	102.089	102.028	101.955	
6.125	102.657	102.596	102.524	
6.250	102.502	102.441	102.368	
6.375	102.667	102.636	102.595	
6.500	103.239	103.207	103.167	
6.625	103.616	103.584	103.544	
6.750	103.537	103.505	103.465	
6.875	104.022	103.990	103.909	
6.990	104.422	104.390	104.309	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	98.122	98.056	97.983	
5.250	99.105	99.039	98.966	
5.375	99.007	98.929	98.832	
5.500	99.678	99.600	99.503	
5.625	100.107	100.029	99.932	
5.750	100.260	100.182	100.085	
5.875	100.860	100.799	100.726	
5.990	101.296	101.235	101.162	
6.125	101.715	101.654	101.581	
6.250	101.553	101.492	101.419	
6.375	101.606	101.574	101.534	
6.500	101.928	101.896	101.856	
6.625	102.304	102.273	102.232	
6.750	102.258	102.226	102.186	
6.875	102.582	102.550	102.469	
6.990	102.786	102.754	102.673	
7.125	103.062	103.030	102.950	

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

60 Day Lock (From 45 Day Price)	-0.500
3-4 Units	-0.500
VA IRRRL >100% CLTV	-1.000
NC Floor Price	99.750



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

SELECT PRICING

Effective: March 11, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	99.131	99.064	98.992	
5.125	99.475	99.409	99.336	
5.250	100.228	100.162	100.089	
5.375	100.718	100.640	100.543	
5.500	101.224	101.146	101.049	
5.625	101.672	101.594	101.497	
5.750	101.972	101.894	101.797	
5.875	101.935	101.874	101.801	
5.990	102.589	102.528	102.455	
6.125	103.157	103.096	103.024	
6.250	103.002	102.941	102.868	
6.375	103.167	103.136	103.095	
6.500	103.739	103.707	103.667	
6.625	104.116	104.084	104.044	
6.750	104.037	104.005	103.965	
6.875	104.522	104.490	104.409	
6.990	104.922	104.890	104.809	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	99.856	99.818	99.759	
5.125	100.068	100.030	99.972	
5.250	100.871	100.833	100.574	
5.375	100.534	100.510	100.458	
5.500	100.909	100.884	100.833	
5.625	101.225	101.201	101.149	
5.750	101.374	101.350	101.298	
5.875	101.365	101.344	101.315	
5.990	101.878	101.857	101.828	
6.125	102.294	102.273	102.244	
6.250	101.967	101.947	101.917	
6.375	102.355	102.342	102.320	
6.500	102.765	102.752	102.730	
6.625	102.980	102.967	102.945	
6.750	103.027	103.014	102.992	
6.875	103.658	103.645	103.623	
6.990	103.887	103.873	103.851	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	98.981	98.914	98.842	
5.125	99.325	99.259	99.186	
5.250	100.078	100.012	99.939	
5.375	100.568	100.490	100.393	
5.500	101.074	100.996	100.899	
5.625	101.522	101.444	101.347	
5.750	101.822	101.744	101.647	
5.875	101.785	101.724	101.651	
5.990	102.439	102.378	102.305	
6.125	103.007	102.946	102.874	
6.250	102.852	102.791	102.718	
6.375	103.017	102.986	102.945	
6.500	103.589	103.557	103.517	
6.625	103.966	103.934	103.894	
6.750	103.887	103.855	103.815	
6.875	104.372	104.340	104.259	
6.990	104.772	104.740	104.659	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	98.981	98.914	98.842	
5.125	99.325	99.259	99.186	
5.250	100.078	100.012	99.939	
5.375	100.568	100.490	100.393	
5.500	101.074	100.996	100.899	
5.625	101.522	101.444	101.347	
5.750	101.822	101.744	101.647	
5.875	101.785	101.724	101.651	
5.990	102.439	102.378	102.305	
6.125	103.007	102.946	102.874	
6.250	102.852	102.791	102.718	
6.375	103.017	102.986	102.945	
6.500	103.589	103.557	103.517	
6.625	103.966	103.934	103.894	
6.750	103.887	103.855	103.815	
6.875	104.372	104.340	104.259	
6.990	104.772	104.740	104.659	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.672	98.606	98.533	
5.250	99.655	99.589	99.516	
5.375	99.557	99.479	99.382	
5.500	100.228	100.150	100.053	
5.625	100.657	100.579	100.482	
5.750	100.810	100.732	100.635	
5.875	101.410	101.349	101.276	
5.990	101.846	101.785	101.712	
6.125	102.265	102.204	102.131	
6.250	102.103	102.042	101.969	
6.375	102.156	102.124	102.084	
6.500	102.478	102.446	102.406	
6.625	102.854	102.823	102.782	
6.750	102.808	102.776	102.736	
6.875	103.132	103.100	103.019	
6.990	103.336	103.304	103.223	
7.125	103.612	103.580	103.500	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	98.472	98.406	98.333	
5.250	99.455	99.389	99.316	
5.375	99.357	99.279	99.182	
5.500	100.028	99.950	99.853	
5.625	100.457	100.379	100.282	
5.750	100.610	100.532	100.435	
5.875	101.210	101.149	101.076	
5.990	101.646	101.585	101.512	
6.125	102.065	102.004	101.931	
6.250	101.903	101.842	101.769	
6.375	101.956	101.924	101.884	
6.500	102.278	102.246	102.206	
6.625	102.654	102.623	102.582	
6.750	102.608	102.576	102.536	
6.875	102.932	102.900	102.819	
6.990	103.136	103.104	103.023	
7.125	103.412	103.380	103.300	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.472	98.406	98.333	
5.250	99.455	99.389	99.316	
5.375	99.357	99.279	99.182	
5.500	100.028	99.950	99.853	
5.625	100.457	100.379	100.282	
5.750	100.610	100.532	100.435	
5.875	101.210	101.149	101.076	
5.990	101.646	101.585	101.512	
6.125	102.065	102.004	101.931	
6.250	101.903	101.842	101.769	
6.375	101.956	101.924	101.884	
6.500	102.278	102.246	102.206	
6.625	102.654	102.623	102.582	
6.750	102.608	102.576	102.536	
6.875	102.932	102.900	102.819	
6.990	103.136	103.104	103.023	
7.125	103.412	103.380	103.300	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	99.021	98.954	98.882	
5.125	99.365	99.299	99.226	
5.250	100.118	100.052	99.979	
5.375	100.608	100.530	100.433	
5.500	101.114	101.036	100.939	
5.625	101.562	101.484	101.387	
5.750	101.862	101.784	101.687	
5.875	101.825	101.764	101.691	
5.990	102.479	102.418	102.345	
6.125	103.047	102.986	102.914	
6.250	102.892	102.831	102.758	
6.375	103.057	103.026	102.985	
6.500	103.629	103.597	103.557	
6.625	104.006	103.974	103.934	
6.750	103.927	103.895	103.855	
6.875	104.412	104.380	104.299	
6.990	104.812	104.780	104.699	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.247	98.181	98.108	
5.250	99.230	99.164	99.091	
5.375	99.132	99.054	98.957	
5.500	99.803	99.725	99.628	
5.625	100.232	100.154	100.057	
5.750	100.385	100.307	100.210	
5.875	100.985	100.924	100.851	
5.990	101.421	101.360	101.287	
6.125	101.840	101.779	101.706	
6.250	101.678	101.617	101.544	
6.375	101.731	101.699	101.659	
6.500	102.053	102.021	101.981	
6.625	102.429	102.398	102.357	
6.750	102.383	102.351	102.311	
6.875	102.707	102.675	102.594	
6.990	102.911	102.879	102.798	
7.125	103.187	103.155	103.075	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.731	99.693	99.634	
5.125	99.943	99.905	99.847	
5.250	100.546	100.508	100.449	
5.375	100.409	100.385	100.333	
5.500	100.784	100.759	100.708	
5.625	101.100	101.076	101.024	
5.750	101.249	101.225	101.173	
5.875	101.240	101.219	101.190	
5.990	101.753	101.732	101.703	
6.125	102.169	102.148	102.119	
6.250	101.842	101.822	101.792	
6.375	102.230	102.217	102.195	
6.500	102.640	102.627	102.605	
6.625	102.855	102.842	102.820	
6.750	102.902	102.889	102.867	
6.875	103.533	103.520	103.498	
6.990	103.762	103.748	103.726	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.731	99.693	99.634	
5.125	99.943	99.905	99.847	
5.250	100.546	100.508	100.449	
5.375	100.409	100.385	100.333	
5.500	100.784	100.759	100.708	
5.625	101.100	101.076	101.024	
5.750	101.249	101.225	101.173	
5.875	101.240	101.219	101.190	
5.990	101.753	101.732	101.703	
6.125	102.169	102.148	102.119	
6.250	101.842	101.822	101.792	
6.375	102.230	102.217	102.195	
6.500	102.640	102.627	102.605	
6.625	102.855	102.842	102.820	
6.750	102.902	102.889	102.867	
6.875	103.533	103.520	103.498	
6.990	103.762	103.748	103.726	

LLPAs

FICO 2700	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



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

Effective: March 11, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	98.294	98.228	98.155	
5.125	98.770	98.704	98.631	
5.250	99.543	99.477	99.404	
5.375	100.072	99.995	99.898	
5.500	100.514	100.437	100.340	
5.625	100.951	100.873	100.776	
5.750	101.194	101.117	101.020	
5.875	101.195	101.134	101.061	
5.990	101.680	101.619	101.546	
6.125	102.158	102.097	102.024	
6.250	102.272	102.211	102.138	
6.375	101.813	101.781	101.741	
6.500	102.292	102.260	102.220	
6.625	102.579	102.547	102.507	
6.750	103.082	103.050	103.010	
6.875	103.723	103.691	103.610	
6.990	103.903	103.871	103.790	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.990	97.494	97.428	97.355	
5.125	97.970	97.904	97.831	
5.250	98.743	98.677	98.604	
5.375	99.272	99.195	99.098	
5.500	99.714	99.637	99.540	
5.625	100.151	100.073	99.976	
5.750	100.394	100.317	100.220	
5.875	100.395	100.334	100.261	
5.990	100.880	100.819	100.746	
6.125	101.358	101.297	101.224	
6.250	101.472	101.411	101.338	
6.375	101.013	100.991	100.941	
6.500	101.492	101.460	101.420	
6.625	101.779	101.747	101.707	
6.750	102.282	102.250	102.210	
6.875	102.923	102.891	102.810	
6.990	103.103	103.071	102.990	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	99.030	98.991	98.933	
5.125	99.373	99.335	99.276	
5.250	99.996	99.958	99.899	
5.375	99.899	99.874	99.823	
5.500	100.210	100.185	100.134	
5.625	100.514	100.490	100.438	
5.750	100.607	100.582	100.531	
5.875	100.635	100.614	100.585	
5.990	100.979	100.958	100.929	
6.125	101.305	101.284	101.255	
6.250	101.248	101.227	101.198	
6.375	101.011	100.997	100.975	
6.500	101.328	101.315	101.293	
6.625	101.453	101.440	101.418	
6.750	102.082	102.068	102.046	
6.875	102.869	102.855	102.833	
6.990	102.877	102.864	102.842	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.115	99.048	98.976	
5.375	99.097	99.019	98.922	
5.500	99.531	99.453	99.356	
5.625	99.989	99.911	99.814	
5.750	100.506	100.428	100.331	
5.875	100.510	100.449	100.376	
5.990	100.942	100.881	100.808	
6.125	101.465	101.404	101.332	
6.250	101.318	101.257	101.184	
6.375	101.127	101.095	101.055	
6.500	101.600	101.568	101.528	
6.625	101.887	101.856	101.815	
6.750	101.618	101.586	101.546	
6.875	102.318	102.286	102.205	
6.990	102.510	102.478	102.397	
7.125	102.742	102.710	102.629	
7.250	102.562	102.530	102.449	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	98.044	97.978	97.905	
5.125	98.520	98.454	98.381	
5.250	99.293	99.227	99.154	
5.375	99.822	99.745	99.648	
5.500	100.264	100.187	100.090	
5.625	100.701	100.623	100.526	
5.750	100.944	100.867	100.770	
5.875	100.945	100.884	100.811	
5.990	101.430	101.369	101.296	
6.125	101.908	101.847	101.774	
6.250	102.022	101.961	101.888	
6.375	101.563	101.531	101.491	
6.500	102.042	102.010	101.970	
6.625	102.329	102.297	102.257	
6.750	102.832	102.800	102.760	
6.875	103.473	103.441	103.360	
6.990	103.653	103.621	103.540	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.965	98.898	98.826	
5.375	98.947	98.869	98.772	
5.500	99.381	99.303	99.206	
5.625	99.839	99.761	99.664	
5.750	100.356	100.278	100.181	
5.875	100.360	100.299	100.226	
5.990	100.792	100.731	100.658	
6.125	101.315	101.254	101.182	
6.250	101.168	101.107	101.034	
6.375	100.977	100.945	100.905	
6.500	101.450	101.418	101.378	
6.625	101.737	101.706	101.665	
6.750	101.468	101.436	101.396	
6.875	102.168	102.136	102.055	
6.990	102.360	102.328	102.247	
7.125	102.592	102.560	102.479	
7.250	102.412	102.380	102.299	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	98.044	97.978	97.905	
5.125	98.520	98.454	98.381	
5.250	99.293	99.227	99.154	
5.375	99.822	99.745	99.648	
5.500	100.264	100.187	100.090	
5.625	100.701	100.623	100.526	
5.750	100.944	100.867	100.770	
5.875	100.945	100.884	100.811	
5.990	101.430	101.369	101.296	
6.125	101.908	101.847	101.774	
6.250	102.022	101.961	101.888	
6.375	101.563	101.531	101.491	
6.500	102.042	102.010	101.970	
6.625	102.329	102.297	102.257	
6.750	102.832	102.800	102.760	
6.875	103.473	103.441	103.360	
6.990	103.653	103.621	103.540	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	98.965	98.898	98.826	
5.375	98.947	98.869	98.772	
5.500	99.381	99.303	99.206	
5.625	99.839	99.761	99.664	
5.750	100.356	100.278	100.181	
5.875	100.360	100.299	100.226	
5.990	100.792	100.731	100.658	
6.125	101.315	101.254	101.182	
6.250	101.168	101.107	101.034	
6.375	100.977	100.945	100.905	
6.500	101.450	101.418	101.378	
6.625	101.737	101.706	101.665	
6.750	101.468	101.436	101.396	
6.875	102.168	102.136	102.055	
6.990	102.360	102.328	102.247	
7.125	102.592	102.560	102.479	
7.250	102.412	102.380	102.299	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	99.023	98.957	98.884	
5.375	99.552	99.475	99.378	
5.500	99.994	99.917	99.820	
5.625	100.431	100.353	100.256	
5.750	100.674	100.597	100.500	
5.875	100.675	100.614	100.541	
5.990	101.160	101.099	101.026	
6.125	101.638	101.577	101.504	
6.250	101.752	101.691	101.618	
6.375	101.293	101.261	101.221	
6.500	101.772	101.740	101.700	
6.625	102.059	102.027	101.987	
6.750	102.562	102.530	102.490	
6.875	103.203	103.171	103.090	
6.990	103.383	103.351	103.270	
7.125	103.907	103.875	103.795	
7.250	103.956	103.925	103.844	

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	-0.375
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

60 Day Lock (From 45 Day Price)	-0.500
3-4 Units	-0.500
VA IRRRL >100% CLTV	-1.000
NC Floor Price	99.750



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

SELECT PRICING

Effective: March 11, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	98.644	98.578	98.505	
5.125	99.120	99.054	98.981	
5.250	99.893	99.827	99.754	
5.375	100.422	100.345	100.248	
5.500	100.864	100.787	100.690	
5.625	101.301	101.223	101.126	
5.750	101.544	101.467	101.370	
5.875	101.545	101.484	101.411	
5.990	102.030	101.969	101.896	
6.125	102.508	102.447	102.374	
6.250	102.622	102.561	102.488	
6.375	102.163	102.131	102.091	
6.500	102.642	102.610	102.570	
6.625	102.929	102.897	102.857	
6.750	103.432	103.400	103.360	
6.875	104.073	104.041	103.960	
6.990	104.253	104.221	104.140	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	99.380	99.341	99.283	
5.125	99.723	99.685	99.626	
5.250	100.346	100.308	100.249	
5.375	100.249	100.224	100.173	
5.500	100.560	100.535	100.484	
5.625	100.864	100.840	100.788	
5.750	100.957	100.932	100.881	
5.875	100.985	100.964	100.935	
5.990	101.329	101.308	101.279	
6.125	101.655	101.634	101.605	
6.250	101.598	101.577	101.548	
6.375	101.361	101.347	101.325	
6.500	101.678	101.665	101.643	
6.625	101.803	101.790	101.768	
6.750	102.432	102.418	102.396	
6.875	103.219	103.205	103.183	
6.990	103.227	103.214	103.192	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	98.394	98.328	98.255	
5.125	98.870	98.804	98.731	
5.250	99.643	99.577	99.504	
5.375	100.172	100.095	99.998	
5.500	100.614	100.537	100.440	
5.625	101.051	100.973	100.876	
5.750	101.294	101.217	101.120	
5.875	101.295	101.234	101.161	
5.990	101.780	101.719	101.646	
6.125	102.258	102.197	102.124	
6.250	102.372	102.311	102.238	
6.375	101.913	101.881	101.841	
6.500	102.392	102.360	102.320	
6.625	102.679	102.647	102.607	
6.750	103.182	103.150	103.110	
6.875	103.823	103.791	103.710	
6.990	104.003	103.971	103.890	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	98.394	98.328	98.255	
5.125	98.870	98.804	98.731	
5.250	99.643	99.577	99.504	
5.375	100.172	100.095	99.998	
5.500	100.614	100.537	100.440	
5.625	101.051	100.973	100.876	
5.750	101.294	101.217	101.120	
5.875	101.295	101.234	101.161	
5.990	101.780	101.719	101.646	
6.125	102.258	102.197	102.124	
6.250	102.372	102.311	102.238	
6.375	101.913	101.881	101.841	
6.500	102.392	102.360	102.320	
6.625	102.679	102.647	102.607	
6.750	103.182	103.150	103.110	
6.875	103.823	103.791	103.710	
6.990	104.003	103.971	103.890	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.465	99.398	99.326	
5.375	99.447	99.369	99.272	
5.500	99.881	99.803	99.706	
5.625	100.339	100.261	100.164	
5.750	100.856	100.778	100.681	
5.875	100.860	100.799	100.726	
5.990	101.292	101.231	101.158	
6.125	101.815	101.754	101.682	
6.250	101.668	101.607	101.534	
6.375	101.477	101.445	101.405	
6.500	101.950	101.918	101.878	
6.625	102.237	102.206	102.165	
6.750	101.968	101.936	101.896	
6.875	102.668	102.636	102.555	
6.990	102.860	102.828	102.747	
7.125	103.092	103.060	102.979	
7.250	102.912	102.880	102.799	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	99.315	99.248	99.176	
5.375	99.297	99.219	99.122	
5.500	99.731	99.653	99.556	
5.625	100.189	100.111	100.014	
5.750	100.706	100.628	100.531	
5.875	100.710	100.649	100.576	
5.990	101.142	101.081	101.008	
6.125	101.665	101.604	101.532	
6.250	101.518	101.457	101.384	
6.375	101.327	101.295	101.255	
6.500	101.800	101.768	101.728	
6.625	102.087	102.056	102.015	
6.750	101.818	101.786	101.746	
6.875	102.518	102.486	102.405	
6.990	102.710	102.678	102.597	
7.125	102.942	102.910	102.829	
7.250	102.762	102.730	102.649	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	99.315	99.248	99.176	
5.375	99.297	99.219	99.122	
5.500	99.731	99.653	99.556	
5.625	100.189	100.111	100.014	
5.750	100.706	100.628	100.531	
5.875	100.710	100.649	100.576	
5.990	101.142	101.081	101.008	
6.125	101.665	101.604	101.532	
6.250	101.518	101.457	101.384	
6.375	101.327	101.295	101.255	
6.500	101.800	101.768	101.728	
6.625	102.087	102.056	102.015	
6.750	101.818	101.786	101.746	
6.875	102.518	102.486	102.405	
6.990	102.710	102.678	102.597	
7.125	102.942	102.910	102.829	
7.250	102.762	102.730	102.649	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	98.394	98.328	98.255	
5.125	98.870	98.804	98.731	
5.250	99.643	99.577	99.504	
5.375	100.172	100.095	99.998	
5.500	100.614	100.537	100.440	
5.625	101.051	100.973	100.876	
5.750	101.294	101.217	101.120	
5.875	101.295	101.234	101.161	
5.990	101.780	101.719	101.646	
6.125	102.258	102.197	102.124	
6.250	102.372	102.311	102.238	
6.375	101.913	101.881	101.841	
6.500	102.392	102.360	102.320	
6.625	102.679	102.647	102.607	
6.750	103.182	103.150	103.110	
6.875	103.823	103.791	103.710	
6.990	104.003	103.971	103.890	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.769	98.703	98.630	
5.125	99.245	99.179	99.106	
5.250	100.018	99.952	99.879	
5.375	100.547	100.470	100.373	
5.500	100.989	100.912	100.815	
5.625	101.426	101.348	101.251	
5.750	101.669	101.592	101.495	
5.875	101.670	101.609	101.536	
5.990	102.155	102.094	102.021	
6.125	102.633	102.572	102.499	
6.250	102.747	102.686	102.613	
6.375	102.288	102.256	102.216	
6.500	102.767	102.735	102.695	
6.625	103.054	103.022	102.982	
6.750	103.557	103.525	103.485	
6.875	104.198	104.166	104.085	
6.990	104.378	104.346	104.265	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.290	99.223	99.151	
5.375	99.272	99.194	99.097	
5.500	99.706	99.628	99.531	
5.625	100.164	100.086	99.989	
5.750	100.681	100.603	100.506	
5.875	100.685	100.624	100.551	
5.990	101.117	101.056	100.983	
6.125	101.640	101.579	101.507	
6.250	101.493	101.432	101.359	
6.375	101.302	101.270	101.230	
6.500	101.775	101.743	101.703	
6.625	102.062	102.031	101.990	
6.750	101.793	101.761	101.721	
6.875	102.493	102.461	102.380	
6.990	102.685	102.653	102.572	
7.125	102.917	102.885	102.804	
7.250	102.737	102.705	102.624	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.255	99.216	99.158	
5.125	99.598	99.560	99.501	
5.250	100.221	100.183	100.124	
5.375	100.124	100.099	100.048	
5.500	100.435	100.410	100.359	
5.625	100.739	100.715	100.663	
5.750	100.832	100.807	100.756	
5.875	100.860	100.839	100.810	
5.990	101.204	101.183	101.154	
6.125	101.530	101.509	101.480	
6.250	101.473	101.452	101.423	
6.375	101.236	101.222	101.200	
6.500	101.553	101.540	101.518	
6.625	101.678	101.665	101.643	
6.750	102.307	102.293	102.271	
6.875	103.094	103.080	103.058	
6.990	103.102	103.089	103.067	

SELECT USDA 30 - 25 Year Fixed - (601)				
Rate	15 Day	30 Day	45 Day	
4.990	98.124	98.058	97.985	
5.125	98.600	98.534	98.461	
5.250	99.373	99.307	99.234	
5.375	99.902	99.825	99.728	
5.500	100.344	100.267	100.170	
5.625	100.781	100.703	100.606	
5.750				



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

Effective: March 11, 2026

FHA/VA ARM PRICING

Rate	FHA 5/1 ARM - (305)		
	15 Day	30 Day	45 Day
4.625	98.771	98.769	98.664
4.750	98.317	98.302	98.144
4.875	98.889	98.874	98.716
5.000	99.408	99.393	99.235
5.125	99.692	99.677	99.519
5.250	99.262	99.234	99.023
5.375	99.822	99.794	99.584
5.500	100.352	100.324	100.114
5.625	100.577	100.550	100.339

Rate	FHA 5/1 ARM HB - (305HB)		
	15 Day	30 Day	45 Day
4.625	98.187	98.184	98.079
4.750	97.774	97.759	97.601
4.875	98.320	98.305	98.147
5.000	98.807	98.792	98.634
5.125	99.052	99.037	98.878
5.250	98.699	98.672	98.461
5.375	99.218	99.190	98.979
5.500	99.697	99.669	99.458
5.625	99.860	99.832	99.621

Rate	VA 5/1 ARM - (405)		
	15 Day	30 Day	45 Day
4.625	98.591	98.588	98.483
4.750	98.341	98.326	98.167
4.875	98.836	98.821	98.662
5.000	99.274	99.259	99.101
5.125	99.477	99.462	99.304
5.250	99.273	99.245	99.034
5.375	99.752	99.724	99.513
5.500	100.200	100.173	99.962
5.625	100.343	100.315	100.104
5.750	99.386	99.346	99.082

Rate	VA 5/1 ARM HB - (405HB)		
	15 Day	30 Day	45 Day
4.625	97.948	97.946	97.840
4.750	97.756	97.741	97.583
4.875	98.216	98.201	98.043
5.000	98.616	98.601	98.443
5.125	98.773	98.758	98.600
5.250	98.666	98.639	98.428
5.375	99.101	99.073	98.862
5.500	99.498	99.471	99.260
5.625	99.585	99.558	99.347
5.750	98.760	98.720	98.456

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	-0.375
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

3-4 Units	-0.500
VA IRRRL >100% CLTV	-1.000
NC Floor Price	99.750



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

Effective: March 11, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.671	98.604	98.532	
5.125	99.015	98.949	98.876	
5.250	99.768	99.702	99.629	
5.375	100.258	100.180	100.083	
5.500	100.764	100.686	100.589	
5.625	101.212	101.134	101.037	
5.750	101.512	101.434	101.337	
5.875	101.475	101.414	101.341	
5.990	102.129	102.068	101.995	
6.125	102.697	102.636	102.564	
6.250	102.542	102.481	102.408	
6.375	102.707	102.676	102.635	
6.500	103.279	103.247	103.207	
6.625	103.656	103.624	103.584	
6.750	103.577	103.545	103.505	
6.875	104.062	104.030	103.949	
6.990	104.462	104.430	104.349	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.943	98.877	98.804	
5.375	99.433	99.355	99.258	
5.500	99.939	99.861	99.764	
5.625	100.387	100.309	100.212	
5.750	100.687	100.609	100.512	
5.875	100.650	100.589	100.516	
5.990	101.304	101.243	101.170	
6.125	101.872	101.811	101.739	
6.250	101.717	101.656	101.583	
6.375	101.882	101.851	101.810	
6.500	102.454	102.422	102.382	
6.625	102.831	102.799	102.759	
6.750	102.752	102.720	102.680	
6.875	103.237	103.205	103.124	
6.990	103.637	103.605	103.524	
7.125	104.382	104.350	104.270	
7.250	103.946	103.914	103.833	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.381	99.343	99.284	
5.125	99.593	99.555	99.497	
5.250	100.196	100.158	100.099	
5.375	100.059	100.035	99.983	
5.500	100.434	100.409	100.358	
5.625	100.750	100.726	100.674	
5.750	100.899	100.875	100.823	
5.875	100.890	100.869	100.840	
5.990	101.403	101.382	101.353	
6.125	101.819	101.798	101.769	
6.250	101.492	101.472	101.442	
6.375	101.880	101.867	101.845	
6.500	102.290	102.277	102.255	
6.625	102.505	102.492	102.470	
6.750	102.552	102.539	102.517	
6.875	103.183	103.170	103.148	
6.990	103.412	103.398	103.376	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.880	98.814	98.741	
5.375	98.782	98.704	98.607	
5.500	99.453	99.375	99.278	
5.625	99.882	99.804	99.707	
5.750	100.035	99.957	99.860	
5.875	100.635	100.574	100.501	
5.990	101.071	101.010	100.937	
6.125	101.490	101.429	101.356	
6.250	101.328	101.267	101.194	
6.375	101.381	101.349	101.309	
6.500	101.703	101.671	101.631	
6.625	102.079	102.048	102.007	
6.750	102.033	102.001	101.961	
6.875	102.357	102.325	102.244	
6.990	102.561	102.529	102.448	
7.125	102.837	102.805	102.725	
7.250	102.592	102.560	102.479	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	99.668	99.602	99.529	
5.375	100.197	100.120	100.023	
5.500	100.639	100.562	100.465	
5.625	101.076	100.998	100.901	
5.750	101.319	101.242	101.145	
5.875	101.320	101.259	101.186	
5.990	101.805	101.744	101.671	
6.125	102.283	102.222	102.149	
6.250	102.397	102.336	102.263	
6.375	101.938	101.906	101.866	
6.500	102.417	102.385	102.345	
6.625	102.704	102.672	102.632	
6.750	103.207	103.175	103.135	
6.875	103.848	103.816	103.735	
6.990	104.028	103.996	103.915	
7.125	104.552	104.520	104.440	
7.250	104.601	104.570	104.489	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.618	98.552	98.479	
5.375	99.147	99.070	98.973	
5.500	99.599	99.512	99.415	
5.625	100.026	99.948	99.851	
5.750	100.269	100.192	100.095	
5.875	100.270	100.209	100.136	
5.990	100.755	100.694	100.621	
6.125	101.233	101.172	101.099	
6.250	101.347	101.286	101.213	
6.375	100.888	100.856	100.816	
6.500	101.367	101.335	101.295	
6.625	101.654	101.622	101.582	
6.750	102.157	102.125	102.085	
6.875	102.798	102.766	102.685	
6.990	102.978	102.946	102.865	
7.125	103.502	103.470	103.390	
7.250	103.551	103.520	103.439	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.905	98.866	98.808	
5.125	99.248	99.210	99.151	
5.250	99.871	99.833	99.774	
5.375	99.774	99.749	99.698	
5.500	100.085	100.060	100.009	
5.625	100.389	100.365	100.313	
5.750	100.482	100.457	100.406	
5.875	100.510	100.489	100.460	
5.990	100.854	100.833	100.804	
6.125	101.180	101.159	101.130	
6.250	101.123	101.102	101.073	
6.375	100.886	100.872	100.850	
6.500	101.203	101.190	101.168	
6.625	101.328	101.315	101.293	
6.750	101.957	101.943	101.921	
6.875	102.744	102.730	102.708	
6.990	102.752	102.739	102.717	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.940	98.873	98.801	
5.375	98.922	98.844	98.747	
5.500	99.356	99.278	99.181	
5.625	99.814	99.736	99.639	
5.750	100.331	100.253	100.156	
5.875	100.335	100.274	100.201	
5.990	100.767	100.706	100.633	
6.125	101.290	101.229	101.157	
6.250	101.143	101.082	101.009	
6.375	100.952	100.920	100.880	
6.500	101.425	101.393	101.353	
6.625	101.712	101.681	101.640	
6.750	101.443	101.411	101.371	
6.875	102.143	102.111	102.030	
6.990	102.335	102.303	102.222	
7.125	102.567	102.535	102.454	
7.250	102.387	102.355	102.274	

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/IRRL)	-1.250

60 Day Lock (From 45 Day Price)	-0.500
3-4 Units	-0.500
VA IRRRL >100% CLTV	-1.000
NC Floor Price	99.75

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

Effective:

Wednesday, March 11, 2026

Jumbo Pricing

Note Rate	Jumbo 30 Year Fixed - (901DI)			
	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.448	99.354	99.166	98.979
6.250	99.743	99.649	99.462	99.274
6.375	100.003	99.909	99.721	99.534
6.500	100.253	100.159	99.972	99.784
6.625	100.439	100.345	100.158	99.970
6.750	100.624	100.530	100.342	100.155
6.875	100.796	100.703	100.515	100.328
7.000	100.964	100.870	100.682	100.495
7.125	101.087	100.993	100.806	100.618
7.250	101.206	101.112	100.924	100.737
7.375	101.313	101.219	101.031	100.844
7.500	101.408	101.314	101.127	100.939
7.625	101.492	101.398	101.211	101.023
7.750	101.575	101.482	101.294	101.107
7.875	101.659	101.565	101.378	101.190
8.000	101.743	101.649	101.462	101.274
8.125	101.826	101.733	101.545	101.358
8.250	101.910	101.816	101.629	101.441
8.375	101.994	101.900	101.713	101.525

Rate	Jumbo 10/6 ARM - (9106DI)			
	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.580	99.486	99.299	99.111
6.375	99.976	99.882	99.695	99.507
6.500	100.158	100.064	99.877	99.689
6.625	100.492	100.398	100.211	100.023
6.750	100.486	100.392	100.205	100.017
6.875	100.480	100.386	100.199	100.011
7.000	100.474	100.380	100.193	100.005
7.125	100.468	100.374	100.187	99.999
7.250	100.462	100.368	100.181	99.993
7.375	100.456	100.362	100.175	99.987
7.500	100.450	100.356	100.169	99.981
7.625	100.444	100.350	100.163	99.975
7.750	100.438	100.344	100.157	99.969
7.875	100.432	100.338	100.151	99.963
8.000	100.426	100.333	100.145	99.958

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

Jumbo Pro Pricing

J30 Sapphire Jumbo Pro 30 Year Fixed - (901SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	98.511	98.402	98.230	98.011	
5.875	98.880	98.770	98.598	98.380	
6.000	99.247	99.138	98.966	98.747	
6.125	99.568	99.459	99.287	99.068	
6.250	99.890	99.781	99.609	99.390	
6.375	100.137	100.028	99.856	99.637	
6.500	100.384	100.275	100.103	99.884	
6.625	100.608	100.499	100.327	100.108	
6.750	100.832	100.722	100.550	100.332	
6.875	100.780	100.670	100.499	100.280	
7.000	100.729	100.619	100.447	100.229	
7.125	100.531	100.422	100.250	100.031	
7.250	100.334	100.225	100.053	99.834	
7.375	100.610	100.501	100.329	100.110	
7.500	100.886	100.777	100.605	100.386	

J30 BD21 Sapphire Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	98.511	98.402	98.230	98.011	
5.875	98.880	98.770	98.598	98.380	
6.000	99.247	99.138	98.966	98.747	
6.125	99.568	99.459	99.287	99.068	
6.250	99.890	99.781	99.609	99.390	
6.375	100.137	100.028	99.856	99.637	
6.500	100.384	100.275	100.103	99.884	
6.625	100.608	100.499	100.327	100.108	
6.750	100.832	100.722	100.550	100.332	
6.875	100.780	100.670	100.499	100.280	
7.000	100.729	100.619	100.447	100.229	
7.125	100.531	100.422	100.250	100.031	
7.250	100.334	100.225	100.053	99.834	
7.375	100.610	100.501	100.329	100.110	
7.500	100.886	100.777	100.605	100.386	

J3 BD10 Sapphire Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	98.511	98.402	98.230	98.011	
5.875	98.880	98.770	98.598	98.380	
6.000	99.247	99.138	98.966	98.747	
6.125	99.568	99.459	99.287	99.068	
6.250	99.890	99.781	99.609	99.390	
6.375	100.137	100.028	99.856	99.637	
6.500	100.384	100.275	100.103	99.884	
6.625	100.608	100.499	100.327	100.108	
6.750	100.832	100.722	100.550	100.332	
6.875	100.780	100.670	100.499	100.280	
7.000	100.729	100.619	100.447	100.229	
7.125	100.531	100.422	100.250	100.031	
7.250	100.334	100.225	100.053	99.834	
7.375	100.610	100.501	100.329	100.110	
7.500	100.886	100.777	100.605	100.386	

J15 Sapphire Jumbo Pro 15 Year Fixed - (915SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.500	96.904	96.795	96.623	96.404	
5.625	97.233	97.123	96.951	96.733	
5.750	97.561	97.451	97.280	97.061	
5.875	97.853	97.743	97.572	97.353	
6.000	98.145	98.036	97.864	97.645	
6.125	98.414	98.304	98.132	97.914	
6.250	98.683	98.573	98.401	98.183	
6.375	98.715	98.606	98.434	98.215	
6.500	98.748	98.639	98.467	98.248	
6.625	98.835	98.725	98.553	98.335	
6.750	98.922	98.812	98.640	98.422	

J106 Sapphire Jumbo Pro 10/6 ARM - (9106SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.250	96.840	96.731	96.559	96.340	
5.375	97.134	97.025	96.853	96.634	
5.500	97.422	97.312	97.140	96.922	
5.625	97.685	97.576	97.404	97.185	
5.750	97.941	97.831	97.659	97.441	
5.875	98.194	98.085	97.913	97.694	
6.000	98.464	98.354	98.182	97.964	
6.125	98.655	98.545	98.374	98.155	
6.250	98.810	98.701	98.529	98.310	
6.375	99.068	98.958	98.787	98.568	
6.500	99.327	99.217	99.045	98.827	
6.625	99.362	99.253	99.081	98.862	
6.750	99.398	99.288	99.117	98.898	
6.875	99.625	99.516	99.344	99.125	
7.000	99.854	99.744	99.573	99.354	

Loan Level Price Adjustments (LLPAs)

Fixed Rates	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.350	0.350	0.300	0.200	0.100		
FICO 780-799	0.300	0.250	0.200	0.150	0.050		
FICO 760-779	0.250	0.200	0.150	0.100	-0.050		
FICO 740-759	0.200	0.150	0.100	0.000	-0.200		
FICO 720-739	0.150	0.100	0.000	-0.100	-0.450		
FICO 700-719	0.000	-0.100	-0.300	-0.750	-1.200		
FICO 680-699	-0.250	-0.350	-1.000	-1.800	-2.600		
FICO 660-679	-0.750	-1.250	-1.750	-2.600	-3.500		
ARMS	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.350	0.350	0.300	0.200	0.100		
FICO 780-799	0.300	0.250	0.200	0.150	0.050		
FICO 760-779	0.250	0.200	0.150	0.100	-0.050		
FICO 740-759	0.200	0.150	0.100	0.000	-0.200		
FICO 720-739	0.150	0.100	0.000	-0.100	-0.450		
FICO 700-719	-0.250	-0.350	-0.550	-1.000	-1.450		
FICO 680-699	-0.500	-0.600	-1.250	-2.050	-2.850		
FICO 660-679	-1.000	-1.500	-2.000	-2.850	-3.750		
Other Adjusters	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
Purchase	0.000	0.000	0.000	0.000	0.000		
Rate/Term Refi	-0.100	-0.150	-0.200	-0.250	-0.250		
Cash Out Refi	-0.200	-0.250	-0.350	-0.500	-1.250		
2nd Home	-0.100	-0.100	-0.200	-0.300	-0.500		
Non-Owner	-0.250	-0.500	-0.750				
Condo	0.000	0.000	-0.125	-0.250	-0.500		
2 Units	-0.150	-0.250	-0.450	-0.750	-0.900		
3-4 Units	-0.150	-0.250	-0.450				
UPB > \$1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	0.000	0.000	0.000		

NC Floor Price	99.750
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Maximum Net Price	102.000
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Must be Conditionally Approved to lock

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

Effective: Wednesday, March 11, 2026

Jumbo Preferred Pricing

Jumbo Preferred 30 YR Fixed - (901)				Jumbo Preferred 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY	Note Rate	15 DAY	30 DAY	45 DAY
6.000	99.037	98.975	99.100	6.000	99.037	98.975	99.100
6.125	99.662	99.600	99.725	6.125	99.662	99.600	99.725
6.250	100.200	100.138	100.263	6.250	100.200	100.138	100.263
6.375	100.700	100.638	100.763	6.375	100.700	100.638	100.763
6.500	101.137	101.075	101.200	6.500	101.137	101.075	101.200
6.625	101.535	101.473	101.598	6.625	101.535	101.473	101.598
6.750	101.926	101.864	101.989	6.750	101.926	101.864	101.989
6.875	102.309	102.247	102.372	6.875	102.309	102.247	102.372
7.000	102.684	102.622	102.747	7.000	102.684	102.622	102.747
7.125	103.051	102.989	103.114	7.125	103.051	102.989	103.114
7.250	103.410	103.348	103.473	7.250	103.410	103.348	103.473
7.375	103.762	103.700	103.825	7.375	103.762	103.700	103.825
7.500	104.106	104.044	104.169	7.500	104.106	104.044	104.169
7.625	104.442	104.380	104.505	7.625	104.442	104.380	104.505
7.750	104.770	104.708	104.833	7.750	104.770	104.708	104.833
7.875	105.090	105.028	105.153	7.875	105.090	105.028	105.153
8.000	105.371	105.309	105.434	8.000	105.371	105.309	105.434
8.125	105.621	105.559	105.684	8.125	105.621	105.559	105.684
8.250	105.871	105.809	105.934	8.250	105.871	105.809	105.934

Jumbo Preferred 30 YR Fixed 1:0 Buydown - (901-BD10)				Jumbo Preferred 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY	Note Rate	15 DAY	30 DAY	45 DAY
6.000	99.037	98.975	99.100	6.000	99.287	99.225	99.350
6.125	99.662	99.600	99.725	6.125	99.912	99.850	99.975
6.250	100.200	100.138	100.263	6.250	100.450	100.388	100.513
6.375	100.700	100.638	100.763	6.375	100.950	100.888	101.013
6.500	101.137	101.075	101.200	6.500	101.387	101.325	101.450
6.625	101.535	101.473	101.598	6.625	101.785	101.723	101.848
6.750	101.926	101.864	101.989	6.750	102.176	102.114	102.239
6.875	102.309	102.247	102.372	6.875	102.559	102.497	102.622
7.000	102.684	102.622	102.747	7.000	102.934	102.872	102.997
7.125	103.051	102.989	103.114	7.125	103.301	103.239	103.364
7.250	103.410	103.348	103.473	7.250	103.660	103.598	103.723
7.375	103.762	103.700	103.825	7.375	104.012	103.950	104.075
7.500	104.106	104.044	104.169	7.500	104.356	104.294	104.419
7.625	104.442	104.380	104.505	7.625	104.692	104.630	104.755
7.750	104.770	104.708	104.833	7.750	105.020	104.958	105.083
7.875	105.090	105.028	105.153	7.875	105.340	105.278	105.403
8.000	105.371	105.309	105.434	8.000	105.621	105.559	105.684
8.125	105.621	105.559	105.684	8.125	105.871	105.809	105.934
8.250	105.871	105.809	105.934	8.250	106.121	106.059	106.184

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