



Giant Lending Rate Sheet

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

Ratesheet Code: RS-WS

Effective Date: 4/10/26 7:31 AM

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Lock Expiration Days	
15 Day	04/24/26
30 Day	05/11/26
45 Day	05/25/26
60 Day	06/09/26
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

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.

April Pricing Specials	
Non-Select FHA, VA, USDA & DPA (STD Bal & High Bal)	0.250
Select FHA, VA, USDA & DPA (STD Bal & High Bal)	0.125

Announcements

Temporary Property Eligibility Restrictions	
<p>Non-Owner properties located in the following City/County are NOT eligible to be locked:</p> <p>•Baltimore City, Maryland (Properties located in Baltimore County are not restricted)</p>	

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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: April 10, 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	95.912	95.868	95.823	95.775	4.875	95.474	95.430	95.385	95.337	5.750	100.224	100.140	100.057	99.968
4.990	96.537	96.493	96.448	96.399	4.990	96.098	96.055	96.009	95.961	5.875	100.729	100.645	100.562	100.473
5.125	96.965	96.921	96.876	96.827	5.125	96.585	96.541	96.496	96.448	5.990	101.173	101.089	101.006	100.917
5.250	97.448	97.403	97.357	97.309	5.250	97.081	97.035	96.990	96.942	6.125	101.620	101.536	101.453	101.364
5.375	98.078	98.033	97.987	97.939	5.375	97.726	97.681	97.636	97.587	6.250	101.473	101.377	101.286	101.189
5.500	98.661	98.615	98.570	98.521	5.500	98.334	98.289	98.243	98.195	6.375	102.023	101.926	101.836	101.739
5.625	99.228	99.182	99.137	99.089	5.625	98.903	98.857	98.812	98.764	6.500	102.401	102.305	102.214	102.117
5.750	99.553	99.497	99.444	99.388	5.750	99.228	99.172	99.119	99.063	6.625	102.623	102.527	102.436	102.339
5.875	100.110	100.053	100.001	99.944	5.875	99.785	99.728	99.676	99.619	6.750	102.534	102.458	102.382	102.302
5.990	100.589	100.533	100.480	100.424	5.990	100.264	100.208	100.155	100.099	6.875	102.787	102.711	102.635	102.555
6.125	101.063	101.007	100.954	100.898	6.125	100.718	100.662	100.609	100.553	6.990	103.204	103.128	103.053	102.972
6.250	101.382	101.308	101.240	101.167	6.250	101.037	100.963	100.895	100.822	7.125	103.538	103.462	103.387	103.306
6.375	101.956	101.882	101.815	101.742	6.375	101.611	101.537	101.470	101.397	7.250	104.027	103.999	103.969	103.937
6.500	102.370	102.296	102.228	102.155	6.500	102.025	101.951	101.883	101.810	7.375	104.331	104.303	104.273	104.240
6.625	102.582	102.508	102.441	102.368	6.625	102.237	102.163	102.096	102.023	7.500	104.662	104.634	104.604	104.572
6.750	102.880	102.825	102.773	102.716	6.750	102.535	102.480	102.428	102.371	7.625	104.954	104.927	104.897	104.864
6.875	103.089	103.040	102.995	102.946	6.875	102.744	102.695	102.650	102.601	7.750	105.237	105.210	105.179	105.147
6.990	103.586	103.550	103.512	103.471	6.990	103.241	103.205	103.167	103.126	7.875	105.501	105.473	105.443	105.411
7.125	103.949	103.915	103.877	103.837	7.125	103.604	103.570	103.532	103.492	7.990	105.476	105.448	105.418	105.385
7.250	104.429	104.394	104.357	104.316	7.250	104.084	104.049	104.012	103.971	8.125	105.733	105.705	105.675	105.643
7.375	104.610	104.576	104.538	104.498	7.375	104.265	104.231	104.193	104.153					
7.500	104.914	104.880	104.842	104.801	7.500	104.569	104.535	104.497	104.456					
7.625	105.180	105.146	105.108	105.068	7.625	104.835	104.801	104.763	104.723					

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	98.676	98.634	98.589	98.540	5.990	101.152	101.105	101.052	100.996	5.750	99.203	99.147	99.094	99.038
4.990	99.048	99.005	98.960	98.911	6.125	101.388	101.342	101.289	101.232	5.875	99.765	99.708	99.656	99.599
5.125	99.218	99.176	99.130	99.082	6.250	101.784	101.737	101.677	101.612	5.990	100.293	100.236	100.184	100.127
5.250	99.836	99.794	99.749	99.700	6.375	102.125	102.078	102.017	101.953	6.125	100.836	100.779	100.727	100.670
5.375	100.179	100.137	100.091	100.043	6.500	102.330	102.282	102.222	102.157	6.250	101.226	101.159	101.099	101.034
5.500	100.499	100.456	100.411	100.363	6.625	102.400	102.353	102.293	102.228	6.375	101.856	101.789	101.729	101.664
5.625	100.796	100.754	100.709	100.660	6.750	102.708	102.661	102.600	102.536	6.500	102.329	102.262	102.202	102.137
5.750	101.073	101.030	100.985	100.937	6.875	102.778	102.728	102.667	102.603	6.625	102.622	102.555	102.494	102.430
5.875	101.354	101.312	101.266	101.218	6.990	103.051	102.995	102.935	102.870	6.750	102.959	102.911	102.866	102.817
5.990	101.600	101.557	101.512	101.464	7.125	103.222	103.161	103.101	103.036	6.875	103.243	103.194	103.149	103.101
6.125	101.881	101.838	101.793	101.744	7.250	103.384	103.314	103.239	103.158	6.990	103.740	103.692	103.647	103.598
6.250	102.098	102.052	101.999	101.942	7.375	103.475	103.405	103.330	103.249	7.125	104.124	104.076	104.031	103.983
6.375	102.486	102.439	102.386	102.330	7.500	103.560	103.490	103.414	103.334	7.250	104.265	104.238	104.207	104.175
6.500	102.743	102.696	102.643	102.587	7.625	103.701	103.632	103.556	103.475	7.375	104.620	104.592	104.562	104.529
6.625	102.868	102.821	102.760	102.696	7.750	103.842	103.772	103.697	103.616	7.500	104.941	104.913	104.883	104.850
6.750	103.246	103.199	103.139	103.074	7.875	103.982	103.913	103.837	103.756	7.625	105.253	105.225	105.195	105.163
6.875	103.327	103.280	103.220	103.155	7.990	103.861	103.791	103.716	103.635	7.750	104.901	104.866	104.829	104.788
6.990	103.644	103.597	103.537	103.472	8.125	104.014	103.944	103.868	103.788	7.875	105.131	105.096	105.059	105.018
										7.990	105.032	104.998	104.960	104.920
										8.125	105.294	105.266	105.236	105.204

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	97.303	97.258	97.212	97.164	4.875	94.899	94.855	94.810	94.762	5.750	100.149	100.065	99.982	99.893
5.500	97.886	97.840	97.795	97.746	4.990	95.523	95.480	95.434	95.386	5.875	100.654	100.570	100.487	100.398
5.625	98.453	98.407	98.362	98.314	5.125	96.010	95.966	95.921	95.873	5.990	101.098	101.014	100.931	100.842
5.750	98.778	98.722	98.669	98.613	5.250	96.506	96.460	96.415	96.367	6.125	101.545	101.461	101.378	101.289
5.875	99.335	99.278	99.226	99.169	5.375	97.151	97.106	97.061	97.012	6.250	101.398	101.302	101.211	101.114
5.990	99.814	99.758	99.705	99.649	5.500	97.759	97.714	97.668	97.620	6.375	101.948	101.851	101.761	101.664
6.125	100.288	100.232	100.179	100.123	5.625	98.328	98.282	98.237	98.189	6.500	102.326	102.230	102.139	102.042
6.250	100.607	100.533	100.465	100.392	5.750	98.653	98.597	98.544	98.488	6.625	102.548	102.452	102.361	102.264
6.375	101.181	101.107	101.040	100.967	5.875	99.210	99.153	99.101	99.044	6.750	102.459	102.383	102.307	102.227
6.500	101.595	101.521	101.453	101.380	5.990	99.689	99.633	99.580	99.524	6.875	102.712	102.636	102.560	102.480
6.625	101.807	101.733	101.666	101.593	6.125	100.143	100.087	100.034	99.978	6.990	103.129	103.053	102.978	102.897
6.750	102.105	102.050	101.998	101.941	6.250	100.462	100.388	100.320	100.247	7.125	103.463	103.387	103.312	103.231
6.875	102.314	102.265	102.220	102.171	6.375	101.036	100.962	100.895	100.822	7.250	103.952	103.824	103.894	103.862
6.990	102.811	102.775	102.737	102.696	6.500	101.450	101.376	101.308	101.235	7.375	104.256	104.228	104.198	104.165
7.125	103.174	103.140	103.102	103.062	6.625	101.662	101.588	101.521	101.448	7.500	104.587	104.559	104.529	104.497
7.250	103.654	103.619	103.582	103.541	6.750	101.960	101.905	101.853	101.796	7.625	104.879	104.852	104.822	104.789
7.375	103.835	103.801	103.763	103.723	6.875	102.169	102.120	102.075	102.026	7.750	105.162	105.135	105.104	105.072
7.500	104.139	104.105	104.067	104.026	6.990	102.666	102.630	102.592	102.551	7.875	105.426	105.398	105.368	105.336
7.625	104.405	104.371	104.333	104.293	7.125	103.029	102.995	102.957	102.917	7.990	105.401	105.373	105.343	105.310
7.750	104.476	104.441	104.404	104.363	7.250	103.509	103.474	103.437	103.396	8.125	105.658	105.630	105.600	105.568
7.875	104.706	104.671	104.634	104.593	7.375	103.690	103.656	103.618	103.578					
7.990	104.607	104.573	104.535	104.495	7.500	103.994	103.960	103.922	103.881					
8.125	104.833	104.799	104.761	104.721	7.625	104.260	104.226	104.188	104.148					

REFI NOW CONFORMING PR														
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Giant Lending
 3187 Red Hill Ave., Suite 100
 Costa Mesa, CA 92626

Wholesale

Effective: April 10, 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	98.665	98.609	98.556	98.500	5.500	96.615	96.559	96.506	96.450	5.375	96.125	96.069	96.016	95.960
5.625	99.269	99.213	99.160	99.104	5.625	97.219	97.163	97.110	97.054	5.500	96.755	96.699	96.646	96.589
5.750	99.588	99.532	99.479	99.422	5.750	97.533	97.477	97.424	97.367	5.625	97.347	97.291	97.238	97.182
5.875	100.107	100.051	99.998	99.941	5.875	98.037	97.981	97.928	97.871	5.750	97.653	97.597	97.544	97.487
5.990	100.651	100.595	100.542	100.485	5.990	98.581	98.525	98.472	98.415	5.875	98.169	98.113	98.060	98.003
6.125	101.100	101.043	100.991	100.934	6.125	99.030	98.973	98.921	98.864	5.990	98.698	98.642	98.589	98.532
6.250	101.210	101.117	101.026	100.929	6.250	99.140	99.047	98.956	98.859	6.125	99.184	99.128	99.075	99.019
6.375	101.632	101.538	101.448	101.351	6.375	99.562	99.468	99.378	99.281	6.250	99.310	99.216	99.126	99.029
6.500	102.018	101.925	101.834	101.737	6.500	99.948	99.855	99.764	99.667	6.375	99.734	99.641	99.550	99.454
6.625	102.345	102.252	102.161	102.064	6.625	100.275	100.182	100.091	99.994	6.500	100.110	100.016	99.926	99.829
6.750	102.223	102.148	102.073	101.992	6.750	100.153	100.078	100.003	99.922	6.625	100.457	100.363	100.273	100.176
6.875	102.520	102.445	102.370	102.289	6.875	100.450	100.375	100.300	100.219	6.750	100.355	100.281	100.205	100.124
6.990	102.738	102.663	102.588	102.507	6.990	100.668	100.593	100.518	100.437	6.875	100.683	100.609	100.533	100.452
7.125	102.995	102.920	102.845	102.764	7.125	100.925	100.850	100.775	100.694	6.990	100.872	100.797	100.722	100.641
7.250	102.484	102.430	102.370	102.305	7.250	100.414	100.360	100.300	100.235	7.125	101.147	101.072	100.997	100.916
7.375	102.992	102.937	102.877	102.812	7.375	100.922	100.867	100.807	100.742	7.250	100.653	100.599	100.538	100.474
7.500	103.098	103.029	102.952	102.869	7.500	101.028	100.959	100.882	100.799	7.375	101.396	101.341	101.281	101.216
7.625	103.203	103.122	103.032	102.935	7.625	101.133	101.052	100.962	100.865	7.500	101.195	101.126	101.049	100.966
7.750	104.084	104.003	103.913	103.816	7.750	102.014	101.933	101.843	101.746	7.625	101.307	101.227	101.136	101.039
7.875	104.276	104.196	104.105	104.008	7.875	102.206	102.126	102.035	101.938	7.750	102.192	102.112	102.021	101.924
7.990	103.058	102.978	102.887	102.790	7.990	100.953	100.873	100.782	100.685	7.875	102.385	102.305	102.214	102.117
8.125	103.242	103.162	103.071	102.974	8.125	101.137	101.057	100.966	100.869	7.990	101.263	101.183	101.092	100.995

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	99.431	99.373	99.313	99.248	5.990	98.788	98.730	98.670	98.605
6.125	99.611	99.553	99.493	99.428	6.125	99.006	98.948	98.888	98.823
6.250	99.705	99.643	99.575	99.503	6.250	99.115	99.053	98.985	98.912
6.375	99.885	99.823	99.755	99.682	6.375	99.297	99.235	99.167	99.095
6.500	100.036	99.974	99.906	99.833	6.500	99.437	99.375	99.307	99.234
6.625	100.198	100.136	100.068	99.996	6.625	99.620	99.558	99.490	99.418
6.750	100.442	100.379	100.304	100.223	6.750	99.884	99.822	99.746	99.665
6.875	100.569	100.507	100.431	100.350	6.875	100.043	99.980	99.905	99.824
6.990	100.671	100.608	100.533	100.452	6.990	100.115	100.053	99.977	99.896
7.125	100.792	100.730	100.654	100.574	7.125	100.254	100.192	100.116	100.036
7.250	100.651	100.565	100.475	100.378	7.250	100.129	100.044	99.954	99.857
7.375	101.142	101.056	100.966	100.869	7.375	100.946	100.860	100.770	100.673
7.500	101.109	101.024	100.934	100.837	7.500	100.457	100.372	100.281	100.184
7.625	101.087	101.001	100.911	100.814	7.625	100.449	100.364	100.273	100.176
7.750	102.091	102.006	101.915	101.818	7.750	101.464	101.379	101.289	101.192
7.875	102.197	102.112	102.021	101.924	7.875	101.580	101.495	101.404	101.307
7.990	100.923	100.837	100.747	100.650	7.990	100.411	100.325	100.235	100.138

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.812	95.768	95.723	95.675	5.375	97.977	97.920	97.868	97.811	5.375	97.278	97.233	97.187	97.139
4.990	96.437	96.393	96.348	96.299	5.500	98.615	98.559	98.506	98.450	5.500	97.861	97.815	97.770	97.721
5.125	96.865	96.821	96.776	96.727	5.625	99.219	99.163	99.110	99.054	5.625	98.428	98.382	98.337	98.289
5.250	97.348	97.303	97.257	97.209	5.750	99.538	99.482	99.429	99.372	5.750	98.753	98.697	98.644	98.588
5.375	97.978	97.933	97.887	97.839	5.875	100.057	100.001	99.948	99.891	5.875	99.310	99.253	99.201	99.144
5.500	98.561	98.515	98.470	98.421	5.990	100.601	100.545	100.492	100.435	5.990	99.789	99.733	99.680	99.624
5.625	99.128	99.082	99.037	98.989	6.125	101.050	100.993	100.941	100.884	6.125	100.263	100.207	100.154	100.098
5.750	99.453	99.397	99.344	99.288	6.250	101.160	101.067	100.976	100.879	6.250	100.582	100.508	100.440	100.367
5.875	100.010	99.953	99.901	99.844	6.375	101.582	101.488	101.398	101.301	6.375	101.156	101.082	101.015	100.942
5.990	100.489	100.433	100.380	100.324	6.500	101.968	101.875	101.784	101.687	6.500	101.570	101.496	101.428	101.355
6.125	100.963	100.907	100.854	100.798	6.625	102.295	102.202	102.111	102.014	6.625	101.782	101.708	101.641	101.568
6.250	101.282	101.208	101.140	101.067	6.750	102.173	102.098	102.023	101.942	6.750	102.080	102.025	101.973	101.916
6.375	101.856	101.782	101.715	101.642	6.875	102.470	102.395	102.320	102.239	6.875	102.289	102.240	102.195	102.146
6.500	102.270	102.196	102.128	102.055	6.990	102.688	102.613	102.538	102.457	6.990	102.786	102.750	102.712	102.671
6.625	102.482	102.408	102.341	102.268	7.125	102.945	102.870	102.795	102.714	7.125	103.149	103.115	103.077	103.037
6.750	102.780	102.725	102.673	102.616	7.250	102.434	102.380	102.320	102.255	7.250	103.629	103.594	103.557	103.516
6.875	102.989	102.940	102.895	102.846	7.375	102.942	102.887	102.827	102.762	7.375	103.810	103.776	103.738	103.698
6.990	103.486	103.450	103.412	103.371	7.500	103.048	102.979	102.902	102.819	7.500	104.114	104.080	104.042	104.001
7.125	103.849	103.815	103.777	103.737	7.625	103.153	103.072	102.982	102.885	7.625	104.380	104.346	104.308	104.268
7.250	104.329	104.294	104.257	104.216	7.750	104.034	103.953	103.863	103.766	7.750	104.451	104.416	104.379	104.338
7.375	104.510	104.476	104.438	104.398	7.875	104.226	104.146	104.055	103.958	7.875	104.681	104.646	104.609	104.568
7.500	104.814	104.780	104.742	104.701	7.990	103.008	102.928	102.837	102.740	7.990	104.582	104.548	104.510	104.470
7.625	105.080	105.046	105.008	104.968	8.125					8.125	104.808	104.774	104.736	104.696

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					ANNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.812	95.768	95.723	95.675	5.500	98.615	98.559	98.506	98.450	5.375	97.278	97.233	97.187	97.139
4.990	96.437	96.393	96.348	96.299	5.625	99.219	99.163	99.110	99.054	5.500	97.861	97.815	97.770	97.721
5.125	96.865	96.821	96.776	96.727	5.750	99.538	99.482	99.429	99.372	5.625	98.428	98.382	98.337	98.289
5.250	97.348	97.303	97.257	97.209	5.875	100.057	100.001	99.948	99.891	5.750	98.753	98.697	98.644	98.588
5.375	97.978	97.933	97.887	97.839	5.990	100.601	100.545	100.492	100.435	5.875	99.310	99.253	99.201	99.144
5.500	98.561	98.515	98.470	98.421	6.125	101.050	100.993	100.941	100.884	5.990	99.789	99.733	99.680	99.624
5.625	99.128	99.082	99.037	98.989	6.250	101.160	101.067	100.976	100.879	6.125	100.263	10		



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

SELECT PRICING

Effective: April 10, 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	96.212	96.168	96.123	96.075	4.875	98.976	98.934	98.889	98.840
4.990	96.837	96.793	96.748	96.699	4.990	99.348	99.305	99.260	99.211
5.125	97.265	97.221	97.176	97.127	5.125	99.518	99.476	99.430	99.382
5.250	97.748	97.703	97.657	97.609	5.250	100.136	100.094	100.049	100.000
5.375	98.378	98.333	98.287	98.239	5.375	100.479	100.437	100.391	100.343
5.500	98.961	98.915	98.870	98.821	5.500	100.799	100.756	100.711	100.663
5.625	99.528	99.482	99.437	99.389	5.625	101.096	101.054	101.009	100.960
5.750	99.853	99.797	99.744	99.688	5.750	101.373	101.330	101.285	101.237
5.875	100.410	100.353	100.301	100.244	5.875	101.654	101.612	101.566	101.518
5.990	100.889	100.833	100.780	100.724	5.990	101.900	101.857	101.812	101.764
6.125	101.363	101.307	101.254	101.198	6.125	102.181	102.138	102.093	102.044
6.250	101.682	101.608	101.540	101.467	6.250	102.398	102.352	102.299	102.242
6.375	102.256	102.182	102.115	102.042	6.375	102.786	102.739	102.686	102.630
6.500	102.670	102.596	102.528	102.455	6.500	103.043	102.996	102.943	102.887
6.625	102.882	102.808	102.741	102.668	6.625	103.168	103.121	103.060	102.996
6.750	103.180	103.125	103.073	103.016	6.750	103.546	103.499	103.439	103.374
6.875	103.389	103.340	103.295	103.246	6.875	103.627	103.580	103.520	103.455
6.990	103.886	103.850	103.812	103.771					
7.125	104.249	104.215	104.177	104.137					
7.250	104.729	104.694	104.657	104.616					
7.375	104.910	104.876	104.838	104.798					
7.500	105.214	105.180	105.142	105.101					
7.625	105.480	105.446	105.408	105.368					
7.750	105.551	105.516	105.479	105.438					
7.875	105.781	105.746	105.709	105.668					

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.965	98.909	98.856	98.800	5.990	99.731	99.673	99.613	99.548
5.625	99.569	99.513	99.460	99.404	6.125	99.911	99.853	99.793	99.728
5.750	99.888	99.832	99.779	99.722	6.250	100.005	99.943	99.875	99.803
5.875	100.407	100.351	100.298	100.241	6.375	100.185	100.123	100.055	99.982
5.990	100.951	100.895	100.842	100.785	6.500	100.336	100.274	100.206	100.133
6.125	101.400	101.343	101.291	101.234	6.625	100.498	100.436	100.368	100.296
6.250	101.510	101.417	101.326	101.229	6.750	100.742	100.679	100.604	100.523
6.375	101.932	101.838	101.748	101.651	6.875	100.869	100.807	100.731	100.650
6.500	102.318	102.225	102.134	102.037	6.990	100.971	100.908	100.833	100.752
6.625	102.645	102.552	102.461	102.364	7.125	101.092	101.030	100.954	100.874
6.750	102.523	102.448	102.373	102.292	7.250	100.951	100.865	100.775	100.678
6.875	102.820	102.745	102.670	102.589	7.375	101.442	101.356	101.266	101.169
6.990	103.038	102.963	102.888	102.807	7.500	101.409	101.324	101.234	101.137
7.125	103.295	103.220	103.145	103.064	7.625	101.387	101.301	101.211	101.114
7.250	102.784	102.730	102.670	102.605	7.750	102.391	102.306	102.215	102.118
7.375	103.292	103.237	103.177	103.112	7.875	102.497	102.412	102.321	102.224
7.500	103.398	103.329	103.252	103.169					
7.625	103.503	103.422	103.332	103.235					
7.750	104.384	104.303	104.213	104.116					
7.875	104.576	104.496	104.405	104.308					
7.990	103.358	103.278	103.187	103.090					
8.125	103.542	103.462	103.371	103.274					

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 HE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.112	96.068	96.023	95.975	5.500	98.915	98.859	98.806	98.750
4.990	96.737	96.693	96.648	96.599	5.625	99.519	99.463	99.410	99.354
5.125	97.165	97.121	97.076	97.027	5.750	99.838	99.782	99.729	99.672
5.250	97.648	97.603	97.557	97.509	5.875	100.357	100.301	100.248	100.191
5.375	98.278	98.233	98.187	98.139	5.990	100.901	100.845	100.792	100.735
5.500	98.861	98.815	98.770	98.721	6.125	101.350	101.293	101.241	101.184
5.625	99.428	99.382	99.337	99.289	6.250	101.460	101.367	101.276	101.179
5.750	99.753	99.697	99.644	99.588	6.375	101.882	101.788	101.698	101.601
5.875	100.310	100.253	100.201	100.144	6.500	102.268	102.175	102.084	101.987
5.990	100.789	100.733	100.680	100.624	6.625	102.595	102.502	102.411	102.314
6.125	101.263	101.207	101.154	101.098	6.750	102.473	102.398	102.323	102.242
6.250	101.582	101.508	101.440	101.367	6.875	102.770	102.695	102.620	102.539
6.375	102.156	102.082	102.015	101.942	6.990	102.988	102.913	102.838	102.757
6.500	102.570	102.496	102.428	102.355	7.125	103.245	103.170	103.095	103.014
6.625	102.782	102.708	102.641	102.568	7.250	102.734	102.680	102.620	102.555
6.750	103.080	103.025	102.973	102.916	7.375	103.242	103.187	103.127	103.062
6.875	103.289	103.240	103.195	103.146	7.500	103.348	103.279	103.202	103.119
6.990	103.786	103.750	103.712	103.671	7.625	103.453	103.372	103.282	103.185
7.125	104.149	104.115	104.077	104.037	7.750	104.334	104.253	104.163	104.066
7.250	104.629	104.594	104.557	104.516	7.875	104.526	104.446	104.355	104.258
7.375	104.810	104.776	104.738	104.698	7.990	103.308	103.228	103.137	103.040
7.500	105.114	105.080	105.042	105.001	8.125	103.492	103.412	103.321	103.224
7.625	105.380	105.346	105.308	105.268					

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.112	96.068	96.023	95.975	5.500	98.915	98.859	98.806	98.750
4.990	96.737	96.693	96.648	96.599	5.625	99.519	99.463	99.410	99.354
5.125	97.165	97.121	97.076	97.027	5.750	99.838	99.782	99.729	99.672
5.250	97.648	97.603	97.557	97.509	5.875	100.357	100.301	100.248	100.191
5.375	98.278	98.233	98.187	98.139	5.990	100.901	100.845	100.792	100.735
5.500	98.861	98.815	98.770	98.721	6.125	101.350	101.293	101.241	101.184
5.625	99.428	99.382	99.337	99.289	6.250	101.460	101.367	101.276	101.179
5.750	99.753	99.697	99.644	99.588	6.375	101.882	101.788	101.698	101.601
5.875	100.310	100.253	100.201	100.144	6.500	102.268	102.175	102.084	101.987
5.990	100.789	100.733	100.680	100.624	6.625	102.595	102.502	102.411	102.314
6.125	101.263	101.207	101.154	101.098	6.750	102.473	102.398	102.323	102.242
6.250	101.582	101.508	101.440	101.367	6.875	102.770	102.695	102.620	102.539
6.375	102.156	102.082	102.015	101.942	6.990	102.988	102.913	102.838	102.757
6.500	102.570	102.496	102.428	102.355	7.125	103.245	103.170	103.095	103.014
6.625	102.782	102.708	102.641	102.568	7.250	102.734	102.680	102.620	102.555
6.750	103.080	103.025	102.973	102.916	7.375	103.242	103.187	103.127	103.062
6.875	103.289	103.240	103.195	103.146	7.500	103.348	103.279	103.202	103.119
6.990	103.786	103.750	103.712	103.671	7.625	103.453	103.372	103.282	103.185
7.125	104.149	104.115	104.077	104.037	7.750	104.334	104.253	104.163	104.066
7.250	104.629	104.594	104.557	104.516	7.875	104.526	104.446	104.355	104.258
7.375	104.810	104.776	104.738	104.698	7.990	103.308	103.228	103.137	103.040
7.500	105.114	105.080	105.042	105.001	8.125	103.492	103.412	103.321	103.224
7.625	105.380	105.346	105.308	105.268	8.250	102.958	102.834	102.698	102.553



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

Wholesale

Effective: April 10, 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	95.912	95.868	95.823	95.775	4.875	95.474	95.430	95.385	95.337	5.500	99.573	99.503	99.427	99.347
4.990	96.537	96.493	96.448	96.399	4.990	96.098	96.055	96.009	95.961	5.625	100.078	100.008	99.932	99.852
5.125	96.965	96.921	96.876	96.827	5.125	96.585	96.541	96.496	96.448	5.750	100.224	100.140	100.057	99.968
5.250	97.448	97.403	97.357	97.309	5.250	97.081	97.035	96.990	96.942	5.875	100.729	100.645	100.562	100.473
5.375	98.078	98.033	97.987	97.939	5.375	97.726	97.681	97.636	97.587	5.990	101.173	101.089	101.006	100.917
5.500	98.661	98.615	98.570	98.521	5.500	98.334	98.289	98.243	98.195	6.125	101.620	101.536	101.453	101.364
5.625	99.228	99.182	99.137	99.089	5.625	98.903	98.857	98.812	98.764	6.250	101.473	101.377	101.286	101.189
5.750	99.553	99.497	99.444	99.388	5.750	99.228	99.172	99.119	99.063	6.375	102.023	101.926	101.836	101.739
5.875	100.110	100.053	100.001	99.944	5.875	99.785	99.728	99.676	99.619	6.500	102.401	102.305	102.214	102.117
5.990	100.589	100.533	100.480	100.424	5.990	100.264	100.208	100.155	100.099	6.625	102.623	102.527	102.436	102.339
6.125	101.063	101.007	100.954	100.898	6.125	100.718	100.662	100.609	100.553	6.750	102.534	102.458	102.382	102.302
6.250	101.382	101.308	101.240	101.167	6.250	101.037	100.963	100.895	100.822	6.875	102.787	102.711	102.635	102.555
6.375	101.956	101.882	101.815	101.742	6.375	101.611	101.537	101.470	101.397	6.990	103.204	103.128	103.053	102.972
6.500	102.370	102.296	102.228	102.155	6.500	102.025	101.951	101.883	101.810	7.125	103.538	103.462	103.387	103.306
6.625	102.582	102.508	102.441	102.368	6.625	102.237	102.163	102.096	102.023	7.250	104.027	103.999	103.969	103.937
6.750	102.880	102.825	102.773	102.716	6.750	102.535	102.480	102.428	102.371	7.375	104.331	104.303	104.273	104.240
6.875	103.089	103.040	102.995	102.946	6.875	102.744	102.695	102.650	102.601	7.500	104.662	104.634	104.604	104.572
6.990	103.586	103.550	103.512	103.471	6.990	103.241	103.205	103.167	103.126	7.625	104.954	104.927	104.897	104.864
7.125	103.949	103.915	103.877	103.837	7.125	103.604	103.570	103.532	103.492	7.750	105.237	105.210	105.179	105.147
7.250	104.429	104.394	104.357	104.316	7.250	104.084	104.049	104.012	103.971	7.875	105.501	105.473	105.443	105.411
7.375	104.610	104.576	104.538	104.498	7.375	104.265	104.231	104.193	104.153	7.990	105.476	105.448	105.418	105.385
7.500	104.914	104.880	104.842	104.801	7.500	104.569	104.535	104.497	104.456	8.125	105.733	105.705	105.675	105.643
7.625	105.180	105.146	105.108	105.068	7.625	104.835	104.801	104.763	104.723					
7.750	105.251	105.216	105.179	105.138	7.750	104.906	104.871	104.834	104.793					
7.875	105.481	105.446	105.409	105.368	7.875	105.136	105.101	105.064	105.023					
7.990	105.382	105.348	105.310	105.270	7.990	105.002	104.968	104.930	104.890					
8.125	105.608	105.574	105.536	105.496	8.125	105.228	105.194	105.156	105.116					

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	99.048	99.005	98.960	98.911	5.500	100.577	100.519	100.459	100.394	5.875	99.760	99.703	99.651	99.594
5.125	99.218	99.176	99.130	99.082	5.625	100.805	100.747	100.687	100.622	5.990	100.239	100.183	100.130	100.074
5.250	99.836	99.794	99.749	99.700	5.750	100.723	100.665	100.605	100.540	6.125	100.713	100.657	100.604	100.548
5.375	100.179	100.137	100.091	100.043	5.875	100.942	100.890	100.837	100.781	6.250	101.032	100.958	100.890	100.817
5.500	100.499	100.456	100.411	100.363	5.990	101.152	101.105	101.052	100.996	6.375	101.606	101.532	101.465	101.392
5.625	100.796	100.754	100.709	100.660	6.125	101.388	101.342	101.289	101.232	6.500	102.020	101.946	101.878	101.805
5.750	101.073	101.030	100.985	100.937	6.250	101.784	101.737	101.677	101.612	6.625	102.232	102.158	102.091	102.018
5.875	101.354	101.312	101.266	101.218	6.375	102.125	102.078	102.017	101.953	6.750	102.530	102.475	102.423	102.366
5.990	101.600	101.557	101.512	101.464	6.500	102.330	102.282	102.222	102.157	6.875	102.739	102.690	102.645	102.596
6.125	101.881	101.838	101.793	101.744	6.625	102.400	102.353	102.293	102.228	6.990	103.236	103.200	103.162	103.121
6.250	102.098	102.052	101.999	101.942	6.750	102.708	102.661	102.600	102.536	7.125	103.599	103.565	103.527	103.487
6.375	102.486	102.439	102.386	102.330	6.875	102.778	102.728	102.667	102.603	7.250	104.079	104.044	104.007	103.966
6.500	102.743	102.696	102.643	102.587	6.990	103.051	102.995	102.935	102.870	7.375	104.260	104.226	104.188	104.148
6.625	102.868	102.821	102.760	102.696	7.125	103.222	103.161	103.101	103.036	7.500	104.564	104.530	104.492	104.451
6.750	103.246	103.199	103.139	103.074	7.250	103.384	103.314	103.239	103.158	7.625	104.830	104.796	104.758	104.718
6.875	103.327	103.280	103.220	103.155						7.750	104.901	104.866	104.829	104.788
6.990	103.644	103.597	103.537	103.472						7.875	105.131	105.096	105.059	105.018
										7.990	105.032	104.998	104.960	104.920
										8.125	105.258	105.224	105.186	105.146

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	100.110	100.053	100.001	99.944
5.990	100.589	100.533	100.480	100.424
6.125	101.063	101.007	100.954	100.898
6.250	101.382	101.308	101.240	101.167
6.375	101.956	101.882	101.815	101.742
6.500	102.370	102.296	102.228	102.155
6.625	102.582	102.508	102.441	102.368
6.750	102.880	102.825	102.773	102.716
6.875	103.089	103.040	102.995	102.946
6.990	103.586	103.550	103.512	103.471
7.125	103.949	103.915	103.877	103.837
7.250	104.429	104.394	104.357	104.316
7.375	104.610	104.576	104.538	104.498
7.500	104.914	104.880	104.842	104.801
7.625	105.180	105.146	105.108	105.068
7.750	105.251	105.216	105.179	105.138
7.875	105.481	105.446	105.409	105.368
7.990	105.382	105.348	105.310	105.270
8.125	105.608	105.574	105.536	105.496

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201SC)					FREDDIE MAC 20 YEAR FIXED (220SC)					FREDDIE MAC 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	98.315	98.259	98.206	98.150	5.500	96.005	95.949	95.896	95.839	5.500	97.822	97.764	97.704	97.639
5.625	98.919	98.863	98.810	98.754	5.625	96.597	96.541	96.488	96.432	5.625	98.123	98.065	98.005	97.940
5.750	99.238	99.182	99.129	99.072	5.750	96.903	96.847	96.794	96.737	5.750	98.157	98.099	98.039	97.974
5.875	99.757	99.701	99.648	99.591	5.875	97.419	97.363	97.310	97.253	5.875	98.423	98.365	98.305	98.240
5.990	100.301	100.245	100.192	100.135	5.990	97.948	97.892	97.839	97.782	5.990	98.748	98.690	98.630	98.565
6.125	100.750	100.693	100.641	100.584	6.125	98.434	98.378	98.325	98.269	6.125	98.966	98.908	98.848	98.783
6.250	100.860	100.767	100.676	100.579	6.250	98.560	98.466	98.376	98.279	6.250	99.075	99.013	98.945	98.872
6.375	101.282	101.188	101.098	101.001	6.375	98.984	98.891	98.800	98.704	6.375	99.257	99.195	99.127	99.055
6.500	101.668	101.575	101.484	101.387	6.500	99.360	99.266	99.176	99.079	6.500	99.397	99.335	99.267	99.194
6.625	101.995	101.902	101.811	101.714	6.625	99.707	99.613	99.523	99.426	6.625	99.580	99.518	99.450	99.378
6.750	101.873	101.798	101.723	101.642	6.750	99.605	99.531	99.455	99.374	6.750	99.844	99.782	99.706	99.625
6.875	102.170	102.095	102.020	101.939	6.875	99.933	99.859	99.783	99.702	6.875	100.003	99.940	99.865	99.784
6.990	102.388	102.313	102.238	102.157	6.990	100.122	100.047	99.972	99.891	6.990	100.075	100.013	99.937	99.856
7.125	102.645													



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

Wholesale

Effective: April 10, 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 (R201-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.812	95.768	95.723	95.675	5.990	100.251	100.195	100.142	100.085	5.375	97.278	97.233	97.187	97.139
4.990	96.437	96.393	96.348	96.299	6.125	100.700	100.643	100.591	100.534	5.500	97.861	97.815	97.770	97.721
5.125	96.865	96.821	96.776	96.727	6.250	100.810	100.717	100.626	100.529	5.625	98.428	98.382	98.337	98.289
5.250	97.348	97.303	97.257	97.209	6.375	101.232	101.138	101.048	100.951	5.750	98.753	98.697	98.644	98.588
5.375	97.978	97.933	97.887	97.839	6.500	101.618	101.525	101.434	101.337	5.875	99.310	99.253	99.201	99.144
5.500	98.561	98.515	98.470	98.421	6.625	101.945	101.852	101.761	101.664	5.990	99.789	99.733	99.680	99.624
5.625	99.128	99.082	99.037	98.989	6.750	101.823	101.748	101.673	101.592	6.125	100.263	100.207	100.154	100.098
5.750	99.453	99.397	99.344	99.288	6.875	102.120	102.045	101.970	101.889	6.250	100.582	100.508	100.440	100.367
5.875	100.010	99.953	99.901	99.844	6.990	102.338	102.263	102.188	102.107	6.375	101.156	101.082	101.015	100.942
5.990	100.489	100.433	100.380	100.324	7.125	102.595	102.520	102.445	102.364	6.500	101.570	101.496	101.428	101.355
6.125	100.963	100.907	100.854	100.798	7.250	102.084	102.030	101.970	101.905	6.625	101.782	101.708	101.641	101.568
6.250	101.282	101.208	101.140	101.067	7.375	102.592	102.537	102.477	102.412	6.750	102.080	102.025	101.973	101.916
6.375	101.856	101.782	101.715	101.642	7.500	102.698	102.629	102.552	102.469	6.875	102.289	102.240	102.195	102.146
6.500	102.270	102.196	102.128	102.055	7.625	102.803	102.722	102.632	102.535	6.990	102.786	102.750	102.712	102.671
6.625	102.482	102.408	102.341	102.268	7.750	103.684	103.603	103.513	103.416	7.125	103.149	103.115	103.077	103.037
6.750	102.780	102.725	102.673	102.616	7.875	103.876	103.796	103.705	103.608	7.250	103.629	103.594	103.557	103.516
6.875	102.989	102.940	102.895	102.846	7.990	102.658	102.578	102.487	102.390	7.375	103.810	103.776	103.738	103.698
6.990	103.486	103.450	103.412	103.371	8.125	102.842	102.762	102.671	102.574	7.500	104.114	104.080	104.042	104.001
7.125	103.849	103.815	103.777	103.737	8.250					7.625	104.380	104.346	104.308	104.268
7.250	104.329	104.294	104.257	104.216						7.750	104.451	104.416	104.379	104.338
7.375	104.510	104.476	104.438	104.398						7.875	104.681	104.646	104.609	104.568
7.500	104.814	104.780	104.742	104.701						7.990	104.582	104.548	104.510	104.470
7.625	105.080	105.046	105.008	104.968						8.125	104.808	104.774	104.736	104.696

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-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.812	95.768	95.723	95.675	5.990	100.251	100.195	100.142	100.085	5.375	97.278	97.233	97.187	97.139
4.990	96.437	96.393	96.348	96.299	6.125	100.700	100.643	100.591	100.534	5.500	97.861	97.815	97.770	97.721
5.125	96.865	96.821	96.776	96.727	6.250	100.810	100.717	100.626	100.529	5.625	98.428	98.382	98.337	98.289
5.250	97.348	97.303	97.257	97.209	6.375	101.232	101.138	101.048	100.951	5.750	98.753	98.697	98.644	98.588
5.375	97.978	97.933	97.887	97.839	6.500	101.618	101.525	101.434	101.337	5.875	99.310	99.253	99.201	99.144
5.500	98.561	98.515	98.470	98.421	6.625	101.945	101.852	101.761	101.664	5.990	99.789	99.733	99.680	99.624
5.625	99.128	99.082	99.037	98.989	6.750	101.823	101.748	101.673	101.592	6.125	100.263	100.207	100.154	100.098
5.750	99.453	99.397	99.344	99.288	6.875	102.120	102.045	101.970	101.889	6.250	100.582	100.508	100.440	100.367
5.875	100.010	99.953	99.901	99.844	6.990	102.338	102.263	102.188	102.107	6.375	101.156	101.082	101.015	100.942
5.990	100.489	100.433	100.380	100.324	7.125	102.595	102.520	102.445	102.364	6.500	101.570	101.496	101.428	101.355
6.125	100.963	100.907	100.854	100.798	7.250	102.084	102.030	101.970	101.905	6.625	101.782	101.708	101.641	101.568
6.250	101.282	101.208	101.140	101.067	7.375	102.592	102.537	102.477	102.412	6.750	102.080	102.025	101.973	101.916
6.375	101.856	101.782	101.715	101.642	7.500	102.698	102.629	102.552	102.469	6.875	102.289	102.240	102.195	102.146
6.500	102.270	102.196	102.128	102.055	7.625	102.803	102.722	102.632	102.535	6.990	102.786	102.750	102.712	102.671
6.625	102.482	102.408	102.341	102.268	7.750	103.684	103.603	103.513	103.416	7.125	103.149	103.115	103.077	103.037
6.750	102.780	102.725	102.673	102.616	7.875	103.876	103.796	103.705	103.608	7.250	103.629	103.594	103.557	103.516
6.875	102.989	102.940	102.895	102.846	7.990	102.658	102.578	102.487	102.390	7.375	103.810	103.776	103.738	103.698
6.990	103.486	103.450	103.412	103.371	8.125	102.842	102.762	102.671	102.574	7.500	104.114	104.080	104.042	104.001
7.125	103.849	103.815	103.777	103.737	8.250	102.308	102.184	102.048	101.903	7.625	104.380	104.346	104.308	104.268
7.250	104.329	104.294	104.257	104.216	8.375	102.847	102.723	102.588	102.442	7.750	104.451	104.416	104.379	104.338
7.375	104.510	104.476	104.438	104.398	8.500	102.756	102.631	102.496	102.350	7.875	104.681	104.646	104.609	104.568
7.500	104.814	104.780	104.742	104.701	8.625	102.923	102.799	102.663	102.518	7.990	104.582	104.548	104.510	104.470
7.625	105.080	105.046	105.008	104.968	8.750	103.091	102.966	102.831	102.685	8.125	104.808	104.774	104.736	104.696



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

SELECT PRICING

Effective: April 10, 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	96.212	96.168	96.123	96.075	4.875	98.976	98.934	98.889	98.840
4.990	96.837	96.793	96.748	96.699	4.990	99.348	99.305	99.260	99.211
5.125	97.265	97.221	97.176	97.127	5.125	99.518	99.476	99.430	99.382
5.250	97.748	97.703	97.657	97.609	5.250	100.136	100.094	100.049	100.000
5.375	98.378	98.333	98.287	98.239	5.375	100.479	100.437	100.391	100.343
5.500	98.961	98.915	98.870	98.821	5.500	100.799	100.756	100.711	100.663
5.625	99.528	99.482	99.437	99.389	5.625	101.096	101.054	101.009	100.960
5.750	99.853	99.797	99.744	99.688	5.750	101.373	101.330	101.285	101.237
5.875	100.410	100.353	100.301	100.244	5.875	101.654	101.612	101.566	101.518
5.990	100.889	100.833	100.780	100.724	5.990	101.900	101.857	101.812	101.764
6.125	101.363	101.307	101.254	101.198	6.125	102.181	102.138	102.093	102.044
6.250	101.682	101.608	101.540	101.467	6.250	102.398	102.352	102.299	102.242
6.375	102.256	102.182	102.115	102.042	6.375	102.786	102.739	102.686	102.630
6.500	102.670	102.596	102.528	102.455	6.500	103.043	102.996	102.943	102.887
6.625	102.882	102.808	102.741	102.668	6.625	103.168	103.121	103.060	102.996
6.750	103.180	103.125	103.073	103.016	6.750	103.546	103.499	103.439	103.374
6.875	103.389	103.340	103.295	103.246	6.875	103.627	103.580	103.520	103.455
6.990	103.886	103.850	103.812	103.771	6.990	103.944	103.897	103.837	103.772
7.125	104.249	104.215	104.177	104.137	7.125	104.161	104.114	104.054	103.989
7.250	104.729	104.694	104.657	104.616	7.250	104.177	104.107	104.032	103.951
7.375	104.910	104.876	104.838	104.798					
7.500	105.214	105.180	105.142	105.101					
7.625	105.480	105.446	105.408	105.368					
7.750	105.551	105.516	105.479	105.438					
7.875	105.781	105.746	105.709	105.668					
7.990	105.682	105.648	105.610	105.570					
8.125	105.908	105.874	105.836	105.796					

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	98.615	98.559	98.506	98.450	5.990	99.048	98.990	98.930	98.865
5.625	99.219	99.163	99.110	99.054	6.125	99.266	99.208	99.148	99.083
5.750	99.538	99.482	99.429	99.372	6.250	99.375	99.313	99.245	99.172
5.875	100.057	100.001	99.948	99.891	6.375	99.557	99.495	99.427	99.355
5.990	100.601	100.545	100.492	100.435	6.500	99.697	99.635	99.567	99.494
6.125	101.050	100.993	100.941	100.884	6.625	99.880	99.818	99.750	99.678
6.250	101.160	101.067	100.976	100.879	6.750	100.144	100.082	100.006	99.925
6.375	101.582	101.488	101.398	101.301	6.875	100.303	100.240	100.165	100.084
6.500	101.968	101.875	101.784	101.687	6.990	100.375	100.313	100.237	100.156
6.625	102.295	102.202	102.111	102.014	7.125	100.514	100.452	100.376	100.296
6.750	102.173	102.098	102.023	101.942	7.250	100.389	100.304	100.214	100.117
6.875	102.470	102.395	102.320	102.239	7.375	101.146	101.060	100.970	100.873
6.990	102.888	102.613	102.538	102.457	7.500	100.847	100.762	100.671	100.574
7.125	102.945	102.870	102.795	102.714	7.625	100.839	100.754	100.663	100.566
7.250	102.434	102.380	102.320	102.255	7.750	101.854	101.769	101.679	101.582
7.375	102.942	102.887	102.827	102.762	7.875	101.970	101.885	101.794	101.697
7.500	103.048	102.979	102.902	102.819	7.990	100.801	100.715	100.625	100.528
7.625	103.153	103.072	102.982	102.885					
7.750	104.034	103.953	103.863	103.766					
7.875	104.226	104.146	104.055	103.958					
7.990	103.008	102.928	102.837	102.740					
8.125	103.192	103.112	103.021	102.924					

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)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.112	96.068	96.023	95.975	5.990	100.551	100.495	100.442	100.385
4.990	96.737	96.693	96.648	96.599	6.125	101.000	100.943	100.891	100.834
5.125	97.165	97.121	97.076	97.027	6.250	101.110	101.017	100.926	100.829
5.250	97.648	97.603	97.557	97.509	6.375	101.532	101.438	101.348	101.251
5.375	98.278	98.233	98.187	98.139	6.500	101.918	101.825	101.734	101.637
5.500	98.861	98.815	98.770	98.721	6.625	102.245	102.152	102.061	101.964
5.625	99.428	99.382	99.337	99.289	6.750	102.123	102.048	101.973	101.892
5.750	99.753	99.697	99.644	99.588	6.875	102.420	102.345	102.270	102.189
5.875	100.310	100.253	100.201	100.144	6.990	102.638	102.563	102.488	102.407
5.990	100.789	100.733	100.680	100.624	7.125	102.895	102.820	102.745	102.664
6.125	101.263	101.207	101.154	101.098	7.250	102.384	102.330	102.270	102.205
6.250	101.582	101.508	101.440	101.367	7.375	102.892	102.837	102.777	102.712
6.375	102.156	102.082	102.015	101.942	7.500	102.998	102.929	102.852	102.769
6.500	102.570	102.496	102.428	102.355	7.625	103.103	103.022	102.932	102.835
6.625	102.782	102.708	102.641	102.568	7.750	103.984	103.903	103.813	103.716
6.750	103.080	103.025	102.973	102.916	7.875	104.176	104.096	104.005	103.908
6.875	103.289	103.240	103.195	103.146	7.990	102.958	102.878	102.787	102.690
6.990	103.786	103.750	103.712	103.671	8.125	103.142	103.062	102.971	102.874
7.125	104.149	104.115	104.077	104.037	8.250	102.608	102.484	102.348	102.203
7.250	104.629	104.594	104.557	104.516	8.375	103.147	103.023	102.888	102.742
7.375	104.810	104.776	104.738	104.698	8.500	103.056	102.931	102.796	102.650
7.500	105.114	105.080	105.042	105.001					
7.625	105.380	105.346	105.308	105.268					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.112	96.068	96.023	95.975	5.990	100.551	100.495	100.442	100.385
4.990	96.737	96.693	96.648	96.599	6.125	101.000	100.943	100.891	100.834
5.125	97.165	97.121	97.076	97.027	6.250	101.110	101.017	100.926	100.829
5.250	97.648	97.603	97.557	97.509	6.375	101.532	101.438	101.348	101.251
5.375	98.278	98.233	98.187	98.139	6.500	101.918	101.825	101.734	101.637
5.500	98.861	98.815	98.770	98.721	6.625	102.245	102.152	102.061	101.964
5.625	99.428	99.382	99.337	99.289	6.750	102.123	102.048	101.973	101.892
5.750	99.753	99.697	99.644	99.588	6.875	102.420	102.345	102.270	102.189
5.875	100.310	100.253	100.201	100.144	6.990	102.638	102.563	102.488	102.407
5.990	100.789	100.733	100.680	100.624	7.125	102.895	102.820	102.745	102.664
6.125	101.263	101.207	101.154	101.098	7.250	102.384	102.330	102.270	102.205
6.250	101.582	101.508	101.440	101.367	7.375	102.892	102.837	102.777	102.712
6.375	102.156	102.082	102.015	101.942	7.500	102.998	102.929	102.852	102.769
6.500	102.570	102.496	102.428	102.355	7.625	103.103	103.022	102.932	102.835
6.625	102.782	102.708	102.641	102.568	7.750	103.984	103.903	103.813	103.716
6.750	103.080	103.025	102.973	102.916	7.875	104.176	104.096	104.005	103.908
6.875	103.289	103.240	103.195	103.146	7.990	102.958	102.878	102.787	102.690
6.990	103.786	103.750	103.712	103.671	8.125	103.142	103.062	102.971	102.874
7.125	104.149	104.115	104.077	104.037	8.250	102.608	102.484	102.348	102.203
7.250	104.629	104.594	104.557	104.516	8.375	103.147	103.023	102.888	102.742
7.375	104.810	104.776	104.738	104.698	8.500	103.056	102.931	102.796	102.650
7.500	105.114	105.080	105.042	105.001					
7.625	105.380	105.346	105.308	105.268					



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

Effective: April 10, 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	
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

* 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**

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term <= 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEReady AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
HOMEReady AND HOME POSSIBLE Amortization Term <= 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210

LPMI (in addition to adjustments above)

	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate and Term Refinance	0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011	
Second Homes	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Employee Relocation Loans	0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350	
Manufactured Homes	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300	
3- 4 - Unit Property	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630	
> 45% DTI	95.01%-97% LTV	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below	0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040

FNMA/FHLMC State Tier Adjustment

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

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

Wholesale

Effective: April 10, 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	98.665	98.609	98.556	98.500	5.500	96.615	96.559	96.506	96.450	5.375	96.125	96.069	96.016	95.960
5.625	99.269	99.213	99.160	99.104	5.625	97.219	97.163	97.110	97.054	5.500	96.755	96.699	96.646	96.589
5.750	99.588	99.532	99.479	99.422	5.750	97.533	97.477	97.424	97.367	5.625	97.347	97.291	97.238	97.182
5.875	100.107	100.051	99.998	99.941	5.875	98.037	97.981	97.928	97.871	5.750	97.653	97.597	97.544	97.487
5.990	100.651	100.595	100.542	100.485	5.990	98.581	98.525	98.472	98.415	5.875	98.169	98.113	98.060	98.003
6.125	101.100	101.043	100.991	100.934	6.125	99.030	98.973	98.921	98.864	5.990	98.698	98.642	98.589	98.532
6.250	101.210	101.117	101.026	100.929	6.250	99.140	99.047	98.956	98.859	6.125	99.184	99.128	99.075	99.019
6.375	101.632	101.538	101.448	101.351	6.375	99.562	99.468	99.378	99.281	6.250	99.310	99.216	99.126	99.029
6.500	102.018	101.925	101.834	101.737	6.500	99.948	99.855	99.764	99.667	6.375	99.734	99.641	99.550	99.454
6.625	102.345	102.252	102.161	102.064	6.625	100.275	100.182	100.091	99.994	6.500	100.110	100.016	99.926	99.829
6.750	102.223	102.148	102.073	101.992	6.750	100.153	100.078	100.003	99.922	6.625	100.457	100.363	100.273	100.176
6.875	102.520	102.445	102.370	102.289	6.875	100.450	100.375	100.300	100.219	6.750	100.355	100.281	100.205	100.124
6.990	102.738	102.663	102.588	102.507	6.990	100.668	100.593	100.518	100.437	6.875	100.683	100.609	100.533	100.452
7.125	102.995	102.920	102.845	102.764	7.125	100.925	100.850	100.775	100.694	6.990	100.872	100.797	100.722	100.641
7.250	102.484	102.430	102.370	102.305	7.250	100.414	100.360	100.300	100.235	7.125	101.147	101.072	100.997	100.916
7.375	102.992	102.937	102.877	102.812	7.375	100.922	100.867	100.807	100.742	7.250	100.653	100.599	100.538	100.474
7.500	103.098	103.029	102.952	102.869	7.500	101.028	100.959	100.882	100.799	7.375	101.396	101.341	101.281	101.216
7.625	103.203	103.122	103.032	102.935	7.625	101.133	101.052	100.962	100.865	7.500	101.195	101.126	101.049	100.966
7.750	104.084	104.003	103.913	103.816	7.750	102.014	101.933	101.843	101.746	7.625	101.307	101.227	101.136	101.039
7.875	104.276	104.196	104.105	104.008	7.875	102.206	102.126	102.035	101.938	7.750	102.192	102.112	102.021	101.924
7.990	103.058	102.978	102.887	102.790	7.990	100.953	100.873	100.782	100.685	7.875	102.385	102.305	102.214	102.117
8.125	103.242	103.162	103.071	102.974						7.990	101.263	101.183	101.092	100.995
8.250	102.708	102.584	102.448	102.303										
8.375	103.247	103.123	102.988	102.842										
8.500	103.156	103.031	102.896	102.750										
8.625	103.323	103.199	103.063	102.918										

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	99.431	99.373	99.313	99.248	5.990	98.788	98.730	98.670	98.605
6.125	99.611	99.553	99.493	99.428	6.125	99.006	98.948	98.888	98.823
6.250	99.705	99.643	99.575	99.503	6.250	99.115	99.053	98.985	98.912
6.375	99.885	99.823	99.755	99.682	6.375	99.297	99.235	99.167	99.095
6.500	100.036	99.974	99.906	99.833	6.500	99.437	99.375	99.307	99.234
6.625	100.198	100.136	100.068	99.996	6.625	99.620	99.558	99.490	99.418
6.750	100.442	100.379	100.304	100.223	6.750	99.884	99.822	99.746	99.665
6.875	100.569	100.507	100.431	100.350	6.875	100.043	99.980	99.905	99.824
6.990	100.671	100.608	100.533	100.452	6.990	100.115	100.053	99.977	99.896
7.125	100.792	100.730	100.654	100.574	7.125	100.254	100.192	100.116	100.036
7.250	100.651	100.565	100.475	100.378	7.250	100.129	100.044	99.954	99.857
7.375	101.142	101.056	100.966	100.869	7.375	100.946	100.860	100.770	100.673
7.500	101.109	101.024	100.934	100.837	7.500	100.457	100.372	100.281	100.184
7.625	101.087	101.001	100.911	100.814	7.625	100.449	100.364	100.273	100.176
7.750	102.091	102.006	101.915	101.818	7.750	101.464	101.379	101.289	101.192
7.875	102.197	102.112	102.021	101.924	7.875	101.580	101.495	101.404	101.307
7.990	100.923	100.837	100.747	100.650	7.990	100.411	100.325	100.235	100.138



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

SELECT PRICING

Effective: April 10, 2026

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT AltA101)					SELECT Alt Agency 15 Yr Fixed (SELECT AltA115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.212	96.168	96.123	96.075	5.990	101.900	101.857	101.812	101.764
4.990	96.837	96.793	96.748	96.699	6.125	102.181	102.138	102.093	102.044
5.125	97.265	97.221	97.176	97.127	6.250	102.398	102.352	102.299	102.242
5.250	97.748	97.703	97.657	97.609	6.375	102.786	102.739	102.686	102.630
5.375	98.378	98.333	98.287	98.239	6.500	103.043	102.996	102.943	102.887
5.500	98.961	98.915	98.870	98.821	6.625	103.168	103.121	103.060	102.996
5.625	99.528	99.482	99.437	99.389	6.750	103.546	103.499	103.439	103.374
5.750	99.853	99.797	99.744	99.688	6.875	103.627	103.580	103.520	103.455
5.875	100.410	100.353	100.301	100.244	6.990	103.944	103.897	103.837	103.772
5.990	100.889	100.833	100.780	100.724	7.125	104.161	104.114	104.054	103.989
6.125	101.363	101.307	101.254	101.198	7.250	104.177	104.107	104.032	103.951
6.250	101.682	101.608	101.540	101.467	7.375	104.384	104.314	104.238	104.158
6.375	102.256	102.182	102.115	102.042	7.500	104.573	104.503	104.428	104.347
6.500	102.670	102.596	102.528	102.455	7.625	104.758	104.688	104.613	104.532
6.625	102.882	102.808	102.741	102.668	7.750	104.942	104.873	104.797	104.716
6.750	103.180	103.125	103.073	103.016	7.875	105.252	105.182	105.107	105.026
6.875	103.389	103.340	103.295	103.246	7.990	105.421	105.351	105.275	105.195
6.990	103.886	103.850	103.812	103.771	8.125	105.620	105.551	105.475	105.394
7.125	104.249	104.215	104.177	104.137	8.250	105.805	105.735	105.659	105.579
7.250	104.729	104.694	104.657	104.616					
7.375	104.910	104.876	104.838	104.798					
7.500	105.214	105.180	105.142	105.101					
7.625	105.480	105.446	105.408	105.368					
7.750	105.551	105.516	105.479	105.438					
7.875	105.781	105.746	105.709	105.668					
7.990	105.682	105.648	105.610	105.570					
8.125	105.908	105.874	105.836	105.796					

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AltA101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AltA115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.965	98.909	98.856	98.800	5.990	99.731	99.673	99.613	99.548
5.625	99.569	99.513	99.460	99.404	6.125	99.911	99.853	99.793	99.728
5.750	99.888	99.832	99.779	99.722	6.250	100.005	99.943	99.875	99.803
5.875	100.407	100.351	100.298	100.241	6.375	100.185	100.123	100.055	99.982
5.990	100.951	100.895	100.842	100.785	6.500	100.336	100.274	100.206	100.133
6.125	101.400	101.343	101.291	101.234	6.625	100.498	100.436	100.368	100.296
6.250	101.510	101.417	101.326	101.229	6.750	100.742	100.679	100.604	100.523
6.375	101.932	101.838	101.748	101.651	6.875	100.869	100.807	100.731	100.650
6.500	102.318	102.225	102.134	102.037	6.990	100.971	100.908	100.833	100.752
6.625	102.645	102.552	102.461	102.364	7.125	101.092	101.030	100.954	100.874
6.750	102.523	102.448	102.373	102.292	7.250	100.951	100.865	100.775	100.678
6.875	102.820	102.745	102.670	102.589	7.375	101.442	101.356	101.266	101.169
6.990	103.038	102.963	102.888	102.807	7.500	101.409	101.324	101.234	101.137
7.125	103.295	103.220	103.145	103.064	7.625	101.387	101.301	101.211	101.114
7.250	102.784	102.730	102.670	102.605	7.750	102.391	102.306	102.215	102.118
7.375	103.292	103.237	103.177	103.112	7.875	102.497	102.412	102.321	102.224
7.500	103.398	103.329	103.252	103.169	7.990	101.223	101.137	101.047	100.950
7.625	103.503	103.422	103.332	103.235	8.125	101.339	101.254	101.163	101.066
7.750	104.384	104.303	104.213	104.116					
7.875	104.576	104.496	104.405	104.308					
7.990	103.358	103.278	103.187	103.090					
8.125	103.542	103.462	103.371	103.274					



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

Effective: **April 10, 2026**

ALT Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%					
780+	-0.375	-0.375	-0.625	-0.875					
760-779	-0.375	-0.375	-0.875	-1.250					
740-759	-0.375	-0.375	-1.000	-1.625					
720-739	-0.375	-0.500	-1.375	-2.000					
700-719	-0.375	-0.500	-1.625	-2.625					
680-699	-0.375	-0.625	-2.000	-2.875					
660-679	-0.375	-0.875	-2.750	-4.000					
640-659	-0.375	-1.375	-3.125	-4.625					
<=639	-0.375	-1.375	-3.375	-4.875					

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750		
Investment	0.000	0.000	-0.750	-1.250	-1.500	-3.000			
2nd Home	0.000	0.000	-0.750	-1.250	-1.500	-3.000	-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

FNMA/FHLMC State Tier Adjustment

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

Giant Lending

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

Effective: April 10, 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
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DPA Pricing

Rate	DPA Plus - (301_1st_DPA_Plus)		
	15 Day	30 Day	45 Day
6.490	99.661	99.537	99.417
6.500	99.691	99.567	99.447
6.625	100.181	100.057	99.937
6.750	100.651	100.527	100.407
6.875	100.981	100.746	100.534
6.990	101.420	101.185	100.973
7.000	101.450	101.215	101.003
7.125	101.910	101.675	101.463
7.250	102.555	102.291	102.053
7.375	103.015	102.751	102.513
7.490	103.419	103.155	102.917
7.500	103.454	103.190	102.952
7.625	103.884	103.620	103.382
7.750	104.304	104.040	103.802
7.875	102.541	102.258	101.993
7.990	102.900	102.617	102.352
8.000	102.930	102.647	102.382

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

Rate	DPA Deluxe 5.0% - (301_1st_DPA_Plus)		
	15 Day	30 Day	45 Day
6.490	98.911	98.787	98.667
6.500	98.941	98.817	98.697
6.625	99.431	99.307	99.187
6.750	99.901	99.777	99.657
6.875	100.231	99.996	99.784
6.990	100.670	100.435	100.223
7.000	100.700	100.465	100.253
7.125	101.160	100.925	100.713
7.250	101.805	101.541	101.303
7.375	102.265	102.001	101.763
7.490	102.674	102.410	102.172
7.500	102.704	102.440	102.202
7.625	103.134	102.870	102.632
7.750	103.554	103.290	103.052
7.875	101.791	101.508	101.243
7.990	102.150	101.867	101.602
8.000	102.180	101.897	101.632

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

Rate	DPA Plus HB - (301_1st_DPA_Plus_HB)		
	15 Day	30 Day	45 Day
6.490	97.661	97.537	97.417
6.500	97.691	97.567	97.447
6.625	98.181	98.057	97.937
6.750	98.651	98.527	98.407
6.875	98.981	98.746	98.534
6.990	99.420	99.185	98.973
7.000	99.450	99.215	99.003
7.125	99.910	99.675	99.463
7.250	100.555	100.291	100.053
7.375	101.015	100.751	100.513
7.490	101.424	101.160	100.922
7.500	101.454	101.190	100.952
7.625	101.884	101.620	101.382
7.750	102.304	102.040	101.802
7.875	100.541	100.258	99.993
7.990	100.900	100.617	100.352
8.000	100.930	100.647	100.382

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

Rate	DPA Deluxe 5.0% HB - (301_1st_DPA_Plus_HB)		
	15 Day	30 Day	45 Day
6.490	96.982	96.911	96.787
6.500	97.012	96.941	96.817
6.625	97.502	97.431	97.307
6.750	97.972	97.901	97.777
6.875	98.388	98.231	97.996
6.990	98.827	98.670	98.435
7.000	98.857	98.700	98.465
7.125	99.317	99.160	98.925
7.250	99.984	99.805	99.541
7.375	100.444	100.265	100.001
7.490	100.853	100.674	100.410
7.500	100.883	100.704	100.440
7.625	101.313	101.134	100.870
7.750	101.733	101.554	101.290
7.875	99.981	99.791	99.508
7.990	100.340	100.150	99.867
8.000	100.370	100.180	99.897

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

Rate	DPA 3Yr - (301_1st_DPA_3YR)		
	15 Day	30 Day	45 Day
6.490	97.161	97.037	96.917
6.500	97.191	97.067	96.947
6.625	97.681	97.557	97.437
6.750	98.151	98.027	97.907
6.875	98.481	98.246	98.034
6.990	98.920	98.685	98.473
7.000	98.950	98.715	98.503
7.125	99.410	99.175	98.963
7.250	100.055	99.791	99.553
7.375	100.515	100.251	100.013
7.490	100.924	100.660	100.422
7.500	100.954	100.690	100.452
7.625	101.384	101.120	100.882
7.750	101.804	101.540	101.302
7.875	100.041	99.758	99.493
7.990	100.400	100.117	99.852
8.000	100.430	100.147	99.882

DPA LLPAs

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

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

FHA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, GA, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
Floor Price		98.000



Giant Lending
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Effective: April 10, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				FHA 20 Year Fixed - (320)				FHA 15 Year Fixed - (315)				FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	97.982	97.938	97.903	4.990	97.172	97.128	97.093	4.990	98.844	98.813	98.781	5.125	98.383	98.339	98.303
5.125	98.805	98.760	98.725	5.125	97.995	97.950	97.915	5.125	99.535	99.504	99.471	5.250	99.316	99.272	99.236
5.250	99.514	99.470	99.434	5.250	98.704	98.660	98.624	5.250	100.093	100.062	100.030	5.375	99.610	99.521	99.450
5.375	100.156	100.067	99.996	5.375	99.346	99.257	99.186	5.375	99.954	99.919	99.887	5.500	100.171	100.082	100.011
5.500	100.561	100.472	100.401	5.500	99.751	99.662	99.591	5.500	100.228	100.193	100.161	5.625	100.532	100.443	100.372
5.625	100.951	100.863	100.792	5.625	100.141	100.053	99.982	5.625	100.487	100.452	100.420	5.750	101.350	101.262	101.191
5.750	101.436	101.348	101.277	5.750	100.626	100.538	100.467	5.750	100.821	100.786	100.754	5.875	100.952	100.879	100.808
5.875	101.210	101.138	101.067	5.875	100.400	100.328	100.257	5.875	100.427	100.400	100.376	5.990	101.384	101.311	101.240
5.990	102.298	102.225	102.154	5.990	101.488	101.415	101.344	5.990	101.373	101.346	101.322	6.125	101.781	101.709	101.638
6.125	102.471	102.399	102.328	6.125	101.661	101.589	101.518	6.125	101.395	101.368	101.344	6.250	101.803	101.731	101.659
6.250	102.332	102.259	102.188	6.250	101.522	101.449	101.378	6.250	101.084	101.057	101.033	6.375	101.880	101.807	101.870
6.375	102.657	102.646	102.646	6.375	101.847	101.836	101.836	6.375	101.573	101.519	101.503	6.500	102.256	102.246	102.246
6.500	103.505	103.494	103.494	6.500	102.695	102.684	102.684	6.500	102.261	102.206	102.190	6.625	102.619	102.608	102.608
6.625	103.877	103.866	103.866	6.625	103.067	103.056	103.056	6.625	102.471	102.416	102.400	6.750	102.451	102.440	102.440
6.750	103.690	103.679	103.679	6.750	102.880	102.869	102.869	6.750	102.409	102.354	102.338	6.875	102.783	102.651	102.544
6.875	104.520	104.387	104.281	6.875	103.710	103.577	103.471	6.875	103.194	103.139	103.123	6.990	102.713	102.580	102.474
6.990	104.869	104.736	104.630	6.990	104.059	103.926	103.820	6.990	103.372	103.317	103.301	7.125	103.015	102.882	102.776

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	97.832	97.788	97.753	5.125	98.183	98.139	98.103	4.990	97.832	97.788	97.753	5.125	98.183	98.139	98.103
5.125	98.655	98.610	98.575	5.250	99.116	99.072	99.036	5.125	98.655	98.610	98.575	5.250	99.116	99.072	99.036
5.250	99.364	99.320	99.284	5.375	99.410	99.321	99.250	5.250	99.364	99.320	99.284	5.375	99.410	99.321	99.250
5.375	100.006	99.917	99.846	5.500	99.971	99.882	99.811	5.375	100.006	99.917	99.846	5.500	99.971	99.882	99.811
5.500	100.411	100.322	100.251	5.625	100.332	100.243	100.172	5.500	100.411	100.322	100.251	5.625	100.332	100.243	100.172
5.625	100.801	100.713	100.642	5.750	101.150	101.062	100.991	5.625	100.801	100.713	100.642	5.750	101.150	101.062	100.991
5.750	101.286	101.198	101.127	5.875	100.752	100.679	100.608	5.750	101.286	101.198	101.127	5.875	100.752	100.679	100.608
5.875	101.060	100.988	100.917	5.990	101.184	101.111	101.040	5.875	101.060	100.988	100.917	5.990	101.184	101.111	101.040
5.990	102.148	102.075	102.004	6.125	101.581	101.509	101.438	5.990	102.148	102.075	102.004	6.125	101.581	101.509	101.438
6.125	102.321	102.249	102.178	6.250	101.603	101.531	101.459	6.125	102.321	102.249	102.178	6.250	101.603	101.531	101.459
6.250	102.182	102.109	102.038	6.375	101.680	101.670	101.670	6.250	102.182	102.109	102.038	6.375	101.680	101.670	101.670
6.375	102.507	102.496	102.496	6.500	102.056	102.046	102.046	6.375	102.507	102.496	102.496	6.500	102.056	102.046	102.046
6.500	103.355	103.344	103.344	6.625	102.419	102.408	102.408	6.500	103.355	103.344	103.344	6.625	102.419	102.408	102.408
6.625	103.727	103.716	103.716	6.750	102.251	102.240	102.240	6.625	103.727	103.716	103.716	6.750	102.251	102.240	102.240
6.750	103.540	103.529	103.529	6.875	102.583	102.451	102.344	6.750	103.540	103.529	103.529	6.875	102.583	102.451	102.344
6.875	104.370	104.237	104.131	6.990	102.513	102.380	102.274	6.875	104.370	104.237	104.131	6.990	102.513	102.380	102.274
6.990	104.719	104.586	104.480	7.125	102.815	102.682	102.576	6.990	104.719	104.586	104.480	7.125	102.815	102.682	102.576

LLPAs

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

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	-1.000
FICO 590-599	-1.750
FICO 550-579	-3.250
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 >80% 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 (Sub Fin)	-1.000
NC Floor Price	99.750



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

Effective: April 10, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	97.705	97.661	97.625	
5.125	98.342	98.298	98.262	
5.250	99.111	99.067	99.031	
5.375	99.583	99.495	99.424	
5.500	100.271	100.182	100.111	
5.625	100.699	100.611	100.540	
5.750	100.946	100.858	100.787	
5.875	100.980	100.908	100.837	
5.990	101.625	101.553	101.482	
6.125	102.023	101.951	101.880	
6.250	102.136	102.064	101.993	
6.375	101.978	101.967	101.967	
6.500	102.517	102.506	102.506	
6.625	102.725	102.714	102.714	
6.750	103.223	103.213	103.213	
6.875	103.750	103.617	103.511	
6.990	104.085	103.952	103.846	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.990	96.905	96.861	96.825	
5.125	97.542	97.498	97.462	
5.250	98.311	98.267	98.231	
5.375	98.783	98.695	98.624	
5.500	99.471	99.382	99.311	
5.625	99.899	99.811	99.740	
5.750	100.146	100.058	99.987	
5.875	100.180	100.108	100.037	
5.990	100.825	100.753	100.682	
6.125	101.223	101.151	101.080	
6.250	101.336	101.264	101.193	
6.375	101.178	101.167	101.167	
6.500	101.717	101.706	101.706	
6.625	101.925	101.914	101.914	
6.750	102.423	102.413	102.413	
6.875	102.950	102.817	102.711	
6.990	103.285	103.152	103.046	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	95.577	95.546	95.514	
5.125	99.082	99.051	99.019	
5.250	99.700	99.669	99.637	
5.375	99.392	99.357	99.325	
5.500	99.948	99.913	99.881	
5.625	100.244	100.210	100.177	
5.750	100.340	100.306	100.274	
5.875	100.207	100.180	100.156	
5.990	100.711	100.684	100.660	
6.125	100.957	100.930	100.906	
6.250	100.899	100.872	100.848	
6.375	100.904	100.850	100.834	
6.500	101.282	101.228	101.212	
6.625	101.328	101.274	101.258	
6.750	101.952	101.897	101.881	
6.875	102.434	102.379	102.363	
6.990	102.598	102.543	102.527	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.005	98.961	98.925	
5.375	99.304	99.215	99.144	
5.500	99.755	99.667	99.596	
5.625	100.406	100.318	100.246	
5.750	100.584	100.496	100.425	
5.875	100.559	100.487	100.416	
5.990	100.952	100.880	100.809	
6.125	101.551	101.479	101.408	
6.250	101.452	101.380	101.309	
6.375	101.074	101.063	101.063	
6.500	101.511	101.500	101.500	
6.625	102.211	102.201	102.201	
6.750	101.549	101.538	101.538	
6.875	102.432	102.300	102.193	
6.990	102.615	102.483	102.376	
7.125	102.421	102.289	102.182	
7.250	102.964	102.831	102.725	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.455	97.411	97.375	
5.125	98.092	98.048	98.012	
5.250	98.861	98.817	98.781	
5.375	99.333	99.245	99.174	
5.500	100.021	99.932	99.861	
5.625	100.449	100.361	100.290	
5.750	100.696	100.608	100.537	
5.875	100.730	100.658	100.587	
5.990	101.375	101.303	101.232	
6.125	101.773	101.701	101.630	
6.250	101.886	101.814	101.743	
6.375	101.728	101.717	101.717	
6.500	102.267	102.256	102.256	
6.625	102.475	102.464	102.464	
6.750	102.973	102.963	102.963	
6.875	103.500	103.367	103.261	
6.990	103.835	103.702	103.596	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.855	98.811	98.775	
5.375	99.154	99.065	98.994	
5.500	99.605	99.517	99.446	
5.625	100.256	100.168	100.096	
5.750	100.434	100.346	100.275	
5.875	100.409	100.337	100.266	
5.990	100.802	100.730	100.659	
6.125	101.401	101.329	101.258	
6.250	101.302	101.230	101.159	
6.375	100.924	100.913	100.913	
6.500	101.361	101.350	101.350	
6.625	102.061	102.051	102.051	
6.750	101.399	101.388	101.388	
6.875	102.282	102.150	102.043	
6.990	102.465	102.333	102.226	
7.125	102.271	102.139	102.032	
7.250	102.814	102.681	102.575	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.455	97.411	97.375	
5.125	98.092	98.048	98.012	
5.250	98.861	98.817	98.781	
5.375	99.333	99.245	99.174	
5.500	100.021	99.932	99.861	
5.625	100.449	100.361	100.290	
5.750	100.696	100.608	100.537	
5.875	100.730	100.658	100.587	
5.990	101.375	101.303	101.232	
6.125	101.773	101.701	101.630	
6.250	101.886	101.814	101.743	
6.375	101.728	101.717	101.717	
6.500	102.267	102.256	102.256	
6.625	102.475	102.464	102.464	
6.750	102.973	102.963	102.963	
6.875	103.500	103.367	103.261	
6.990	103.835	103.702	103.596	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	98.855	98.811	98.775	
5.375	99.154	99.065	98.994	
5.500	99.605	99.517	99.446	
5.625	100.256	100.168	100.096	
5.750	100.434	100.346	100.275	
5.875	100.409	100.337	100.266	
5.990	100.802	100.730	100.659	
6.125	101.401	101.329	101.258	
6.250	101.302	101.230	101.159	
6.375	100.924	100.913	100.913	
6.500	101.361	101.350	101.350	
6.625	102.061	102.051	102.051	
6.750	101.399	101.388	101.388	
6.875	102.282	102.150	102.043	
6.990	102.465	102.333	102.226	
7.125	102.271	102.139	102.032	
7.250	102.814	102.681	102.575	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.591	98.547	98.511	
5.375	99.063	98.975	98.904	
5.500	99.751	99.662	99.591	
5.625	100.179	100.091	100.020	
5.750	100.426	100.338	100.267	
5.875	100.460	100.388	100.317	
5.990	101.105	101.033	100.962	
6.125	101.503	101.431	101.360	
6.250	101.616	101.544	101.473	
6.375	101.458	101.447	101.447	
6.500	101.997	101.986	101.986	
6.625	102.205	102.194	102.194	
6.750	102.703	102.693	102.693	
6.875	103.230	103.097	102.991	
6.990	103.565	103.432	103.326	
7.125	104.089	103.957	103.850	
7.250	104.359	104.226	104.120	

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	-1.000
FICO 580-599	-1.750
FICO 560-579	-3.250
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

FHA State Tier Adjustment	
Tier 1 States AZ, CA, CO, CT, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN AL, AR, DE, FL, GA, IL, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.150
Tier 3 States	0.250
60 Day Lock (From 45 Day Price)	-0.500
3-4 Units	-0.500
VA IRRRL >100% CLTV (Sub Fin)	-1.000
NC Floor Price	99.750



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

Effective: April 10, 2026

FHA/VA ARM PRICING

Rate	FHA 5/1 ARM - (30S)		
	15 Day	30 Day	45 Day
4.625	97.236	97.234	97.118
4.750	97.721	97.704	97.549
4.875	98.253	98.236	98.082
5.000	98.752	98.735	98.580
5.125	98.727	98.710	98.555
5.250	98.686	98.654	98.460
5.375	99.189	99.157	98.963
5.500	99.746	99.714	99.520
5.625	99.653	99.621	99.427

Rate	FHA 5/1 ARM HB - (30SHB)		
	15 Day	30 Day	45 Day
4.625	96.657	96.656	96.540
4.750	97.180	97.164	97.009
4.875	97.690	97.673	97.519
5.000	98.158	98.141	97.986
5.125	98.099	98.082	97.927
5.250	98.128	98.096	97.902
5.375	98.594	98.562	98.369
5.500	99.105	99.073	98.879
5.625	98.956	98.924	98.731

Rate	VA 5/1 ARM - (40S)		
	15 Day	30 Day	45 Day
4.625	97.067	97.065	96.949
4.750	97.750	97.733	97.578
4.875	98.207	98.191	98.036
5.000	98.626	98.610	98.455
5.125	98.521	98.504	98.349
5.250	98.701	98.669	98.475
5.375	99.124	99.092	98.899
5.500	99.600	99.568	99.374
5.625	99.424	99.392	99.198
5.750	99.031	98.984	98.751

Rate	VA 5/1 ARM HB - (40SHB)		
	15 Day	30 Day	45 Day
4.625	96.437	96.435	96.319
4.750	97.170	97.153	96.999
4.875	97.597	97.580	97.426
5.000	97.978	97.961	97.806
5.125	97.830	97.813	97.658
5.250	98.099	98.067	97.873
5.375	98.481	98.449	98.255
5.500	98.908	98.876	98.682
5.625	98.678	98.646	98.452
5.750	98.409	98.362	98.129

LLPAs

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K
0.375	-1.000	-0.375
FICO 680-699	FICO 580-599	Loan Amount <\$100,000
0.250	-1.750	-0.375
FICO 660-679	FICO 550-579	VA Cashout >90% LTV
0.250	-3.250	-3.000
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)
0.000	-3.000	-1.250
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)
-0.250	0.250	-1.250

FHA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, GA, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
3-4 Units		
-0.500		
VA IRRRL >100% CLTV (Sub Fin)		
-1.000		
NC Floor Price		
99.750		



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

Effective: April 10, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.872	97.828	97.793	
5.125	98.695	98.650	98.615	
5.250	99.404	99.360	99.324	
5.375	100.046	99.957	99.886	
5.500	100.451	100.362	100.291	
5.625	100.841	100.753	100.682	
5.750	101.326	101.238	101.167	
5.875	101.100	101.028	100.957	
5.990	102.188	102.115	102.044	
6.125	102.361	102.289	102.218	
6.250	102.222	102.149	102.078	
6.375	102.547	102.536	102.536	
6.500	103.395	103.384	103.384	
6.625	103.767	103.756	103.756	
6.750	103.580	103.569	103.569	
6.875	104.410	104.277	104.171	
6.990	104.759	104.626	104.520	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.579	98.535	98.499	
5.375	99.221	99.132	99.061	
5.500	99.626	99.537	99.466	
5.625	100.016	99.928	99.857	
5.750	100.501	100.413	100.342	
5.875	100.275	100.203	100.132	
5.990	101.363	101.290	101.219	
6.125	101.536	101.464	101.393	
6.250	101.397	101.324	101.253	
6.375	101.722	101.711	101.711	
6.500	102.570	102.559	102.559	
6.625	102.942	102.931	102.931	
6.750	102.755	102.744	102.744	
6.875	103.585	103.452	103.346	
6.990	103.934	103.801	103.695	
7.125	104.745	104.612	104.506	
7.250	104.348	104.215	104.109	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.719	98.688	98.656	
5.125	99.410	99.379	99.346	
5.250	99.968	99.937	99.905	
5.375	99.829	99.794	99.762	
5.500	100.103	100.068	100.036	
5.625	100.362	100.327	100.295	
5.750	100.696	100.661	100.629	
5.875	100.302	100.275	100.251	
5.990	101.248	101.221	101.197	
6.125	101.270	101.243	101.219	
6.250	100.959	100.932	100.908	
6.375	101.448	101.394	101.378	
6.500	102.136	102.081	102.065	
6.625	102.346	102.291	102.275	
6.750	102.284	102.229	102.213	
6.875	103.069	103.014	102.998	
6.990	103.247	103.192	103.176	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.891	98.847	98.811	
5.375	99.185	99.096	99.025	
5.500	99.746	99.657	99.586	
5.625	100.107	100.018	99.947	
5.750	100.925	100.837	100.766	
5.875	100.527	100.454	100.383	
5.990	100.959	100.886	100.815	
6.125	101.356	101.284	101.213	
6.250	101.378	101.306	101.234	
6.375	101.455	101.445	101.445	
6.500	101.831	101.821	101.821	
6.625	102.194	102.183	102.183	
6.750	102.026	102.015	102.015	
6.875	102.358	102.226	102.119	
6.990	102.288	102.155	102.049	
7.125	102.590	102.457	102.351	
7.250	102.994	102.861	102.755	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	99.236	99.192	99.156	
5.375	99.708	99.620	99.549	
5.500	100.396	100.307	100.236	
5.625	100.824	100.736	100.665	
5.750	101.071	100.983	100.912	
5.875	101.105	101.033	100.962	
5.990	101.750	101.678	101.607	
6.125	102.148	102.076	102.005	
6.250	102.261	102.189	102.118	
6.375	102.103	102.092	102.092	
6.500	102.642	102.631	102.631	
6.625	102.850	102.839	102.839	
6.750	103.348	103.338	103.338	
6.875	103.875	103.742	103.636	
6.990	104.210	104.077	103.971	
7.125	104.734	104.602	104.495	
7.250	105.004	104.871	104.765	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.186	98.142	98.106	
5.375	98.658	98.570	98.499	
5.500	99.346	99.257	99.186	
5.625	99.774	99.686	99.615	
5.750	100.021	99.933	99.862	
5.875	100.055	99.983	99.912	
5.990	100.700	100.628	100.557	
6.125	101.098	101.026	100.955	
6.250	101.211	101.139	101.068	
6.375	101.053	101.042	101.042	
6.500	101.592	101.581	101.581	
6.625	101.800	101.789	101.789	
6.750	102.298	102.288	102.288	
6.875	102.825	102.692	102.586	
6.990	103.160	103.027	102.921	
7.125	103.684	103.552	103.445	
7.250	103.954	103.821	103.715	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.452	98.421	98.389	
5.125	98.957	98.926	98.894	
5.250	99.575	99.544	99.512	
5.375	99.267	99.232	99.200	
5.500	99.823	99.788	99.756	
5.625	100.119	100.085	100.052	
5.750	100.215	100.181	100.149	
5.875	100.082	100.055	100.031	
5.990	100.586	100.559	100.535	
6.125	100.832	100.805	100.781	
6.250	100.774	100.747	100.723	
6.375	100.779	100.725	100.709	
6.500	101.157	101.103	101.087	
6.625	101.203	101.149	101.133	
6.750	101.827	101.772	101.756	
6.875	102.309	102.254	102.238	
6.990	102.473	102.418	102.402	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.830	98.786	98.750	
5.375	99.129	99.040	98.969	
5.500	99.580	99.492	99.421	
5.625	100.231	100.143	100.071	
5.750	100.409	100.321	100.250	
5.875	100.384	100.312	100.241	
5.990	100.777	100.705	100.634	
6.125	101.376	101.304	101.233	
6.250	101.277	101.205	101.134	
6.375	100.899	100.888	100.888	
6.500	101.336	101.325	101.325	
6.625	102.036	102.026	102.026	
6.750	101.374	101.363	101.363	
6.875	102.257	102.125	102.018	
6.990	102.440	102.308	102.201	
7.125	102.246	102.114	102.007	
7.250	102.789	102.656	102.550	

LLPAs

FICO		VA Loan Amount		FHA State Tier Adjustment		
FICO ≥700	0.375	VA Loan Amount >\$950K	-0.375	Tier 1 States	AZ, CA, CO, CT, HI, MA, NJ, NV, NC, OR, SC, UT, VA, WA	0.000
FICO 680-699	0.250	Loan Amount <\$100,000	-0.375	Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
FICO 660-679	0.250	VA Cashout >90% LTV	-3.000	Tier 3 States	AK, AL, AR, DE, FL, GA, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
FICO 640-659	0.000	Manufactured Home (Purchase/Rate-Term/Cashout)	-1.250	60 Day Lock (From 45 Day Price)		-0.500
FICO 620-639	-0.250	Manufactured Home (Streamline/IRRRL)	-1.250	3-4 Units		-0.50
				VA IRRRL >100% CLTV (Sub Fin)		-1.000
				NC Floor Price		99.75

Jumbo Pricing

Note Rate	Jumbo 30 Year Fixed - (901D)			
	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.376	99.282	99.094	98.907
6.250	99.728	99.634	99.447	99.259
6.375	100.038	99.944	99.757	99.569
6.500	100.328	100.235	100.047	99.860
6.625	100.562	100.468	100.281	100.093
6.750	100.787	100.693	100.506	100.318
6.875	101.011	100.917	100.730	100.542
7.000	101.182	101.088	100.901	100.713
7.125	101.348	101.255	101.067	100.880
7.250	101.472	101.378	101.190	101.003
7.375	101.580	101.487	101.299	101.112
7.500	101.704	101.610	101.423	101.235
7.625	101.842	101.748	101.561	101.373
7.750	101.980	101.886	101.699	101.511
7.875	102.118	102.024	101.837	101.649
8.000	102.256	102.163	101.975	101.788
8.125	102.394	102.301	102.113	101.926
8.250	102.533	102.439	102.251	102.064
8.375	102.671	102.577	102.390	102.202

Rate	Jumbo 10/6 ARM - (9106D)			
	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.142	99.048	98.861	98.673
6.375	99.384	99.290	99.103	98.915
6.500	99.626	99.532	99.345	99.157
6.625	99.686	99.592	99.405	99.217
6.750	99.895	99.802	99.614	99.427
6.875	100.105	100.011	99.823	99.636
7.000	100.314	100.220	100.032	99.845
7.125	100.523	100.429	100.242	100.054
7.250	100.732	100.638	100.451	100.263
7.375	100.941	100.848	100.660	100.473
7.500	101.151	101.057	100.869	100.682
7.625	101.360	101.266	101.079	100.891
7.750	101.569	101.475	101.288	101.100
7.875	101.778	101.685	101.497	101.310
8.000	101.988	101.894	101.706	101.519

Loan Level Price Adjustments (LLPAs)

CLTV

FICO	CLTV						
	<= 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
UPB >2mm	-0.250	-0.250	-0.250	-0.250	-0.250		
UPB>2.5mm	-0.500	-0.500	-0.500	-0.500			
DTI>45	-0.050	-0.050	-0.050	-0.250	-0.375	-0.500	-0.500
DTI<35	0.100	0.100	0.100	0.100	0.100	0.100	0.100

ARM Notes

Margin:	2.75%
Floor:	2.75%
Caps:	5/1/5
Index:	SOFR

NC Floor Price

99.750

Maximum Net Price

102.000

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	98.351	98.242	98.070	97.851	
5.875	98.744	98.635	98.463	98.244	
6.000	99.137	99.028	98.856	98.637	
6.125	99.436	99.327	99.155	98.936	
6.250	99.736	99.627	99.455	99.236	
6.375	99.896	99.787	99.615	99.396	
6.500	100.056	99.946	99.774	99.556	
6.625	100.086	99.977	99.805	99.586	
6.750	100.117	100.007	99.836	99.617	
6.875	100.200	100.091	99.919	99.700	
7.000	100.284	100.175	100.003	99.784	
7.125	100.298	100.189	100.017	99.798	
7.250	100.312	100.203	100.031	99.812	
7.375	100.307	100.198	100.026	99.807	
7.500	100.303	100.193	100.021	99.803	

J30 BD21 Sapphire Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	98.351	98.242	98.070	97.851	
5.875	98.744	98.635	98.463	98.244	
6.000	99.137	99.028	98.856	98.637	
6.125	99.436	99.327	99.155	98.936	
6.250	99.736	99.627	99.455	99.236	
6.375	99.896	99.787	99.615	99.396	
6.500	100.056	99.946	99.774	99.556	
6.625	100.086	99.977	99.805	99.586	
6.750	100.117	100.007	99.836	99.617	
6.875	100.200	100.091	99.919	99.700	
7.000	100.284	100.175	100.003	99.784	
7.125	100.298	100.189	100.017	99.798	
7.250	100.312	100.203	100.031	99.812	
7.375	100.307	100.198	100.026	99.807	
7.500	100.303	100.193	100.021	99.803	

J3 BD10 Sapphire Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	98.351	98.242	98.070	97.851	
5.875	98.744	98.635	98.463	98.244	
6.000	99.137	99.028	98.856	98.637	
6.125	99.436	99.327	99.155	98.936	
6.250	99.736	99.627	99.455	99.236	
6.375	99.896	99.787	99.615	99.396	
6.500	100.056	99.946	99.774	99.556	
6.625	100.086	99.977	99.805	99.586	
6.750	100.117	100.007	99.836	99.617	
6.875	100.200	100.091	99.919	99.700	
7.000	100.284	100.175	100.003	99.784	
7.125	100.298	100.189	100.017	99.798	
7.250	100.312	100.203	100.031	99.812	
7.375	100.307	100.198	100.026	99.807	
7.500	100.303	100.193	100.021	99.803	

J15 Sapphire Jumbo Pro 15 Year Fixed - (915SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.500	96.566	96.456	96.284	96.066	
5.625	96.881	96.771	96.599	96.381	
5.750	97.195	97.086	96.914	96.695	
5.875	97.549	97.440	97.268	97.049	
6.000	97.902	97.793	97.621	97.402	
6.125	98.232	98.122	97.950	97.732	
6.250	98.561	98.452	98.280	98.061	
6.375	98.593	98.484	98.312	98.093	
6.500	98.626	98.516	98.344	98.126	
6.625	98.712	98.603	98.431	98.212	
6.750	98.799	98.689	98.518	98.299	

J106 Sapphire Jumbo Pro 10/6 ARM - (9106SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.250	96.464	96.355	96.183	95.964	
5.375	96.769	96.659	96.487	96.269	
5.500	97.056	96.947	96.775	96.556	
5.625	97.328	97.219	97.047	96.828	
5.750	97.590	97.481	97.309	97.090	
5.875	97.857	97.748	97.576	97.357	
6.000	98.126	98.017	97.845	97.626	
6.125	98.339	98.229	98.058	97.839	
6.250	98.520	98.410	98.238	98.020	
6.375	98.776	98.667	98.495	98.276	
6.500	99.034	98.924	98.752	98.534	
6.625	99.069	98.959	98.787	98.569	
6.750	99.104	98.995	98.823	98.604	
6.875	99.323	99.214	99.042	98.823	
7.000	99.543	99.433	99.261	99.043	

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	Maximum Net Price 102.000	Must be Conditionally Approved to lock
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Giant Lending
3187 Red Hill Ave., Suite 100
Costa Mesa, CA 92626

Effective: Friday, April 10, 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	98.137	98.075	98.200	6.000	98.137	98.075	98.200
6.125	98.762	98.700	98.825	6.125	98.762	98.700	98.825
6.250	99.300	99.238	99.363	6.250	99.300	99.238	99.363
6.375	99.800	99.738	99.863	6.375	99.800	99.738	99.863
6.500	100.237	100.175	100.300	6.500	100.237	100.175	100.300
6.625	100.635	100.573	100.698	6.625	100.635	100.573	100.698
6.750	101.026	100.964	101.089	6.750	101.026	100.964	101.089
6.875	101.409	101.347	101.472	6.875	101.409	101.347	101.472
7.000	101.784	101.722	101.847	7.000	101.784	101.722	101.847
7.125	102.151	102.089	102.214	7.125	102.151	102.089	102.214
7.250	102.510	102.448	102.573	7.250	102.510	102.448	102.573
7.375	102.862	102.800	102.925	7.375	102.862	102.800	102.925
7.500	103.206	103.144	103.269	7.500	103.206	103.144	103.269
7.625	103.542	103.480	103.605	7.625	103.542	103.480	103.605
7.750	103.870	103.808	103.933	7.750	103.870	103.808	103.933
7.875	104.190	104.128	104.253	7.875	104.190	104.128	104.253
8.000	104.471	104.409	104.534	8.000	104.471	104.409	104.534
8.125	104.721	104.659	104.784	8.125	104.721	104.659	104.784
8.250	104.971	104.909	105.034	8.250	104.971	104.909	105.034

Jumbo Preferred 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.137	98.075	98.200
6.125	98.762	98.700	98.825
6.250	99.300	99.238	99.363
6.375	99.800	99.738	99.863
6.500	100.237	100.175	100.300
6.625	100.635	100.573	100.698
6.750	101.026	100.964	101.089
6.875	101.409	101.347	101.472
7.000	101.784	101.722	101.847
7.125	102.151	102.089	102.214
7.250	102.510	102.448	102.573
7.375	102.862	102.800	102.925
7.500	103.206	103.144	103.269
7.625	103.542	103.480	103.605
7.750	103.870	103.808	103.933
7.875	104.190	104.128	104.253
8.000	104.471	104.409	104.534
8.125	104.721	104.659	104.784
8.250	104.971	104.909	105.034

Jumbo Preferred 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.387	98.325	98.450
6.125	99.012	98.950	99.075
6.250	99.560	99.488	99.613
6.375	100.050	99.988	100.113
6.500	100.487	100.425	100.550
6.625	100.885	100.823	100.948
6.750	101.276	101.214	101.339
6.875	101.659	101.597	101.722
7.000	102.034	101.972	102.097
7.125	102.401	102.339	102.464
7.250	102.760	102.698	102.823
7.375	103.112	103.050	103.175
7.500	103.456	103.394	103.519
7.625	103.792	103.730	103.855
7.750	104.120	104.058	104.183
7.875	104.440	104.378	104.503
8.000	104.721	104.659	104.784
8.125	104.971	104.909	105.034
8.250	105.221	105.159	105.284

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