



Giant Lending Rate Sheet

GiantLending.com
3187 Red Hill Ave., Suite 200
Costa Mesa, CA 92626

Ratesheet Code: RS-WS

Effective Date: 4/14/26 7:38 AM

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Lock Expiration Days	
15 Day	04/29/26
30 Day	05/14/26
45 Day	05/29/26
60 Day	06/12/26

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: brokersupport@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
Bank Statement Calc:	Phone: Email Only Email: bkstdesk@thegiantlending.com
CD Desk:	Phone: Email Only Email: Disclosures@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 14, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.008	95.960	95.906	95.861	4.875	95.572	95.523	95.469	95.424	5.750	100.355	100.267	100.165	100.081
4.990	96.640	96.591	96.537	96.492	4.990	96.203	96.155	96.100	96.056	5.875	100.855	100.766	100.665	100.581
5.125	97.080	97.031	96.977	96.932	5.125	96.702	96.653	96.599	96.554	5.990	101.296	101.208	101.106	101.022
5.250	97.629	97.581	97.525	97.479	5.250	97.263	97.215	97.159	97.114	6.125	101.760	101.671	101.570	101.486
5.375	98.270	98.222	98.166	98.121	5.375	97.919	97.870	97.815	97.769	6.250	101.587	101.490	101.379	101.288
5.500	98.864	98.816	98.760	98.715	5.500	98.537	98.489	98.433	98.388	6.375	102.139	102.042	101.931	101.840
5.625	99.439	99.390	99.335	99.289	5.625	99.114	99.065	99.010	98.964	6.500	102.532	102.435	102.324	102.233
5.750	99.746	99.689	99.623	99.570	5.750	99.421	99.364	99.298	99.245	6.625	102.767	102.670	102.559	102.468
5.875	100.311	100.254	100.188	100.135	5.875	99.986	99.929	99.863	99.810	6.750	102.635	102.554	102.466	102.393
5.990	100.794	100.737	100.671	100.618	5.990	100.469	100.412	100.346	100.293	6.875	102.894	102.813	102.725	102.652
6.125	101.281	101.225	101.159	101.105	6.125	100.936	100.880	100.814	100.760	6.990	103.320	103.239	103.151	103.078
6.250	101.511	101.438	101.354	101.285	6.250	101.166	101.093	101.009	100.940	7.125	103.858	103.777	103.689	103.616
6.375	102.090	102.017	101.934	101.865	6.375	101.745	101.672	101.589	101.520	7.250	104.206	104.174	104.135	104.104
6.500	102.509	102.436	102.353	102.284	6.500	102.164	102.091	102.008	101.939	7.375	104.535	104.502	104.464	104.432
6.625	102.730	102.658	102.574	102.505	6.625	102.385	102.313	102.229	102.160	7.500	104.864	104.832	104.794	104.762
6.750	102.984	102.928	102.862	102.808	6.750	102.639	102.583	102.517	102.463	7.625	105.177	105.145	105.106	105.074
6.875	103.199	103.146	103.086	103.037	6.875	102.854	102.801	102.741	102.692	7.750	105.423	105.390	105.352	105.320
6.990	103.714	103.665	103.610	103.565	6.990	103.369	103.320	103.265	103.220	7.875	105.690	105.657	105.619	105.587
7.125	104.085	104.036	103.982	103.937	7.125	103.740	103.691	103.637	103.592	7.990	105.868	105.836	105.797	105.766
7.250	104.613	104.573	104.525	104.486	7.250	104.268	104.228	104.180	104.141	8.125	105.930	105.897	105.859	105.827
7.375	104.800	104.760	104.712	104.673	7.375	104.455	104.415	104.367	104.328					
7.500	105.111	105.070	105.023	104.984	7.500	104.766	104.725	104.678	104.639					
7.625	105.379	105.339	105.291	105.252	7.625	105.034	104.994	104.946	104.907					

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	98.813	98.768	98.713	98.667	5.990	101.221	101.177	101.121	101.075	5.750	99.396	99.339	99.273	99.220
4.990	99.189	99.143	99.089	99.043	6.125	101.460	101.417	101.362	101.316	5.875	99.964	99.908	99.842	99.788
5.125	99.352	99.307	99.252	99.206	6.250	101.850	101.809	101.754	101.709	5.990	100.499	100.443	100.377	100.323
5.250	99.975	99.930	99.875	99.830	6.375	102.191	102.149	102.094	102.049	6.125	101.050	100.994	100.928	100.874
5.375	100.325	100.279	100.224	100.179	6.500	102.399	102.358	102.303	102.258	6.250	101.355	101.291	101.216	101.155
5.500	100.650	100.604	100.549	100.504	6.625	102.473	102.432	102.377	102.332	6.375	101.991	101.927	101.852	101.791
5.625	100.947	100.902	100.847	100.802	6.750	102.783	102.742	102.687	102.642	6.500	102.471	102.407	102.332	102.271
5.750	101.136	101.090	101.035	100.990	6.875	102.856	102.814	102.759	102.714	6.625	102.770	102.705	102.631	102.570
5.875	101.374	101.328	101.273	101.228	6.990	103.126	103.085	103.030	102.984	6.750	103.064	103.015	102.959	102.912
5.990	101.669	101.623	101.568	101.523	7.125	103.291	103.249	103.194	103.149	6.875	103.355	103.306	103.249	103.203
6.125	101.954	101.908	101.853	101.808	7.250	103.445	103.392	103.318	103.258	6.990	103.859	103.810	103.754	103.707
6.250	102.175	102.131	102.077	102.031	7.375	103.539	103.485	103.412	103.352	7.125	104.251	104.203	104.146	104.100
6.375	102.563	102.519	102.464	102.419	7.500	103.625	103.571	103.498	103.438	7.250	104.407	104.367	104.319	104.280
6.500	102.827	102.784	102.729	102.684	7.625	103.769	103.715	103.642	103.582	7.375	104.768	104.727	104.680	104.641
6.625	102.941	102.898	102.843	102.798	7.750	103.912	103.859	103.785	103.725	7.500	105.095	105.054	105.007	104.968
6.750	103.323	103.281	103.226	103.181	7.875	104.055	104.002	103.928	103.868	7.625	105.409	105.369	105.321	105.282
6.875	103.408	103.366	103.311	103.266	7.990	103.936	103.883	103.809	103.749	7.750	105.105	105.064	105.017	104.978
6.990	103.728	103.686	103.631	103.586	8.125	104.091	104.038	103.965	103.904	7.875	105.338	105.298	105.250	105.211
										7.990	105.224	105.183	105.136	105.097
										8.125	105.489	105.457	105.419	105.387

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	97.495	97.447	97.391	97.346	4.875	94.997	94.948	94.894	94.849	5.750	100.280	100.192	100.090	100.006
5.500	98.089	98.041	97.985	97.940	4.990	95.628	95.580	95.525	95.481	5.875	100.780	100.691	100.590	100.506
5.625	98.664	98.615	98.560	98.514	5.125	96.127	96.078	96.024	95.979	5.990	101.221	101.133	101.031	100.947
5.750	98.971	98.914	98.848	98.795	5.250	96.688	96.640	96.584	96.539	6.125	101.685	101.596	101.495	101.411
5.875	99.536	99.479	99.413	99.360	5.375	97.344	97.295	97.240	97.194	6.250	101.512	101.415	101.304	101.213
5.990	100.019	99.962	99.896	99.843	5.500	97.962	97.914	97.858	97.813	6.375	102.064	101.967	101.856	101.765
6.125	100.506	100.450	100.384	100.330	5.625	98.539	98.490	98.435	98.389	6.500	102.457	102.360	102.249	102.158
6.250	100.736	100.683	100.579	100.510	5.750	98.846	98.789	98.723	98.670	6.625	102.692	102.595	102.484	102.393
6.375	101.315	101.242	101.159	101.090	5.875	99.411	99.354	99.288	99.235	6.750	102.560	102.479	102.391	102.318
6.500	101.734	101.661	101.578	101.509	5.990	99.894	99.837	99.771	99.718	6.875	102.819	102.738	102.650	102.577
6.625	101.955	101.883	101.799	101.730	6.125	100.361	100.305	100.239	100.185	6.990	103.245	103.164	103.076	103.003
6.750	102.209	102.153	102.087	102.033	6.250	100.591	100.518	100.434	100.365	7.125	103.583	103.502	103.414	103.341
6.875	102.424	102.371	102.311	102.262	6.375	101.170	101.097	101.014	100.945	7.250	104.131	104.099	104.060	104.029
6.990	102.939	102.890	102.835	102.790	6.500	101.589	101.516	101.433	101.364	7.375	104.460	104.427	104.389	104.357
7.125	103.310	103.261	103.207	103.162	6.625	101.810	101.738	101.654	101.585	7.500	104.789	104.757	104.719	104.687
7.250	103.838	103.798	103.750	103.711	6.750	102.064	102.008	101.942	101.888	7.625	105.102	105.070	105.031	104.999
7.375	104.025	103.985	103.937	103.898	6.875	102.279	102.226	102.166	102.117	7.750	105.348	105.315	105.277	105.245
7.500	104.336	104.295	104.248	104.209	6.990	102.794	102.745	102.690	102.645	7.875	105.615	105.582	105.544	105.512
7.625	104.604	104.564	104.516	104.477	7.125	103.165	103.116	103.062	103.017	7.990	105.593	105.561	105.522	105.491
7.750	104.680	104.639	104.592	104.553	7.250	103.693	103.653	103.605	103.566	8.125	105.855	105.822	105.784	105.752
7.875	104.913	104.873	104.825	104.786	7.375	103.880	103.840	103.792	103.753					
7.990	104.799	104.758	104.711	104.672	7.500	104.191	104.150	104.103	104.064					
8.125	105.025	104.985	104.937	104.898	7.625	104.459	104.419	104.371	104.332					



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

Wholesale

Effective: April 14, 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	98.837	98.781	98.713	98.657	5.500	96.787	96.731	96.663	96.607	5.375	96.289	96.232	96.164	96.109
5.625	99.451	99.395	99.327	99.271	5.625	97.401	97.345	97.277	97.221	5.500	96.929	96.872	96.804	96.749
5.750	99.780	99.723	99.656	99.600	5.750	97.729	97.672	97.604	97.549	5.625	97.531	97.475	97.407	97.351
5.875	100.311	100.254	100.186	100.131	5.875	98.241	98.184	98.116	98.061	5.750	97.847	97.790	97.723	97.667
5.990	100.859	100.803	100.735	100.679	5.990	98.789	98.733	98.665	98.609	5.875	98.370	98.314	98.246	98.190
6.125	101.315	101.258	101.190	101.135	6.125	99.245	99.188	99.120	99.065	5.990	98.904	98.847	98.779	98.724
6.250	101.340	101.243	101.132	101.041	6.250	99.270	99.173	99.062	98.971	6.125	99.397	99.340	99.273	99.217
6.375	101.766	101.669	101.558	101.467	6.375	99.696	99.599	99.488	99.397	6.250	99.436	99.339	99.229	99.137
6.500	102.157	102.060	101.949	101.858	6.500	100.087	99.990	99.879	99.788	6.375	99.866	99.769	99.658	99.567
6.625	102.489	102.392	102.281	102.190	6.625	100.419	100.322	100.211	100.120	6.500	100.246	100.149	100.038	99.947
6.750	102.326	102.245	102.153	102.077	6.750	100.256	100.175	100.083	100.007	6.625	100.598	100.501	100.390	100.299
6.875	102.628	102.547	102.454	102.378	6.875	100.558	100.477	100.384	100.308	6.750	100.456	100.375	100.283	100.206
6.990	102.852	102.771	102.679	102.602	6.990	100.782	100.701	100.609	100.532	6.875	100.789	100.708	100.616	100.539
7.125	103.112	103.031	102.938	102.862	7.125	101.042	100.961	100.868	100.792	6.990	100.985	100.904	100.811	100.735
7.250	102.624	102.552	102.470	102.403	7.250	100.554	100.482	100.400	100.333	7.125	101.262	101.181	101.089	101.012
7.375	103.152	103.070	102.980	102.906	7.375	101.082	101.000	100.910	100.836	7.250	100.792	100.719	100.637	100.570
7.500	103.292	103.195	103.087	102.998	7.500	101.222	101.125	101.017	100.928	7.375	101.554	101.472	101.382	101.307
7.625	103.401	103.304	103.193	103.102	7.625	101.331	101.234	101.123	101.032	7.500	101.372	101.275	101.168	101.079
7.750	104.285	104.188	104.078	103.987	7.750	102.215	102.118	102.008	101.917	7.625	101.488	101.392	101.281	101.189
7.875	104.481	104.384	104.274	104.182	7.875	102.411	102.314	102.204	102.112	7.750	102.375	102.278	102.168	102.076
7.990	103.246	103.149	103.039	102.947	7.990	101.141	101.044	100.934	100.842	7.875	102.572	102.475	102.364	102.273
8.125	103.429	103.332	103.222	103.130	8.125	101.324	101.227	101.117	101.025	7.990	101.451	101.354	101.244	101.152

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	99.523	99.466	99.392	99.332	5.990	98.877	98.820	98.747	98.687
6.125	99.711	99.654	99.580	99.520	6.125	99.103	99.046	98.973	98.912
6.250	99.808	99.753	99.679	99.619	6.250	99.214	99.159	99.086	99.026
6.375	99.991	99.936	99.862	99.802	6.375	99.401	99.345	99.272	99.212
6.500	100.145	100.090	100.017	99.956	6.500	99.544	99.489	99.415	99.355
6.625	100.311	100.256	100.183	100.123	6.625	99.731	99.676	99.602	99.542
6.750	100.545	100.492	100.419	100.358	6.750	99.985	99.932	99.859	99.798
6.875	100.674	100.620	100.547	100.487	6.875	100.145	100.092	100.019	99.958
6.990	100.777	100.724	100.650	100.590	6.990	100.219	100.166	100.093	100.033
7.125	100.901	100.848	100.774	100.714	7.125	100.361	100.308	100.235	100.174
7.250	100.737	100.672	100.581	100.505	7.250	100.215	100.150	100.058	99.983
7.375	101.228	101.163	101.071	100.996	7.375	101.030	100.965	100.873	100.798
7.500	101.197	101.132	101.040	100.965	7.500	100.543	100.478	100.386	100.311
7.625	101.175	101.110	101.018	100.943	7.625	100.536	100.470	100.379	100.303
7.750	102.181	102.115	102.024	101.948	7.750	101.553	101.487	101.396	101.320
7.875	102.288	102.222	102.131	102.055	7.875	101.669	101.604	101.512	101.437
7.990	100.996	100.931	100.839	100.764	7.990	100.501	100.436	100.344	100.269

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	95.908	95.860	95.806	95.761	5.375	98.139	98.082	98.014	97.959	5.375	97.470	97.422	97.366	97.321
4.990	96.540	96.491	96.437	96.392	5.500	98.787	98.731	98.663	98.607	5.500	98.064	98.016	97.960	97.915
5.125	96.980	96.931	96.877	96.832	5.625	99.401	99.345	99.277	99.221	5.625	98.639	98.590	98.535	98.489
5.250	97.529	97.481	97.425	97.379	5.750	99.730	99.673	99.606	99.550	5.750	98.946	98.899	98.823	98.770
5.375	98.170	98.122	98.066	98.021	5.875	100.261	100.204	100.136	100.081	5.875	99.511	99.454	99.388	99.335
5.500	98.764	98.716	98.660	98.615	5.990	100.809	100.753	100.685	100.629	5.990	99.994	99.937	99.871	99.818
5.625	99.339	99.290	99.235	99.189	6.125	101.265	101.208	101.140	101.085	6.125	100.481	100.425	100.359	100.305
5.750	99.646	99.589	99.523	99.470	6.250	101.290	101.193	101.082	100.991	6.250	100.711	100.638	100.554	100.485
5.875	100.211	100.154	100.088	100.035	6.375	101.716	101.619	101.508	101.417	6.375	101.290	101.217	101.134	101.065
5.990	100.694	100.637	100.571	100.518	6.500	102.107	102.010	101.899	101.808	6.500	101.709	101.636	101.553	101.484
6.125	101.181	101.125	101.059	101.005	6.625	102.439	102.342	102.231	102.140	6.625	101.930	101.858	101.774	101.705
6.250	101.411	101.338	101.254	101.185	6.750	102.276	102.195	102.103	102.027	6.750	102.184	102.128	102.062	102.008
6.375	101.990	101.917	101.834	101.765	6.875	102.578	102.497	102.404	102.328	6.875	102.399	102.346	102.286	102.237
6.500	102.409	102.336	102.253	102.184	6.990	102.802	102.721	102.629	102.552	6.990	102.914	102.865	102.810	102.765
6.625	102.630	102.558	102.474	102.405	7.125	103.062	102.981	102.888	102.812	7.125	103.285	103.236	103.182	103.137
6.750	102.884	102.828	102.762	102.708	7.250	102.574	102.502	102.420	102.353	7.250	103.813	103.773	103.725	103.686
6.875	103.099	103.046	102.986	102.937	7.375	103.102	103.020	102.930	102.856	7.375	104.000	103.960	103.912	103.873
6.990	103.614	103.565	103.510	103.465	7.500	103.242	103.145	103.037	102.948	7.500	104.311	104.270	104.223	104.184
7.125	103.985	103.936	103.882	103.837	7.625	103.351	103.254	103.143	103.052	7.625	104.579	104.539	104.491	104.452
7.250	104.513	104.473	104.425	104.386	7.750	104.235	104.138	104.028	103.937	7.750	104.655	104.614	104.567	104.528
7.375	104.700	104.660	104.612	104.573	7.875	104.431	104.334	104.224	104.132	7.875	104.888	104.848	104.800	104.761
7.500	105.011	104.970	104.923	104.884	7.990	103.196	103.099	102.989	102.897	7.990	104.774	104.733	104.686	104.647
7.625	105.279	105.239	105.191	105.152	8.125					8.125	105.000	104.960	104.912	104.873

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-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	95.908	95.860	95.806	95.761	5.500	98.787	98.731	98.663	98.607	5.375	97.470	97.422	97.366	97.321
4.990	96.540	96.491	96.437	96.392	5.625	99.401	99.345	99.277	99.221	5.500	98.064	98.016	97.960	97.915
5.125	96.980	96.931	96.877	96.832	5.750	99.730	99.673	99.606	99.550	5.625	98.639	98.590	98.535	98.489
5.250	97.529	97.481	97.425	97.379	5.875	100.261	100.204	100.136	100.081	5.750	98.946	98.899	98.823	98.770
5.375	98.170	98.122	98.066	98.021	5.990	100.809	100.753	100.685	100.629	5.875	99.511	99.454	99.388	99.335
5.500	98.764	98.716	98.660	98.615	6.125	101.265	101.208	101.140	101.085	5.990	99.994	99.937	99.871	99.818
5.625	99.339	99.290	99.235	99.189	6.250	101.290	101.193	101.082	100.991	6.125	100.481			



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

SELECT PRICING

Effective: April 14, 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	96.308	96.260	96.206	96.161	4.875	99.113	99.068	99.013	98.967
4.990	96.940	96.891	96.837	96.792	4.990	99.489	99.443	99.389	99.343
5.125	97.380	97.331	97.277	97.232	5.125	99.652	99.607	99.552	99.506
5.250	97.929	97.881	97.825	97.779	5.250	100.275	100.230	100.175	100.130
5.375	98.570	98.522	98.466	98.421	5.375	100.625	100.579	100.524	100.479
5.500	99.164	99.116	99.060	99.015	5.500	100.950	100.904	100.849	100.804
5.625	99.739	99.690	99.635	99.589	5.625	101.247	101.202	101.147	101.102
5.750	100.046	99.989	99.923	99.870	5.750	101.436	101.390	101.335	101.290
5.875	100.611	100.554	100.488	100.435	5.875	101.719	101.674	101.619	101.574
5.990	101.094	101.037	100.971	100.918	5.990	101.969	101.923	101.868	101.823
6.125	101.581	101.525	101.459	101.405	6.125	102.254	102.208	102.153	102.108
6.250	101.811	101.738	101.654	101.585	6.250	102.475	102.431	102.377	102.331
6.375	102.390	102.317	102.234	102.165	6.375	102.863	102.819	102.764	102.719
6.500	102.809	102.736	102.653	102.584	6.500	103.127	103.084	103.029	102.984
6.625	103.030	102.958	102.874	102.805	6.625	103.241	103.198	103.143	103.098
6.750	103.284	103.228	103.162	103.108	6.750	103.623	103.581	103.526	103.481
6.875	103.499	103.446	103.386	103.337	6.875	103.708	103.666	103.611	103.566
6.990	104.014	103.965	103.910	103.865					
7.125	104.385	104.336	104.282	104.237					
7.250	104.913	104.873	104.825	104.786					
7.375	105.100	105.060	105.012	104.973					
7.500	105.411	105.370	105.323	105.284					
7.625	105.679	105.639	105.591	105.552					
7.750	105.755	105.714	105.667	105.628					
7.875	105.988	105.948	105.900	105.861					

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.137	99.081	99.013	98.957	5.990	99.823	99.766	99.692	99.632
5.625	99.751	99.695	99.627	99.571	6.125	100.011	99.954	99.880	99.820
5.750	100.080	100.023	99.956	99.900	6.250	100.108	100.053	99.979	99.919
5.875	100.611	100.554	100.486	100.431	6.375	100.291	100.236	100.162	100.102
5.990	101.159	101.103	101.035	100.979	6.500	100.445	100.390	100.317	100.256
6.125	101.615	101.558	101.490	101.435	6.625	100.611	100.556	100.483	100.423
6.250	101.640	101.543	101.432	101.341	6.750	100.845	100.792	100.719	100.658
6.375	102.066	101.969	101.858	101.767	6.875	100.974	100.920	100.847	100.787
6.500	102.457	102.360	102.249	102.158	6.990	101.077	101.024	100.950	100.890
6.625	102.789	102.692	102.581	102.490	7.125	101.201	101.148	101.074	101.014
6.750	102.626	102.545	102.453	102.377	7.250	101.037	100.972	100.881	100.805
6.875	102.928	102.847	102.754	102.678	7.375	101.528	101.463	101.371	101.296
6.990	103.152	103.071	102.979	102.902	7.500	101.497	101.432	101.340	101.265
7.125	103.412	103.331	103.238	103.162	7.625	101.475	101.410	101.318	101.243
7.250	102.924	102.852	102.770	102.703	7.750	102.481	102.415	102.324	102.248
7.375	103.452	103.370	103.280	103.206	7.875	102.588	102.522	102.431	102.355
7.500	103.592	103.495	103.387	103.298					
7.625	103.701	103.604	103.493	103.402					
7.750	104.585	104.488	104.378	104.287					
7.875	104.781	104.684	104.574	104.482					
7.990	103.546	103.449	103.339	103.247					
8.125	103.729	103.632	103.522	103.430					

SELECT FANNIE MAE BUYDOWN									
SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.208	96.160	96.106	96.061	5.500	99.087	99.031	98.963	98.907
4.990	96.840	96.791	96.737	96.692	5.625	99.701	99.645	99.577	99.521
5.125	97.280	97.231	97.177	97.132	5.750	100.030	99.973	99.906	99.850
5.250	97.829	97.781	97.725	97.679	5.875	100.561	100.504	100.436	100.381
5.375	98.470	98.422	98.366	98.321	5.990	101.109	101.053	100.985	100.929
5.500	99.064	99.016	98.960	98.915	6.125	101.565	101.508	101.440	101.385
5.625	99.639	99.590	99.535	99.489	6.250	101.590	101.493	101.382	101.291
5.750	99.946	99.889	99.823	99.770	6.375	102.016	101.919	101.808	101.717
5.875	100.511	100.454	100.388	100.335	6.500	102.407	102.310	102.199	102.108
5.990	100.994	100.937	100.871	100.818	6.625	102.739	102.642	102.531	102.440
6.125	101.481	101.425	101.359	101.305	6.750	102.576	102.495	102.403	102.327
6.250	101.711	101.638	101.554	101.485	6.875	102.878	102.797	102.704	102.628
6.375	102.290	102.217	102.134	102.065	6.990	103.102	103.021	102.929	102.852
6.500	102.709	102.636	102.553	102.484	7.125	103.362	103.281	103.188	103.112
6.625	102.930	102.858	102.774	102.705	7.250	102.874	102.802	102.720	102.653
6.750	103.184	103.128	103.062	103.008	7.375	103.402	103.320	103.230	103.156
6.875	103.399	103.346	103.286	103.237	7.500	103.542	103.445	103.337	103.248
6.990	103.914	103.865	103.810	103.765	7.625	103.651	103.554	103.443	103.352
7.125	104.285	104.236	104.182	104.137	7.750	104.535	104.438	104.328	104.237
7.250	104.813	104.773	104.725	104.686	7.875	104.731	104.634	104.524	104.432
7.375	105.000	104.960	104.912	104.873	7.990	103.496	103.399	103.289	103.197
7.500	105.311	105.270	105.223	105.184	8.125	103.679	103.582	103.472	103.380
7.625	105.579	105.539	105.491	105.452					

SELECT FANNIE MAE BUYDOWN									
SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.208	96.160	96.106	96.061	5.500	99.087	99.031	98.963	98.907
4.990	96.840	96.791	96.737	96.692	5.625	99.701	99.645	99.577	99.521
5.125	97.280	97.231	97.177	97.132	5.750	100.030	99.973	99.906	99.850
5.250	97.829	97.781	97.725	97.679	5.875	100.561	100.504	100.436	100.381
5.375	98.470	98.422	98.366	98.321	5.990	101.109	101.053	100.985	100.929
5.500	99.064	99.016	98.960	98.915	6.125	101.565	101.508	101.440	101.385
5.625	99.639	99.590	99.535	99.489	6.250	101.590	101.493	101.382	101.291
5.750	99.946	99.889	99.823	99.770	6.375	102.016	101.919	101.808	101.717
5.875	100.511	100.454	100.388	100.335	6.500	102.407	102.310	102.199	102.108
5.990	100.994	100.937	100.871	100.818	6.625	102.739	102.642	102.531	102.440
6.125	101.481	101.425	101.359	101.305	6.750	102.576	102.495	102.403	102.327
6.250	101.711	101.638	101.554	101.485	6.875	102.878	102.797	102.704	102.628
6.375	102.290	102.217	102.134	102.065	6.990	103.102	103.021	102.929	102.852
6.500	102.709	102.636	102.553	102.484	7.125	103.362	103.281	103.188	103.112
6.625	102.930	102.858	102.774	102.705	7.250	102.874	102.802	102.720	102.653
6.750	103.184	103.128	103.062	103.008	7.375	103.402	103.320	103.230	103.156
6.875	103.399	103.346	103.286	103.237	7.500	103.542	103.445	103.337	103.248
6.990	103.914	103.865	103.810	103.765	7.625	103.651	103.554	103.443	103.352
7.125	104.285	104.236	104.182	104.137	7.750	104.535	104.438	104.328	104.237
7.250	104.813	104.773	104.725	104.686	7.875	104.731	104.634	104.524	104.432
7.375	105.000	104.960	104.912	104.873	7.990	103.496	103.399	103.289	103.197
7.500	105.311	105.270	105.223	105.184	8.125	103.679	103.582	103.472	103.380
7.625	105.579	105.539	105.491	105.452	8.250	103.137	103.000	102.844	102.715



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

Wholesale

Effective: April 14, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.008	95.960	95.906	95.861	4.875	95.572	95.523	95.469	95.424	5.500	99.703	99.622	99.530	99.455
4.990	96.640	96.591	96.537	96.492	4.990	96.203	96.155	96.100	96.056	5.625	100.212	100.131	100.039	99.964
5.125	97.080	97.031	96.977	96.932	5.125	96.702	96.653	96.599	96.554	5.750	100.355	100.267	100.165	100.081
5.250	97.629	97.581	97.525	97.479	5.250	97.263	97.215	97.159	97.114	5.875	100.855	100.766	100.665	100.581
5.375	98.270	98.222	98.166	98.121	5.375	97.919	97.870	97.815	97.769	5.990	101.296	101.208	101.106	101.022
5.500	98.864	98.816	98.760	98.715	5.500	98.537	98.489	98.433	98.388	6.125	101.760	101.671	101.570	101.486
5.625	99.439	99.390	99.335	99.289	5.625	99.114	99.065	99.010	98.964	6.250	101.587	101.490	101.379	101.288
5.750	99.746	99.689	99.623	99.570	5.750	99.421	99.364	99.298	99.245	6.375	102.139	102.042	101.931	101.840
5.875	100.311	100.254	100.188	100.135	5.875	99.986	99.929	99.863	99.810	6.500	102.532	102.435	102.324	102.233
5.990	100.794	100.737	100.671	100.618	5.990	100.469	100.412	100.346	100.293	6.625	102.767	102.670	102.559	102.468
6.125	101.281	101.225	101.159	101.105	6.125	100.936	100.880	100.814	100.760	6.750	102.635	102.554	102.466	102.393
6.250	101.511	101.438	101.354	101.285	6.250	101.166	101.093	101.009	100.940	6.875	102.894	102.813	102.725	102.652
6.375	102.090	102.017	101.934	101.865	6.375	101.745	101.672	101.589	101.520	6.990	103.320	103.239	103.151	103.078
6.500	102.509	102.436	102.353	102.284	6.500	102.164	102.091	102.008	101.939	7.125	103.658	103.577	103.489	103.416
6.625	102.730	102.658	102.574	102.505	6.625	102.385	102.313	102.229	102.160	7.250	104.206	104.174	104.135	104.104
6.750	102.984	102.928	102.862	102.808	6.750	102.639	102.583	102.517	102.463	7.375	104.535	104.502	104.464	104.432
6.875	103.199	103.146	103.086	103.037	6.875	102.854	102.801	102.741	102.687	7.500	104.864	104.832	104.794	104.762
6.990	103.714	103.665	103.610	103.565	6.990	103.369	103.320	103.265	103.220	7.625	105.177	105.145	105.106	105.074
7.125	104.085	104.036	103.982	103.937	7.125	103.740	103.691	103.637	103.592	7.750	105.423	105.390	105.352	105.320
7.250	104.613	104.573	104.525	104.486	7.250	104.268	104.228	104.180	104.141	7.875	105.690	105.657	105.619	105.587
7.375	104.800	104.760	104.712	104.673	7.375	104.455	104.415	104.367	104.328	7.990	105.668	105.636	105.597	105.566
7.500	105.111	105.070	105.023	104.984	7.500	104.766	104.725	104.678	104.639	8.125	105.930	105.897	105.859	105.827
7.625	105.379	105.339	105.291	105.252	7.625	105.034	104.994	104.946	104.907					
7.750	105.455	105.414	105.367	105.328	7.750	105.110	105.069	105.022	104.983					
7.875	105.688	105.648	105.600	105.561	7.875	105.343	105.303	105.255	105.216					
7.990	105.574	105.533	105.486	105.447	7.990	105.194	105.153	105.106	105.067					
8.125	105.800	105.760	105.712	105.673	8.125	105.420	105.380	105.332	105.293					

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	99.189	99.143	99.089	99.043	5.500	100.655	100.598	100.525	100.464	5.875	99.961	99.904	99.838	99.785
5.125	99.352	99.307	99.252	99.206	5.625	100.882	100.824	100.751	100.691	5.990	100.444	100.387	100.321	100.268
5.250	99.975	99.930	99.875	99.830	5.750	100.809	100.752	100.679	100.618	6.125	100.931	100.875	100.809	100.755
5.375	100.325	100.279	100.224	100.179	5.875	101.021	100.970	100.905	100.852	6.250	101.161	101.088	101.004	100.935
5.500	100.650	100.604	100.549	100.504	5.990	101.221	101.177	101.121	101.075	6.375	101.740	101.667	101.584	101.515
5.625	100.947	100.902	100.847	100.802	6.125	101.460	101.417	101.362	101.316	6.500	102.159	102.086	102.003	101.934
5.750	101.136	101.090	101.035	100.990	6.250	101.850	101.809	101.754	101.709	6.625	102.380	102.308	102.224	102.155
5.875	101.419	101.374	101.319	101.274	6.375	102.191	102.149	102.094	102.049	6.750	102.634	102.578	102.512	102.458
5.990	101.669	101.623	101.568	101.523	6.500	102.399	102.358	102.303	102.258	6.875	102.849	102.796	102.736	102.687
6.125	101.954	101.908	101.853	101.808	6.625	102.473	102.432	102.377	102.332	6.990	103.364	103.315	103.260	103.215
6.250	102.175	102.131	102.077	102.031	6.750	102.783	102.742	102.687	102.642	7.125	103.735	103.686	103.632	103.587
6.375	102.563	102.519	102.464	102.419	6.875	102.856	102.814	102.759	102.714	7.250	104.263	104.223	104.175	104.136
6.500	102.827	102.784	102.729	102.684	6.990	103.126	103.085	103.030	102.984	7.375	104.450	104.410	104.362	104.323
6.625	102.941	102.898	102.843	102.798	7.125	103.291	103.249	103.194	103.149	7.500	104.761	104.720	104.673	104.634
6.750	103.323	103.281	103.226	103.181	7.250	103.445	103.392	103.318	103.258	7.625	105.029	104.989	104.941	104.902
6.875	103.408	103.366	103.311	103.266						7.750	105.105	105.064	105.017	104.978
6.990	103.728	103.686	103.631	103.586						7.875	105.338	105.298	105.250	105.211
										7.990	105.224	105.183	105.136	105.097
										8.125	105.450	105.410	105.362	105.323

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	100.311	100.254	100.188	100.135
5.990	100.794	100.737	100.671	100.618
6.125	101.281	101.225	101.159	101.105
6.250	101.511	101.438	101.354	101.285
6.375	102.090	102.017	101.934	101.865
6.500	102.509	102.436	102.353	102.284
6.625	102.730	102.658	102.574	102.505
6.750	102.984	102.928	102.862	102.808
6.875	103.199	103.146	103.086	103.037
6.990	103.714	103.665	103.610	103.565
7.125	104.085	104.036	103.982	103.937
7.250	104.613	104.573	104.525	104.486
7.375	104.800	104.760	104.712	104.673
7.500	105.111	105.070	105.023	104.984
7.625	105.379	105.339	105.291	105.252
7.750	105.455	105.414	105.367	105.328
7.875	105.688	105.648	105.600	105.561
7.990	105.574	105.533	105.486	105.447
8.125	105.800	105.760	105.712	105.673

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.487	98.431	98.363	98.307	5.500	96.179	96.122	96.054	95.999	5.500	97.899	97.842	97.769	97.709
5.625	99.101	99.045	98.977	98.921	5.625	96.781	96.725	96.657	96.601	5.625	98.205	98.148	98.075	98.014
5.750	99.430	99.373	99.306	99.250	5.750	97.097	97.040	96.973	96.917	5.750	98.243	98.186	98.113	98.052
5.875	99.961	99.904	99.836	99.781	5.875	97.620	97.564	97.496	97.440	5.875	98.513	98.455	98.382	98.322
5.990	100.509	100.453	100.385	100.329	5.990	98.154	98.097	98.029	97.974	5.990	98.837	98.780	98.707	98.647
6.125	100.965	100.908	100.840	100.785	6.125	98.647	98.590	98.523	98.467	6.125	99.063	99.006	98.933	98.872
6.250	100.990	100.893	100.782	100.691	6.250	98.686	98.589	98.479	98.387	6.250	99.174	99.119	99.046	98.986
6.375	101.416	101.319	101.208	101.117	6.375	99.116	99.019	98.908	98.817	6.375	99.361	99.305	99.232	99.172
6.500	101.807	101.710	101.599	101.508	6.500	99.496	99.399	99.288	99.197	6.500	99.504	99.449	99.375	99.315
6.625	102.139	102.042	101.931	101.840	6.625	99.848	99.751	99.640	99.549	6.625	99.691	99.636	99.562	99.502
6.750	101.976	101.895	101.803	101.727	6.750	99.706	99.625	99.533	99.456	6.750	99.945	99.892	99.819	99.758
6.875	102.278	102.197	102.104	102.028	6.875	100.039	99.958	99.866	99.789	6.875	100.105	100.052	99.979	99.918
6.990	102.502	102.421	102.329	102.252	6.990	100.235	100.154	100.061	99.985	6.990	100.179	100.126	100.053	99.993
7.125	102.762	102.681	102.588	102.512										



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

Wholesale

Effective: April 14, 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)				
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	95.908	95.860	95.806	95.761	5.990	100.459	100.403	100.335	100.279	5.375	97.470	97.422	97.366	97.321
4.990	96.540	96.491	96.437	96.392	6.125	100.915	100.858	100.790	100.735	5.500	98.064	98.016	97.960	97.915
5.125	96.980	96.931	96.877	96.832	6.250	100.940	100.843	100.732	100.641	5.625	98.639	98.590	98.535	98.489
5.250	97.529	97.481	97.425	97.379	6.375	101.366	101.269	101.158	101.067	5.750	98.946	98.889	98.823	98.770
5.375	98.170	98.122	98.066	98.021	6.500	101.757	101.660	101.549	101.458	5.875	99.511	99.454	99.388	99.335
5.500	98.764	98.716	98.660	98.615	6.625	102.089	101.992	101.881	101.790	5.990	99.994	99.937	99.871	99.818
5.625	99.339	99.290	99.235	99.189	6.750	101.926	101.845	101.753	101.677	6.125	100.481	100.425	100.359	100.305
5.750	99.646	99.589	99.523	99.470	6.875	102.228	102.147	102.054	101.978	6.250	100.711	100.638	100.554	100.485
5.875	100.211	100.154	100.088	100.035	6.990	102.452	102.371	102.279	102.202	6.375	101.290	101.217	101.134	101.065
5.990	100.694	100.637	100.571	100.518	7.125	102.712	102.631	102.538	102.462	6.500	101.709	101.636	101.553	101.484
6.125	101.181	101.125	101.059	101.005	7.250	102.224	102.152	102.070	102.003	6.625	101.930	101.858	101.774	101.705
6.250	101.411	101.338	101.254	101.185	7.375	102.752	102.670	102.580	102.506	6.750	102.184	102.128	102.062	102.008
6.375	101.990	101.917	101.834	101.765	7.500	102.892	102.795	102.687	102.598	6.875	102.399	102.346	102.286	102.237
6.500	102.409	102.336	102.253	102.184	7.625	103.001	102.904	102.793	102.702	6.990	102.914	102.865	102.810	102.765
6.625	102.630	102.558	102.474	102.405	7.750	103.885	103.788	103.678	103.587	7.125	103.285	103.236	103.182	103.137
6.750	102.884	102.828	102.762	102.708	7.875	104.081	103.984	103.874	103.782	7.250	103.813	103.773	103.725	103.686
6.875	103.099	103.046	102.986	102.937	7.990	102.846	102.749	102.639	102.547	7.375	104.000	103.960	103.912	103.873
6.990	103.614	103.565	103.510	103.465	8.125	103.029	102.932	102.822	102.730	7.500	104.311	104.270	104.223	104.184
7.125	103.985	103.936	103.882	103.837	8.250					7.625	104.579	104.539	104.491	104.452
7.250	104.513	104.473	104.425	104.386						7.750	104.655	104.614	104.567	104.528
7.375	104.700	104.660	104.612	104.573						7.875	104.888	104.848	104.800	104.761
7.500	105.011	104.970	104.923	104.884						7.990	104.774	104.733	104.686	104.647
7.625	105.279	105.239	105.191	105.152						8.125	105.000	104.960	104.912	104.873

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.908	95.860	95.806	95.761	5.990	100.459	100.403	100.335	100.279	5.375	97.470	97.422	97.366	97.321
4.990	96.540	96.491	96.437	96.392	6.125	100.915	100.858	100.790	100.735	5.500	98.064	98.016	97.960	97.915
5.125	96.980	96.931	96.877	96.832	6.250	100.940	100.843	100.732	100.641	5.625	98.639	98.590	98.535	98.489
5.250	97.529	97.481	97.425	97.379	6.375	101.366	101.269	101.158	101.067	5.750	98.946	98.889	98.823	98.770
5.375	98.170	98.122	98.066	98.021	6.500	101.757	101.660	101.549	101.458	5.875	99.511	99.454	99.388	99.335
5.500	98.764	98.716	98.660	98.615	6.625	102.089	101.992	101.881	101.790	5.990	99.994	99.937	99.871	99.818
5.625	99.339	99.290	99.235	99.189	6.750	101.926	101.845	101.753	101.677	6.125	100.481	100.425	100.359	100.305
5.750	99.646	99.589	99.523	99.470	6.875	102.228	102.147	102.054	101.978	6.250	100.711	100.638	100.554	100.485
5.875	100.211	100.154	100.088	100.035	6.990	102.452	102.371	102.279	102.202	6.375	101.290	101.217	101.134	101.065
5.990	100.694	100.637	100.571	100.518	7.125	102.712	102.631	102.538	102.462	6.500	101.709	101.636	101.553	101.484
6.125	101.181	101.125	101.059	101.005	7.250	102.224	102.152	102.070	102.003	6.625	101.930	101.858	101.774	101.705
6.250	101.411	101.338	101.254	101.185	7.375	102.752	102.670	102.580	102.506	6.750	102.184	102.128	102.062	102.008
6.375	101.990	101.917	101.834	101.765	7.500	102.892	102.795	102.687	102.598	6.875	102.399	102.346	102.286	102.237
6.500	102.409	102.336	102.253	102.184	7.625	103.001	102.904	102.793	102.702	6.990	102.914	102.865	102.810	102.765
6.625	102.630	102.558	102.474	102.405	7.750	103.885	103.788	103.678	103.587	7.125	103.285	103.236	103.182	103.137
6.750	102.884	102.828	102.762	102.708	7.875	104.081	103.984	103.874	103.782	7.250	103.813	103.773	103.725	103.686
6.875	103.099	103.046	102.986	102.937	7.990	102.846	102.749	102.639	102.547	7.375	104.000	103.960	103.912	103.873
6.990	103.614	103.565	103.510	103.465	8.125	103.029	102.932	102.822	102.730	7.500	104.311	104.270	104.223	104.184
7.125	103.985	103.936	103.882	103.837	8.250	102.487	102.350	102.194	102.065	7.625	104.579	104.539	104.491	104.452
7.250	104.513	104.473	104.425	104.386	8.375	102.785	102.648	102.492	102.363	7.750	104.655	104.614	104.567	104.528
7.375	104.700	104.660	104.612	104.573	8.500	102.954	102.817	102.661	102.532	7.875	104.888	104.848	104.800	104.761
7.500	105.011	104.970	104.923	104.884	8.625	103.123	102.985	102.829	102.701	7.990	104.774	104.733	104.686	104.647
7.625	105.279	105.239	105.191	105.152	8.750	103.291	103.154	102.998	102.870	8.125	105.000	104.960	104.912	104.873



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

SELECT PRICING

Effective: April 14, 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	96.308	96.260	96.206	96.161	4.875	99.113	99.068	99.013	98.967
4.990	96.940	96.891	96.837	96.792	4.990	99.489	99.443	99.389	99.343
5.125	97.380	97.331	97.277	97.232	5.125	99.652	99.607	99.552	99.506
5.250	97.929	97.881	97.825	97.779	5.250	100.275	100.230	100.175	100.130
5.375	98.570	98.522	98.466	98.421	5.375	100.625	100.579	100.524	100.479
5.500	99.164	99.116	99.060	99.015	5.500	100.950	100.904	100.849	100.804
5.625	99.739	99.690	99.635	99.589	5.625	101.247	101.202	101.147	101.102
5.750	100.046	99.989	99.923	99.870	5.750	101.436	101.390	101.335	101.290
5.875	100.611	100.554	100.488	100.435	5.875	101.719	101.674	101.619	101.574
5.990	101.094	101.037	100.971	100.918	5.990	101.969	101.923	101.868	101.823
6.125	101.581	101.525	101.459	101.405	6.125	102.254	102.208	102.153	102.108
6.250	101.811	101.738	101.654	101.585	6.250	102.475	102.431	102.377	102.331
6.375	102.390	102.317	102.234	102.165	6.375	102.863	102.819	102.764	102.719
6.500	102.809	102.736	102.653	102.584	6.500	103.127	103.084	103.029	102.984
6.625	103.030	102.958	102.874	102.805	6.625	103.241	103.198	103.143	103.098
6.750	103.284	103.228	103.162	103.108	6.750	103.623	103.581	103.526	103.481
6.875	103.499	103.446	103.386	103.337	6.875	103.708	103.666	103.611	103.566
6.990	104.014	103.965	103.910	103.865	6.990	104.028	103.986	103.931	103.886
7.125	104.385	104.336	104.282	104.237	7.125	104.248	104.207	104.152	104.106
7.250	104.913	104.873	104.825	104.786	7.250	104.238	104.185	104.112	104.051
7.375	105.100	105.060	105.012	104.973					
7.500	105.411	105.370	105.323	105.284					
7.625	105.679	105.639	105.591	105.552					
7.750	105.755	105.714	105.667	105.628					
7.875	105.988	105.948	105.900	105.861					
7.990	105.874	105.833	105.786	105.747					
8.125	106.100	106.060	106.012	105.973					

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	98.787	98.731	98.663	98.607	5.990	99.137	99.080	99.007	98.947
5.625	99.401	99.345	99.277	99.221	6.125	99.363	99.306	99.233	99.172
5.750	99.730	99.673	99.606	99.550	6.250	99.474	99.419	99.346	99.286
5.875	100.261	100.204	100.136	100.081	6.375	99.661	99.605	99.532	99.472
5.990	100.809	100.753	100.685	100.629	6.500	99.804	99.749	99.675	99.615
6.125	101.265	101.208	101.140	101.085	6.625	99.991	99.936	99.862	99.802
6.250	101.290	101.193	101.082	100.991	6.750	100.245	100.192	100.119	100.058
6.375	101.716	101.619	101.508	101.417	6.875	100.405	100.352	100.279	100.218
6.500	102.107	102.010	101.899	101.808	6.990	100.479	100.426	100.353	100.293
6.625	102.439	102.342	102.231	102.140	7.125	100.621	100.568	100.495	100.434
6.750	102.276	102.195	102.103	102.027	7.250	100.475	100.410	100.318	100.243
6.875	102.578	102.497	102.404	102.328	7.375	101.230	101.165	101.073	100.998
6.990	102.802	102.721	102.629	102.552	7.500	100.933	100.868	100.776	100.701
7.125	103.062	102.981	102.888	102.812	7.625	100.926	100.860	100.769	100.693
7.250	102.574	102.502	102.420	102.353	7.750	101.943	101.877	101.786	101.710
7.375	103.102	103.020	102.930	102.856	7.875	102.059	101.994	101.902	101.827
7.500	103.242	103.145	103.037	102.948	7.990	100.891	100.826	100.734	100.659
7.625	103.361	103.254	103.143	103.052					
7.750	104.235	104.138	104.028	103.937					
7.875	104.431	104.334	104.224	104.132					
7.990	103.196	103.099	102.989	102.897					
8.125	103.379	103.282	103.172	103.080					

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.208	96.160	96.106	96.061	5.990	100.759	100.703	100.635	100.579
4.990	96.840	96.791	96.737	96.692	6.125	101.215	101.158	101.090	101.035
5.125	97.280	97.231	97.177	97.132	6.250	101.240	101.143	101.032	100.941
5.250	97.829	97.781	97.725	97.679	6.375	101.666	101.569	101.458	101.367
5.375	98.470	98.422	98.366	98.321	6.500	102.057	101.960	101.849	101.758
5.500	99.064	99.016	98.960	98.915	6.625	102.389	102.292	102.181	102.090
5.625	99.639	99.590	99.535	99.489	6.750	102.226	102.145	102.053	101.977
5.750	99.946	99.889	99.823	99.770	6.875	102.528	102.447	102.354	102.278
5.875	100.511	100.454	100.388	100.335	6.990	102.752	102.671	102.579	102.502
5.990	100.994	100.937	100.871	100.818	7.125	103.012	102.931	102.838	102.762
6.125	101.481	101.425	101.359	101.305	7.250	102.524	102.452	102.370	102.303
6.250	101.711	101.638	101.554	101.485	7.375	103.052	102.970	102.880	102.806
6.375	102.290	102.217	102.134	102.065	7.500	103.192	103.095	102.987	102.898
6.500	102.709	102.636	102.553	102.484	7.625	103.301	103.204	103.093	103.002
6.625	102.930	102.858	102.774	102.705	7.750	104.185	104.088	103.978	103.887
6.750	103.184	103.128	103.062	103.008	7.875	104.381	104.284	104.174	104.082
6.875	103.399	103.346	103.286	103.237	7.990	103.146	103.049	102.939	102.847
6.990	103.914	103.865	103.810	103.765	8.125	103.329	103.232	103.122	103.030
7.125	104.285	104.236	104.182	104.137	8.250	102.787	102.650	102.494	102.365
7.250	104.813	104.773	104.725	104.686	8.375	103.085	102.948	102.792	102.663
7.375	105.000	104.960	104.912	104.873	8.500	103.254	103.117	102.961	102.832
7.500	105.311	105.270	105.223	105.184					
7.625	105.579	105.539	105.491	105.452					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD1)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.208	96.160	96.106	96.061	5.990	100.759	100.703	100.635	100.579
4.990	96.840	96.791	96.737	96.692	6.125	101.215	101.158	101.090	101.035
5.125	97.280	97.231	97.177	97.132	6.250	101.240	101.143	101.032	100.941
5.250	97.829	97.781	97.725	97.679	6.375	101.666	101.569	101.458	101.367
5.375	98.470	98.422	98.366	98.321	6.500	102.057	101.960	101.849	101.758
5.500	99.064	99.016	98.960	98.915	6.625	102.389	102.292	102.181	102.090
5.625	99.639	99.590	99.535	99.489	6.750	102.226	102.145	102.053	101.977
5.750	99.946	99.889	99.823	99.770	6.875	102.528	102.447	102.354	102.278
5.875	100.511	100.454	100.388	100.335	6.990	102.752	102.671	102.579	102.502
5.990	100.994	100.937	100.871	100.818	7.125	103.012	102.931	102.838	102.762
6.125	101.481	101.425	101.359	101.305	7.250	102.524	102.452	102.370	102.303
6.250	101.711	101.638	101.554	101.485	7.375	103.052	102.970	102.880	102.806
6.375	102.290	102.217	102.134	102.065	7.500	103.192	103.095	102.987	102.898
6.500	102.709	102.636	102.553	102.484	7.625	103.301	103.204	103.093	103.002
6.625	102.930	102.858	102.774	102.705	7.750	104.185	104.088	103.978	103.887
6.750	103.184	103.128	103.062	103.008	7.875	104.381	104.284	104.174	104.082
6.875	103.399	103.346	103.286	103.237	7.990	103.146	103.049	102.939	102.847
6.990	103.914	103.865	103.810	103.765	8.125	103.329	103.232	103.122	103.030
7.125	104.285	104.236	104.182	104.137	8.250	102.787	102.650	102.494	102.365
7.250	104.813	104.773	104.725	104.686	8.375	103.085	102.948	102.792	102.663
7.375	105.000	104.960	104.912	104.873	8.500	103.254	103.117	102.961	102.832
7.500	105.311	105.270	105.223	105.184					
7.625	105.579	105.539	105.491	105.452					



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

Effective: April 14, 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%				
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	
		FTHB + AMI LPA Waiver	0.000	

MISCELLANEOUS

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			
> 6 Financed Properties	-0.500	**Minimum Loan Amount \$75,000**		
Escrow Waiver (Non-CA)	-0.250	***All loan level price adjustments are cumulative***		
		Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs		
		NC Floor Price		99.750

LENDER PAID MI

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



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

Wholesale

Effective: April 14, 2026

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (AltA101)					Alt Agency 25 Yr Fixed (AltA125)					Alt Agency 20 Yr Fixed (AltA120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.008	95.960	95.906	95.861	4.875	95.572	95.523	95.469	95.424	4.990	97.487	97.390	97.284	97.196
4.990	96.640	96.591	96.537	96.492	4.990	96.203	96.155	96.100	96.056	5.125	97.891	97.794	97.688	97.601
5.125	97.080	97.031	96.977	96.932	5.125	96.702	96.653	96.599	96.554	5.250	98.565	98.484	98.393	98.317
5.250	97.629	97.581	97.525	97.479	5.250	97.263	97.215	97.159	97.114	5.375	99.143	99.063	98.971	98.896
5.375	98.270	98.222	98.166	98.121	5.375	97.919	97.870	97.815	97.769	5.500	99.703	99.622	99.530	99.455
5.500	98.864	98.816	98.760	98.715	5.500	98.537	98.489	98.433	98.388	5.625	100.212	100.131	100.039	99.964
5.625	99.439	99.390	99.335	99.289	5.625	99.114	99.065	99.010	98.964	5.750	100.355	100.267	100.165	100.081
5.750	99.746	99.689	99.623	99.570	5.750	99.421	99.364	99.298	99.245	5.875	100.855	100.766	100.665	100.581
5.875	100.311	100.254	100.188	100.135	5.875	99.986	99.929	99.863	99.810	5.990	101.296	101.208	101.106	101.022
5.990	100.794	100.737	100.671	100.618	5.990	100.469	100.412	100.346	100.293	6.125	101.760	101.671	101.570	101.486
6.125	101.281	101.225	101.159	101.105	6.125	100.936	100.880	100.814	100.760	6.250	101.587	101.490	101.379	101.288
6.250	101.511	101.438	101.354	101.285	6.250	101.166	101.093	101.009	100.940	6.375	102.139	102.042	101.931	101.840
6.375	102.090	102.017	101.934	101.865	6.375	101.745	101.672	101.589	101.520	6.500	102.532	102.435	102.324	102.233
6.500	102.509	102.436	102.353	102.284	6.500	102.164	102.091	102.008	101.939	6.625	102.767	102.670	102.559	102.468
6.625	102.730	102.658	102.574	102.505	6.625	102.385	102.313	102.229	102.160	6.750	102.635	102.554	102.466	102.393
6.750	102.984	102.928	102.862	102.808	6.750	102.639	102.583	102.517	102.463	6.875	102.894	102.813	102.725	102.652
6.875	103.199	103.146	103.086	103.037	6.875	102.854	102.801	102.741	102.692	6.990	103.320	103.239	103.151	103.078
6.990	103.714	103.665	103.610	103.565	6.990	103.369	103.320	103.265	103.220	7.125	103.658	103.577	103.489	103.416
7.125	104.085	104.036	103.982	103.937	7.125	103.740	103.691	103.637	103.592	7.250	104.206	104.174	104.135	104.104
7.250	104.613	104.573	104.525	104.486	7.250	104.268	104.228	104.180	104.141	7.375	104.535	104.502	104.464	104.432
7.375	104.800	104.760	104.712	104.673	7.375	104.455	104.415	104.367	104.328	7.500	104.864	104.832	104.794	104.762
7.500	105.111	105.070	105.023	104.984	7.500	104.766	104.725	104.678	104.639	7.625	105.177	105.145	105.106	105.074
7.625	105.379	105.339	105.291	105.252	7.625	105.034	104.994	104.946	104.907					
7.750	105.455	105.414	105.367	105.328	7.750	105.110	105.069	105.022	104.983					
7.875	105.688	105.648	105.600	105.561	7.875	105.343	105.303	105.255	105.216					
7.990	105.574	105.533	105.486	105.447	7.990	105.194	105.153	105.106	105.067					
8.125	105.800	105.760	105.712	105.673	8.125	105.420	105.380	105.332	105.293					

Alt Agency 15 Yr Fixed (AltA115)					Alt Agency 10 Yr Fixed (AltA110)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.990	99.189	99.143	99.089	99.043	4.990	99.538	99.481	99.407	99.347
5.125	99.352	99.307	99.252	99.206	5.125	99.615	99.558	99.485	99.424
5.250	99.975	99.930	99.875	99.830	5.250	100.149	100.092	100.019	99.959
5.375	100.325	100.279	100.224	100.179	5.375	100.409	100.352	100.278	100.218
5.500	100.650	100.604	100.549	100.504	5.500	100.655	100.598	100.525	100.464
5.625	100.947	100.902	100.847	100.802	5.625	100.882	100.824	100.751	100.691
5.750	101.136	101.090	101.035	100.990	5.750	100.809	100.752	100.679	100.618
5.875	101.419	101.374	101.319	101.274	5.875	101.021	100.970	100.905	100.852
5.990	101.669	101.623	101.568	101.523	5.990	101.221	101.177	101.121	101.075
6.125	101.954	101.908	101.853	101.808	6.125	101.460	101.417	101.362	101.316
6.250	102.175	102.131	102.077	102.031	6.250	101.850	101.809	101.754	101.709
6.375	102.563	102.519	102.464	102.419	6.375	102.191	102.149	102.094	102.049
6.500	102.827	102.784	102.729	102.684	6.500	102.399	102.358	102.303	102.258
6.625	102.941	102.898	102.843	102.798	6.625	102.473	102.432	102.377	102.332
6.750	103.323	103.281	103.226	103.181	6.750	102.783	102.742	102.687	102.642
6.875	103.408	103.366	103.311	103.266	6.875	102.856	102.814	102.759	102.714
6.990	103.728	103.686	103.631	103.586	6.990	103.126	103.085	103.030	102.984
7.125	103.948	103.907	103.852	103.806	7.125	103.291	103.249	103.194	103.149
7.250	103.938	103.885	103.812	103.751	7.250	103.445	103.392	103.318	103.258

Effective: April 14, 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	98.837	98.781	98.713	98.657	5.500	96.787	96.731	96.663	96.607	5.375	96.289	96.232	96.164	96.109
5.625	99.451	99.395	99.327	99.271	5.625	97.401	97.345	97.277	97.221	5.500	96.929	96.872	96.804	96.749
5.750	99.780	99.723	99.656	99.600	5.750	97.729	97.672	97.604	97.549	5.625	97.531	97.475	97.407	97.351
5.875	100.311	100.254	100.186	100.131	5.875	98.241	98.184	98.116	98.061	5.750	97.847	97.790	97.723	97.667
5.990	100.859	100.803	100.735	100.679	5.990	98.789	98.733	98.665	98.609	5.875	98.370	98.314	98.246	98.190
6.125	101.315	101.258	101.190	101.135	6.125	99.245	99.188	99.120	99.065	5.990	98.904	98.847	98.779	98.724
6.250	101.340	101.243	101.132	101.041	6.250	99.270	99.173	99.062	98.971	6.125	99.397	99.340	99.273	99.217
6.375	101.766	101.669	101.558	101.467	6.375	99.696	99.599	99.488	99.397	6.250	99.436	99.339	99.229	99.137
6.500	102.157	102.060	101.949	101.858	6.500	100.087	99.990	99.879	99.788	6.375	99.866	99.769	99.658	99.567
6.625	102.489	102.392	102.281	102.190	6.625	100.419	100.322	100.211	100.120	6.500	100.246	100.149	100.038	99.947
6.750	102.326	102.245	102.153	102.077	6.750	100.256	100.175	100.083	100.007	6.625	100.598	100.501	100.390	100.299
6.875	102.628	102.547	102.454	102.378	6.875	100.558	100.477	100.384	100.308	6.750	100.456	100.375	100.283	100.206
6.990	102.852	102.771	102.679	102.602	6.990	100.782	100.701	100.609	100.532	6.875	100.789	100.708	100.616	100.539
7.125	103.112	103.031	102.938	102.862	7.125	101.042	100.961	100.868	100.792	6.990	100.985	100.904	100.811	100.735
7.250	102.624	102.552	102.470	102.403	7.250	100.554	100.482	100.400	100.333	7.125	101.262	101.181	101.089	101.012
7.375	103.152	103.070	102.980	102.906	7.375	101.082	101.000	100.910	100.836	7.250	100.792	100.719	100.637	100.570
7.500	103.292	103.195	103.087	102.998	7.500	101.222	101.125	101.017	100.928	7.375	101.554	101.472	101.382	101.307
7.625	103.401	103.304	103.193	103.102	7.625	101.331	101.234	101.123	101.032	7.500	101.372	101.275	101.168	101.079
7.750	104.285	104.188	104.078	103.987	7.750	102.215	102.118	102.008	101.917	7.625	101.488	101.392	101.281	101.189
7.875	104.481	104.384	104.274	104.182	7.875	102.411	102.314	102.204	102.112	7.750	102.375	102.278	102.168	102.076
7.990	103.246	103.149	103.039	102.947	7.990	101.141	101.044	100.934	100.842	7.875	102.572	102.475	102.364	102.273
8.125	103.429	103.332	103.222	103.130						7.990	101.451	101.354	101.244	101.152
8.250	102.887	102.750	102.594	102.465										
8.375	103.185	103.048	102.892	102.763										
8.500	103.354	103.217	103.061	102.932										
8.625	103.523	103.385	103.229	103.101										

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	99.523	99.466	99.392	99.332	5.990	98.877	98.820	98.747	98.687
6.125	99.711	99.654	99.580	99.520	6.125	99.103	99.046	98.973	98.912
6.250	99.808	99.753	99.679	99.619	6.250	99.214	99.159	99.086	99.026
6.375	99.991	99.936	99.862	99.802	6.375	99.401	99.345	99.272	99.212
6.500	100.145	100.090	100.017	99.956	6.500	99.544	99.489	99.415	99.355
6.625	100.311	100.256	100.183	100.123	6.625	99.731	99.676	99.602	99.542
6.750	100.545	100.492	100.419	100.358	6.750	99.985	99.932	99.859	99.798
6.875	100.674	100.620	100.547	100.487	6.875	100.145	100.092	100.019	99.958
6.990	100.777	100.724	100.650	100.590	6.990	100.219	100.166	100.093	100.033
7.125	100.901	100.848	100.774	100.714	7.125	100.361	100.308	100.235	100.174
7.250	100.737	100.672	100.581	100.505	7.250	100.215	100.150	100.058	99.983
7.375	101.228	101.163	101.071	100.996	7.375	101.030	100.965	100.873	100.798
7.500	101.197	101.132	101.040	100.965	7.500	100.543	100.478	100.386	100.311
7.625	101.175	101.110	101.018	100.943	7.625	100.536	100.470	100.379	100.303
7.750	102.181	102.115	102.024	101.948	7.750	101.553	101.487	101.396	101.320
7.875	102.288	102.222	102.131	102.055	7.875	101.669	101.604	101.512	101.437
7.990	100.996	100.931	100.839	100.764	7.990	100.501	100.436	100.344	100.269



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

SELECT PRICING

Effective: April 14, 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	96.308	96.260	96.206	96.161	5.990	101.969	101.923	101.868	101.823
4.990	96.940	96.891	96.837	96.792	6.125	102.254	102.208	102.153	102.108
5.125	97.380	97.331	97.277	97.232	6.250	102.475	102.431	102.377	102.331
5.250	97.929	97.881	97.825	97.779	6.375	102.863	102.819	102.764	102.719
5.375	98.570	98.522	98.466	98.421	6.500	103.127	103.084	103.029	102.984
5.500	99.164	99.116	99.060	99.015	6.625	103.241	103.198	103.143	103.098
5.625	99.739	99.690	99.635	99.589	6.750	103.623	103.581	103.526	103.481
5.750	100.046	99.989	99.923	99.870	6.875	103.708	103.666	103.611	103.566
5.875	100.611	100.554	100.488	100.435	6.990	104.028	103.986	103.931	103.886
5.990	101.094	101.037	100.971	100.918	7.125	104.248	104.207	104.152	104.106
6.125	101.581	101.525	101.459	101.405	7.250	104.238	104.185	104.112	104.051
6.250	101.811	101.738	101.654	101.585	7.375	104.446	104.393	104.320	104.259
6.375	102.390	102.317	102.234	102.165	7.500	104.638	104.585	104.511	104.451
6.500	102.809	102.736	102.653	102.584	7.625	104.826	104.772	104.699	104.639
6.625	103.030	102.958	102.874	102.805	7.750	105.012	104.959	104.886	104.825
6.750	103.284	103.228	103.162	103.108	7.875	105.324	105.271	105.198	105.137
6.875	103.499	103.446	103.386	103.337	7.990	105.495	105.442	105.369	105.308
6.990	104.014	103.965	103.910	103.865	8.125	105.698	105.645	105.571	105.511
7.125	104.385	104.336	104.282	104.237	8.250	105.885	105.831	105.758	105.698
7.250	104.913	104.873	104.825	104.786					
7.375	105.100	105.060	105.012	104.973					
7.500	105.411	105.370	105.323	105.284					
7.625	105.679	105.639	105.591	105.552					
7.750	105.755	105.714	105.667	105.628					
7.875	105.988	105.948	105.900	105.861					
7.990	105.874	105.833	105.786	105.747					
8.125	106.100	106.060	106.012	105.973					

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	99.137	99.081	99.013	98.957	5.990	99.823	99.766	99.692	99.632
5.625	99.751	99.695	99.627	99.571	6.125	100.011	99.954	99.880	99.820
5.750	100.080	100.023	99.956	99.900	6.250	100.108	100.053	99.979	99.919
5.875	100.611	100.554	100.486	100.431	6.375	100.291	100.236	100.162	100.102
5.990	101.159	101.103	101.035	100.979	6.500	100.445	100.390	100.317	100.256
6.125	101.615	101.558	101.490	101.435	6.625	100.611	100.556	100.483	100.423
6.250	101.640	101.543	101.432	101.341	6.750	100.845	100.792	100.719	100.658
6.375	102.066	101.969	101.858	101.767	6.875	100.974	100.920	100.847	100.787
6.500	102.457	102.360	102.249	102.158	6.990	101.077	101.024	100.950	100.890
6.625	102.789	102.692	102.581	102.490	7.125	101.201	101.148	101.074	101.014
6.750	102.626	102.545	102.453	102.377	7.250	101.037	100.972	100.881	100.805
6.875	102.928	102.847	102.754	102.678	7.375	101.528	101.463	101.371	101.296
6.990	103.152	103.071	102.979	102.902	7.500	101.497	101.432	101.340	101.265
7.125	103.412	103.331	103.238	103.162	7.625	101.475	101.410	101.318	101.243
7.250	102.924	102.852	102.770	102.703	7.750	102.481	102.415	102.324	102.248
7.375	103.452	103.370	103.280	103.206	7.875	102.588	102.522	102.431	102.355
7.500	103.592	103.495	103.387	103.298	7.990	101.296	101.231	101.139	101.064
7.625	103.701	103.604	103.493	103.402	8.125	101.414	101.349	101.257	101.182
7.750	104.585	104.488	104.378	104.287					
7.875	104.781	104.684	104.574	104.482					
7.990	103.546	103.449	103.339	103.247					
8.125	103.729	103.632	103.522	103.430					



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

Effective: April 14, 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 14, 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 it's entirety and submitted to lockdesk via e-mail. Once received, lockdesk will respond with today's rate and additional fees (for High Bal loans). AE/Broker must CONFIRM the rate by 2:00 PM PST in order to honor same day lock.

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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



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

Effective: April 14, 2026

DPA Pricing

Rate	DPA Plus - (301_1st_DPA_Plus)		
	15 Day	30 Day	45 Day
6.490	99.714	99.548	99.336
6.500	99.744	99.578	99.366
6.625	100.234	100.068	99.856
6.750	100.704	100.538	100.326
6.875	101.016	100.787	100.568
6.990	101.455	101.226	101.007
7.000	101.485	101.256	101.037
7.125	101.945	101.716	101.497
7.250	102.680	102.420	102.173
7.375	103.140	102.880	102.633
7.490	103.544	103.284	103.037
7.500	103.579	103.319	103.072
7.625	104.009	103.749	103.502
7.750	104.429	104.169	103.922
7.875	102.664	102.382	102.106
7.990	103.023	102.741	102.465
8.000	103.053	102.771	102.495

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	98.964	98.798	98.586
6.500	98.994	98.828	98.616
6.625	99.484	99.318	99.106
6.750	99.954	99.788	99.576
6.875	100.266	100.037	99.818
6.990	100.705	100.476	100.257
7.000	100.735	100.506	100.287
7.125	101.195	100.966	100.747
7.250	101.930	101.670	101.423
7.375	102.390	102.130	101.883
7.490	102.799	102.539	102.292
7.500	102.829	102.569	102.322
7.625	103.259	102.999	102.752
7.750	103.679	103.419	103.172
7.875	101.914	101.632	101.356
7.990	102.273	101.991	101.715
8.000	102.303	102.021	101.745

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	97.714	97.548	97.336
6.500	97.744	97.578	97.366
6.625	98.234	98.068	97.856
6.750	98.704	98.538	98.326
6.875	99.016	98.787	98.568
6.990	99.455	99.226	99.007
7.000	99.485	99.256	99.037
7.125	99.945	99.716	99.497
7.250	100.680	100.420	100.173
7.375	101.140	100.880	100.633
7.490	101.544	101.289	101.042
7.500	101.579	101.319	101.072
7.625	102.009	101.749	101.502
7.750	102.429	102.169	101.922
7.875	100.664	100.382	100.106
7.990	101.023	100.741	100.465
8.000	101.053	100.771	100.495

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	97.024	96.964	96.798
6.500	97.054	96.994	96.828
6.625	97.544	97.484	97.318
6.750	98.014	97.954	97.788
6.875	98.395	98.266	98.037
6.990	98.834	98.705	98.476
7.000	98.864	98.735	98.506
7.125	99.324	99.195	98.966
7.250	100.077	99.930	99.670
7.375	100.537	100.390	100.130
7.490	100.946	100.799	100.539
7.500	100.976	100.829	100.569
7.625	101.406	101.259	100.999
7.750	101.826	101.679	101.419
7.875	100.069	99.914	99.632
7.990	100.428	100.273	99.991
8.000	100.458	100.303	100.021

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	97.214	97.048	96.836
6.500	97.244	97.078	96.866
6.625	97.734	97.568	97.356
6.750	98.204	98.038	97.826
6.875	98.516	98.287	98.068
6.990	98.955	98.726	98.507
7.000	98.985	98.756	98.537
7.125	99.445	99.216	98.997
7.250	100.180	99.920	99.673
7.375	100.640	100.380	100.133
7.490	101.049	100.789	100.542
7.500	101.079	100.819	100.572
7.625	101.509	101.249	101.002
7.750	101.929	101.669	101.422
7.875	100.164	99.882	99.606
7.990	100.523	100.241	99.965
8.000	100.553	100.271	99.995

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

Effective: April 14, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
4.990	98.091	98.062	98.041
5.125	98.913	98.884	98.863
5.250	99.623	99.594	99.573
5.375	100.317	100.240	100.176
5.500	100.722	100.645	100.581
5.625	101.113	101.036	100.972
5.750	101.598	101.521	101.457
5.875	101.300	101.237	101.180
5.990	102.388	102.324	102.268
6.125	102.561	102.498	102.441
6.250	102.422	102.358	102.302
6.375	102.790	102.783	102.775
6.500	103.638	103.631	103.624
6.625	104.010	104.003	103.996
6.750	103.823	103.816	103.808
6.875	104.668	104.551	104.451
6.990	105.018	104.900	104.800

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
4.990	97.281	97.252	97.231
5.125	98.103	98.074	98.053
5.250	98.813	98.784	98.763
5.375	99.507	99.430	99.366
5.500	99.912	99.835	99.771
5.625	100.303	100.226	100.162
5.750	100.788	100.711	100.647
5.875	100.490	100.427	100.370
5.990	101.578	101.514	101.458
6.125	101.751	101.688	101.631
6.250	101.612	101.548	101.492
6.375	101.980	101.973	101.965
6.500	102.828	102.821	102.814
6.625	103.200	103.193	103.186
6.750	103.013	103.006	102.998
6.875	103.858	103.741	103.641
6.990	104.208	104.090	103.990

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
4.990	98.978	98.946	98.914
5.125	99.668	99.636	99.604
5.250	100.227	100.194	100.162
5.375	100.021	99.989	99.957
5.500	100.295	100.263	100.231
5.625	100.554	100.522	100.490
5.750	100.888	100.856	100.824
5.875	100.558	100.534	100.510
5.990	101.505	101.481	101.456
6.125	101.526	101.502	101.478
6.250	101.216	101.192	101.167
6.375	101.611	101.587	101.562
6.500	102.298	102.274	102.249
6.625	102.508	102.484	102.459
6.750	102.446	102.422	102.397
6.875	103.231	103.207	103.182
6.990	103.410	103.385	103.360

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.125	98.492	98.463	98.442
5.250	99.425	99.396	99.374
5.375	99.771	99.694	99.630
5.500	100.332	100.255	100.191
5.625	100.693	100.616	100.552
5.750	101.512	101.435	101.371
5.875	101.041	100.978	100.921
5.990	101.474	101.410	101.354
6.125	101.871	101.808	101.751
6.250	101.893	101.829	101.773
6.375	102.013	102.006	101.999
6.500	102.389	102.382	102.375
6.625	102.752	102.744	102.737
6.750	102.584	102.576	102.569
6.875	102.932	102.814	102.715
6.990	102.861	102.743	102.644
7.125	103.163	103.046	102.946

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
4.990	97.941	97.912	97.891
5.125	98.763	98.734	98.713
5.250	99.473	99.444	99.423
5.375	100.167	100.090	100.026
5.500	100.572	100.495	100.431
5.625	100.963	100.886	100.822
5.750	101.448	101.371	101.307
5.875	101.150	101.087	101.030
5.990	102.238	102.174	102.118
6.125	102.411	102.348	102.291
6.250	102.272	102.208	102.152
6.375	102.640	102.633	102.625
6.500	103.488	103.481	103.474
6.625	103.860	103.853	103.846
6.750	103.673	103.666	103.658
6.875	104.518	104.401	104.301
6.990	104.868	104.750	104.650

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.125	98.292	98.263	98.242
5.250	99.225	99.196	99.174
5.375	99.571	99.494	99.430
5.500	100.132	100.055	99.991
5.625	100.493	100.416	100.352
5.750	101.312	101.235	101.171
5.875	100.841	100.778	100.721
5.990	101.274	101.210	101.154
6.125	101.671	101.608	101.551
6.250	101.693	101.629	101.573
6.375	101.813	101.806	101.799
6.500	102.189	102.182	102.175
6.625	102.552	102.544	102.537
6.750	102.384	102.376	102.369
6.875	102.732	102.614	102.515
6.990	102.661	102.543	102.444
7.125	102.963	102.846	102.746

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
4.990	97.941	97.912	97.891
5.125	98.763	98.734	98.713
5.250	99.473	99.444	99.423
5.375	100.167	100.090	100.026
5.500	100.572	100.495	100.431
5.625	100.963	100.886	100.822
5.750	101.448	101.371	101.307
5.875	101.150	101.087	101.030
5.990	102.238	102.174	102.118
6.125	102.411	102.348	102.291
6.250	102.272	102.208	102.152
6.375	102.640	102.633	102.625
6.500	103.488	103.481	103.474
6.625	103.860	103.853	103.846
6.750	103.673	103.666	103.658
6.875	104.518	104.401	104.301
6.990	104.868	104.750	104.650

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.125	98.292	98.263	98.242
5.250	99.225	99.196	99.174
5.375	99.571	99.494	99.430
5.500	100.132	100.055	99.991
5.625	100.493	100.416	100.352
5.750	101.312	101.235	101.171
5.875	100.841	100.778	100.721
5.990	101.274	101.210	101.154
6.125	101.671	101.608	101.551
6.250	101.693	101.629	101.573
6.375	101.813	101.806	101.799
6.500	102.189	102.182	102.175
6.625	102.552	102.544	102.537
6.750	102.384	102.376	102.369
6.875	102.732	102.614	102.515
6.990	102.661	102.543	102.444
7.125	102.963	102.846	102.746

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, AK, AL, AR, DE, FL, GA, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.150
Tier 3 States		0.250

FICO ≥700
0.375
FICO 680-699
0.250
FICO 630-679
0.250
FICO 640-659
0.000
FICO 620-639
-0.250

FICO 600-619
-1.000
FICO 580-599
-1.750
FICO 530-579
-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/IRRRL)
-1.250

60 Day Lock (From 45 Day Price)
-0.500
3+ Units
-0.500
VA IRRRL >10% CLTV (Sub Fin)
-1.000
NC Floor Price
99.750



Giant Lending

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

SELECT PRICING

Effective: April 14, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	98.391	98.362	98.341	
5.125	99.213	99.184	99.163	
5.250	99.923	99.894	99.873	
5.375	100.617	100.540	100.476	
5.500	101.022	100.945	100.881	
5.625	101.413	101.336	101.272	
5.750	101.898	101.821	101.757	
5.875	101.600	101.537	101.480	
5.990	102.688	102.624	102.568	
6.125	102.861	102.798	102.741	
6.250	102.722	102.658	102.602	
6.375	103.090	103.083	103.075	
6.500	103.938	103.931	103.924	
6.625	104.310	104.303	104.296	
6.750	104.123	104.116	104.108	
6.875	104.968	104.851	104.751	
6.990	105.318	105.200	105.100	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	99.278	99.246	99.214	
5.125	99.968	99.936	99.904	
5.250	100.527	100.494	100.462	
5.375	100.321	100.289	100.257	
5.500	100.595	100.563	100.531	
5.625	100.854	100.822	100.790	
5.750	101.188	101.156	101.124	
5.875	100.858	100.834	100.810	
5.990	101.805	101.781	101.756	
6.125	101.826	101.802	101.778	
6.250	101.516	101.492	101.467	
6.375	101.911	101.887	101.862	
6.500	102.598	102.574	102.549	
6.625	102.808	102.784	102.759	
6.750	102.746	102.722	102.697	
6.875	103.531	103.507	103.482	
6.990	103.710	103.685	103.660	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	98.241	98.212	98.191	
5.125	99.063	99.034	99.013	
5.250	99.773	99.744	99.723	
5.375	100.467	100.390	100.326	
5.500	100.872	100.795	100.731	
5.625	101.263	101.186	101.122	
5.750	101.748	101.671	101.607	
5.875	101.450	101.387	101.330	
5.990	102.538	102.474	102.418	
6.125	102.711	102.648	102.591	
6.250	102.572	102.508	102.452	
6.375	102.940	102.933	102.925	
6.500	103.788	103.781	103.774	
6.625	104.160	104.153	104.146	
6.750	103.973	103.966	103.958	
6.875	104.818	104.701	104.601	
6.990	105.168	105.050	104.950	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	98.241	98.212	98.191	
5.125	99.063	99.034	99.013	
5.250	99.773	99.744	99.723	
5.375	100.467	100.390	100.326	
5.500	100.872	100.795	100.731	
5.625	101.263	101.186	101.122	
5.750	101.748	101.671	101.607	
5.875	101.450	101.387	101.330	
5.990	102.538	102.474	102.418	
6.125	102.711	102.648	102.591	
6.250	102.572	102.508	102.452	
6.375	102.940	102.933	102.925	
6.500	103.788	103.781	103.774	
6.625	104.160	104.153	104.146	
6.750	103.973	103.966	103.958	
6.875	104.818	104.701	104.601	
6.990	105.168	105.050	104.950	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.792	98.763	98.742	
5.250	99.725	99.696	99.674	
5.375	100.071	99.994	99.930	
5.500	100.632	100.555	100.491	
5.625	100.993	100.916	100.852	
5.750	101.812	101.735	101.671	
5.875	101.341	101.278	101.221	
5.990	101.774	101.710	101.654	
6.125	102.171	102.108	102.051	
6.250	102.193	102.129	102.073	
6.375	102.313	102.306	102.299	
6.500	102.689	102.682	102.675	
6.625	103.052	103.044	103.037	
6.750	102.884	102.876	102.869	
6.875	103.232	103.114	103.015	
6.990	103.161	103.043	102.944	
7.125	103.463	103.346	103.246	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	98.692	98.563	98.542	
5.250	99.525	99.496	99.474	
5.375	99.871	99.794	99.730	
5.500	100.432	100.355	100.291	
5.625	100.793	100.716	100.652	
5.750	101.612	101.535	101.471	
5.875	101.141	101.078	101.021	
5.990	101.574	101.510	101.454	
6.125	101.971	101.908	101.851	
6.250	101.993	101.929	101.873	
6.375	102.113	102.106	102.099	
6.500	102.489	102.482	102.475	
6.625	102.852	102.844	102.837	
6.750	102.684	102.676	102.669	
6.875	103.032	102.914	102.815	
6.990	102.961	102.843	102.744	
7.125	103.263	103.146	103.046	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	98.592	98.563	98.542	
5.250	99.525	99.496	99.474	
5.375	99.871	99.794	99.730	
5.500	100.432	100.355	100.291	
5.625	100.793	100.716	100.652	
5.750	101.612	101.535	101.471	
5.875	101.141	101.078	101.021	
5.990	101.574	101.510	101.454	
6.125	101.971	101.908	101.851	
6.250	101.993	101.929	101.873	
6.375	102.113	102.106	102.099	
6.500	102.489	102.482	102.475	
6.625	102.852	102.844	102.837	
6.750	102.684	102.676	102.669	
6.875	103.032	102.914	102.815	
6.990	102.961	102.843	102.744	
7.125	103.263	103.146	103.046	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	98.592	98.563	98.542	
5.250	99.525	99.496	99.474	
5.375	99.871	99.794	99.730	
5.500	100.432	100.355	100.291	
5.625	100.793	100.716	100.652	
5.750	101.612	101.535	101.471	
5.875	101.141	101.078	101.021	
5.990	101.574	101.510	101.454	
6.125	101.971	101.908	101.851	
6.250	101.993	101.929	101.873	
6.375	102.113	102.106	102.099	
6.500	102.489	102.482	102.475	
6.625	102.852	102.844	102.837	
6.750	102.684	102.676	102.669	
6.875	103.032	102.914	102.815	
6.990	102.961	102.843	102.744	
7.125	103.263	103.146	103.046	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 3)				
Rate	15 Day	30 Day	45 Day	
4.990	98.281	98.252	98.231	
5.125	99.103	99.074	99.053	
5.250	99.813	99.784	99.763	
5.375	100.507	100.430	100.366	
5.500	100.912	100.835	100.771	
5.625	101.303	101.226	101.162	
5.750	101.788	101.711	101.647	
5.875	101.490	101.427	101.370	
5.990	102.578	102.514	102.458	
6.125	102.751	102.688	102.631	
6.250	102.612	102.548	102.492	
6.375	102.980	102.973	102.965	
6.500	103.828	103.821	103.814	
6.625	104.200	104.193	104.186	
6.750	104.013	104.006	103.998	
6.875	104.858	104.741	104.641	
6.990	105.208	105.090	104.990	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.367	98.338	98.317	
5.250	99.300	99.271	99.249	
5.375	99.646	99.569	99.505	
5.500	100.207	100.130	100.066	
5.625	100.568	100.491	100.427	
5.750	101.387	101.310	101.246	
5.875	100.916	100.853	100.796	
5.990	101.349	101.285	101.229	
6.125	101.746	101.683	101.626	
6.250	101.768	101.704	101.648	
6.375	101.888	101.881	101.874	
6.500	102.264	102.257	102.250	
6.625	102.627	102.619	102.612	
6.750	102.459	102.451	102.444	
6.875	102.807	102.689	102.590	
6.990	102.736	102.618	102.519	
7.125	103.038	102.921	102.821	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.153	99.121	99.089	
5.125	99.843	99.811	99.779	
5.250	100.402	100.369	100.337	
5.375	100.196	100.164	100.132	
5.500	100.470	100.438	100.406	
5.625	100.729	100.697	100.665	
5.750	101.063	101.031	100.999	
5.875	100.733	100.709	100.685	
5.990	101.680	101.656	101.631	
6.125	101.701	101.677	101.653	
6.250	101.391	101.367	101.342	
6.375	101.786	101.762	101.737	
6.500	102.473	102.449	102.424	
6.625	102.683	102.659	102.634	
6.750	102.621	102.597	102.572	
6.875	103.406	103.382	103.357	
6.990	103.585	103.560	103.535	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.153	99.121	99.089	
5.125	99.843	99.811	99.779	
5.250	100.402	100.369	100.337	
5.375	100.196	100.164	100.132	
5.500	100.470	100.438	100.406	
5.625	100.729	100.697		



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

Effective: April 14, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	97.814	97.785	97.764	
5.125	98.451	98.422	98.401	
5.250	99.220	99.191	99.169	
5.375	99.745	99.668	99.604	
5.500	100.432	100.355	100.291	
5.625	100.861	100.783	100.719	
5.750	101.108	101.031	100.967	
5.875	101.070	101.007	100.950	
5.990	101.745	101.652	101.595	
6.125	102.113	102.050	101.993	
6.250	102.226	102.163	102.106	
6.375	102.111	102.103	102.096	
6.500	102.650	102.642	102.635	
6.625	102.858	102.851	102.844	
6.750	103.356	103.349	103.342	
6.875	103.899	103.781	103.681	
6.990	104.234	104.116	104.016	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.990	97.014	96.985	96.964	
5.125	97.651	97.622	97.601	
5.250	98.420	98.391	98.369	
5.375	98.945	98.868	98.804	
5.500	99.632	99.555	99.491	
5.625	100.061	99.983	99.919	
5.750	100.308	100.231	100.167	
5.875	100.270	100.207	100.150	
5.990	100.915	100.852	100.795	
6.125	101.313	101.250	101.193	
6.250	101.426	101.363	101.306	
6.375	101.311	101.303	101.296	
6.500	101.850	101.842	101.835	
6.625	102.058	102.051	102.044	
6.750	102.556	102.549	102.542	
6.875	103.099	102.981	102.881	
6.990	103.434	103.316	103.216	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	98.711	98.678	98.646	
5.125	99.216	99.183	99.151	
5.250	99.833	99.801	99.769	
5.375	99.459	99.427	99.395	
5.500	100.015	99.983	99.951	
5.625	100.311	100.279	100.247	
5.750	100.408	100.375	100.344	
5.875	100.338	100.314	100.290	
5.990	100.842	100.818	100.794	
6.125	101.089	101.064	101.040	
6.250	101.030	101.006	100.982	
6.375	100.942	100.918	100.892	
6.500	101.320	101.296	101.271	
6.625	101.366	101.342	101.317	
6.750	101.990	101.965	101.940	
6.875	102.471	102.447	102.422	
6.990	102.635	102.611	102.586	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.114	99.085	99.063	
5.375	99.465	99.388	99.324	
5.500	99.917	99.840	99.776	
5.625	100.567	100.490	100.426	
5.750	100.746	100.669	100.605	
5.875	100.649	100.586	100.529	
5.990	101.042	100.979	100.922	
6.125	101.641	101.578	101.521	
6.250	101.542	101.479	101.422	
6.375	101.207	101.199	101.192	
6.500	101.644	101.636	101.629	
6.625	102.344	102.337	102.330	
6.750	101.682	101.675	101.667	
6.875	102.581	102.463	102.364	
6.990	102.764	102.646	102.547	
7.125	102.570	102.452	102.353	
7.250	103.112	102.995	102.895	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.564	97.535	97.514	
5.125	98.201	98.172	98.151	
5.250	98.970	98.941	98.919	
5.375	99.495	99.418	99.354	
5.500	100.182	100.105	100.041	
5.625	100.611	100.533	100.469	
5.750	100.858	100.781	100.717	
5.875	100.820	100.757	100.700	
5.990	101.465	101.402	101.345	
6.125	101.863	101.800	101.743	
6.250	101.976	101.913	101.856	
6.375	101.861	101.853	101.846	
6.500	102.400	102.392	102.385	
6.625	102.608	102.601	102.594	
6.750	103.106	103.099	103.092	
6.875	103.649	103.531	103.431	
6.990	103.984	103.866	103.766	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.964	98.935	98.913	
5.375	99.315	99.238	99.174	
5.500	99.767	99.690	99.626	
5.625	100.417	100.340	100.276	
5.750	100.596	100.519	100.455	
5.875	100.499	100.436	100.379	
5.990	100.892	100.829	100.772	
6.125	101.491	101.428	101.371	
6.250	101.392	101.329	101.272	
6.375	101.057	101.049	101.042	
6.500	101.494	101.486	101.479	
6.625	102.194	102.187	102.180	
6.750	101.532	101.525	101.517	
6.875	102.431	102.313	102.214	
6.990	102.614	102.496	102.397	
7.125	102.420	102.302	102.203	
7.250	102.962	102.845	102.745	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.564	97.535	97.514	
5.125	98.201	98.172	98.151	
5.250	98.970	98.941	98.919	
5.375	99.495	99.418	99.354	
5.500	100.182	100.105	100.041	
5.625	100.611	100.533	100.469	
5.750	100.858	100.781	100.717	
5.875	100.820	100.757	100.700	
5.990	101.465	101.402	101.345	
6.125	101.863	101.800	101.743	
6.250	101.976	101.913	101.856	
6.375	101.861	101.853	101.846	
6.500	102.400	102.392	102.385	
6.625	102.608	102.601	102.594	
6.750	103.106	103.099	103.092	
6.875	103.649	103.531	103.431	
6.990	103.984	103.866	103.766	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	98.964	98.935	98.913	
5.375	99.315	99.238	99.174	
5.500	99.767	99.690	99.626	
5.625	100.417	100.340	100.276	
5.750	100.596	100.519	100.455	
5.875	100.499	100.436	100.379	
5.990	100.892	100.829	100.772	
6.125	101.491	101.428	101.371	
6.250	101.392	101.329	101.272	
6.375	101.057	101.049	101.042	
6.500	101.494	101.486	101.479	
6.625	102.194	102.187	102.180	
6.750	101.532	101.525	101.517	
6.875	102.431	102.313	102.214	
6.990	102.614	102.496	102.397	
7.125	102.420	102.302	102.203	
7.250	102.962	102.845	102.745	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.700	98.671	98.649	
5.375	99.225	99.148	99.084	
5.500	99.912	99.835	99.771	
5.625	100.341	100.263	100.199	
5.750	100.588	100.511	100.447	
5.875	100.550	100.487	100.430	
5.990	101.195	101.132	101.075	
6.125	101.593	101.530	101.473	
6.250	101.706	101.643	101.586	
6.375	101.591	101.583	101.576	
6.500	102.130	102.122	102.115	
6.625	102.338	102.331	102.324	
6.750	102.836	102.829	102.822	
6.875	103.379	103.261	103.161	
6.990	103.714	103.596	103.496	
7.125	104.238	104.120	104.021	
7.250	104.507	104.390	104.290	

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 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 >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	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
60 Day Lock (From 45 Day Price)		
-0.500		
3-4 Units		
-0.500		
VA IRRL >100% CLTV (Sub Fin)		
-1.000		
NC Floor Price		
997.50		



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

SELECT PRICING

Effective: April 14, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	98.114	98.085	98.064	
5.125	98.751	98.722	98.701	
5.250	99.520	99.491	99.469	
5.375	100.045	99.968	99.904	
5.500	100.732	100.655	100.591	
5.625	101.161	101.083	101.019	
5.750	101.408	101.331	101.267	
5.875	101.370	101.307	101.250	
5.990	102.015	101.952	101.895	
6.125	102.413	102.350	102.293	
6.250	102.526	102.463	102.406	
6.375	102.411	102.403	102.396	
6.500	102.960	102.942	102.935	
6.625	103.158	103.151	103.144	
6.750	103.656	103.649	103.642	
6.875	104.199	104.081	103.981	
6.990	104.534	104.416	104.316	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	99.011	98.978	98.946	
5.125	99.516	99.483	99.451	
5.250	100.133	100.101	100.069	
5.375	99.759	99.727	99.695	
5.500	100.315	100.283	100.251	
5.625	100.611	100.579	100.547	
5.750	100.708	100.675	100.644	
5.875	100.638	100.614	100.590	
5.990	101.142	101.118	101.094	
6.125	101.389	101.364	101.340	
6.250	101.330	101.306	101.282	
6.375	101.242	101.218	101.192	
6.500	101.620	101.596	101.571	
6.625	101.666	101.642	101.617	
6.750	102.290	102.265	102.240	
6.875	102.771	102.747	102.722	
6.990	102.935	102.911	102.886	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.864	97.835	97.814	
5.125	98.501	98.472	98.451	
5.250	99.270	99.241	99.219	
5.375	99.795	99.718	99.654	
5.500	100.482	100.405	100.341	
5.625	100.911	100.833	100.769	
5.750	101.158	101.081	101.017	
5.875	101.120	101.057	101.000	
5.990	101.765	101.702	101.645	
6.125	102.163	102.100	102.043	
6.250	102.276	102.213	102.156	
6.375	102.161	102.153	102.146	
6.500	102.700	102.692	102.685	
6.625	102.908	102.901	102.894	
6.750	103.406	103.399	103.392	
6.875	103.949	103.831	103.731	
6.990	104.284	104.166	104.066	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.864	97.835	97.814	
5.125	98.501	98.472	98.451	
5.250	99.270	99.241	99.219	
5.375	99.795	99.718	99.654	
5.500	100.482	100.405	100.341	
5.625	100.911	100.833	100.769	
5.750	101.158	101.081	101.017	
5.875	101.120	101.057	101.000	
5.990	101.765	101.702	101.645	
6.125	102.163	102.100	102.043	
6.250	102.276	102.213	102.156	
6.375	102.161	102.153	102.146	
6.500	102.700	102.692	102.685	
6.625	102.908	102.901	102.894	
6.750	103.406	103.399	103.392	
6.875	103.949	103.831	103.731	
6.990	104.284	104.166	104.066	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.414	99.385	99.363	
5.375	99.765	99.688	99.624	
5.500	100.217	100.140	100.076	
5.625	100.867	100.790	100.726	
5.750	101.046	100.969	100.905	
5.875	100.949	100.886	100.829	
5.990	101.342	101.279	101.222	
6.125	101.941	101.878	101.821	
6.250	101.842	101.779	101.722	
6.375	101.507	101.499	101.492	
6.500	101.944	101.936	101.929	
6.625	102.644	102.637	102.630	
6.750	101.982	101.975	101.967	
6.875	102.881	102.763	102.664	
6.990	103.064	102.946	102.847	
7.125	102.870	102.752	102.653	
7.250	103.412	103.295	103.195	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-B)				
Rate	15 Day	30 Day	45 Day	
5.250	99.264	99.235	99.213	
5.375	99.615	99.538	99.474	
5.500	100.067	99.990	99.926	
5.625	100.717	100.640	100.576	
5.750	100.896	100.819	100.755	
5.875	100.799	100.735	100.679	
5.990	101.192	101.129	101.072	
6.125	101.791	101.728	101.671	
6.250	101.692	101.629	101.572	
6.375	101.357	101.349	101.342	
6.500	101.794	101.786	101.779	
6.625	102.494	102.487	102.480	
6.750	101.832	101.825	101.817	
6.875	102.731	102.613	102.514	
6.990	102.914	102.796	102.697	
7.125	102.720	102.602	102.503	
7.250	103.262	103.145	103.045	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-B)				
Rate	15 Day	30 Day	45 Day	
5.250	99.264	99.235	99.213	
5.375	99.615	99.538	99.474	
5.500	100.067	99.990	99.926	
5.625	100.717	100.640	100.576	
5.750	100.896	100.819	100.755	
5.875	100.799	100.736	100.679	
5.990	101.192	101.129	101.072	
6.125	101.791	101.728	101.671	
6.250	101.692	101.629	101.572	
6.375	101.357	101.349	101.342	
6.500	101.794	101.786	101.779	
6.625	102.494	102.487	102.480	
6.750	101.832	101.825	101.817	
6.875	102.731	102.613	102.514	
6.990	102.914	102.796	102.697	
7.125	102.720	102.602	102.503	
7.250	103.262	103.145	103.045	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.864	97.835	97.814	
5.125	98.501	98.472	98.451	
5.250	99.270	99.241	99.219	
5.375	99.795	99.718	99.654	
5.500	100.482	100.405	100.341	
5.625	100.911	100.833	100.769	
5.750	101.158	101.081	101.017	
5.875	101.120	101.057	101.000	
5.990	101.765	101.702	101.645	
6.125	102.163	102.100	102.043	
6.250	102.276	102.213	102.156	
6.375	102.161	102.153	102.146	
6.500	102.700	102.692	102.685	
6.625	102.908	102.901	102.894	
6.750	103.406	103.399	103.392	
6.875	103.949	103.831	103.731	
6.990	104.284	104.166	104.066	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.239	98.210	98.189	
5.125	98.876	98.847	98.826	
5.250	99.645	99.616	99.594	
5.375	100.170	100.093	100.029	
5.500	100.857	100.780	100.716	
5.625	101.286	101.208	101.144	
5.750	101.533	101.456	101.392	
5.875	101.495	101.432	101.375	
5.990	102.140	102.077	102.020	
6.125	102.538	102.475	102.418	
6.250	102.651	102.588	102.531	
6.375	102.536	102.528	102.521	
6.500	103.075	103.067	103.060	
6.625	103.283	103.276	103.269	
6.750	103.781	103.774	103.767	
6.875	104.324	104.206	104.106	
6.990	104.659	104.541	104.441	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.239	99.210	99.188	
5.375	99.590	99.513	99.449	
5.500	100.042	99.965	99.901	
5.625	100.692	100.615	100.551	
5.750	100.871	100.794	100.730	
5.875	100.774	100.711	100.654	
5.990	101.167	101.104	101.047	
6.125	101.766	101.703	101.646	
6.250	101.667	101.604	101.547	
6.375	101.332	101.324	101.317	
6.500	101.769	101.761	101.754	
6.625	102.469	102.462	102.455	
6.750	101.807	101.800	101.792	
6.875	102.706	102.588	102.489	
6.990	102.889	102.771	102.672	
7.125	102.695	102.577	102.478	
7.250	103.237	103.120	103.020	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.886	98.853	98.821	
5.125	99.391	99.358	99.326	
5.250	100.008	99.976	99.944	
5.375	99.634	99.602	99.570	
5.500	100.190	100.158	100.126	
5.625	100.486	100.454	100.422	
5.750	100.583	100.550	100.519	
5.875	100.513	100.489	100.465	
5.990	101.017	100.993	100.969	
6.125	101.264	101.239	101.215	
6.250	101.205	101.181	101.157	
6.375	101.117	101.093	101.067	
6.500	101.495	101.471	101.446	
6.625	101.541	101.517	101.492	
6.750	102.165	102.140	102.115	
6.875	102.646	102.622	102.597	
6.990	102.810	102.786	102.761	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	97.594	97.565	97.544	
5.125	98.231	98.202	98.181	
5.250	99.000	98.971	98.949	
5.375	99.525	99.448	99.384	
5.500	100.212	100.135	100.071	
5.625	100.641	100.563	100.499	
5.750	100.888	100.811	100.747	
5.875	100.850	100.787	100.730	
5.990	101.495	101.432	101.375	
6.125	101.893	101.830	101.773	
6.250	102.006			



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

Effective: April 14, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.981	97.952	97.931	
5.125	98.803	98.774	98.753	
5.250	99.513	99.484	99.463	
5.375	100.207	100.130	100.066	
5.500	100.612	100.535	100.471	
5.625	101.003	100.926	100.862	
5.750	101.488	101.411	101.347	
5.875	101.190	101.127	101.070	
5.990	102.278	102.214	102.158	
6.125	102.451	102.388	102.331	
6.250	102.312	102.248	102.192	
6.375	102.680	102.673	102.665	
6.500	103.528	103.521	103.514	
6.625	103.900	103.893	103.886	
6.750	103.713	103.706	103.698	
6.875	104.558	104.441	104.341	
6.990	104.908	104.790	104.690	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.688	98.659	98.638	
5.375	99.382	99.305	99.241	
5.500	99.787	99.710	99.646	
5.625	100.178	100.101	100.037	
5.750	100.663	100.586	100.522	
5.875	100.365	100.302	100.245	
5.990	101.453	101.389	101.333	
6.125	101.626	101.563	101.506	
6.250	101.487	101.423	101.367	
6.375	101.855	101.848	101.840	
6.500	102.703	102.696	102.689	
6.625	103.075	103.068	103.061	
6.750	102.888	102.881	102.873	
6.875	103.733	103.616	103.516	
6.990	104.083	103.965	103.865	
7.125	104.893	104.776	104.676	
7.250	104.497	104.379	104.279	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.853	98.821	98.789	
5.125	99.543	99.511	99.479	
5.250	100.102	100.069	100.037	
5.375	99.896	99.864	99.832	
5.500	100.170	100.138	100.106	
5.625	100.429	100.397	100.365	
5.750	100.763	100.731	100.699	
5.875	100.433	100.409	100.385	
5.990	101.380	101.356	101.331	
6.125	101.401	101.377	101.353	
6.250	101.091	101.067	101.042	
6.375	101.486	101.462	101.437	
6.500	102.173	102.149	102.124	
6.625	102.383	102.359	102.334	
6.750	102.321	102.297	102.272	
6.875	103.106	103.082	103.057	
6.990	103.285	103.260	103.235	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.000	98.971	98.949	
5.375	99.346	99.269	99.205	
5.500	99.907	99.830	99.766	
5.625	100.268	100.191	100.127	
5.750	101.087	101.010	100.946	
5.875	100.616	100.553	100.496	
5.990	101.049	100.985	100.929	
6.125	101.446	101.383	101.326	
6.250	101.468	101.404	101.348	
6.375	101.588	101.581	101.574	
6.500	101.964	101.957	101.950	
6.625	102.327	102.319	102.312	
6.750	102.159	102.151	102.144	
6.875	102.507	102.389	102.290	
6.990	102.436	102.318	102.219	
7.125	102.738	102.621	102.521	
7.250	103.142	103.025	102.925	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	99.345	99.316	99.294	
5.375	99.870	99.793	99.729	
5.500	100.557	100.480	100.416	
5.625	100.986	100.908	100.844	
5.750	101.233	101.156	101.092	
5.875	101.195	101.132	101.075	
5.990	101.840	101.777	101.720	
6.125	102.238	102.175	102.118	
6.250	102.351	102.288	102.231	
6.375	102.236	102.228	102.221	
6.500	102.775	102.767	102.760	
6.625	102.983	102.976	102.969	
6.750	103.481	103.474	103.467	
6.875	104.024	103.906	103.806	
6.990	104.359	104.241	104.141	
7.125	104.983	104.765	104.666	
7.250	105.152	105.035	104.935	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.295	98.266	98.244	
5.375	98.820	98.743	98.679	
5.500	99.507	99.430	99.366	
5.625	99.936	99.858	99.794	
5.750	100.183	100.106	100.042	
5.875	100.145	100.082	100.025	
5.990	100.790	100.727	100.670	
6.125	101.188	101.125	101.068	
6.250	101.301	101.238	101.181	
6.375	101.186	101.178	101.171	
6.500	101.725	101.717	101.710	
6.625	101.933	101.926	101.919	
6.750	102.431	102.424	102.417	
6.875	102.974	102.856	102.756	
6.990	103.309	103.191	103.091	
7.125	103.833	103.715	103.616	
7.250	104.102	103.985	103.885	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.586	98.553	98.521	
5.125	99.091	99.058	99.026	
5.250	99.708	99.676	99.644	
5.375	99.334	99.302	99.270	
5.500	99.890	99.858	99.826	
5.625	100.186	100.154	100.122	
5.750	100.283	100.250	100.219	
5.875	100.213	100.189	100.165	
5.990	100.717	100.693	100.669	
6.125	100.964	100.939	100.915	
6.250	100.905	100.881	100.857	
6.375	100.817	100.793	100.767	
6.500	101.195	101.171	101.146	
6.625	101.241	101.217	101.192	
6.750	101.865	101.840	101.815	
6.875	102.346	102.322	102.297	
6.990	102.510	102.486	102.461	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.939	98.910	98.888	
5.375	99.290	99.213	99.149	
5.500	99.742	99.665	99.601	
5.625	100.392	100.315	100.251	
5.750	100.571	100.494	100.430	
5.875	100.474	100.411	100.354	
5.990	100.867	100.804	100.747	
6.125	101.466	101.403	101.346	
6.250	101.367	101.304	101.247	
6.375	101.032	101.024	101.017	
6.500	101.469	101.461	101.454	
6.625	102.169	102.162	102.155	
6.750	101.507	101.500	101.492	
6.875	102.406	102.288	102.189	
6.990	102.589	102.471	102.372	
7.125	102.995	102.277	102.178	
7.250	102.937	102.820	102.720	

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 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 >90% LTV	-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)	-1.250
Manufactured Home (Streamline/IRRRL)	-1.250

FHA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, HI, MA, NJ, NY, 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
60 Day Lock (From 45 Day Price)		
-0.500		
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 - (901DI)			
	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.440	99.346	99.159	98.971
6.250	99.787	99.693	99.505	99.318
6.375	100.091	99.997	99.810	99.622
6.500	100.376	100.282	100.095	99.907
6.625	100.603	100.510	100.322	100.136
6.750	100.823	100.729	100.541	100.354
6.875	101.040	100.947	100.759	100.572
7.000	101.200	101.106	100.919	100.731
7.125	101.361	101.267	101.079	100.892
7.250	101.478	101.384	101.197	101.009
7.375	101.581	101.487	101.300	101.112
7.500	101.699	101.605	101.418	101.230
7.625	101.831	101.738	101.550	101.363
7.750	101.964	101.870	101.682	101.495
7.875	102.096	102.002	101.815	101.627
8.000	102.229	102.135	101.947	101.760
8.125	102.361	102.267	102.080	101.892
8.250	102.493	102.400	102.212	102.025
8.375	102.626	102.532	102.345	102.157

Rate	Jumbo 10/6 ARM - (9106DI)			
	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.158	99.064	98.877	98.689
6.375	99.400	99.306	99.118	98.931
6.500	99.642	99.548	99.360	99.173
6.625	99.693	99.599	99.412	99.224
6.750	99.902	99.808	99.621	99.433
6.875	100.111	100.018	99.830	99.643
7.000	100.321	100.227	100.039	99.852
7.125	100.530	100.436	100.249	100.061
7.250	100.739	100.645	100.458	100.270
7.375	100.948	100.855	100.667	100.480
7.500	101.158	101.064	100.876	100.689
7.625	101.367	101.273	101.086	100.898
7.750	101.576	101.482	101.295	101.107
7.875	101.785	101.692	101.504	101.317
8.000	101.995	101.901	101.713	101.526

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	98.456	98.347	98.175	97.956	
5.875	98.839	98.730	98.558	98.339	
6.000	99.222	99.112	98.941	98.722	
6.125	99.497	99.388	99.216	98.997	
6.250	99.773	99.664	99.492	99.273	
6.375	99.882	99.773	99.601	99.382	
6.500	99.991	99.882	99.710	99.491	
6.625	100.009	99.900	99.728	99.509	
6.750	100.027	99.918	99.746	99.527	
6.875	100.170	100.061	99.889	99.670	
7.000	100.314	100.204	100.032	99.814	
7.125	100.387	100.278	100.106	99.887	
7.250	100.461	100.352	100.180	99.961	
7.375	100.457	100.348	100.176	99.957	
7.500	100.453	100.344	100.172	99.953	

J30 BD21 Sapphire Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	98.456	98.347	98.175	97.956	
5.875	98.839	98.730	98.558	98.339	
6.000	99.222	99.112	98.941	98.722	
6.125	99.497	99.388	99.216	98.997	
6.250	99.773	99.664	99.492	99.273	
6.375	99.882	99.773	99.601	99.382	
6.500	99.991	99.882	99.710	99.491	
6.625	100.009	99.900	99.728	99.509	
6.750	100.027	99.918	99.746	99.527	
6.875	100.170	100.061	99.889	99.670	
7.000	100.314	100.204	100.032	99.814	
7.125	100.387	100.278	100.106	99.887	
7.250	100.461	100.352	100.180	99.961	
7.375	100.457	100.348	100.176	99.957	
7.500	100.453	100.344	100.172	99.953	

J3 BD10 Sapphire Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	98.456	98.347	98.175	97.956	
5.875	98.839	98.730	98.558	98.339	
6.000	99.222	99.112	98.941	98.722	
6.125	99.497	99.388	99.216	98.997	
6.250	99.773	99.664	99.492	99.273	
6.375	99.882	99.773	99.601	99.382	
6.500	99.991	99.882	99.710	99.491	
6.625	100.009	99.900	99.728	99.509	
6.750	100.027	99.918	99.746	99.527	
6.875	100.170	100.061	99.889	99.670	
7.000	100.314	100.204	100.032	99.814	
7.125	100.387	100.278	100.106	99.887	
7.250	100.461	100.352	100.180	99.961	
7.375	100.457	100.348	100.176	99.957	
7.500	100.453	100.344	100.172	99.953	

J15 Sapphire Jumbo Pro 15 Year Fixed - (915SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.500	96.515	96.406	96.234	96.015	
5.625	96.853	96.743	96.571	96.353	
5.750	97.190	97.081	96.909	96.690	
5.875	97.550	97.441	97.269	97.050	
6.000	97.910	97.801	97.629	97.410	
6.125	98.246	98.137	97.965	97.746	
6.250	98.582	98.473	98.301	98.082	
6.375	98.835	98.726	98.554	98.335	
6.500	99.089	98.979	98.808	98.589	
6.625	99.396	99.287	99.115	98.896	
6.750	99.704	99.595	99.423	99.204	

J106 Sapphire Jumbo Pro 10/6 ARM - (9106SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.250	96.517	96.407	96.235	96.017	
5.375	96.822	96.713	96.541	96.322	
5.500	97.106	96.997	96.825	96.606	
5.625	97.382	97.272	97.101	96.882	
5.750	97.641	97.532	97.360	97.141	
5.875	97.908	97.799	97.627	97.408	
6.000	98.177	98.068	97.896	97.677	
6.125	98.387	98.278	98.106	97.887	
6.250	98.567	98.458	98.286	98.067	
6.375	98.823	98.713	98.541	98.323	
6.500	99.079	98.970	98.798	98.579	
6.625	99.114	99.005	98.833	98.614	
6.750	99.150	99.040	98.868	98.650	
6.875	99.367	99.258	99.086	98.867	
7.000	99.586	99.477	99.305	99.086	

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: Tuesday, April 14, 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