



## Giant Lending Rate Sheet

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

Ratesheet Code: RS-WS

Effective Date: 5/1/26 7:49 AM

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Lock Expiration Days	
15 Day	05/15/26
30 Day	06/01/26
45 Day	06/15/26
60 Day	06/30/26
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	
<a href="#">Click Here</a>	
Relock Fee	
(0.250)	
Lock Extension Fees	
0.02 Per Day	
Max extension 30 days and / or 10 times, whichever comes first.	
Lock Desk Hours	
8:00 AM - 6:00 PM PST	
Lock Request Hours	
8:00 AM - 8:59 PM PST**	
Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

Contact list		
<b>Corporate Headquarters:</b>	Phone:	800-760-1833
	Email:	<a href="mailto:brokersupport@thegiantlending.com">brokersupport@thegiantlending.com</a>
<b>Lock Desk:</b>	Phone:	949-679-7400
	Email:	<a href="mailto:LockDesk@thegiantlending.com">LockDesk@thegiantlending.com</a>
<b>NonQM Lock Desk:</b>	Phone:	Email Only
	Email:	<a href="mailto:LockDesk@thegiantlending.com">LockDesk@thegiantlending.com</a>
<b>Prime Loan Scenarios:</b>	Phone:	Email Only
	Email:	<a href="mailto:Scenarios@thegiantlending.com">Scenarios@thegiantlending.com</a>
<b>Bank Statement Calc:</b>	Phone:	Email Only
	Email:	<a href="mailto:bkstdesk@thegiantlending.com">bkstdesk@thegiantlending.com</a>
<b>CD Desk:</b>	Phone:	Email Only
	Email:	<a href="mailto:Disclosures@thegiantlending.com">Disclosures@thegiantlending.com</a>
<b>Funding Department:</b>	Phone:	Email Only
	Email:	<a href="mailto:Funding@thegiantlending.com">Funding@thegiantlending.com</a>
<b>Loan Setup</b>	Phone:	Email Only
	Email:	<a href="mailto:Setup@thegiantlending.com">Setup@thegiantlending.com</a>

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

May Pricing Specials	
Non-Select FICO 620+ FHA, VA (STD Bal & High Bal)	0.375
Select FHA, VA (STD Bal & High Bal)	0.125
Alt Agency	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><b>•Baltimore City, Maryland</b> (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: May 1, 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	94.989	94.934	94.883	94.832	4.875	94.527	94.492	94.441	94.390	5.750	99.604	99.520	99.424	99.329
4.990	95.600	95.566	95.514	95.463	4.990	95.159	95.124	95.072	95.021	5.875	100.106	100.021	99.926	99.831
5.125	96.038	96.003	95.952	95.901	5.125	95.649	95.614	95.563	95.511	5.990	100.534	100.450	100.355	100.259
5.250	96.671	96.630	96.579	96.528	5.250	96.294	96.254	96.203	96.151	6.125	101.002	100.917	100.822	100.727
5.375	97.310	97.269	97.218	97.167	5.375	96.946	96.905	96.854	96.803	6.250	101.034	100.942	100.839	100.737
5.500	97.923	97.883	97.832	97.781	5.500	97.572	97.531	97.480	97.429	6.375	101.585	101.494	101.391	101.288
5.625	98.458	98.418	98.367	98.316	5.625	98.132	98.091	98.040	97.989	6.500	101.977	101.886	101.783	101.680
5.750	99.145	99.090	99.024	98.958	5.750	98.820	98.765	98.699	98.633	6.625	102.220	102.128	102.025	101.923
5.875	99.706	99.651	99.585	99.519	5.875	99.381	99.326	99.260	99.194	6.750	102.360	102.265	102.162	102.059
5.990	100.174	100.119	100.053	99.987	5.990	99.849	99.794	99.728	99.662	6.875	102.625	102.550	102.491	102.433
6.125	100.688	100.633	100.567	100.501	6.125	100.343	100.288	100.222	100.156	6.990	103.061	102.985	102.927	102.868
6.250	101.117	101.048	100.967	100.886	6.250	100.772	100.703	100.622	100.541	7.125	103.395	103.320	103.261	103.203
6.375	101.695	101.625	101.544	101.464	6.375	101.350	101.280	101.199	101.119	7.250	104.099	104.042	103.991	103.940
6.500	102.095	102.026	101.945	101.864	6.500	101.750	101.681	101.600	101.519	7.375	104.412	104.355	104.304	104.252
6.625	102.309	102.239	102.159	102.078	6.625	101.964	101.894	101.814	101.733	7.500	104.606	104.549	104.498	104.446
6.750	102.768	102.707	102.641	102.575	6.750	102.423	102.362	102.296	102.230	7.625	104.858	104.802	104.750	104.699
6.875	102.952	102.908	102.842	102.776	6.875	102.607	102.563	102.497	102.431	7.750	105.123	105.066	105.015	104.963
6.990	103.425	103.381	103.315	103.249	6.990	103.080	103.036	102.970	102.904	7.875	105.361	105.304	105.253	105.201
7.125	103.819	103.775	103.709	103.643	7.125	103.474	103.430	103.364	103.298	7.990	105.306	105.250	105.198	105.147
7.250	104.537	104.473	104.414	104.356	7.250	104.192	104.128	104.069	104.011	8.125	105.551	105.494	105.443	105.391
7.375	104.727	104.663	104.604	104.546	7.375	104.382	104.318	104.259	104.201					
7.500	105.013	104.949	104.890	104.832	7.500	104.668	104.604	104.545	104.487					
7.625	105.254	105.190	105.131	105.073	7.625	104.909	104.845	104.786	104.728					

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	98.496	98.458	98.419	98.380	5.990	101.306	101.253	101.198	101.143	5.750	98.795	98.740	98.674	98.608
4.990	98.866	98.829	98.789	98.750	6.125	101.541	101.488	101.434	101.379	5.875	99.356	99.301	99.235	99.169
5.125	99.036	98.998	98.959	98.919	6.250	101.871	101.833	101.787	101.740	5.990	99.824	99.769	99.703	99.637
5.250	99.654	99.616	99.577	99.538	6.375	102.207	102.169	102.123	102.076	6.125	100.349	100.287	100.217	100.151
5.375	100.003	99.967	99.928	99.889	6.500	102.416	102.378	102.331	102.285	6.250	100.902	100.840	100.766	100.693
5.500	100.360	100.330	100.291	100.253	6.625	102.495	102.457	102.411	102.364	6.375	101.534	101.472	101.399	101.325
5.625	100.700	100.670	100.631	100.593	6.750	102.805	102.768	102.721	102.675	6.500	101.995	101.933	101.859	101.786
5.750	101.061	101.008	100.957	100.906	6.875	102.870	102.832	102.786	102.739	6.625	102.304	102.241	102.168	102.095
5.875	101.385	101.332	101.277	101.222	6.990	103.134	103.096	103.050	103.003	6.750	102.834	102.780	102.722	102.663
5.990	101.667	101.614	101.560	101.505	7.125	103.294	103.249	103.201	103.152	6.875	103.129	103.076	103.017	102.959
6.125	101.979	101.926	101.871	101.817	7.250	103.450	103.405	103.343	103.281	6.990	103.597	103.544	103.485	103.426
6.250	102.257	102.204	102.149	102.094	7.375	103.531	103.486	103.424	103.363	7.125	104.010	103.957	103.898	103.840
6.375	102.649	102.596	102.541	102.486	7.500	103.375	103.330	103.288	103.207	7.250	104.191	104.151	104.078	104.006
6.500	102.911	102.858	102.804	102.749	7.625	103.494	103.449	103.387	103.326	7.375	104.539	104.498	104.425	104.352
6.625	103.007	102.954	102.899	102.844	7.750	103.610	103.565	103.503	103.442	7.500	104.850	104.809	104.736	104.663
6.750	103.304	103.266	103.220	103.173	7.875	103.728	103.683	103.621	103.560	7.625	105.127	105.087	105.013	104.940
6.875	103.422	103.385	103.338	103.292	7.990	103.586	103.541	103.479	103.417	7.750	104.959	104.895	104.837	104.778
6.990	103.729	103.691	103.645	103.598	8.125	103.715	103.669	103.607	103.546	7.875	105.164	105.099	105.041	104.982
										7.990	105.081	105.016	104.958	104.899
										8.125	105.126	105.069	105.017	104.966

**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	96.535	96.494	96.443	96.392	4.875	93.952	93.917	93.866	93.815	5.750	99.529	99.445	99.349	99.254
5.500	97.148	97.108	97.057	97.006	4.990	94.584	94.549	94.497	94.446	5.875	100.031	99.946	99.851	99.756
5.625	97.683	97.643	97.592	97.541	5.125	95.074	95.039	94.988	94.936	5.990	100.459	100.375	100.280	100.184
5.750	98.370	98.315	98.249	98.183	5.250	95.719	95.679	95.628	95.576	6.125	100.927	100.842	100.747	100.652
5.875	98.931	98.876	98.810	98.744	5.375	96.371	96.330	96.279	96.228	6.250	100.959	100.867	100.764	100.662
5.990	99.399	99.344	99.278	99.212	5.500	96.997	96.956	96.905	96.854	6.375	101.510	101.419	101.316	101.213
6.125	99.913	99.858	99.792	99.726	5.625	97.557	97.516	97.465	97.414	6.500	101.902	101.811	101.708	101.605
6.250	100.342	100.273	100.192	100.111	5.750	98.245	98.190	98.124	98.058	6.625	102.145	102.053	101.950	101.848
6.375	100.920	100.850	100.769	100.689	5.875	98.806	98.751	98.685	98.619	6.750	102.285	102.210	102.151	102.093
6.500	101.320	101.251	101.170	101.089	5.990	99.274	99.219	99.153	99.087	6.875	102.550	102.475	102.416	102.358
6.625	101.534	101.464	101.384	101.303	6.125	99.768	99.713	99.647	99.581	6.990	102.986	102.910	102.852	102.793
6.750	101.993	101.932	101.866	101.800	6.250	100.197	100.128	100.047	99.966	7.125	103.320	103.245	103.186	103.128
6.875	102.177	102.133	102.067	102.001	6.375	100.775	100.705	100.624	100.544	7.250	104.024	103.967	103.916	103.865
6.990	102.650	102.606	102.540	102.474	6.500	101.175	101.106	101.025	100.944	7.375	104.337	104.280	104.229	104.177
7.125	103.044	103.000	102.934	102.868	6.625	101.389	101.319	101.239	101.158	7.500	104.531	104.474	104.423	104.371
7.250	103.762	103.698	103.639	103.581	6.750	101.848	101.787	101.721	101.655	7.625	104.783	104.727	104.675	104.624
7.375	103.952	103.888	103.829	103.771	6.875	102.032	101.988	101.922	101.856	7.750	105.048	104.991	104.940	104.888
7.500	104.238	104.174	104.115	104.057	6.990	102.505	102.461	102.395	102.329	7.875	105.286	105.229	105.178	105.126
7.625	104.479	104.415	104.356	104.298	7.125	102.899	102.855	102.789	102.723	7.990	105.231	105.175	105.123	105.072
7.750	104.534	104.470	104.412	104.353	7.250	103.617	103.553	103.494	103.436	8.125	105.476	105.419	105.368	105.316
7.875	104.739	104.674	104.616	104.557	7.375	103.807	103.743	103.684	103.626					
7.990	104.656	104.591	104.533	104.474	7.500	104.093	104.029	103.970	103.912					
8.125	104.678	104.614	104.555	104.496	7.625	104.334	104.270	104.211	104.153					

**REFI NOW CONFORMING PRICING**



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

**Wholesale**

Effective: May 1, 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	98.064	98.005	97.925	97.844	5.500	96.014	95.955	95.875	95.794	5.375	95.495	95.437	95.356	95.275
5.625	98.702	98.643	98.562	98.482	5.625	96.652	96.593	96.512	96.432	5.500	96.160	96.101	96.021	95.940
5.750	99.179	99.120	99.040	98.959	5.750	97.129	97.070	96.990	96.909	5.625	96.786	96.727	96.647	96.566
5.875	99.717	99.658	99.577	99.497	5.875	97.666	97.607	97.526	97.446	5.750	97.250	97.192	97.111	97.030
5.990	100.265	100.206	100.126	100.045	5.990	98.214	98.155	98.075	97.994	5.875	97.777	97.718	97.637	97.557
6.125	100.735	100.676	100.596	100.515	6.125	98.665	98.606	98.526	98.445	5.990	98.310	98.251	98.171	98.090
6.250	100.833	100.741	100.638	100.536	6.250	98.763	98.671	98.568	98.466	6.125	98.794	98.735	98.654	98.574
6.375	101.255	101.163	101.061	100.958	6.375	99.185	99.093	98.991	98.888	6.250	98.905	98.813	98.710	98.608
6.500	101.613	101.521	101.418	101.316	6.500	99.543	99.451	99.348	99.246	6.375	99.328	99.236	99.133	99.031
6.625	101.981	101.889	101.787	101.684	6.625	99.911	99.819	99.717	99.614	6.500	99.702	99.610	99.508	99.405
6.750	102.007	101.925	101.837	101.749	6.750	99.937	99.855	99.767	99.679	6.625	100.060	99.968	99.865	99.763
6.875	102.237	102.154	102.066	101.978	6.875	100.167	100.084	99.996	99.908	6.750	100.107	100.024	99.936	99.848
6.990	102.407	102.325	102.237	102.149	6.990	100.337	100.255	100.167	100.079	6.875	100.361	100.278	100.190	100.102
7.125	102.694	102.611	102.523	102.435	7.125	100.624	100.541	100.453	100.365	6.990	100.560	100.478	100.390	100.302
7.250	102.209	102.096	101.996	101.897	7.250	100.139	100.026	99.926	99.827	7.125	100.818	100.736	100.648	100.560
7.375	102.796	102.680	102.570	102.460	7.375	100.726	100.610	100.500	100.390	7.250	100.352	100.239	100.139	100.040
7.500	102.937	102.821	102.712	102.602	7.500	100.867	100.751	100.642	100.532	7.375	101.031	100.915	100.806	100.696
7.625	103.033	102.917	102.807	102.697	7.625	100.963	100.847	100.737	100.627	7.500	100.821	100.705	100.595	100.485
7.750	103.913	103.797	103.687	103.577	7.750	101.843	101.727	101.617	101.507	7.625	100.919	100.804	100.694	100.584
7.875	104.088	103.972	103.863	103.753	7.875	102.018	101.902	101.793	101.683	7.750	101.796	101.680	101.570	101.460
7.990	102.952	102.836	102.727	102.617	7.990	100.882	100.766	100.657	100.547	7.875	101.966	101.850	101.740	101.630
8.125	102.829	102.714	102.604	102.494	8.125	100.695	100.579	100.470	100.360	7.990	100.822	100.706	100.596	100.487

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	99.369	99.323	99.269	99.215	5.990	98.724	98.678	98.624	98.570
6.125	99.583	99.538	99.483	99.429	6.125	98.952	98.906	98.852	98.798
6.250	99.895	99.827	99.756	99.686	6.250	99.276	99.208	99.138	99.067
6.375	100.085	100.017	99.947	99.876	6.375	99.468	99.400	99.329	99.259
6.500	100.216	100.148	100.078	100.007	6.500	99.615	99.547	99.477	99.407
6.625	100.395	100.327	100.257	100.186	6.625	99.783	99.716	99.645	99.575
6.750	100.580	100.528	100.465	100.403	6.750	99.990	99.937	99.875	99.813
6.875	100.708	100.655	100.593	100.531	6.875	100.142	100.089	100.027	99.965
6.990	100.742	100.690	100.627	100.565	6.990	100.205	100.153	100.090	100.028
7.125	100.899	100.846	100.784	100.722	7.125	100.334	100.281	100.219	100.157
7.250	100.752	100.691	100.614	100.537	7.250	100.205	100.144	100.067	99.990
7.375	101.226	101.166	101.088	101.011	7.375	100.771	100.711	100.634	100.556
7.500	101.189	101.129	101.052	100.975	7.500	100.290	100.229	100.152	100.075
7.625	101.145	101.085	101.007	100.930	7.625	100.261	100.201	100.124	100.046
7.750	102.132	102.072	101.994	101.917	7.750	101.255	101.194	101.117	101.040
7.875	102.221	102.161	102.084	102.006	7.875	101.350	101.290	101.213	101.136
7.990	101.028	100.968	100.891	100.814	7.990	100.162	100.102	100.025	99.948

**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	94.869	94.834	94.783	94.732	5.375	97.345	97.287	97.206	97.125	5.375	96.510	96.469	96.418	96.367
4.990	95.500	95.466	95.414	95.363	5.500	98.014	97.955	97.875	97.794	5.500	97.123	97.083	97.032	96.981
5.125	95.938	95.903	95.852	95.801	5.625	98.652	98.593	98.512	98.432	5.625	97.658	97.618	97.567	97.516
5.250	96.571	96.530	96.479	96.428	5.750	99.129	99.070	98.990	98.909	5.750	98.345	98.290	98.224	98.158
5.375	97.210	97.169	97.118	97.067	5.875	99.667	99.608	99.527	99.447	5.875	98.906	98.851	98.785	98.719
5.500	97.823	97.783	97.732	97.681	5.990	100.215	100.156	100.076	99.995	5.990	99.374	99.319	99.253	99.187
5.625	98.358	98.318	98.267	98.216	6.125	100.685	100.626	100.546	100.465	6.125	99.888	99.833	99.767	99.701
5.750	99.045	98.990	98.924	98.858	6.250	100.783	100.691	100.588	100.486	6.250	100.317	100.248	100.167	100.086
5.875	99.606	99.551	99.485	99.419	6.375	101.205	101.113	101.011	100.908	6.375	100.895	100.825	100.744	100.664
5.990	100.074	100.019	99.953	99.887	6.500	101.563	101.471	101.368	101.266	6.500	101.295	101.226	101.145	101.064
6.125	100.588	100.533	100.467	100.401	6.625	101.931	101.839	101.737	101.634	6.625	101.509	101.439	101.359	101.278
6.250	101.017	100.948	100.867	100.786	6.750	101.957	101.875	101.787	101.699	6.750	101.968	101.907	101.841	101.775
6.375	101.595	101.525	101.444	101.364	6.875	102.187	102.104	102.016	101.928	6.875	102.152	102.108	102.042	101.976
6.500	101.995	101.926	101.845	101.764	6.990	102.357	102.275	102.187	102.099	6.990	102.625	102.581	102.515	102.449
6.625	102.209	102.139	102.059	101.978	7.125	102.644	102.561	102.473	102.385	7.125	103.019	102.975	102.909	102.843
6.750	102.668	102.607	102.541	102.475	7.250	102.159	102.046	101.946	101.847	7.250	103.737	103.673	103.614	103.556
6.875	102.852	102.808	102.742	102.676	7.375	102.746	102.630	102.520	102.410	7.375	103.927	103.863	103.804	103.746
6.990	103.325	103.281	103.215	103.149	7.500	102.887	102.771	102.662	102.552	7.500	104.213	104.149	104.090	104.032
7.125	103.719	103.675	103.609	103.543	7.625	102.983	102.867	102.757	102.647	7.625	104.454	104.390	104.331	104.273
7.250	104.437	104.373	104.314	104.256	7.750	103.863	103.747	103.637	103.527	7.750	104.509	104.445	104.387	104.328
7.375	104.627	104.563	104.504	104.446	7.875	104.038	103.922	103.813	103.703	7.875	104.714	104.649	104.591	104.532
7.500	104.913	104.849	104.790	104.732	7.990	102.902	102.786	102.677	102.567	7.990	104.631	104.566	104.508	104.449
7.625	105.154	105.090	105.031	104.973	8.125					8.125	104.653	104.589	104.530	104.471

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					ANNIE MAE HOMEReady 30 YR FIXED 1:0 BUYDOWN (R101-BE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.869	94.834	94.783	94.732	5.500	98.014	97.955	97.875	97.794	5.375	96.510	96.469	96.418	96.367
4.990	95.500	95.466	95.414	95.363	5.625	98.652	98.593	98.512	98.432	5.500	97.123	97.083	97.032	96.981
5.125	95.938	95.903	95.852	95.801	5.750	99.129	99.070	98.990	98.909	5.625	97.658	97.618	97.567	97.516
5.250	96.571	96.530	96.479	96.428	5.875	99.667	99.608	99.527	99.447	5.750	98.345	98.290	98.224	98.158
5.375	97.210	97.169	97.118	97.067	5.990	100.215	100.156	100.076	99.995	5.875	98.906	98.851	98.785	98.719
5.500	97.823	97.783	97.732	97.681	6.125	100.685	100.626	100.546	100.465	5.990	99.374	99.319	99.253	99.187
5.625	98.358	98.318	98.267	98.216	6.250	100.783	100.691	100.588	100.486	6.125	99.888	99.833	99.767	9



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

**SELECT PRICING**

Effective: May 1, 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	95.219	95.184	95.133	95.082	4.875	98.746	98.708	98.669	98.630
4.990	95.850	95.816	95.764	95.713	4.990	99.116	99.079	99.039	99.000
5.125	96.288	96.253	96.202	96.151	5.125	99.286	99.248	99.209	99.169
5.250	96.921	96.880	96.829	96.778	5.250	99.904	99.866	99.827	99.788
5.375	97.560	97.519	97.468	97.417	5.375	100.253	100.217	100.178	100.139
5.500	98.173	98.133	98.082	98.031	5.500	100.610	100.580	100.541	100.503
5.625	98.708	98.668	98.617	98.566	5.625	100.950	100.920	100.881	100.843
5.750	99.395	99.340	99.274	99.208	5.750	101.311	101.258	101.207	101.156
5.875	99.956	99.901	99.835	99.769	5.875	101.635	101.582	101.527	101.472
5.990	100.424	100.369	100.303	100.237	5.990	101.917	101.864	101.810	101.755
6.125	100.938	100.883	100.817	100.751	6.125	102.229	102.176	102.121	102.067
6.250	101.367	101.298	101.217	101.136	6.250	102.507	102.454	102.399	102.344
6.375	101.945	101.875	101.794	101.714	6.375	102.899	102.846	102.791	102.736
6.500	102.345	102.276	102.195	102.114	6.500	103.161	103.108	103.054	102.999
6.625	102.559	102.489	102.409	102.328	6.625	103.257	103.204	103.149	103.094
6.750	103.018	102.957	102.891	102.825	6.750	103.554	103.516	103.470	103.423
6.875	103.202	103.158	103.092	103.026	6.875	103.672	103.635	103.588	103.542
6.990	103.675	103.631	103.565	103.499					
7.125	104.069	104.025	103.959	103.893					
7.250	104.787	104.723	104.664	104.606					
7.375	104.977	104.913	104.854	104.796					
7.500	105.263	105.199	105.140	105.082					
7.625	105.504	105.440	105.381	105.323					
7.750	105.559	105.495	105.437	105.378					
7.875	105.764	105.699	105.641	105.582					

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.314	98.255	98.175	98.094	5.990	99.619	99.573	99.519	99.465
5.625	98.952	98.893	98.812	98.732	6.125	99.833	99.788	99.733	99.679
5.750	99.429	99.370	99.290	99.209	6.250	100.145	100.077	100.006	99.936
5.875	99.967	99.908	99.827	99.747	6.375	100.335	100.267	100.197	100.126
5.990	100.515	100.456	100.376	100.295	6.500	100.466	100.398	100.328	100.257
6.125	100.985	100.926	100.846	100.765	6.625	100.645	100.577	100.507	100.436
6.250	101.083	100.991	100.888	100.786	6.750	100.830	100.778	100.715	100.653
6.375	101.505	101.413	101.311	101.208	6.875	100.958	100.905	100.843	100.781
6.500	101.863	101.771	101.668	101.566	6.990	100.992	100.940	100.877	100.815
6.625	102.231	102.139	102.037	101.934	7.125	101.149	101.096	101.034	100.972
6.750	102.257	102.175	102.087	101.999	7.250	101.002	100.941	100.864	100.787
6.875	102.487	102.404	102.316	102.228	7.375	101.476	101.416	101.338	101.261
6.990	102.657	102.575	102.487	102.399	7.500	101.439	101.379	101.302	101.225
7.125	102.944	102.861	102.773	102.685	7.625	101.395	101.335	101.257	101.180
7.250	102.459	102.346	102.246	102.147	7.750	102.382	102.322	102.244	102.167
7.375	103.046	102.930	102.820	102.710	7.875	102.471	102.411	102.334	102.256
7.500	103.187	103.071	102.962	102.852					
7.625	103.283	103.167	103.057	102.947					
7.750	104.163	104.047	103.937	103.827					
7.875	104.338	104.222	104.113	104.003					
7.990	103.202	103.086	102.977	102.867					
8.125	103.079	102.964	102.854	102.744					

SELECT FANNIE MAE BUYDOWN									
SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.119	95.084	95.033	94.982	5.500	98.264	98.205	98.125	98.044
4.990	95.750	95.716	95.664	95.613	5.625	98.902	98.843	98.762	98.682
5.125	96.188	96.153	96.102	96.051	5.750	99.379	99.320	99.240	99.159
5.250	96.821	96.780	96.729	96.678	5.875	99.917	99.858	99.777	99.697
5.375	97.460	97.419	97.368	97.317	5.990	100.465	100.406	100.326	100.245
5.500	98.073	98.033	97.982	97.931	6.125	100.935	100.876	100.796	100.715
5.625	98.608	98.568	98.517	98.466	6.250	101.033	100.941	100.838	100.736
5.750	99.295	99.240	99.174	99.108	6.375	101.455	101.363	101.261	101.158
5.875	99.856	99.801	99.735	99.669	6.500	101.813	101.721	101.618	101.516
5.990	100.324	100.269	100.203	100.137	6.625	102.181	102.089	101.987	101.884
6.125	100.838	100.783	100.717	100.651	6.750	102.207	102.125	102.037	101.949
6.250	101.267	101.198	101.117	101.036	6.875	102.437	102.354	102.266	102.178
6.375	101.845	101.775	101.694	101.614	6.990	102.607	102.525	102.437	102.349
6.500	102.245	102.176	102.095	102.014	7.125	102.894	102.811	102.723	102.635
6.625	102.459	102.389	102.309	102.228	7.250	102.409	102.296	102.196	102.097
6.750	102.918	102.857	102.791	102.725	7.375	102.996	102.880	102.770	102.660
6.875	103.102	103.058	102.992	102.926	7.500	103.137	103.021	102.912	102.802
6.990	103.575	103.531	103.465	103.399	7.625	103.233	103.117	103.007	102.897
7.125	103.969	103.925	103.859	103.793	7.750	104.113	103.997	103.887	103.777
7.250	104.687	104.623	104.564	104.506	7.875	104.288	104.172	104.063	103.953
7.375	104.877	104.813	104.754	104.696	7.990	103.152	103.036	102.927	102.817
7.500	105.163	105.099	105.040	104.982	8.125	103.029	102.914	102.804	102.694
7.625	105.404	105.340	105.281	105.223					

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)									
SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.119	95.084	95.033	94.982	5.500	98.264	98.205	98.125	98.044
4.990	95.750	95.716	95.664	95.613	5.625	98.902	98.843	98.762	98.682
5.125	96.188	96.153	96.102	96.051	5.750	99.379	99.320	99.240	99.159
5.250	96.821	96.780	96.729	96.678	5.875	99.917	99.858	99.777	99.697
5.375	97.460	97.419	97.368	97.317	5.990	100.465	100.406	100.326	100.245
5.500	98.073	98.033	97.982	97.931	6.125	100.935	100.876	100.796	100.715
5.625	98.608	98.568	98.517	98.466	6.250	101.033	100.941	100.838	100.736
5.750	99.295	99.240	99.174	99.108	6.375	101.455	101.363	101.261	101.158
5.875	99.856	99.801	99.735	99.669	6.500	101.813	101.721	101.618	101.516
5.990	100.324	100.269	100.203	100.137	6.625	102.181	102.089	101.987	101.884
6.125	100.838	100.783	100.717	100.651	6.750	102.207	102.125	102.037	101.949
6.250	101.267	101.198	101.117	101.036	6.875	102.437	102.354	102.266	102.178
6.375	101.845	101.775	101.694	101.614	6.990	102.607	102.525	102.437	102.349
6.500	102.245	102.176	102.095	102.014	7.125	102.894	102.811	102.723	102.635
6.625	102.459	102.389	102.309	102.228	7.250	102.409	102.296	102.196	102.097
6.750	102.918	102.857	102.791	102.725	7.375	102.996	102.880	102.770	102.660
6.875	103.102	103.058	102.992	102.926	7.500	103.137	103.021	102.912	102.802
6.990	103.575	103.531	103.465	103.399	7.625	103.233	103.117	103.007	102.897
7.125	103.969	103.925	103.859	103.793	7.750	104.113	103.997	103.887	103.777
7.250	104.687	104.623	104.564	104.506	7.875	104.288	104.172	104.063	103.953
7.375	104.877	104.813	104.754	104.696	7.990	103.152	103.036	102.927	102.817
7.500	105.163	105.099	105.040	104.982	8.125	103.029	102.914	102.804	102.694
7.625	105.404	105.340	105.281	105.223	8.250	102.736	102.604	102.472	102.340



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

Wholesale

Effective: May 1, 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	94.989	94.934	94.883	94.832	4.875	94.527	94.482	94.441	94.390	5.500	98.741	98.671	98.591	98.510
4.990	95.600	95.566	95.514	95.463	4.990	95.159	95.124	95.072	95.021	5.625	99.254	99.184	99.104	99.023
5.125	96.038	96.003	95.952	95.901	5.125	95.649	95.614	95.563	95.511	5.750	99.604	99.520	99.424	99.329
5.250	96.671	96.630	96.579	96.528	5.250	96.294	96.254	96.203	96.151	5.875	100.106	100.021	99.926	99.831
5.375	97.310	97.269	97.218	97.167	5.375	96.946	96.905	96.854	96.803	5.990	100.534	100.450	100.355	100.259
5.500	97.923	97.883	97.832	97.781	5.500	97.572	97.531	97.480	97.429	6.125	101.002	100.917	100.822	100.727
5.625	98.458	98.418	98.367	98.316	5.625	98.132	98.091	98.040	97.989	6.250	101.034	100.942	100.839	100.737
5.750	99.145	99.090	99.024	98.958	5.750	98.820	98.765	98.699	98.633	6.375	101.585	101.494	101.391	101.288
5.875	99.706	99.651	99.585	99.519	5.875	99.381	99.326	99.260	99.194	6.500	101.977	101.886	101.783	101.680
5.990	100.174	100.119	100.053	99.987	5.990	99.849	99.794	99.728	99.662	6.625	102.220	102.128	102.025	101.923
6.125	100.688	100.633	100.567	100.501	6.125	100.343	100.288	100.222	100.156	6.750	102.360	102.285	102.226	102.168
6.250	101.117	101.048	100.967	100.886	6.250	100.772	100.703	100.622	100.541	6.875	102.625	102.550	102.491	102.433
6.375	101.695	101.625	101.544	101.464	6.375	101.350	101.280	101.199	101.119	6.990	103.061	102.985	102.927	102.868
6.500	102.095	102.026	101.945	101.864	6.500	101.750	101.681	101.600	101.519	7.125	103.395	103.320	103.261	103.203
6.625	102.309	102.239	102.159	102.078	6.625	101.964	101.894	101.814	101.733	7.250	104.099	104.042	103.991	103.940
6.750	102.768	102.707	102.641	102.575	6.750	102.423	102.362	102.296	102.230	7.375	104.412	104.355	104.304	104.252
6.875	102.952	102.908	102.842	102.776	6.875	102.607	102.563	102.497	102.431	7.500	104.606	104.549	104.498	104.446
6.990	103.425	103.381	103.315	103.249	6.990	103.080	103.036	102.970	102.904	7.625	104.858	104.802	104.750	104.699
7.125	103.819	103.775	103.709	103.643	7.125	103.474	103.430	103.364	103.298	7.750	105.123	105.066	105.015	104.963
7.250	104.537	104.473	104.414	104.356	7.250	104.192	104.128	104.069	104.011	7.875	105.361	105.304	105.253	105.201
7.375	104.727	104.663	104.604	104.546	7.375	104.382	104.318	104.259	104.201	7.990	105.306	105.250	105.198	105.147
7.500	105.013	104.949	104.890	104.832	7.500	104.668	104.604	104.545	104.487	8.125	105.551	105.494	105.443	105.391
7.625	105.254	105.190	105.131	105.073	7.625	104.909	104.845	104.786	104.728					
7.750	105.309	105.245	105.187	105.128	7.750	104.964	104.900	104.842	104.783					
7.875	105.514	105.449	105.391	105.332	7.875	105.169	105.104	105.046	104.987					
7.990	105.431	105.366	105.308	105.249	7.990	105.086	105.021	104.963	104.904					
8.125	105.453	105.389	105.330	105.271	8.125	105.055	104.991	104.932	104.873					

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	98.866	98.829	98.789	98.750	5.500	100.321	100.268	100.213	100.159	5.875	99.356	99.301	99.235	99.169
5.125	99.036	98.998	98.959	98.919	5.625	100.545	100.492	100.437	100.382	5.990	99.824	99.769	99.703	99.637
5.250	99.654	99.616	99.577	99.538	5.750	100.849	100.795	100.741	100.686	6.125	100.338	100.283	100.217	100.151
5.375	100.003	99.967	99.928	99.889	5.875	101.092	101.039	100.984	100.929	6.250	100.767	100.698	100.617	100.536
5.500	100.360	100.330	100.291	100.253	5.990	101.306	101.253	101.198	101.143	6.375	101.345	101.275	101.194	101.114
5.625	100.700	100.670	100.631	100.593	6.125	101.541	101.488	101.434	101.379	6.500	101.745	101.676	101.595	101.514
5.750	101.061	101.008	100.957	100.906	6.250	101.871	101.833	101.787	101.740	6.625	101.959	101.889	101.809	101.728
5.875	101.385	101.332	101.277	101.222	6.375	102.207	102.169	102.123	102.076	6.750	102.418	102.357	102.291	102.225
5.990	101.667	101.614	101.560	101.505	6.500	102.416	102.378	102.331	102.285	6.875	102.602	102.558	102.492	102.426
6.125	101.979	101.926	101.871	101.817	6.625	102.495	102.457	102.411	102.364	6.990	103.075	103.031	102.965	102.899
6.250	102.257	102.204	102.149	102.094	6.750	102.805	102.768	102.721	102.675	7.125	103.469	103.425	103.359	103.293
6.375	102.649	102.596	102.541	102.486	6.875	102.870	102.832	102.786	102.739	7.250	104.187	104.123	104.064	104.006
6.500	102.911	102.858	102.804	102.749	6.990	103.134	103.096	103.050	103.003	7.375	104.377	104.313	104.254	104.196
6.625	103.007	102.954	102.899	102.844	7.125	103.294	103.249	103.201	103.152	7.500	104.663	104.599	104.540	104.482
6.750	103.304	103.266	103.220	103.173	7.250	103.450	103.405	103.343	103.281	7.625	104.904	104.840	104.781	104.723
6.875	103.422	103.385	103.338	103.292						7.750	104.959	104.895	104.837	104.778
6.990	103.729	103.691	103.645	103.598						7.875	105.164	105.099	105.041	104.982
										7.990	105.081	105.016	104.958	104.899
										8.125	105.103	105.039	104.980	104.921

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	99.706	99.651	99.585	99.519
5.990	100.174	100.119	100.053	99.987
6.125	100.688	100.633	100.567	100.501
6.250	101.117	101.048	100.967	100.886
6.375	101.695	101.625	101.544	101.464
6.500	102.095	102.026	101.945	101.864
6.625	102.309	102.239	102.159	102.078
6.750	102.768	102.707	102.641	102.575
6.875	102.952	102.908	102.842	102.776
6.990	103.425	103.381	103.315	103.249
7.125	103.819	103.775	103.709	103.643
7.250	104.537	104.473	104.414	104.356
7.375	104.727	104.663	104.604	104.546
7.500	105.013	104.949	104.890	104.832
7.625	105.254	105.190	105.131	105.073
7.750	105.309	105.245	105.187	105.128
7.875	105.514	105.449	105.391	105.332
7.990	105.431	105.366	105.308	105.249
8.125	105.453	105.389	105.330	105.271

**FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING**

FREDDIE MAC 30 YEAR FIXED (201SC)					FREDDIE MAC 20 YEAR FIXED (220SC)					FREDDIE MAC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.714	97.655	97.575	97.494	5.500	95.410	95.351	95.271	95.190	5.500	97.768	97.722	97.668	97.614
5.625	98.352	98.293	98.212	98.132	5.625	96.036	95.977	95.897	95.816	5.625	98.073	98.028	97.974	97.920
5.750	98.829	98.770	98.690	98.609	5.750	96.500	96.442	96.361	96.280	5.750	98.107	98.062	98.008	97.953
5.875	99.367	99.308	99.227	99.147	5.875	97.027	96.968	96.887	96.807	5.875	98.365	98.320	98.266	98.212
5.990	99.915	99.856	99.776	99.695	5.990	97.560	97.501	97.421	97.340	5.990	98.684	98.638	98.584	98.530
6.125	100.385	100.326	100.246	100.165	6.125	98.044	97.985	97.904	97.824	6.125	98.912	98.866	98.812	98.758
6.250	100.483	100.391	100.288	100.186	6.250	98.155	98.063	97.960	97.858	6.250	99.236	99.168	99.098	99.027
6.375	100.905	100.813	100.711	100.608	6.375	98.578	98.486	98.383	98.281	6.375	99.428	99.360	99.289	99.219
6.500	101.263	101.171	101.068	100.966	6.500	98.952	98.860	98.758	98.655	6.500	99.575	99.507	99.437	99.367
6.625	101.631	101.539	101.437	101.334	6.625	99.310	99.218	99.115	99.013	6.625	99.743	99.676	99.605	99.535
6.750	101.657	101.575	101.487	101.399	6.750	99.357	99.274	99.186	99.098	6.750	99.950	99.897	99.835	99.773
6.875	101.887	101.804	101.716	101.628	6.875	99.611	99.528	99.440	99.352	6.875	100.102	100.049	99.987	99.925
6.990	102.057	101.975	101.887	101.799	6.990	99.810	99.728	99.640	99.552	6.990	100.165	100.113	100.050	99.988
7.125	102.344	102.261	102.173	102.085										



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

Wholesale

Effective: May 1, 2026

**FREDDIE MAC FIXED RATE BUYDOWN PRICING**

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					DIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R20)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.869	94.834	94.783	94.732	5.990	99.865	99.806	99.726	99.645	5.375	96.510	96.469	96.418	96.367
4.990	95.500	95.466	95.414	95.363	6.125	100.335	100.276	100.196	100.115	5.500	97.123	97.083	97.032	96.981
5.125	95.938	95.903	95.852	95.801	6.250	100.433	100.341	100.238	100.136	5.625	97.658	97.618	97.567	97.516
5.250	96.571	96.530	96.479	96.428	6.375	100.855	100.763	100.661	100.558	5.750	98.345	98.290	98.224	98.158
5.375	97.210	97.169	97.118	97.067	6.500	101.213	101.121	101.018	100.916	5.875	98.906	98.851	98.785	98.719
5.500	97.823	97.783	97.732	97.681	6.625	101.581	101.489	101.387	101.284	5.990	99.374	99.319	99.253	99.187
5.625	98.358	98.318	98.267	98.216	6.750	101.607	101.525	101.437	101.349	6.125	99.888	99.833	99.767	99.701
5.750	99.045	98.990	98.924	98.858	6.875	101.837	101.754	101.666	101.578	6.250	100.317	100.248	100.167	100.086
5.875	99.606	99.551	99.485	99.419	6.990	102.007	101.925	101.837	101.749	6.375	100.895	100.825	100.744	100.664
5.990	100.074	100.019	99.953	99.887	7.125	102.294	102.211	102.123	102.035	6.500	101.295	101.226	101.145	101.064
6.125	100.588	100.533	100.467	100.401	7.250	101.809	101.696	101.596	101.497	6.625	101.509	101.439	101.359	101.278
6.250	101.017	100.948	100.867	100.786	7.375	102.396	102.280	102.170	102.060	6.750	101.968	101.907	101.841	101.775
6.375	101.595	101.525	101.444	101.364	7.500	102.537	102.421	102.312	102.202	6.875	102.152	102.108	102.042	101.976
6.500	101.995	101.926	101.845	101.764	7.625	102.633	102.517	102.407	102.297	6.990	102.625	102.581	102.515	102.449
6.625	102.209	102.139	102.059	101.978	7.750	103.513	103.397	103.287	103.177	7.125	103.019	102.975	102.909	102.843
6.750	102.668	102.607	102.541	102.475	7.875	103.688	103.572	103.463	103.353	7.250	103.737	103.673	103.614	103.556
6.875	102.852	102.808	102.742	102.676	7.990	102.552	102.436	102.327	102.217	7.375	103.927	103.863	103.804	103.746
6.990	103.325	103.281	103.215	103.149	8.125	102.429	102.314	102.204	102.094	7.500	104.213	104.149	104.090	104.032
7.125	103.719	103.675	103.609	103.543	8.250					7.625	104.454	104.390	104.331	104.273
7.250	104.437	104.373	104.314	104.256						7.750	104.509	104.445	104.387	104.328
7.375	104.627	104.563	104.504	104.446						7.875	104.714	104.649	104.591	104.532
7.500	104.913	104.849	104.790	104.732						7.990	104.631	104.566	104.508	104.449
7.625	105.154	105.090	105.031	104.973						8.125	104.653	104.589	104.530	104.471

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 (R20)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.869	94.834	94.783	94.732	5.990	99.865	99.806	99.726	99.645	5.375	96.510	96.469	96.418	96.367
4.990	95.500	95.466	95.414	95.363	6.125	100.335	100.276	100.196	100.115	5.500	97.123	97.083	97.032	96.981
5.125	95.938	95.903	95.852	95.801	6.250	100.433	100.341	100.238	100.136	5.625	97.658	97.618	97.567	97.516
5.250	96.571	96.530	96.479	96.428	6.375	100.855	100.763	100.661	100.558	5.750	98.345	98.290	98.224	98.158
5.375	97.210	97.169	97.118	97.067	6.500	101.213	101.121	101.018	100.916	5.875	98.906	98.851	98.785	98.719
5.500	97.823	97.783	97.732	97.681	6.625	101.581	101.489	101.387	101.284	5.990	99.374	99.319	99.253	99.187
5.625	98.358	98.318	98.267	98.216	6.750	101.607	101.525	101.437	101.349	6.125	99.888	99.833	99.767	99.701
5.750	99.045	98.990	98.924	98.858	6.875	101.837	101.754	101.666	101.578	6.250	100.317	100.248	100.167	100.086
5.875	99.606	99.551	99.485	99.419	6.990	102.007	101.925	101.837	101.749	6.375	100.895	100.825	100.744	100.664
5.990	100.074	100.019	99.953	99.887	7.125	102.294	102.211	102.123	102.035	6.500	101.295	101.226	101.145	101.064
6.125	100.588	100.533	100.467	100.401	7.250	101.809	101.696	101.596	101.497	6.625	101.509	101.439	101.359	101.278
6.250	101.017	100.948	100.867	100.786	7.375	102.396	102.280	102.170	102.060	6.750	101.968	101.907	101.841	101.775
6.375	101.595	101.525	101.444	101.364	7.500	102.537	102.421	102.312	102.202	6.875	102.152	102.108	102.042	101.976
6.500	101.995	101.926	101.845	101.764	7.625	102.633	102.517	102.407	102.297	6.990	102.625	102.581	102.515	102.449
6.625	102.209	102.139	102.059	101.978	7.750	103.513	103.397	103.287	103.177	7.125	103.019	102.975	102.909	102.843
6.750	102.668	102.607	102.541	102.475	7.875	103.688	103.572	103.463	103.353	7.250	103.737	103.673	103.614	103.556
6.875	102.852	102.808	102.742	102.676	7.990	102.552	102.436	102.327	102.217	7.375	103.927	103.863	103.804	103.746
6.990	103.325	103.281	103.215	103.149	8.125	102.429	102.314	102.204	102.094	7.500	104.213	104.149	104.090	104.032
7.125	103.719	103.675	103.609	103.543	8.250	102.136	102.004	101.872	101.740	7.625	104.454	104.390	104.331	104.273
7.250	104.437	104.373	104.314	104.256	8.375	102.648	102.515	102.383	102.252	7.750	104.509	104.445	104.387	104.328
7.375	104.627	104.563	104.504	104.446	8.500	102.761	102.629	102.497	102.365	7.875	104.714	104.649	104.591	104.532
7.500	104.913	104.849	104.790	104.732	8.625	102.859	102.726	102.594	102.462	7.990	104.631	104.566	104.508	104.449
7.625	105.154	105.090	105.031	104.973	8.750	103.002	102.870	102.738	102.606	8.125	104.653	104.589	104.530	104.471



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

**SELECT PRICING**

Effective: May 1, 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	95.219	95.184	95.133	95.082	4.875	98.746	98.708	98.669	98.630
4.990	95.850	95.816	95.764	95.713	4.990	99.116	99.079	99.039	99.000
5.125	96.288	96.253	96.202	96.151	5.125	99.286	99.248	99.209	99.169
5.250	96.921	96.880	96.829	96.778	5.250	99.904	99.866	99.827	99.788
5.375	97.560	97.519	97.468	97.417	5.375	100.253	100.217	100.178	100.139
5.500	98.173	98.133	98.082	98.031	5.500	100.610	100.580	100.541	100.503
5.625	98.708	98.668	98.617	98.566	5.625	100.950	100.920	100.881	100.843
5.750	99.395	99.340	99.274	99.208	5.750	101.311	101.258	101.207	101.156
5.875	99.956	99.901	99.835	99.769	5.875	101.635	101.582	101.527	101.472
5.990	100.424	100.369	100.303	100.237	5.990	101.917	101.864	101.810	101.755
6.125	100.938	100.883	100.817	100.751	6.125	102.229	102.176	102.121	102.067
6.250	101.367	101.298	101.217	101.136	6.250	102.507	102.454	102.399	102.344
6.375	101.945	101.875	101.794	101.714	6.375	102.899	102.846	102.791	102.736
6.500	102.345	102.276	102.195	102.114	6.500	103.161	103.108	103.054	102.999
6.625	102.559	102.489	102.409	102.328	6.625	103.257	103.204	103.149	103.094
6.750	103.018	102.957	102.891	102.825	6.750	103.554	103.516	103.470	103.423
6.875	103.202	103.158	103.092	103.026	6.875	103.672	103.635	103.588	103.542
6.990	103.675	103.631	103.565	103.499	6.990	103.979	103.941	103.895	103.848
7.125	104.069	104.025	103.959	103.893	7.125	104.180	104.143	104.096	104.050
7.250	104.787	104.723	104.664	104.606	7.250	104.187	104.142	104.080	104.018
7.375	104.977	104.913	104.854	104.796					
7.500	105.263	105.199	105.140	105.082					
7.625	105.504	105.440	105.381	105.323					
7.750	105.559	105.495	105.437	105.378					
7.875	105.764	105.699	105.641	105.582					
7.990	105.681	105.616	105.558	105.499					
8.125	105.703	105.639	105.580	105.521					

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	97.964	97.905	97.825	97.744	5.990	98.934	98.888	98.834	98.780
5.625	98.602	98.543	98.462	98.382	6.125	99.162	99.116	99.062	99.008
5.750	99.079	99.020	98.940	98.859	6.250	99.486	99.418	99.348	99.277
5.875	99.617	99.558	99.477	99.397	6.375	99.678	99.610	99.539	99.469
5.990	100.165	100.106	100.026	99.945	6.500	99.825	99.757	99.687	99.617
6.125	100.635	100.576	100.496	100.415	6.625	99.993	99.926	99.855	99.785
6.250	100.733	100.641	100.538	100.436	6.750	100.200	100.147	100.085	100.023
6.375	101.155	101.063	100.961	100.858	6.875	100.352	100.299	100.237	100.175
6.500	101.513	101.421	101.318	101.216	6.990	100.415	100.363	100.300	100.238
6.625	101.881	101.789	101.687	101.584	7.125	100.544	100.491	100.429	100.367
6.750	101.907	101.825	101.737	101.649	7.250	100.415	100.354	100.277	100.200
6.875	102.137	102.054	101.966	101.878	7.375	100.981	100.921	100.844	100.766
6.990	102.307	102.225	102.137	102.049	7.500	100.690	100.629	100.552	100.475
7.125	102.594	102.511	102.423	102.335	7.625	100.661	100.601	100.524	100.446
7.250	102.109	101.996	101.896	101.797	7.750	101.655	101.594	101.517	101.440
7.375	102.696	102.580	102.470	102.360	7.875	101.750	101.690	101.613	101.536
7.500	102.837	102.721	102.612	102.502	7.990	100.562	100.502	100.425	100.348
7.625	102.933	102.817	102.707	102.597					
7.750	103.813	103.697	103.587	103.477					
7.875	103.988	103.872	103.763	103.653					
7.990	102.852	102.736	102.627	102.517					
8.125	102.729	102.614	102.504	102.394					

**FREDDIE MAC FIXED RATE BUYDOWN PRICING**

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.119	95.084	95.033	94.982	5.990	100.115	100.056	99.976	99.895
4.990	95.750	95.716	95.664	95.613	6.125	100.585	100.526	100.446	100.365
5.125	96.188	96.153	96.102	96.051	6.250	100.683	100.591	100.488	100.386
5.250	96.821	96.780	96.729	96.678	6.375	101.105	101.013	100.911	100.808
5.375	97.460	97.419	97.368	97.317	6.500	101.463	101.371	101.268	101.166
5.500	98.073	98.033	97.982	97.931	6.625	101.831	101.739	101.637	101.534
5.625	98.608	98.568	98.517	98.466	6.750	101.857	101.775	101.687	101.599
5.750	99.295	99.240	99.174	99.108	6.875	102.087	102.004	101.916	101.828
5.875	99.856	99.801	99.735	99.669	6.990	102.257	102.175	102.087	101.999
5.990	100.324	100.269	100.203	100.137	7.125	102.544	102.461	102.373	102.285
6.125	100.838	100.783	100.717	100.651	7.250	102.059	101.946	101.846	101.747
6.250	101.267	101.198	101.117	101.036	7.375	102.646	102.530	102.420	102.310
6.375	101.845	101.775	101.694	101.614	7.500	102.787	102.671	102.562	102.452
6.500	102.245	102.176	102.095	102.014	7.625	102.883	102.767	102.657	102.547
6.625	102.459	102.389	102.309	102.228	7.750	103.763	103.647	103.537	103.427
6.750	102.918	102.857	102.791	102.725	7.875	103.938	103.822	103.713	103.603
6.875	103.102	103.058	102.992	102.926	7.990	102.802	102.686	102.577	102.467
6.990	103.575	103.531	103.465	103.399	8.125	102.679	102.564	102.454	102.344
7.125	103.969	103.925	103.859	103.793	8.250	102.386	102.254	102.122	101.990
7.250	104.687	104.623	104.564	104.506	8.375	102.898	102.765	102.633	102.502
7.375	104.877	104.813	104.754	104.696	8.500	103.011	102.879	102.747	102.615
7.500	105.163	105.099	105.040	104.982					
7.625	105.404	105.340	105.281	105.223					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.119	95.084	95.033	94.982	5.990	100.115	100.056	99.976	99.895
4.990	95.750	95.716	95.664	95.613	6.125	100.585	100.526	100.446	100.365
5.125	96.188	96.153	96.102	96.051	6.250	100.683	100.591	100.488	100.386
5.250	96.821	96.780	96.729	96.678	6.375	101.105	101.013	100.911	100.808
5.375	97.460	97.419	97.368	97.317	6.500	101.463	101.371	101.268	101.166
5.500	98.073	98.033	97.982	97.931	6.625	101.831	101.739	101.637	101.534
5.625	98.608	98.568	98.517	98.466	6.750	101.857	101.775	101.687	101.599
5.750	99.295	99.240	99.174	99.108	6.875	102.087	102.004	101.916	101.828
5.875	99.856	99.801	99.735	99.669	6.990	102.257	102.175	102.087	101.999
5.990	100.324	100.269	100.203	100.137	7.125	102.544	102.461	102.373	102.285
6.125	100.838	100.783	100.717	100.651	7.250	102.059	101.946	101.846	101.747
6.250	101.267	101.198	101.117	101.036	7.375	102.646	102.530	102.420	102.310
6.375	101.845	101.775	101.694	101.614	7.500	102.787	102.671	102.562	102.452
6.500	102.245	102.176	102.095	102.014	7.625	102.883	102.767	102.657	102.547
6.625	102.459	102.389	102.309	102.228	7.750	103.763	103.647	103.537	103.427
6.750	102.918	102.857	102.791	102.725	7.875	103.938	103.822	103.713	103.603
6.875	103.102	103.058	102.992	102.926	7.990	102.802	102.686	102.577	102.467
6.990	103.575	103.531	103.465	103.399	8.125	102.679	102.564	102.454	102.344
7.125	103.969	103.925	103.859	103.793	8.250	102.386	102.254	102.122	101.990
7.250	104.687	104.623	104.564	104.506	8.375	102.898	102.765	102.633	102.502
7.375	104.877	104.813	104.754	104.696	8.500	103.011	102.879	102.747	102.615
7.500	105.163	105.099	105.040	104.982					
7.625	105.404	105.340	105.281	105.223					





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

Effective: **May 1, 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	* Prices are indicative and subject to change without notice. * Please log into LSM portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations	0.000	
<b>MISCELLANEOUS</b>		FTHB + AMI LLLPA Waiver	0.000	
Texas Cash out	-1.000	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj		
HB 20YR & 25YR Term	-1.500	***Minimum Loan Amount \$75,000*** ***All loan level price adjustments are cumulative*** <b>Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs</b>		
> 6 Financed Properties	-0.500			
Escrow Waiver (Non-CA)	-0.250	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: May 1, 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	95.289	95.234	95.183	95.132	4.875	94.827	94.792	94.741	94.690	4.990	96.530	96.454	96.374	96.293
4.990	95.900	95.866	95.814	95.763	4.990	95.459	95.424	95.372	95.321	5.125	96.922	96.847	96.766	96.685
5.125	96.588	96.553	96.502	96.451	5.125	96.199	96.164	96.113	96.061	5.250	97.647	97.577	97.497	97.416
5.250	96.971	96.930	96.879	96.828	5.250	96.594	96.554	96.503	96.451	5.375	98.237	98.167	98.086	98.006
5.375	97.610	97.569	97.518	97.467	5.375	97.246	97.205	97.154	97.103	5.500	98.791	98.721	98.641	98.560
5.500	98.223	98.183	98.132	98.081	5.500	97.872	97.831	97.780	97.729	5.625	99.304	99.234	99.154	99.073
5.625	98.758	98.718	98.667	98.616	5.625	98.432	98.391	98.340	98.289	5.750	99.854	99.784	99.704	99.623
5.750	99.445	99.390	99.324	99.258	5.750	99.120	99.065	98.999	98.933	5.875	100.156	100.071	99.976	99.881
5.875	100.006	99.951	99.885	99.819	5.875	99.681	99.626	99.560	99.494	5.990	100.584	100.500	100.405	100.309
5.990	100.474	100.419	100.353	100.287	5.990	100.149	100.094	100.028	99.962	6.125	101.052	100.967	100.872	100.777
6.125	100.988	100.933	100.867	100.801	6.125	100.643	100.588	100.522	100.456	6.250	101.084	100.992	100.889	100.787
6.250	101.417	101.348	101.267	101.186	6.250	101.072	101.003	100.922	100.841	6.375	101.635	101.544	101.441	101.338
6.375	101.870	101.800	101.719	101.639	6.375	101.525	101.455	101.374	101.294	6.500	102.027	101.936	101.833	101.730
6.500	102.270	102.201	102.120	102.039	6.500	101.925	101.856	101.775	101.694	6.625	102.270	102.178	102.075	101.973
6.625	102.609	102.539	102.459	102.378	6.625	102.264	102.194	102.114	102.033	6.750	102.410	102.335	102.276	102.218
6.750	102.943	102.882	102.816	102.750	6.750	102.598	102.537	102.471	102.405	6.875	102.675	102.600	102.541	102.483
6.875	103.252	103.208	103.142	103.076	6.875	102.907	102.863	102.797	102.731	6.990	103.111	103.035	102.977	102.918
6.990	103.600	103.556	103.490	103.424	6.990	103.255	103.211	103.145	103.079	7.125	103.445	103.370	103.311	103.253
7.125	103.994	103.950	103.884	103.818	7.125	103.649	103.605	103.539	103.473	7.250	104.149	104.092	104.041	103.990
7.250	104.712	104.648	104.589	104.531	7.250	104.367	104.303	104.244	104.186	7.375	104.462	104.405	104.354	104.302
7.375	104.902	104.838	104.779	104.721	7.375	104.557	104.493	104.434	104.376	7.500	104.656	104.599	104.548	104.496
7.500	105.188	105.124	105.065	105.007	7.500	104.843	104.779	104.720	104.662	7.625	104.908	104.852	104.800	104.749
7.625	105.429	105.365	105.306	105.248	7.625	105.084	105.020	104.961	104.903					
7.750	105.484	105.420	105.362	105.303	7.750	105.139	105.075	105.017	104.958					
7.875	105.689	105.624	105.566	105.507	7.875	105.344	105.279	105.221	105.162					
7.990	105.856	105.791	105.733	105.674	7.990	105.511	105.446	105.388	105.329					
8.125	105.878	105.814	105.755	105.696	8.125	105.480	105.416	105.357	105.298					

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	98.916	98.879	98.839	98.800	4.990	99.270	99.217	99.162	99.107
5.125	99.086	99.048	99.009	98.969	5.125	99.339	99.286	99.231	99.177
5.250	99.704	99.666	99.627	99.588	5.250	99.869	99.817	99.762	99.707
5.375	100.053	100.017	99.978	99.939	5.375	100.125	100.072	100.018	99.963
5.500	100.410	100.380	100.341	100.303	5.500	100.371	100.318	100.263	100.209
5.625	100.750	100.720	100.681	100.643	5.625	100.595	100.542	100.487	100.432
5.750	101.111	101.058	101.007	100.956	5.750	100.898	100.845	100.791	100.736
5.875	101.435	101.382	101.327	101.272	5.875	101.142	101.089	101.034	100.979
5.990	101.717	101.664	101.610	101.555	5.990	101.356	101.303	101.248	101.193
6.125	102.029	101.976	101.921	101.867	6.125	101.591	101.538	101.484	101.429
6.250	102.307	102.254	102.199	102.144	6.250	101.921	101.863	101.837	101.790
6.375	102.699	102.646	102.591	102.536	6.375	102.257	102.219	102.173	102.126
6.500	102.961	102.908	102.854	102.799	6.500	102.466	102.428	102.381	102.335
6.625	103.057	103.004	102.949	102.894	6.625	102.545	102.507	102.461	102.414
6.750	103.354	103.316	103.270	103.223	6.750	102.855	102.818	102.771	102.725
6.875	103.472	103.435	103.388	103.342	6.875	102.920	102.882	102.836	102.789
6.990	103.779	103.741	103.695	103.648	6.990	103.184	103.146	103.100	103.053
7.125	103.980	103.943	103.896	103.850	7.125	103.344	103.299	103.251	103.202
7.250	103.987	103.942	103.880	103.818	7.250	103.500	103.455	103.393	103.331

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

Wholesale

Effective: May 1, 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	98.414	98.355	98.275	98.194	5.500	96.364	96.305	96.225	96.144	5.375	95.845	95.787	95.706	95.625
5.625	99.052	98.993	98.912	98.832	5.625	97.002	96.943	96.862	96.782	5.500	96.510	96.451	96.371	96.290
5.750	99.779	99.720	99.640	99.559	5.750	97.729	97.670	97.590	97.509	5.625	97.136	97.077	96.997	96.916
5.875	100.317	100.258	100.177	100.097	5.875	98.266	98.207	98.126	98.046	5.750	97.850	97.792	97.711	97.630
5.990	100.765	100.706	100.626	100.545	5.990	98.714	98.655	98.575	98.494	5.875	98.377	98.318	98.237	98.157
6.125	101.235	101.176	101.096	101.015	6.125	99.165	99.106	99.026	98.945	5.990	98.810	98.751	98.671	98.590
6.250	100.983	100.891	100.788	100.686	6.250	98.913	98.821	98.718	98.616	6.125	99.294	99.235	99.154	99.074
6.375	101.405	101.313	101.211	101.108	6.375	99.335	99.243	99.141	99.038	6.250	99.055	98.963	98.860	98.758
6.500	101.788	101.696	101.593	101.491	6.500	99.718	99.626	99.523	99.421	6.375	99.478	99.386	99.283	99.181
6.625	102.131	102.039	101.937	101.834	6.625	100.061	99.969	99.867	99.764	6.500	99.877	99.785	99.683	99.580
6.750	102.032	101.950	101.862	101.774	6.750	99.962	99.880	99.792	99.704	6.625	100.210	100.118	100.015	99.913
6.875	102.262	102.179	102.091	102.003	6.875	100.192	100.109	100.021	99.933	6.750	100.132	100.049	99.961	99.873
6.990	102.482	102.400	102.312	102.224	6.990	100.412	100.330	100.242	100.154	6.875	100.386	100.303	100.215	100.127
7.125	102.769	102.686	102.598	102.510	7.125	100.699	100.616	100.528	100.440	6.990	100.635	100.553	100.465	100.377
7.250	102.484	102.371	102.271	102.172	7.250	100.414	100.301	100.201	100.102	7.125	100.893	100.811	100.723	100.635
7.375	102.696	102.580	102.470	102.360	7.375	100.626	100.510	100.400	100.290	7.250	100.627	100.514	100.414	100.315
7.500	102.962	102.846	102.737	102.627	7.500	100.892	100.776	100.667	100.557	7.375	100.931	100.815	100.706	100.596
7.625	103.183	103.067	102.957	102.847	7.625	101.113	100.997	100.887	100.777	7.500	100.846	100.730	100.620	100.510
7.750	103.163	103.047	102.937	102.827	7.750	101.093	100.977	100.867	100.757	7.625	101.069	100.954	100.844	100.734
7.875	103.338	103.222	103.113	103.003	7.875	101.268	101.152	101.043	100.933	7.750	101.046	100.930	100.820	100.710
7.990	103.477	103.361	103.252	103.142	7.990	101.407	101.291	101.182	101.072	7.875	101.216	101.100	100.990	100.880
8.125	103.354	103.239	103.129	103.019						7.990	101.347	101.231	101.121	101.012
8.250	103.061	102.929	102.797	102.665										
8.375	103.098	102.965	102.833	102.702										
8.500	103.211	103.079	102.947	102.815										
8.625	103.309	103.176	103.044	102.912										

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	99.419	99.373	99.319	99.265	5.990	99.224	99.178	99.124	99.070
6.125	99.633	99.588	99.533	99.479	6.125	99.452	99.406	99.352	99.298
6.250	99.945	99.877	99.806	99.736	6.250	99.426	99.358	99.288	99.217
6.375	100.135	100.067	99.997	99.926	6.375	99.618	99.550	99.479	99.409
6.500	100.266	100.198	100.128	100.057	6.500	99.790	99.722	99.652	99.582
6.625	100.445	100.377	100.307	100.236	6.625	99.933	99.866	99.795	99.725
6.750	100.630	100.578	100.515	100.453	6.750	100.015	99.962	99.900	99.838
6.875	100.758	100.705	100.643	100.581	6.875	100.167	100.114	100.052	99.990
6.990	100.792	100.740	100.677	100.615	6.990	100.280	100.228	100.165	100.103
7.125	100.949	100.896	100.834	100.772	7.125	100.409	100.356	100.294	100.232
7.250	100.802	100.741	100.664	100.587	7.250	100.480	100.419	100.342	100.265
7.375	101.276	101.216	101.138	101.061	7.375	100.671	100.611	100.534	100.456
7.500	101.239	101.179	101.102	101.025	7.500	100.315	100.254	100.177	100.100
7.625	101.195	101.135	101.057	100.980	7.625	100.411	100.351	100.274	100.196
7.750	102.182	102.122	102.044	101.967	7.750	100.505	100.444	100.367	100.290
7.875	102.271	102.211	102.134	102.056	7.875	100.600	100.540	100.463	100.386
7.990	101.078	101.018	100.941	100.864	7.990	100.687	100.627	100.550	100.473





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

Effective: **May 1, 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	-0.125	-0.750	-1.250	-1.375	-2.750			
2nd Home	0.000	-0.125	-0.750	-1.250	-1.375	-2.750	-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: May 1, 2026

## CalHFA Pricing (California Only)

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

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

### CalHFA Conv with MyHome only (C100)

**Fees:**

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

### CalHFA Conv - CalPLUS with 2% ZIP (C102)

**Fees:**

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

### CalHFA Conv - CalPLUS with 3% ZIP (C103)

**Fees:**

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

### CalHFA Conv with MyHome only - HB (C106)

**Fees:**

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

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

**Fees:**

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

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

**Fees:**

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

### CalHFA FHA with MyHome only (F200)

**Fees:**

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

### CalHFA FHA - CalPLUS with 2% ZIP (F202)

**Fees:**

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

### CalHFA FHA with MyHome only - HB (F206)

**Fees:**

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

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

**Fees:**

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

### CalHFA Conv DFA 30 Year Fixed (C101)

**Fees:**

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

### CalHFA Conv DFA HB 30 Year Fixed (C107)

**Fees:**

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

### CalHFA CalReady - (C110/F210)

**Fees:**

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

### CalHFA CalPLUS Access - (C111/F211)

**Fees:**

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



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

Effective: May 1, 2026

**DPA Pricing**

Rate	DPA Plus - (301_1st_DPA_Plus)		
	15 Day	30 Day	45 Day
6.490	100.035	99.916	99.796
6.500	100.065	99.946	99.826
6.625	100.555	100.436	100.316
6.750	101.035	100.916	100.796
6.875	101.209	101.004	100.790
6.990	101.658	101.453	101.239
7.000	101.688	101.483	101.269
7.125	102.148	101.943	101.729
7.250	103.013	102.781	102.538
7.375	103.473	103.241	102.998
7.490	103.886	103.654	103.411
7.500	103.922	103.690	103.447
7.625	104.362	104.130	103.887
7.750	104.782	104.550	104.307
7.875	102.861	102.616	102.351
7.990	103.220	102.975	102.710
8.000	103.250	103.005	102.740

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	99.285	99.166	99.046
6.500	99.315	99.196	99.076
6.625	99.805	99.686	99.566
6.750	100.285	100.166	100.046
6.875	100.459	100.254	100.040
6.990	100.908	100.703	100.489
7.000	100.938	100.733	100.519
7.125	101.398	101.193	100.979
7.250	102.263	102.031	101.788
7.375	102.723	102.491	102.248
7.490	103.142	102.910	102.667
7.500	103.172	102.940	102.697
7.625	103.612	103.380	103.137
7.750	104.032	103.800	103.557
7.875	102.111	101.866	101.601
7.990	102.470	102.225	101.960
8.000	102.500	102.255	101.990

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	98.035	97.916	97.796
6.500	98.065	97.946	97.826
6.625	98.555	98.436	98.316
6.750	99.035	98.916	98.796
6.875	99.209	99.004	98.790
6.990	99.658	99.453	99.239
7.000	99.688	99.483	99.269
7.125	100.148	99.943	99.729
7.250	101.013	100.781	100.538
7.375	101.473	101.241	100.998
7.490	101.892	101.660	101.417
7.500	101.922	101.690	101.447
7.625	102.362	102.130	101.887
7.750	102.782	102.550	102.307
7.875	100.861	100.616	100.351
7.990	101.220	100.975	100.710
8.000	101.250	101.005	100.740

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	97.350	97.285	97.166
6.500	97.380	97.315	97.196
6.625	97.870	97.805	97.686
6.750	98.350	98.285	98.166
6.875	98.585	98.459	98.254
6.990	99.034	98.908	98.703
7.000	99.064	98.938	98.733
7.125	99.524	99.398	99.193
7.250	100.408	100.263	100.031
7.375	100.868	100.723	100.491
7.490	101.287	101.142	100.910
7.500	101.317	101.172	100.940
7.625	101.757	101.612	101.380
7.750	102.177	102.032	101.800
7.875	100.266	100.111	99.866
7.990	100.625	100.470	100.225
8.000	100.655	100.500	100.255

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	97.535	97.416	97.296
6.500	97.565	97.446	97.326
6.625	98.055	97.936	97.816
6.750	98.535	98.416	98.296
6.875	98.709	98.504	98.290
6.990	99.158	98.953	98.739
7.000	99.188	98.983	98.769
7.125	99.648	99.443	99.229
7.250	100.513	100.281	100.038
7.375	100.973	100.741	100.498
7.490	101.392	101.160	100.917
7.500	101.422	101.190	100.947
7.625	101.862	101.630	101.387
7.750	102.282	102.050	101.807
7.875	100.361	100.116	99.851
7.990	100.720	100.475	100.210
8.000	100.750	100.505	100.240

**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, GA, 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, 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: May 1, 2026

**FHA Pricing**

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.330	97.316	97.283	
5.125	98.152	98.138	98.105	
5.250	99.057	98.972	98.870	
5.375	99.872	99.787	99.685	
5.500	100.277	100.192	100.090	
5.625	100.668	100.583	100.481	
5.750	100.778	100.693	100.591	
5.875	101.115	101.051	100.981	
5.990	102.202	102.138	102.068	
6.125	102.376	102.312	102.242	
6.250	102.236	102.172	102.102	
6.375	102.698	102.705	102.691	
6.500	103.546	103.554	103.539	
6.625	103.919	103.926	103.911	
6.750	104.003	103.910	103.796	
6.875	104.949	104.856	104.742	
6.990	105.298	105.206	105.091	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	96.520	96.506	96.473	
5.125	97.342	97.328	97.295	
5.250	98.247	98.162	98.060	
5.375	99.062	98.977	98.875	
5.500	99.467	99.382	99.280	
5.625	99.858	99.773	99.671	
5.750	99.968	99.883	99.781	
5.875	100.305	100.241	100.171	
5.990	101.392	101.328	101.258	
6.125	101.566	101.502	101.432	
6.250	101.426	101.362	101.292	
6.375	101.888	101.895	101.881	
6.500	102.736	102.744	102.729	
6.625	103.109	103.116	103.101	
6.750	103.193	103.100	102.986	
6.875	104.139	104.046	103.932	
6.990	104.488	104.396	104.281	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.660	98.628	98.589	
5.125	99.350	99.318	99.279	
5.250	99.909	99.877	99.838	
5.375	99.899	99.868	99.827	
5.500	100.173	100.132	100.101	
5.625	100.432	100.391	100.360	
5.750	100.391	100.350	100.319	
5.875	100.574	100.511	100.425	
5.990	101.520	101.457	101.371	
6.125	101.542	101.479	101.393	
6.250	101.231	101.168	101.082	
6.375	101.601	101.562	101.499	
6.500	102.288	102.249	102.187	
6.625	102.498	102.459	102.397	
6.750	102.530	102.491	102.428	
6.875	103.315	103.276	103.213	
6.990	103.493	103.454	103.392	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.511	97.496	97.463	
5.250	99.256	99.170	99.068	
5.375	99.575	99.490	99.388	
5.500	100.055	99.970	99.868	
5.625	100.382	100.297	100.194	
5.750	100.643	100.557	100.455	
5.875	100.829	100.765	100.695	
5.990	101.252	101.188	101.118	
6.125	101.625	101.561	101.491	
6.250	101.857	101.793	101.723	
6.375	102.089	102.096	102.081	
6.500	102.467	102.474	102.459	
6.625	102.833	102.840	102.826	
6.750	102.512	102.519	102.504	
6.875	103.095	103.002	102.888	
6.990	102.988	102.896	102.782	
7.125	103.307	103.215	103.100	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.180	97.166	97.133	
5.125	98.002	97.988	97.955	
5.250	98.907	98.822	98.720	
5.375	99.722	99.637	99.535	
5.500	100.127	100.042	99.940	
5.625	100.518	100.433	100.331	
5.750	100.628	100.543	100.441	
5.875	100.965	100.901	100.831	
5.990	102.052	101.988	101.918	
6.125	102.226	102.162	102.092	
6.250	102.086	102.022	101.952	
6.375	102.548	102.555	102.541	
6.500	103.396	103.404	103.389	
6.625	103.769	103.776	103.761	
6.750	103.853	103.760	103.646	
6.875	104.799	104.706	104.592	
6.990	105.148	105.056	104.941	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	97.311	97.296	97.263	
5.250	99.056	98.970	98.868	
5.375	99.375	99.290	99.188	
5.500	99.855	99.770	99.668	
5.625	100.182	100.097	99.994	
5.750	100.443	100.357	100.255	
5.875	100.629	100.565	100.495	
5.990	101.052	100.988	100.918	
6.125	101.425	101.361	101.291	
6.250	101.657	101.593	101.523	
6.375	101.889	101.896	101.881	
6.500	102.267	102.274	102.259	
6.625	102.633	102.640	102.626	
6.750	102.312	102.319	102.304	
6.875	102.895	102.802	102.688	
6.990	102.788	102.696	102.582	
7.125	103.107	103.015	102.900	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.180	97.166	97.133	
5.125	98.002	97.988	97.955	
5.250	98.907	98.822	98.720	
5.375	99.722	99.637	99.535	
5.500	100.127	100.042	99.940	
5.625	100.518	100.433	100.331	
5.750	100.628	100.543	100.441	
5.875	100.965	100.901	100.831	
5.990	102.052	101.988	101.918	
6.125	102.226	102.162	102.092	
6.250	102.086	102.022	101.952	
6.375	102.548	102.555	102.541	
6.500	103.396	103.404	103.389	
6.625	103.769	103.776	103.761	
6.750	103.853	103.760	103.646	
6.875	104.799	104.706	104.592	
6.990	105.148	105.056	104.941	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	97.311	97.296	97.263	
5.250	99.056	98.970	98.868	
5.375	99.375	99.290	99.188	
5.500	99.855	99.770	99.668	
5.625	100.182	100.097	99.994	
5.750	100.443	100.357	100.255	
5.875	100.629	100.565	100.495	
5.990	101.052	100.988	100.918	
6.125	101.425	101.361	101.291	
6.250	101.657	101.593	101.523	
6.375	101.889	101.896	101.881	
6.500	102.267	102.274	102.259	
6.625	102.633	102.640	102.626	
6.750	102.312	102.319	102.304	
6.875	102.895	102.802	102.688	
6.990	102.788	102.696	102.582	
7.125	103.107	103.015	102.900	

**LLPAs**

FHA/VA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, 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, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250

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

FICO 600-619	-1.000
FICO 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 >80% LTV	-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)	-1.250
Manufactured Home (Streamline/IRRRL)	-1.250

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



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

SELECT PRICING

Effective: May 1, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.630	97.616	97.583	
5.125	98.452	98.438	98.405	
5.250	99.357	99.272	99.170	
5.375	100.172	100.087	99.985	
5.500	100.577	100.492	100.390	
5.625	100.968	100.883	100.781	
5.750	101.078	100.993	100.891	
5.875	101.415	101.351	101.281	
5.990	102.502	102.438	102.368	
6.125	102.676	102.612	102.542	
6.250	102.536	102.472	102.402	
6.375	102.998	103.005	102.991	
6.500	103.846	103.854	103.839	
6.625	104.219	104.226	104.211	
6.750	104.303	104.210	104.096	
6.875	105.249	105.156	105.042	
6.990	105.598	105.506	105.391	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.960	98.928	98.889	
5.125	99.650	99.618	99.579	
5.250	100.209	100.177	100.138	
5.375	100.199	100.168	100.127	
5.500	100.473	100.432	100.401	
5.625	100.732	100.691	100.660	
5.750	100.691	100.650	100.619	
5.875	100.874	100.811	100.725	
5.990	101.820	101.757	101.671	
6.125	101.842	101.779	101.693	
6.250	101.531	101.468	101.382	
6.375	101.901	101.862	101.799	
6.500	102.588	102.549	102.487	
6.625	102.798	102.759	102.697	
6.750	102.830	102.791	102.728	
6.875	103.615	103.576	103.513	
6.990	103.793	103.754	103.692	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.480	97.466	97.433	
5.125	98.302	98.288	98.255	
5.250	99.207	99.122	99.020	
5.375	100.022	99.937	99.835	
5.500	100.427	100.342	100.240	
5.625	100.818	100.733	100.631	
5.750	100.928	100.843	100.741	
5.875	101.265	101.201	101.131	
5.990	102.352	102.288	102.218	
6.125	102.526	102.462	102.392	
6.250	102.386	102.322	102.252	
6.375	102.848	102.855	102.841	
6.500	103.696	103.704	103.689	
6.625	104.069	104.076	104.061	
6.750	104.153	104.060	103.946	
6.875	105.099	105.006	104.892	
6.990	105.448	105.356	105.241	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.480	97.466	97.433	
5.125	98.302	98.288	98.255	
5.250	99.207	99.122	99.020	
5.375	100.022	99.937	99.835	
5.500	100.427	100.342	100.240	
5.625	100.818	100.733	100.631	
5.750	100.928	100.843	100.741	
5.875	101.265	101.201	101.131	
5.990	102.352	102.288	102.218	
6.125	102.526	102.462	102.392	
6.250	102.386	102.322	102.252	
6.375	102.848	102.855	102.841	
6.500	103.696	103.704	103.689	
6.625	104.069	104.076	104.061	
6.750	104.153	104.060	103.946	
6.875	105.099	105.006	104.892	
6.990	105.448	105.356	105.241	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.811	97.796	97.763	
5.250	99.556	99.470	99.368	
5.375	99.875	99.790	99.688	
5.500	100.355	100.270	100.168	
5.625	100.682	100.597	100.494	
5.750	100.943	100.857	100.755	
5.875	101.129	101.065	100.995	
5.990	101.552	101.488	101.418	
6.125	101.925	101.861	101.791	
6.250	102.157	102.093	102.023	
6.375	102.389	102.396	102.381	
6.500	102.767	102.774	102.759	
6.625	103.133	103.140	103.126	
6.750	102.812	102.819	102.804	
6.875	103.395	103.302	103.188	
6.990	103.288	103.196	103.082	
7.125	103.607	103.515	103.400	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301-HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	97.611	97.596	97.563	
5.250	99.356	99.270	99.168	
5.375	99.675	99.590	99.488	
5.500	100.155	100.070	99.968	
5.625	100.482	100.397	100.294	
5.750	100.743	100.657	100.555	
5.875	100.929	100.865	100.795	
5.990	101.352	101.288	101.218	
6.125	101.725	101.661	101.591	
6.250	101.957	101.893	101.823	
6.375	102.189	102.196	102.181	
6.500	102.567	102.574	102.559	
6.625	102.933	102.940	102.926	
6.750	102.612	102.619	102.604	
6.875	103.195	103.102	102.988	
6.990	103.088	102.996	102.882	
7.125	103.407	103.315	103.200	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301-HB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.611	97.596	97.563	
5.250	99.356	99.270	99.168	
5.375	99.675	99.590	99.488	
5.500	100.155	100.070	99.968	
5.625	100.482	100.397	100.294	
5.750	100.743	100.657	100.555	
5.875	100.929	100.865	100.795	
5.990	101.352	101.288	101.218	
6.125	101.725	101.661	101.591	
6.250	101.957	101.893	101.823	
6.375	102.189	102.196	102.181	
6.500	102.567	102.574	102.559	
6.625	102.933	102.940	102.926	
6.750	102.612	102.619	102.604	
6.875	103.195	103.102	102.988	
6.990	103.088	102.996	102.882	
7.125	103.407	103.315	103.200	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301-HB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.611	97.596	97.563	
5.250	99.356	99.270	99.168	
5.375	99.675	99.590	99.488	
5.500	100.155	100.070	99.968	
5.625	100.482	100.397	100.294	
5.750	100.743	100.657	100.555	
5.875	100.929	100.865	100.795	
5.990	101.352	101.288	101.218	
6.125	101.725	101.661	101.591	
6.250	101.957	101.893	101.823	
6.375	102.189	102.196	102.181	
6.500	102.567	102.574	102.559	
6.625	102.933	102.940	102.926	
6.750	102.612	102.619	102.604	
6.875	103.195	103.102	102.988	
6.990	103.088	102.996	102.882	
7.125	103.407	103.315	103.200	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.520	97.506	97.473	
5.125	98.342	98.328	98.295	
5.250	99.247	99.162	99.060	
5.375	100.062	99.977	99.875	
5.500	100.467	100.382	100.280	
5.625	100.858	100.773	100.671	
5.750	100.968	100.883	100.781	
5.875	101.305	101.241	101.171	
5.990	102.392	102.328	102.258	
6.125	102.566	102.502	102.432	
6.250	102.426	102.362	102.292	
6.375	102.888	102.895	102.881	
6.500	103.736	103.744	103.729	
6.625	104.109	104.116	104.101	
6.750	104.193	104.100	103.986	
6.875	105.139	105.046	104.932	
6.990	105.488	105.396	105.281	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.386	97.371	97.338	
5.250	99.131	99.045	98.943	
5.375	99.450	99.365	99.263	
5.500	99.930	99.845	99.743	
5.625	100.257	100.172	100.069	
5.750	100.518	100.432	100.330	
5.875	100.704	100.640	100.570	
5.990	101.127	101.063	100.993	
6.125	101.500	101.436	101.366	
6.250	101.732	101.668	101.598	
6.375	101.964	101.971	101.956	
6.500	102.342	102.349	102.334	
6.625	102.708	102.715	102.701	
6.750	102.387	102.394	102.379	
6.875	102.970	102.877	102.763	
6.990	102.863	102.771	102.657	
7.125	103.182	103.090	102.975	

SELECT FHA Streamline 15 Year Fixed - (316SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.835	98.803	98.764	
5.125	99.525	99.493	99.454	
5.250	100.084	100.052	100.013	
5.375	100.074	100.033	100.002	
5.500	100.348	100.307	100.276	
5.625	100.607	100.566	100.535	
5.750	100.566	100.525	100.494	
5.875	100.749	100.686	100.600	
5.990	101.695	101.632	101.546	
6.125	101.717	101.654	101.568	
6.250	101.406	101.343	101.257	
6.375	101.776	101.737	101.674	
6.500	102.463	102.424	102.362	
6.625	102.673	102.634	102.572	
6.750	102.705	102.666	102.603	
6.875	103.490	103.451	103.388	
6.990	103.668	103.629	103.567	

SELECT FHA Streamline 15 Year Fixed - (316SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.835	98.803	98.764	
5.125	99.525	99.493	99.454	
5.250	100.084	100.052	100.013	
5.375	100.074	100.033	100.002	
5.500	100.348	100.307	100.276	
5.625	100.607	100.566	100.535	
5.750	100.566	1		



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

Effective: May 1, 2026

**VA & USDA Pricing**

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	97.053	97.039	97.005	
5.125	97.690	97.676	97.642	
5.250	98.654	98.569	98.467	
5.375	99.300	99.215	99.113	
5.500	99.987	99.902	99.800	
5.625	100.416	100.330	100.228	
5.750	100.663	100.578	100.475	
5.875	100.885	100.821	100.751	
5.990	101.530	101.466	101.396	
6.125	101.928	101.864	101.794	
6.250	102.041	101.977	101.907	
6.375	102.019	102.026	102.012	
6.500	102.558	102.565	102.551	
6.625	102.766	102.773	102.759	
6.750	103.536	103.444	103.329	
6.875	104.179	104.087	103.972	
6.990	104.514	104.422	104.307	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.990	96.253	96.239	96.205	
5.125	96.890	96.876	96.842	
5.250	97.854	97.769	97.667	
5.375	98.500	98.415	98.313	
5.500	99.187	99.102	99.000	
5.625	99.616	99.530	99.428	
5.750	99.863	99.778	99.675	
5.875	100.085	100.021	99.951	
5.990	100.730	100.666	100.596	
6.125	101.128	101.064	100.994	
6.250	101.241	101.177	101.107	
6.375	101.219	101.226	101.212	
6.500	101.758	101.765	101.751	
6.625	101.966	101.973	101.959	
6.750	102.736	102.644	102.529	
6.875	103.379	103.287	103.172	
6.990	103.714	103.622	103.507	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	98.393	98.361	98.322	
5.125	98.898	98.866	98.827	
5.250	99.515	99.484	99.444	
5.375	99.337	99.296	99.265	
5.500	99.893	99.852	99.821	
5.625	100.190	100.149	100.117	
5.750	100.286	100.245	100.214	
5.875	100.354	100.291	100.205	
5.990	100.858	100.795	100.709	
6.125	101.104	101.041	100.955	
6.250	101.046	100.983	100.897	
6.375	100.932	100.893	100.830	
6.500	101.310	101.271	101.208	
6.625	101.356	101.317	101.254	
6.750	102.073	102.034	101.972	
6.875	102.555	102.516	102.454	
6.990	102.719	102.680	102.618	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.257	97.243	97.210	
5.250	98.829	98.744	98.642	
5.375	99.239	99.154	99.051	
5.500	99.691	99.605	99.503	
5.625	100.216	100.131	100.029	
5.750	100.519	100.434	100.332	
5.875	100.183	100.119	100.049	
5.990	100.576	100.512	100.442	
6.125	101.175	101.111	101.041	
6.250	101.075	101.011	100.941	
6.375	100.927	100.934	100.920	
6.500	101.365	101.372	101.357	
6.625	102.065	102.072	102.058	
6.750	101.403	101.410	101.395	
6.875	102.424	102.332	102.217	
6.990	102.607	102.515	102.400	
7.125	102.413	102.320	102.206	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.803	96.789	96.755	
5.125	97.440	97.426	97.392	
5.250	98.404	98.319	98.217	
5.375	99.050	98.965	98.863	
5.500	99.737	99.652	99.550	
5.625	100.166	100.080	99.978	
5.750	100.413	100.328	100.225	
5.875	100.635	100.571	100.501	
5.990	101.280	101.216	101.146	
6.125	101.678	101.614	101.544	
6.250	101.791	101.727	101.657	
6.375	101.769	101.776	101.762	
6.500	102.308	102.315	102.301	
6.625	102.516	102.523	102.509	
6.750	103.286	103.194	103.079	
6.875	103.929	103.837	103.722	
6.990	104.264	104.172	104.057	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	97.107	97.093	97.060	
5.250	98.679	98.594	98.492	
5.375	99.089	99.004	98.901	
5.500	99.541	99.455	99.353	
5.625	100.066	99.981	99.879	
5.750	100.369	100.284	100.182	
5.875	100.033	99.969	99.899	
5.990	100.426	100.362	100.292	
6.125	101.025	100.961	100.891	
6.250	100.925	100.861	100.791	
6.375	100.777	100.784	100.770	
6.500	101.215	101.222	101.207	
6.625	101.915	101.922	101.908	
6.750	101.253	101.260	101.245	
6.875	102.274	102.182	102.067	
6.990	102.457	102.365	102.250	
7.125	102.263	102.170	102.056	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.803	96.789	96.755	
5.125	97.440	97.426	97.392	
5.250	98.404	98.319	98.217	
5.375	99.050	98.965	98.863	
5.500	99.737	99.652	99.550	
5.625	100.166	100.080	99.978	
5.750	100.413	100.328	100.225	
5.875	100.635	100.571	100.501	
5.990	101.280	101.216	101.146	
6.125	101.678	101.614	101.544	
6.250	101.791	101.727	101.657	
6.375	101.769	101.776	101.762	
6.500	102.308	102.315	102.301	
6.625	102.516	102.523	102.509	
6.750	103.286	103.194	103.079	
6.875	103.929	103.837	103.722	
6.990	104.264	104.172	104.057	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	97.107	97.093	97.060	
5.250	98.679	98.594	98.492	
5.375	99.089	99.004	98.901	
5.500	99.541	99.455	99.353	
5.625	100.066	99.981	99.879	
5.750	100.369	100.284	100.182	
5.875	100.033	99.969	99.899	
5.990	100.426	100.362	100.292	
6.125	101.025	100.961	100.891	
6.250	100.925	100.861	100.791	
6.375	100.777	100.784	100.770	
6.500	101.215	101.222	101.207	
6.625	101.915	101.922	101.908	
6.750	101.253	101.260	101.245	
6.875	102.274	102.182	102.067	
6.990	102.457	102.365	102.250	
7.125	102.263	102.170	102.056	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.134	98.049	97.947	
5.375	98.780	98.695	98.593	
5.500	99.467	99.382	99.280	
5.625	99.896	99.810	99.708	
5.750	100.143	100.058	99.955	
5.875	100.365	100.301	100.231	
5.990	101.010	100.946	100.876	
6.125	101.408	101.344	101.274	
6.250	101.521	101.457	101.387	
6.375	101.499	101.506	101.492	
6.500	102.038	102.045	102.031	
6.625	102.246	102.253	102.239	
6.750	103.016	102.924	102.809	
6.875	103.659	103.567	103.452	
6.990	103.994	103.902	103.787	
7.125	104.518	104.426	104.312	
7.250	104.788	104.695	104.581	

**LLPAs**

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

FICO 600-619	-1.000
FICO 580-599	-1.750
FICO 560-579	-3.250
No FICO Score	-3.000
Loan Amount ≥\$100,000 <=\$249,999	0.250

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

FHA/VA State Tier Adjustment	
Tier 1 States AZ, CA, CO, CT, GA, 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, 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 IRRRL >100% 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: May 1, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	97.353	97.339	97.305	
5.125	97.990	97.976	97.942	
5.250	98.954	98.869	98.767	
5.375	99.600	99.515	99.413	
5.500	100.287	100.202	100.100	
5.625	100.716	100.630	100.528	
5.750	100.963	100.878	100.775	
5.875	101.185	101.121	101.051	
5.990	101.830	101.766	101.696	
6.125	102.228	102.164	102.094	
6.250	102.341	102.277	102.207	
6.375	102.319	102.326	102.312	
6.500	102.858	102.865	102.851	
6.625	103.066	103.073	103.059	
6.750	103.836	103.744	103.629	
6.875	104.479	104.387	104.272	
6.990	104.814	104.722	104.607	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	98.693	98.661	98.622	
5.125	99.198	99.166	99.127	
5.250	99.815	99.784	99.744	
5.375	99.637	99.596	99.565	
5.500	100.193	100.152	100.121	
5.625	100.490	100.449	100.417	
5.750	100.586	100.545	100.514	
5.875	100.654	100.591	100.505	
5.990	101.158	101.095	101.009	
6.125	101.404	101.341	101.255	
6.250	101.346	101.283	101.197	
6.375	101.232	101.193	101.130	
6.500	101.610	101.571	101.508	
6.625	101.656	101.617	101.554	
6.750	102.373	102.334	102.272	
6.875	102.855	102.816	102.754	
6.990	103.019	102.980	102.918	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.103	97.089	97.055	
5.125	97.740	97.726	97.692	
5.250	98.704	98.619	98.517	
5.375	99.350	99.265	99.163	
5.500	100.037	99.952	99.850	
5.625	100.466	100.380	100.278	
5.750	100.713	100.628	100.525	
5.875	100.935	100.871	100.801	
5.990	101.580	101.516	101.446	
6.125	101.978	101.914	101.844	
6.250	102.091	102.027	101.957	
6.375	102.069	102.076	102.062	
6.500	102.608	102.615	102.601	
6.625	102.816	102.823	102.809	
6.750	103.596	103.494	103.379	
6.875	104.229	104.137	104.022	
6.990	104.564	104.472	104.357	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.103	97.089	97.055	
5.125	97.740	97.726	97.692	
5.250	98.704	98.619	98.517	
5.375	99.350	99.265	99.163	
5.500	100.037	99.952	99.850	
5.625	100.466	100.380	100.278	
5.750	100.713	100.628	100.525	
5.875	100.935	100.871	100.801	
5.990	101.580	101.516	101.446	
6.125	101.978	101.914	101.844	
6.250	102.091	102.027	101.957	
6.375	102.069	102.076	102.062	
6.500	102.608	102.615	102.601	
6.625	102.816	102.823	102.809	
6.750	103.596	103.494	103.379	
6.875	104.229	104.137	104.022	
6.990	104.564	104.472	104.357	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.557	97.543	97.510	
5.250	99.129	99.044	98.942	
5.375	99.539	99.454	99.351	
5.500	99.991	99.905	99.803	
5.625	100.516	100.431	100.329	
5.750	100.819	100.734	100.632	
5.875	100.483	100.419	100.349	
5.990	100.876	100.812	100.742	
6.125	101.475	101.411	101.341	
6.250	101.375	101.311	101.241	
6.375	101.227	101.234	101.220	
6.500	101.665	101.672	101.657	
6.625	102.365	102.372	102.358	
6.750	101.703	101.710	101.695	
6.875	102.724	102.632	102.517	
6.990	102.907	102.815	102.700	
7.125	102.713	102.620	102.506	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	97.407	97.393	97.360	
5.250	98.979	98.894	98.792	
5.375	99.389	99.304	99.201	
5.500	99.841	99.755	99.653	
5.625	100.366	100.281	100.179	
5.750	100.669	100.584	100.482	
5.875	100.333	100.269	100.199	
5.990	100.726	100.662	100.592	
6.125	101.325	101.261	101.191	
6.250	101.225	101.161	101.091	
6.375	101.077	101.084	101.070	
6.500	101.515	101.522	101.507	
6.625	102.215	102.222	102.208	
6.750	101.553	101.560	101.545	
6.875	102.574	102.482	102.367	
6.990	102.757	102.665	102.550	
7.125	102.563	102.470	102.356	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	97.407	97.393	97.360	
5.250	98.979	98.894	98.792	
5.375	99.389	99.304	99.201	
5.500	99.841	99.755	99.653	
5.625	100.366	100.281	100.179	
5.750	100.669	100.584	100.482	
5.875	100.333	100.269	100.199	
5.990	100.726	100.662	100.592	
6.125	101.325	101.261	101.191	
6.250	101.225	101.161	101.091	
6.375	101.077	101.084	101.070	
6.500	101.515	101.522	101.507	
6.625	102.215	102.222	102.208	
6.750	101.553	101.560	101.545	
6.875	102.574	102.482	102.367	
6.990	102.757	102.665	102.550	
7.125	102.563	102.470	102.356	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.103	97.089	97.055	
5.125	97.740	97.726	97.692	
5.250	98.704	98.619	98.517	
5.375	99.350	99.265	99.163	
5.500	100.037	99.952	99.850	
5.625	100.466	100.380	100.278	
5.750	100.713	100.628	100.525	
5.875	100.935	100.871	100.801	
5.990	101.580	101.516	101.446	
6.125	101.978	101.914	101.844	
6.250	102.091	102.027	101.957	
6.375	102.069	102.076	102.062	
6.500	102.608	102.615	102.601	
6.625	102.816	102.823	102.809	
6.750	103.596	103.494	103.379	
6.875	104.229	104.137	104.022	
6.990	104.564	104.472	104.357	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.353	97.339	97.305	
5.125	97.990	97.976	97.942	
5.250	98.954	98.869	98.767	
5.375	99.600	99.515	99.413	
5.500	100.287	100.202	100.100	
5.625	100.716	100.630	100.528	
5.750	100.963	100.878	100.775	
5.875	101.185	101.121	101.051	
5.990	101.830	101.766	101.696	
6.125	102.228	102.164	102.094	
6.250	102.341	102.277	102.207	
6.375	102.319	102.326	102.312	
6.500	102.858	102.865	102.851	
6.625	103.066	103.073	103.059	
6.750	103.836	103.744	103.629	
6.875	104.479	104.387	104.272	
6.990	104.814	104.722	104.607	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.382	97.368	97.335	
5.250	98.954	98.869	98.767	
5.375	99.364	99.279	99.176	
5.500	99.816	99.730	99.628	
5.625	100.341	100.256	100.154	
5.750	100.644	100.559	100.457	
5.875	100.308	100.244	100.174	
5.990	100.701	100.637	100.567	
6.125	101.300	101.236	101.166	
6.250	101.200	101.136	101.066	
6.375	101.052	101.059	101.045	
6.500	101.490	101.497	101.482	
6.625	102.190	102.197	102.183	
6.750	101.528	101.535	101.520	
6.875	102.549	102.457	102.342	
6.990	102.732	102.640	102.525	
7.125	102.538	102.445	102.331	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.443	98.411	98.372	
5.125	98.948	98.916	98.877	
5.250	99.565	99.534	99.494	
5.375	99.387	99.346	99.315	
5.500	99.943	99.902	99.871	
5.625	100.240	100.199	100.167	
5.750	100.336	100.295	100.264	
5.875	100.404	100.341	100.255	
5.990	100.908	100.845	100.759	
6.125	101.154	101.091	101.005	
6.250	101.096	101.033	100.947	
6.375	100.982	100.943	100.880	
6.500	101.360	101.321	101.258	
6.625	101.406	101.367	101.304	
6.750	102.123	102.084	102.022	
6.875	102.605	102.566	102.504	
6.990	102.769	102.730	102.668	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	96.833	96.819	96.785	
5.125	97.470	97.456	97.422	
5.250	98.434	98.349	98.247	
5.375	99.080	98.995	98.893	
5.500	99.767	99.682	99.580	
5.625	100.196	100.110	100.008	
5.750	100.443	100.358	100.255	
5				





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

Effective: May 1, 2026

**FHA Streamline & VA IRRRL Pricing**

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
4.990	97.220	97.206	97.173
5.125	98.042	98.028	97.995
5.250	98.947	98.862	98.760
5.375	99.762	99.677	99.575
5.500	100.167	100.082	99.980
5.625	100.588	100.473	100.371
5.750	100.668	100.583	100.481
5.875	101.005	100.941	100.871
5.990	102.092	102.028	101.958
6.125	102.266	102.202	102.132
6.250	102.126	102.062	101.992
6.375	102.588	102.595	102.581
6.500	103.436	103.444	103.429
6.625	103.809	103.816	103.801
6.750	103.893	103.800	103.686
6.875	104.839	104.746	104.632
6.990	105.188	105.096	104.981

FHA Streamline 20 Year Fixed - (320SL)			
Rate	15 Day	30 Day	45 Day
5.250	98.122	98.037	97.935
5.375	98.937	98.852	98.750
5.500	99.342	99.257	99.155
5.625	99.733	99.648	99.546
5.750	99.843	99.758	99.656
5.875	100.180	100.116	100.046
5.990	101.267	101.203	101.133
6.125	101.441	101.377	101.307
6.250	101.301	101.237	101.167
6.375	101.763	101.770	101.756
6.500	102.611	102.619	102.604
6.625	102.984	102.991	102.976
6.750	103.068	102.975	102.861
6.875	104.014	103.921	103.807
6.990	104.363	104.271	104.156
7.125	105.174	105.081	104.967
7.250	104.777	104.685	104.570

FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
4.990	98.535	98.503	98.464
5.125	99.225	99.193	99.154
5.250	99.784	99.752	99.713
5.375	99.774	99.733	99.702
5.500	100.048	100.007	99.976
5.625	100.307	100.266	100.235
5.750	100.266	100.225	100.194
5.875	100.449	100.386	100.300
5.990	101.395	101.332	101.246
6.125	101.417	101.354	101.268
6.250	101.106	101.043	100.957
6.375	101.476	101.437	101.374
6.500	102.163	102.124	102.062
6.625	102.373	102.334	102.272
6.750	102.405	102.366	102.303
6.875	103.190	103.151	103.088
6.990	103.368	103.329	103.267

FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.250	98.831	98.745	98.643
5.375	99.150	99.065	98.963
5.500	99.630	99.545	99.443
5.625	99.957	99.872	99.769
5.750	100.218	100.132	100.030
5.875	100.404	100.340	100.270
5.990	100.827	100.763	100.693
6.125	101.200	101.136	101.066
6.250	101.432	101.368	101.298
6.375	101.664	101.671	101.656
6.500	102.042	102.049	102.034
6.625	102.408	102.415	102.401
6.750	102.087	102.094	102.079
6.875	102.670	102.577	102.463
6.990	102.563	102.471	102.357
7.125	102.882	102.790	102.675
7.250	103.235	103.143	103.028

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
5.250	98.654	98.569	98.467
5.375	99.300	99.215	99.113
5.500	99.987	99.902	99.800
5.625	100.416	100.330	100.228
5.750	100.663	100.578	100.475
5.875	100.885	100.821	100.751
5.990	101.530	101.466	101.396
6.125	101.928	101.864	101.794
6.250	102.041	101.977	101.907
6.375	102.019	102.026	102.012
6.500	102.588	102.565	102.551
6.625	102.766	102.773	102.759
6.750	103.536	103.444	103.329
6.875	104.179	104.087	103.972
6.990	104.514	104.422	104.307
7.125	105.038	104.946	104.832
7.250	105.308	105.215	105.101

VA IRRRL 20 Year Fixed - (420IRL)			
Rate	15 Day	30 Day	45 Day
5.250	97.604	97.519	97.417
5.375	98.250	98.165	98.063
5.500	98.937	98.852	98.750
5.625	99.366	99.280	99.178
5.750	99.613	99.528	99.425
5.875	99.835	99.771	99.701
5.990	100.480	100.416	100.346
6.125	100.878	100.814	100.744
6.250	100.991	100.927	100.857
6.375	100.969	100.976	100.962
6.500	101.508	101.515	101.501
6.625	101.716	101.723	101.709
6.750	102.486	102.394	102.279
6.875	103.129	103.037	102.922
6.990	103.464	103.372	103.257
7.125	103.988	103.896	103.782
7.250	104.268	104.165	104.051

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
4.990	98.143	98.111	98.072
5.125	98.648	98.616	98.577
5.250	99.265	99.234	99.194
5.375	99.087	99.046	99.015
5.500	99.643	99.602	99.571
5.625	99.940	99.899	99.867
5.750	100.036	99.995	99.964
5.875	100.104	100.041	99.955
5.990	100.608	100.545	100.459
6.125	100.854	100.791	100.705
6.250	100.796	100.733	100.647
6.375	100.682	100.643	100.590
6.500	101.060	101.021	100.958
6.625	101.106	101.067	101.004
6.750	101.823	101.784	101.722
6.875	102.305	102.266	102.204
6.990	102.469	102.430	102.368

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	98.654	98.569	98.467
5.375	99.064	98.979	98.876
5.500	99.516	99.430	99.328
5.625	100.041	99.956	99.854
5.750	100.344	100.259	100.157
5.875	100.008	99.944	99.874
5.990	100.401	100.337	100.267
6.125	101.000	100.936	100.866
6.250	100.900	100.836	100.766
6.375	100.752	100.759	100.745
6.500	101.190	101.197	101.182
6.625	101.890	101.897	101.883
6.750	101.228	101.235	101.220
6.875	102.249	102.157	102.042
6.990	102.432	102.340	102.225
7.125	102.238	102.145	102.031
7.250	102.780	102.688	102.573

**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/VA State Tier Adjustment	
Tier 1 States AZ, CA, CO, CT, GA, 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, 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 - (901D)			
	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.343	99.249	99.061	98.874
6.250	99.722	99.629	99.441	99.254
6.375	100.042	99.948	99.761	99.573
6.500	100.337	100.243	100.056	99.868
6.625	100.614	100.520	100.332	100.145
6.750	100.892	100.798	100.610	100.423
6.875	101.161	101.067	100.880	100.692
7.000	101.382	101.288	101.101	100.913
7.125	101.582	101.488	101.301	101.113
7.250	101.748	101.654	101.466	101.279
7.375	101.891	101.797	101.610	101.422
7.500	102.022	101.929	101.741	101.554
7.625	102.142	102.048	101.861	101.673
7.750	102.262	102.168	101.980	101.793
7.875	102.381	102.288	102.100	101.913
8.000	102.501	102.407	102.220	102.032
8.125	102.621	102.527	102.340	102.152
8.250	102.741	102.647	102.459	102.272
8.375	102.860	102.767	102.579	102.392

Rate	Jumbo 10/6 ARM - (9106D)			
	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.070	99.977	99.789	98.602
6.375	99.311	99.218	99.030	98.843
6.500	99.553	99.459	99.272	99.084
6.625	99.651	99.557	99.370	99.182
6.750	99.859	99.766	99.578	99.391
6.875	100.068	99.974	99.787	99.599
7.000	100.277	100.183	99.996	99.808
7.125	100.486	100.392	100.204	100.017
7.250	100.694	100.601	100.413	100.226
7.375	100.903	100.809	100.622	100.434
7.500	101.112	101.018	100.831	100.643
7.625	101.321	101.227	101.039	100.852
7.750	101.529	101.436	101.248	101.061
7.875	101.738	101.644	101.457	101.269
8.000	101.947	101.853	101.666	101.478

**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		
<b>Other Adjusters</b>	<b>&lt;= 60%</b>	<b>60.01 - 65%</b>	<b>65.01 - 70%</b>	<b>70.01 - 75%</b>	<b>75.01 - 80%</b>	<b>80.01 - 85%</b>	<b>85.01 - 90%</b>
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	98.080	97.971	97.799	97.580	
5.875	98.407	98.298	98.126	97.907	
6.000	98.734	98.625	98.453	98.234	
6.125	99.066	98.977	98.805	98.566	
6.250	99.439	99.329	99.158	98.939	
6.375	99.507	99.398	99.226	99.007	
6.500	99.576	99.466	99.294	99.076	
6.625	99.764	99.654	99.482	99.264	
6.750	99.951	99.842	99.670	99.451	
6.875	100.103	99.993	99.821	99.603	
7.000	100.255	100.145	99.974	99.755	
7.125	100.316	100.207	100.035	99.816	
7.250	100.377	100.268	100.096	99.877	
7.375	100.471	100.361	100.189	99.971	
7.500	100.564	100.455	100.283	100.064	

J30 BD21 Sapphire Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	98.080	97.971	97.799	97.580	
5.875	98.407	98.298	98.126	97.907	
6.000	98.734	98.625	98.453	98.234	
6.125	99.066	98.977	98.805	98.566	
6.250	99.439	99.329	99.158	98.939	
6.375	99.507	99.398	99.226	99.007	
6.500	99.576	99.466	99.294	99.076	
6.625	99.764	99.654	99.482	99.264	
6.750	99.951	99.842	99.670	99.451	
6.875	100.103	99.993	99.821	99.603	
7.000	100.255	100.145	99.974	99.755	
7.125	100.316	100.207	100.035	99.816	
7.250	100.377	100.268	100.096	99.877	
7.375	100.471	100.361	100.189	99.971	
7.500	100.564	100.455	100.283	100.064	

J3 BD10 Sapphire Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	98.080	97.971	97.799	97.580	
5.875	98.407	98.298	98.126	97.907	
6.000	98.734	98.625	98.453	98.234	
6.125	99.066	98.977	98.805	98.566	
6.250	99.439	99.329	99.158	98.939	
6.375	99.507	99.398	99.226	99.007	
6.500	99.576	99.466	99.294	99.076	
6.625	99.764	99.654	99.482	99.264	
6.750	99.951	99.842	99.670	99.451	
6.875	100.103	99.993	99.821	99.603	
7.000	100.255	100.145	99.974	99.755	
7.125	100.316	100.207	100.035	99.816	
7.250	100.377	100.268	100.096	99.877	
7.375	100.471	100.361	100.189	99.971	
7.500	100.564	100.455	100.283	100.064	

J15 Sapphire Jumbo Pro 15 Year Fixed - (915SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.500	96.490	96.381	96.209	95.990	
5.625	96.865	96.755	96.583	96.365	
5.750	97.239	97.130	96.958	96.739	
5.875	97.558	97.449	97.277	97.058	
6.000	97.877	97.768	97.596	97.377	
6.125	98.173	98.063	97.892	97.673	
6.250	98.468	98.359	98.187	97.968	
6.375	98.734	98.625	98.453	98.234	
6.500	99.000	98.891	98.719	98.500	
6.625	99.320	99.211	99.039	98.820	
6.750	99.640	99.531	99.359	99.140	

J106 Sapphire Jumbo Pro 10/6 ARM - (9106SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.250	95.973	95.864	95.692	95.473	
5.375	96.289	96.179	96.008	95.789	
5.500	96.607	96.498	96.326	96.107	
5.625	96.866	96.757	96.585	96.366	
5.750	97.151	97.041	96.869	96.651	
5.875	97.426	97.317	97.145	96.926	
6.000	97.712	97.602	97.430	97.212	
6.125	97.950	97.840	97.669	97.450	
6.250	98.154	98.045	97.873	97.654	
6.375	98.412	98.303	98.131	97.912	
6.500	98.671	98.561	98.390	98.171	
6.625	98.705	98.596	98.424	98.205	
6.750	98.740	98.631	98.459	98.240	
6.875	98.960	98.851	98.679	98.460	
7.000	99.181	99.072	98.900	98.681	

Loan Level Price Adjustments (LLPAs)

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

NC Floor Price 99.750	Maximum Net Price 102.000	Must be Conditionally Approved to lock
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Giant Lending  
3187 Red Hill Ave., Suite 100  
Costa Mesa, CA 92626

Effective: Friday, May 1, 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