



Giant Lending Rate Sheet

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

Ratesheet Code: RS-WS

Effective Date: 5/27/26 7:48 AM

Table of Contents	
Pages	Product
2	FannieMae Products
3	FannieMae Select
4	FreddieMac Products
5	FreddieMac Select
6	Agency LLPAs
7-8	CalHFA / DPAs
9-10	Government Products
11-13	Jumbo Products
Lock Expiration Days	
15 Day	06/10/26
30 Day	06/25/26
45 Day	07/10/26
60 Day	07/27/26
Mortgage Clause	
OCMBC, INC. ISAQA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	
2025 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250
2026 Conforming Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750

Allowable Fees	
Click Here	
Relock Fee	
(0.250)	
Lock Extension Fees	
0.02 Per Day	
Max extension 30 days and / or 10 times, whichever comes first.	
Lock Desk Hours	
8:00 AM - 6:00 PM PST	
Lock Request Hours	
8:00 AM - 8:59 PM PST**	
Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

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

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

May Pricing Specials	
Non-Select FICO 620+ FHA, VA & DPA (STD Bal & High Bal) Max DTI 50%, Excludes Manual Underwrites	0.500
Select FHA, VA (STD Bal & High Bal) Max DTI 50%, Excludes Manual Underwrites	0.250
Alt Agency	0.125

Announcements

Temporary Property Eligibility Restrictions

Non-Owner properties located in the following City/County are NOT eligible to be locked:
•Baltimore City, Maryland
 (Properties located in Baltimore County are not restricted)

Get Training on The Runway Portal before it's too late! Training dates are here!
 The Runway Portal is one of the most powerful tools to help our brokers close more loans.
 Get an edge on the competition and expand your business at the same time with The Runway
 Submit, Price, Disclose all in one place!
 Register for training now: Runway Portal - Submit, Price and Disclose in The Lounge (thegiantlending.com)

The Giant Lending, 3187 Red Hill Ave., Suite 100, Costa Mesa, CA 92626 | Phone: (800) 760-1833 | The Giant Lending is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401), CA (#20571), MA Lender (#ML2125), Rhode Island Licensed Lender. Licensed by the N.J. Department of Banking and Insurance. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2023.

* 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 27, 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	94.255	94.199	94.162	94.125	4.875	93.841	93.785	93.748	93.711	5.750	99.404	99.294	99.197	99.100
4.990	94.902	94.845	94.808	94.771	4.990	94.488	94.431	94.394	94.357	5.875	99.943	99.834	99.737	99.639
5.125	95.358	95.301	95.264	95.227	5.125	94.969	94.912	94.875	94.838	5.990	100.399	100.290	100.193	100.095
5.250	95.925	95.868	95.810	95.755	5.250	95.546	95.487	95.431	95.376	6.125	100.897	100.788	100.691	100.593
5.375	96.582	96.523	96.468	96.413	5.375	96.216	96.157	96.101	96.046	6.250	100.936	100.811	100.706	100.600
5.500	97.205	97.146	97.090	97.035	5.500	96.850	96.790	96.735	96.680	6.375	101.514	101.389	101.283	101.178
5.625	97.757	97.698	97.643	97.588	5.625	97.426	97.367	97.312	97.256	6.500	101.935	101.810	101.705	101.599
5.750	98.463	98.387	98.318	98.248	5.750	98.129	98.053	97.984	97.915	6.625	102.196	102.071	101.966	101.860
5.875	99.049	98.973	98.904	98.835	5.875	98.709	98.633	98.564	98.494	6.750	102.312	102.189	102.102	102.015
5.990	99.545	99.469	99.400	99.330	5.990	99.204	99.129	99.059	98.990	6.875	102.574	102.452	102.365	102.278
6.125	100.081	100.005	99.936	99.866	6.125	99.736	99.660	99.591	99.521	6.990	103.045	102.923	102.836	102.749
6.250	100.559	100.459	100.374	100.290	6.250	100.214	100.114	100.029	99.945	7.125	103.402	103.280	103.193	103.106
6.375	101.170	101.070	100.986	100.901	6.375	100.825	100.725	100.641	100.556	7.250	103.940	103.875	103.831	103.787
6.500	101.608	101.508	101.424	101.340	6.500	101.263	101.163	101.079	100.995	7.375	104.332	104.267	104.223	104.179
6.625	101.862	101.762	101.677	101.593	6.625	101.517	101.417	101.332	101.248	7.500	104.449	104.384	104.340	104.297
6.750	102.285	102.184	102.093	102.003	6.750	101.940	101.839	101.748	101.658	7.625	104.762	104.697	104.653	104.609
6.875	102.427	102.315	102.227	102.139	6.875	102.082	101.970	101.882	101.794	7.750	105.048	104.983	104.939	104.895
6.990	102.939	102.824	102.738	102.652	6.990	102.594	102.479	102.393	102.307	7.875	105.306	105.241	105.197	105.153
7.125	103.374	103.260	103.173	103.087	7.125	103.029	102.915	102.828	102.742	7.990	105.266	105.201	105.157	105.113
7.250	104.155	104.091	104.047	104.003	7.250	103.810	103.746	103.702	103.658	8.125	105.507	105.442	105.398	105.354
7.375	104.439	104.374	104.330	104.286	7.375	104.094	104.029	103.985	103.941					
7.500	104.768	104.704	104.660	104.616	7.500	104.423	104.359	104.315	104.271					
7.625	105.041	104.977	104.933	104.889	7.625	104.696	104.632	104.588	104.544					

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	97.742	97.688	97.643	97.597	5.990	100.762	100.692	100.637	100.582	5.750	98.113	98.037	97.968	97.898
4.990	98.116	98.063	98.018	97.972	6.125	101.014	100.944	100.889	100.834	5.875	98.699	98.623	98.554	98.485
5.125	98.289	98.236	98.190	98.145	6.250	101.485	101.433	101.392	101.350	5.990	99.195	99.119	99.050	98.980
5.250	99.024	98.945	98.888	98.831	6.375	101.837	101.784	101.743	101.702	6.125	99.731	99.655	99.586	99.516
5.375	99.421	99.343	99.285	99.228	6.500	102.060	102.007	101.966	101.925	6.250	100.222	100.131	100.053	99.976
5.500	99.800	99.721	99.664	99.607	6.625	102.149	102.097	102.056	102.015	6.375	100.881	100.789	100.712	100.635
5.625	100.163	100.084	100.027	99.970	6.750	102.472	102.419	102.378	102.337	6.500	101.384	101.293	101.215	101.138
5.750	100.505	100.426	100.369	100.312	6.875	102.524	102.472	102.431	102.389	6.625	101.717	101.625	101.548	101.470
5.875	100.829	100.759	100.704	100.649	6.990	102.822	102.769	102.728	102.687	6.750	101.964	101.871	101.788	101.705
5.990	101.119	101.048	100.994	100.939	7.125	102.984	102.931	102.890	102.848	6.875	102.285	102.193	102.110	102.026
6.125	101.452	101.382	101.327	101.272	7.250	102.989	102.927	102.875	102.822	6.990	102.779	102.686	102.603	102.520
6.250	101.747	101.677	101.626	101.574	7.375	103.140	103.078	103.025	102.973	7.125	103.214	103.121	103.038	102.955
6.375	102.154	102.084	102.038	101.992	7.500	102.929	102.867	102.814	102.762	7.250	103.805	103.741	103.697	103.653
6.500	102.435	102.376	102.333	102.290	7.625	103.057	102.995	102.943	102.891	7.375	104.089	104.024	103.980	103.936
6.625	102.587	102.534	102.493	102.452	7.750	103.184	103.122	103.069	103.017	7.500	104.418	104.354	104.310	104.266
6.750	102.973	102.920	102.879	102.838	7.875	103.307	103.245	103.193	103.141	7.625	104.691	104.627	104.583	104.539
6.875	103.084	103.032	102.991	102.950	7.990	103.172	103.110	103.057	103.005	7.750	104.771	104.706	104.662	104.618
6.990	103.428	103.375	103.334	103.293	8.125	103.308	103.246	103.194	103.142	7.875	104.992	104.927	104.883	104.839
										7.990	104.917	104.852	104.808	104.764
										8.125	105.141	105.076	105.032	104.988

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	95.807	95.748	95.693	95.638	4.875	93.266	93.210	93.173	93.136	5.750	99.329	99.219	99.122	99.025
5.500	96.430	96.371	96.315	96.260	4.990	93.931	93.856	93.819	93.782	5.875	99.868	99.759	99.662	99.564
5.625	96.982	96.923	96.868	96.813	5.125	94.394	94.337	94.300	94.263	5.990	100.324	100.215	100.118	100.020
5.750	97.688	97.612	97.543	97.473	5.250	94.971	94.912	94.856	94.801	6.125	100.822	100.713	100.616	100.518
5.875	98.274	98.198	98.129	98.060	5.375	95.641	95.582	95.526	95.471	6.250	100.861	100.736	100.631	100.525
5.990	98.770	98.694	98.625	98.555	5.500	96.275	96.215	96.160	96.105	6.375	101.439	101.314	101.208	101.103
6.125	99.306	99.230	99.161	99.091	5.625	96.851	96.792	96.737	96.681	6.500	101.860	101.735	101.630	101.524
6.250	99.784	99.684	99.599	99.515	5.750	97.554	97.478	97.409	97.340	6.625	102.121	101.996	101.891	101.785
6.375	100.395	100.295	100.211	100.126	5.875	98.134	98.058	97.989	97.919	6.750	102.237	102.114	102.027	101.940
6.500	100.833	100.733	100.649	100.565	5.990	98.629	98.554	98.484	98.415	6.875	102.499	102.377	102.290	102.203
6.625	101.087	100.987	100.902	100.818	6.125	99.161	99.085	99.016	98.946	6.990	102.970	102.848	102.761	102.674
6.750	101.510	101.409	101.318	101.228	6.250	99.639	99.539	99.454	99.370	7.125	103.327	103.205	103.118	103.031
6.875	101.652	101.540	101.452	101.364	6.375	100.250	100.150	100.066	99.981	7.250	103.865	103.800	103.756	103.712
6.990	102.164	102.049	101.963	101.877	6.500	100.688	100.588	100.504	100.420	7.375	104.257	104.192	104.148	104.104
7.125	102.599	102.485	102.398	102.312	6.625	100.942	100.842	100.757	100.673	7.500	104.374	104.309	104.265	104.222
7.250	103.380	103.316	103.272	103.228	6.750	101.365	101.264	101.173	101.083	7.625	104.687	104.622	104.578	104.534
7.375	103.664	103.599	103.555	103.511	6.875	101.507	101.395	101.307	101.219	7.750	104.973	104.908	104.864	104.820
7.500	103.993	103.929	103.885	103.841	6.990	102.019	101.904	101.818	101.732	7.875	105.231	105.166	105.122	105.078
7.625	104.266	104.202	104.158	104.114	7.125	102.454	102.340	102.253	102.167	7.990	105.191	105.126	105.082	105.038
7.750	104.346	104.281	104.237	104.193	7.250	103.235	103.171	103.127	103.083	8.125	105.432	105.367	105.323	105.279
7.875	104.567	104.502	104.458	104.414	7.375	103.519	103.454	103.410	103.366					
7.990	104.492	104.427	104.383	104.339	7.500	103.848	103.784	103.740	103.696					
8.125	104.656	104.591	104.547	104.503	7.625	104.121	104.057	104.013	103.969					

REFI NOW CONFORMING PRICING



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

Wholesale

Effective: May 27, 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	97.362	97.285	97.203	97.121	5.500	95.312	95.235	95.153	95.071	5.375	94.777	94.700	94.618	94.536
5.625	98.018	97.941	97.859	97.778	5.625	95.968	95.891	95.809	95.728	5.500	95.462	95.385	95.303	95.221
5.750	98.497	98.420	98.338	98.256	5.750	96.447	96.370	96.288	96.206	5.625	96.118	96.041	95.959	95.878
5.875	99.066	98.988	98.907	98.825	5.875	97.015	96.938	96.856	96.774	5.750	96.592	96.514	96.433	96.351
5.990	99.645	99.568	99.486	99.405	5.990	97.595	97.517	97.436	97.354	5.875	97.146	97.069	96.987	96.905
6.125	100.158	100.080	99.998	99.917	6.125	98.088	98.010	97.928	97.847	5.990	97.715	97.637	97.556	97.474
6.250	100.335	100.210	100.105	99.999	6.250	98.265	98.140	98.035	97.929	6.125	98.237	98.160	98.078	97.996
6.375	100.800	100.675	100.570	100.464	6.375	98.730	98.605	98.500	98.394	6.250	98.426	98.301	98.195	98.090
6.500	101.206	101.081	100.976	100.871	6.500	99.136	99.011	98.906	98.801	6.375	98.901	98.776	98.670	98.565
6.625	101.603	101.478	101.373	101.267	6.625	99.533	99.408	99.303	99.197	6.500	99.310	99.185	99.080	98.975
6.750	101.691	101.565	101.453	101.342	6.750	99.621	99.495	99.383	99.272	6.625	99.696	99.571	99.466	99.360
6.875	101.918	101.792	101.681	101.569	6.875	99.848	99.722	99.611	99.499	6.750	99.803	99.677	99.566	99.454
6.990	102.130	102.004	101.893	101.781	6.990	100.060	99.934	99.823	99.711	6.875	100.050	99.924	99.813	99.701
7.125	102.448	102.322	102.211	102.099	7.125	100.378	100.252	100.141	100.029	6.990	100.287	100.161	100.049	99.938
7.250	102.006	101.872	101.771	101.671	7.250	99.936	99.802	99.701	99.601	7.125	100.584	100.459	100.347	100.236
7.375	102.691	102.560	102.460	102.360	7.375	100.621	100.490	100.390	100.290	7.250	100.161	100.027	99.926	99.825
7.500	102.862	102.730	102.630	102.530	7.500	100.792	100.660	100.560	100.460	7.375	100.864	100.732	100.632	100.532
7.625	102.983	102.851	102.751	102.651	7.625	100.913	100.781	100.681	100.581	7.500	100.765	100.634	100.533	100.433
7.750	103.887	103.756	103.655	103.555	7.750	101.817	101.686	101.585	101.485	7.625	100.890	100.759	100.658	100.558
7.875	104.082	103.951	103.851	103.751	7.875	102.012	101.881	101.781	101.681	7.750	101.793	101.661	101.561	101.461
7.990	102.958	102.826	102.726	102.626	7.990	100.888	100.756	100.656	100.556	7.875	101.984	101.852	101.752	101.652
8.125	103.070	102.939	102.838	102.738	8.125	101.000	100.869	100.768	100.668	7.990	100.853	100.721	100.621	100.521

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	98.900	98.804	98.733	98.662	5.990	98.279	98.183	98.112	98.041
6.125	99.141	99.045	98.974	98.903	6.125	98.530	98.434	98.363	98.293
6.250	99.377	99.289	99.221	99.152	6.250	98.778	98.690	98.622	98.553
6.375	99.593	99.505	99.437	99.368	6.375	99.004	98.916	98.847	98.779
6.500	99.759	99.671	99.603	99.534	6.500	99.173	99.085	99.017	98.948
6.625	99.961	99.875	99.816	99.756	6.625	99.364	99.278	99.219	99.159
6.750	100.246	100.176	100.121	100.066	6.750	99.669	99.598	99.543	99.489
6.875	100.392	100.321	100.266	100.212	6.875	99.834	99.763	99.709	99.654
6.990	100.448	100.377	100.323	100.268	6.990	99.915	99.844	99.789	99.735
7.125	100.611	100.540	100.485	100.431	7.125	100.057	99.987	99.932	99.877
7.250	100.285	100.205	100.139	100.073	7.250	99.749	99.670	99.604	99.538
7.375	100.773	100.693	100.627	100.561	7.375	100.255	100.176	100.110	100.043
7.500	100.739	100.659	100.593	100.527	7.500	99.844	99.764	99.698	99.632
7.625	100.695	100.615	100.549	100.483	7.625	99.819	99.739	99.673	99.607
7.750	101.681	101.601	101.535	101.469	7.750	100.817	100.737	100.671	100.605
7.875	101.770	101.690	101.624	101.558	7.875	100.911	100.832	100.765	100.699
7.990	100.577	100.497	100.431	100.365	7.990	99.724	99.644	99.578	99.512

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	94.155	94.099	94.062	94.025	5.375	96.627	96.550	96.468	96.386	5.375	95.782	95.723	95.668	95.613
4.990	94.802	94.745	94.708	94.671	5.500	97.312	97.235	97.153	97.071	5.500	96.405	96.346	96.290	96.235
5.125	95.258	95.201	95.164	95.127	5.625	97.968	97.891	97.809	97.728	5.625	96.957	96.898	96.843	96.788
5.250	95.825	95.766	95.710	95.655	5.750	98.447	98.370	98.288	98.206	5.750	97.663	97.587	97.518	97.448
5.375	96.482	96.423	96.368	96.313	5.875	99.016	98.938	98.857	98.775	5.875	98.249	98.173	98.104	98.035
5.500	97.105	97.046	96.990	96.935	5.990	99.595	99.518	99.436	99.355	5.990	98.745	98.669	98.600	98.530
5.625	97.657	97.598	97.543	97.488	6.125	100.108	100.030	99.948	99.867	6.125	99.281	99.205	99.136	99.066
5.750	98.363	98.287	98.218	98.148	6.250	100.285	100.160	100.055	99.949	6.250	99.759	99.659	99.574	99.490
5.875	98.949	98.873	98.804	98.735	6.375	100.750	100.625	100.520	100.414	6.375	100.370	100.270	100.186	100.101
5.990	99.445	99.369	99.300	99.230	6.500	101.156	101.031	100.926	100.821	6.500	100.808	100.708	100.624	100.540
6.125	99.981	99.905	99.836	99.766	6.625	101.553	101.428	101.323	101.217	6.625	101.062	100.962	100.877	100.793
6.250	100.459	100.359	100.274	100.190	6.750	101.641	101.515	101.403	101.292	6.750	101.485	101.384	101.293	101.203
6.375	101.070	100.970	100.886	100.801	6.875	101.868	101.742	101.631	101.519	6.875	101.627	101.515	101.427	101.339
6.500	101.508	101.408	101.324	101.240	6.990	102.080	101.954	101.843	101.731	6.990	102.139	102.024	101.938	101.852
6.625	101.762	101.662	101.577	101.493	7.125	102.398	102.272	102.161	102.049	7.125	102.574	102.460	102.373	102.287
6.750	102.185	102.084	101.993	101.903	7.250	101.956	101.822	101.721	101.621	7.250	103.355	103.291	103.247	103.203
6.875	102.327	102.215	102.127	102.039	7.375	102.641	102.510	102.410	102.310	7.375	103.639	103.574	103.530	103.486
6.990	102.839	102.724	102.638	102.552	7.500	102.812	102.680	102.580	102.480	7.500	103.968	103.904	103.860	103.816
7.125	103.274	103.160	103.073	102.987	7.625	102.933	102.801	102.701	102.601	7.625	104.241	104.177	104.133	104.089
7.250	104.055	103.991	103.947	103.903	7.750	103.837	103.706	103.605	103.505	7.750	104.321	104.256	104.212	104.168
7.375	104.339	104.274	104.230	104.186	7.875	104.032	103.901	103.801	103.701	7.875	104.542	104.477	104.433	104.389
7.500	104.668	104.604	104.560	104.516	7.990	102.908	102.776	102.676	102.576	7.990	104.467	104.402	104.358	104.314
7.625	104.941	104.877	104.833	104.789	8.125					8.125	104.631	104.566	104.522	104.478

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	94.155	94.099	94.062	94.025	5.500	97.312	97.235	97.153	97.071	5.375	95.782	95.723	95.668	95.613
4.990	94.802	94.745	94.708	94.671	5.625	97.968	97.891	97.809	97.728	5.500	96.405	96.346	96.290	96.235
5.125	95.258	95.201	95.164	95.127	5.750	98.447	98.370	98.288	98.206	5.625	96.957	96.898	96.843	96.788
5.250	95.825	95.766	95.710	95.655	5.875	99.016	98.938	98.857	98.775	5.750	97.663	97.587	97.518	97.448
5.375	96.482	96.423	96.368	96.313	5.990	99.595	99.518	99.436	99.355	5.875	98.249	98.173	98.104	98.035
5.500	97.105	97.046	96.990	96.935	6.125	100.108	100.030	99.948	99.867	5.990	98.745	98.669	98.600	98.530
5.625	97.657	97.598	97.543	97.488	6.250	100.285	100.160	100.055	99.949	6.125	99.281	99.205	99.136	99.066
5.750	98.363	98.287	98.218	98.148	6.375									



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

SELECT PRICING

Effective: May 27, 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	94.505	94.449	94.412	94.375	4.875	97.992	97.938	97.893	97.847
4.990	95.152	95.095	95.058	95.021	4.990	98.366	98.313	98.268	98.222
5.125	95.608	95.551	95.514	95.477	5.125	98.539	98.486	98.440	98.395
5.250	96.175	96.116	96.060	96.005	5.250	99.274	99.195	99.138	99.081
5.375	96.832	96.773	96.718	96.663	5.375	99.671	99.593	99.535	99.478
5.500	97.455	97.396	97.340	97.285	5.500	100.050	99.971	99.914	99.857
5.625	98.007	97.948	97.893	97.838	5.625	100.413	100.334	100.277	100.220
5.750	98.713	98.637	98.568	98.498	5.750	100.755	100.676	100.619	100.562
5.875	99.299	99.223	99.154	99.085	5.875	101.079	101.009	100.954	100.899
5.990	99.795	99.719	99.650	99.580	5.990	101.369	101.298	101.244	101.189
6.125	100.331	100.255	100.186	100.116	6.125	101.702	101.632	101.577	101.522
6.250	100.809	100.709	100.624	100.540	6.250	101.997	101.927	101.876	101.824
6.375	101.420	101.320	101.236	101.151	6.375	102.404	102.334	102.288	102.242
6.500	101.858	101.758	101.674	101.590	6.500	102.685	102.626	102.583	102.540
6.625	102.112	102.012	101.927	101.843	6.625	102.837	102.784	102.743	102.702
6.750	102.535	102.434	102.343	102.253	6.750	103.223	103.170	103.129	103.088
6.875	102.677	102.565	102.477	102.389	6.875	103.334	103.282	103.241	103.200
6.990	103.189	103.074	102.988	102.902					
7.125	103.624	103.510	103.423	103.337					
7.250	104.405	104.341	104.297	104.253					
7.375	104.689	104.624	104.580	104.536					
7.500	105.018	104.954	104.910	104.866					
7.625	105.291	105.227	105.183	105.139					
7.750	105.371	105.306	105.262	105.218					
7.875	105.592	105.527	105.483	105.439					

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	97.612	97.535	97.453	97.371	5.990	99.150	99.054	98.983	98.912
5.625	98.268	98.191	98.109	98.028	6.125	99.391	99.295	99.224	99.153
5.750	98.747	98.670	98.588	98.506	6.250	99.627	99.539	99.471	99.402
5.875	99.316	99.238	99.157	99.075	6.375	99.843	99.755	99.687	99.618
5.990	99.895	99.818	99.736	99.655	6.500	100.009	99.921	99.853	99.784
6.125	100.408	100.330	100.248	100.167	6.625	100.211	100.125	100.066	100.006
6.250	100.585	100.460	100.355	100.249	6.750	100.496	100.426	100.371	100.316
6.375	101.050	100.925	100.820	100.714	6.875	100.642	100.571	100.516	100.462
6.500	101.456	101.331	101.226	101.121	6.990	100.698	100.627	100.573	100.518
6.625	101.853	101.728	101.623	101.517	7.125	100.861	100.790	100.735	100.681
6.750	101.941	101.815	101.703	101.592	7.250	100.535	100.455	100.389	100.323
6.875	102.168	102.042	101.931	101.819	7.375	101.023	100.943	100.877	100.811
6.990	102.380	102.254	102.143	102.031	7.500	100.989	100.909	100.843	100.777
7.125	102.698	102.572	102.461	102.349	7.625	100.945	100.865	100.799	100.733
7.250	102.256	102.122	102.021	101.921	7.750	101.931	101.851	101.785	101.719
7.375	102.941	102.810	102.710	102.610	7.875	102.020	101.940	101.874	101.808
7.500	103.112	102.980	102.880	102.780					
7.625	103.233	103.101	103.001	102.901					
7.750	104.137	104.006	103.905	103.805					
7.875	104.332	104.201	104.101	104.001					
7.990	103.208	103.076	102.976	102.876					
8.125	103.320	103.189	103.088	102.988					

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	94.405	94.349	94.312	94.275	5.500	97.562	97.485	97.403	97.321
4.990	95.052	94.995	94.958	94.921	5.625	98.218	98.141	98.059	97.978
5.125	95.508	95.451	95.414	95.377	5.750	98.697	98.620	98.538	98.456
5.250	96.075	96.016	95.960	95.905	5.875	99.266	99.188	99.107	99.025
5.375	96.732	96.673	96.618	96.563	5.990	99.845	99.768	99.686	99.605
5.500	97.355	97.296	97.240	97.185	6.125	100.358	100.280	100.198	100.117
5.625	97.907	97.848	97.793	97.738	6.250	100.535	100.410	100.305	100.199
5.750	98.613	98.537	98.468	98.398	6.375	101.000	100.875	100.770	100.664
5.875	99.199	99.123	99.054	98.985	6.500	101.406	101.281	101.176	101.071
5.990	99.695	99.619	99.550	99.480	6.625	101.803	101.678	101.573	101.467
6.125	100.231	100.155	100.086	100.016	6.750	101.891	101.765	101.653	101.542
6.250	100.709	100.609	100.524	100.440	6.875	102.118	101.992	101.881	101.769
6.375	101.320	101.220	101.136	101.051	6.990	102.330	102.204	102.093	101.981
6.500	101.758	101.658	101.574	101.490	7.125	102.648	102.522	102.411	102.299
6.625	102.012	101.912	101.827	101.743	7.250	102.206	102.072	101.971	101.871
6.750	102.435	102.334	102.243	102.153	7.375	102.891	102.760	102.660	102.560
6.875	102.577	102.465	102.377	102.289	7.500	103.062	102.930	102.830	102.730
6.990	103.089	102.974	102.888	102.802	7.625	103.183	103.051	102.951	102.851
7.125	103.524	103.410	103.323	103.237	7.750	104.087	103.956	103.855	103.755
7.250	104.305	104.241	104.197	104.153	7.875	104.282	104.151	104.051	103.951
7.375	104.589	104.524	104.480	104.436	7.990	103.158	103.026	102.926	102.826
7.500	104.918	104.854	104.810	104.766	8.125	103.270	103.139	103.038	102.938
7.625	105.191	105.127	105.083	105.039					

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	94.405	94.349	94.312	94.275	5.500	97.562	97.485	97.403	97.321
4.990	95.052	94.995	94.958	94.921	5.625	98.218	98.141	98.059	97.978
5.125	95.508	95.451	95.414	95.377	5.750	98.697	98.620	98.538	98.456
5.250	96.075	96.016	95.960	95.905	5.875	99.266	99.188	99.107	99.025
5.375	96.732	96.673	96.618	96.563	5.990	99.845	99.768	99.686	99.605
5.500	97.355	97.296	97.240	97.185	6.125	100.358	100.280	100.198	100.117
5.625	97.907	97.848	97.793	97.738	6.250	100.535	100.410	100.305	100.199
5.750	98.613	98.537	98.468	98.398	6.375	101.000	100.875	100.770	100.664
5.875	99.199	99.123	99.054	98.985	6.500	101.406	101.281	101.176	101.071
5.990	99.695	99.619	99.550	99.480	6.625	101.803	101.678	101.573	101.467
6.125	100.231	100.155	100.086	100.016	6.750	101.891	101.765	101.653	101.542
6.250	100.709	100.609	100.524	100.440	6.875	102.118	101.992	101.881	101.769
6.375	101.320	101.220	101.136	101.051	6.990	102.330	102.204	102.093	101.981
6.500	101.758	101.658	101.574	101.490	7.125	102.648	102.522	102.411	102.299
6.625	102.012	101.912	101.827	101.743	7.250	102.206	102.072	101.971	101.871
6.750	102.435	102.334	102.243	102.153	7.375	102.891	102.760	102.660	102.560
6.875	102.577	102.465	102.377	102.289	7.500	103.062	102.930	102.830	102.730
6.990	103.089	102.974	102.888	102.802	7.625	103.183	103.051	102.951	102.851
7.125	103.524	103.410	103.323	103.237	7.750	104.087	103.956	103.855	103.755
7.250	104.305	104.241	104.197	104.153	7.875	104.282	104.151	104.051	103.951
7.375	104.589	104.524	104.480	104.436	7.990	103.158	103.026	102.926	102.826
7.500	104.918	104.854	104.810	104.766	8.125	103.270	103.139	103.038	102.938
7.625	105.191	105.127	105.083	105.039	8.250	102.677	102.526	102.393	102.261



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

Wholesale

Effective: May 27, 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	94.255	94.199	94.162	94.125	4.875	93.841	93.785	93.748	93.711	5.500	98.317	98.224	98.141	98.058
4.990	94.902	94.845	94.808	94.771	4.990	94.488	94.431	94.394	94.357	5.625	98.854	98.761	98.678	98.595
5.125	95.358	95.301	95.264	95.227	5.125	94.969	94.912	94.875	94.838	5.750	99.404	99.294	99.197	99.100
5.250	95.925	95.866	95.810	95.755	5.250	95.546	95.487	95.431	95.376	5.875	99.943	99.834	99.737	99.639
5.375	96.582	96.523	96.468	96.413	5.375	96.216	96.157	96.101	96.046	5.990	100.399	100.290	100.193	100.095
5.500	97.205	97.146	97.090	97.035	5.500	96.850	96.790	96.735	96.680	6.125	100.897	100.788	100.691	100.593
5.625	97.757	97.698	97.643	97.588	5.625	97.426	97.367	97.312	97.256	6.250	100.936	100.811	100.706	100.600
5.750	98.463	98.387	98.318	98.248	5.750	98.129	98.053	97.984	97.915	6.375	101.514	101.389	101.283	101.178
5.875	99.049	98.973	98.904	98.835	5.875	98.709	98.633	98.564	98.494	6.500	101.935	101.810	101.705	101.599
5.990	99.545	99.469	99.400	99.330	5.990	99.204	99.129	99.059	98.990	6.625	102.196	102.071	101.966	101.860
6.125	100.081	100.005	99.936	99.866	6.125	99.736	99.660	99.591	99.521	6.750	102.312	102.189	102.102	102.015
6.250	100.559	100.459	100.374	100.290	6.250	100.214	100.114	100.029	99.945	6.875	102.574	102.452	102.365	102.278
6.375	101.170	101.070	100.986	100.901	6.375	100.825	100.725	100.641	100.556	6.990	103.045	102.923	102.836	102.749
6.500	101.608	101.508	101.424	101.340	6.500	101.263	101.163	101.079	100.995	7.125	103.402	103.280	103.193	103.106
6.625	101.862	101.762	101.677	101.593	6.625	101.517	101.417	101.332	101.248	7.250	103.940	103.875	103.831	103.787
6.750	102.285	102.184	102.093	102.003	6.750	101.940	101.839	101.748	101.658	7.375	104.332	104.267	104.223	104.179
6.875	102.427	102.315	102.227	102.139	6.875	102.082	101.970	101.882	101.794	7.500	104.449	104.384	104.340	104.297
6.990	102.939	102.824	102.738	102.652	6.990	102.594	102.479	102.393	102.307	7.625	104.762	104.697	104.653	104.609
7.125	103.374	103.260	103.173	103.087	7.125	103.029	102.915	102.828	102.742	7.750	105.048	104.983	104.939	104.895
7.250	104.155	104.091	104.047	104.003	7.250	103.810	103.746	103.702	103.658	7.875	105.306	105.241	105.197	105.153
7.375	104.439	104.374	104.330	104.286	7.375	104.094	104.029	103.985	103.941	7.990	105.266	105.201	105.157	105.113
7.500	104.768	104.704	104.660	104.616	7.500	104.423	104.359	104.315	104.271	8.125	105.507	105.442	105.398	105.354
7.625	105.041	104.977	104.933	104.889	7.625	104.696	104.632	104.588	104.544					
7.750	105.121	105.056	105.012	104.968	7.750	104.776	104.711	104.667	104.623					
7.875	105.342	105.277	105.233	105.189	7.875	104.997	104.932	104.888	104.844					
7.990	105.267	105.202	105.158	105.114	7.990	104.922	104.857	104.813	104.769					
8.125	105.431	105.366	105.322	105.278	8.125	105.086	105.021	104.977	104.933					

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	98.116	98.063	98.018	97.972	5.500	99.702	99.606	99.535	99.464	5.875	98.699	98.623	98.554	98.485
5.125	98.289	98.236	98.190	98.145	5.625	99.973	99.877	99.806	99.736	5.990	99.195	99.119	99.050	98.980
5.250	99.024	98.945	98.888	98.831	5.750	100.281	100.210	100.155	100.101	6.125	99.731	99.655	99.586	99.516
5.375	99.421	99.343	99.285	99.228	5.875	100.546	100.475	100.421	100.366	6.250	100.209	100.109	100.024	99.940
5.500	99.800	99.721	99.664	99.607	5.990	100.762	100.692	100.637	100.582	6.375	100.820	100.720	100.636	100.551
5.625	100.163	100.084	100.027	99.970	6.125	101.014	100.944	100.889	100.834	6.500	101.258	101.158	101.074	100.990
5.750	100.505	100.426	100.369	100.312	6.250	101.485	101.433	101.392	101.350	6.625	101.512	101.412	101.327	101.243
5.875	100.829	100.759	100.704	100.649	6.375	101.837	101.784	101.743	101.702	6.750	101.935	101.834	101.743	101.653
5.990	101.119	101.048	100.994	100.939	6.500	102.060	102.007	101.966	101.925	6.875	102.077	101.965	101.877	101.789
6.125	101.452	101.382	101.327	101.272	6.625	102.149	102.097	102.056	102.015	6.990	102.589	102.474	102.388	102.302
6.250	101.747	101.677	101.626	101.574	6.750	102.472	102.419	102.378	102.337	7.125	103.024	102.910	102.823	102.737
6.375	102.154	102.084	102.038	101.992	6.875	102.524	102.472	102.431	102.389	7.250	103.805	103.741	103.697	103.653
6.500	102.435	102.376	102.333	102.290	6.990	102.822	102.769	102.728	102.687	7.375	104.089	104.024	103.980	103.936
6.625	102.587	102.534	102.493	102.452	7.125	102.984	102.931	102.890	102.848	7.500	104.418	104.354	104.310	104.266
6.750	102.973	102.920	102.879	102.838	7.250	102.989	102.927	102.875	102.822	7.625	104.691	104.627	104.583	104.539
6.875	103.084	103.032	102.991	102.950						7.750	104.771	104.706	104.662	104.618
6.990	103.428	103.375	103.334	103.293						7.875	104.992	104.927	104.883	104.839
										7.990	104.917	104.852	104.808	104.764
										8.125	105.081	105.016	104.972	104.928

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	99.049	98.973	98.904	98.835
5.990	99.545	99.469	99.400	99.330
6.125	100.081	100.005	99.936	99.866
6.250	100.559	100.459	100.374	100.290
6.375	101.170	101.070	100.986	100.901
6.500	101.608	101.508	101.424	101.340
6.625	101.862	101.762	101.677	101.593
6.750	102.285	102.184	102.093	102.003
6.875	102.427	102.315	102.227	102.139
6.990	102.939	102.824	102.738	102.652
7.125	103.374	103.260	103.173	103.087
7.250	104.155	104.091	104.047	104.003
7.375	104.439	104.374	104.330	104.286
7.500	104.768	104.704	104.660	104.616
7.625	105.041	104.977	104.933	104.889
7.750	105.121	105.056	105.012	104.968
7.875	105.342	105.277	105.233	105.189
7.990	105.267	105.202	105.158	105.114
8.125	105.431	105.366	105.322	105.278

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	97.012	96.935	96.853	96.771	5.500	94.712	94.635	94.553	94.471	5.500	97.223	97.127	97.066	96.986
5.625	97.668	97.591	97.509	97.428	5.625	95.368	95.291	95.209	95.128	5.625	97.550	97.454	97.383	97.313
5.750	98.147	98.070	97.988	97.906	5.750	95.842	95.764	95.683	95.601	5.750	97.606	97.510	97.439	97.369
5.875	98.716	98.638	98.557	98.475	5.875	96.396	96.319	96.237	96.155	5.875	97.893	97.797	97.726	97.655
5.990	99.295	99.218	99.136	99.055	5.990	96.965	96.887	96.806	96.724	5.990	98.239	98.143	98.072	98.001
6.125	99.808	99.730	99.648	99.567	6.125	97.487	97.410	97.328	97.246	6.125	98.490	98.394	98.323	98.253
6.250	99.985	99.860	99.755	99.649	6.250	97.676	97.551	97.445	97.340	6.250	98.738	98.650	98.582	98.513
6.375	100.450	100.325	100.220	100.114	6.375	98.151	98.026	97.920	97.815	6.375	98.964	98.876	98.807	98.739
6.500	100.856	100.731	100.626	100.521	6.500	98.560	98.435	98.330	98.225	6.500	99.133	99.045	98.977	98.908
6.625	101.253	101.128	101.023	100.917	6.625	98.946	98.821	98.716	98.610	6.625	99.324	99.238	99.179	99.119
6.750	101.341	101.215	101.103	100.992	6.750	99.053	98.927	98.816	98.704	6.750	99.629	99.558	99.503	99.449
6.875	101.568	101.442	101.331	101.219	6.875	99.300	99.174	99.063	98.951	6.875	99.794	99.723	99.669	99.614
6.990	101.780	101.654	101.543	101.431	6.990	99.537	99.411	99.299	99.188	6.990	99.875	99.804	99.749	99.695
7.125	102.098	101.972	101.861	101.749	7.125	99.834	99.709	99.597	99					



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

Wholesale

Effective: May 27, 2026

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					DIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.155	94.099	94.062	94.025	5.990	99.245	99.168	99.086	99.005	5.375	95.782	95.723	95.668	95.613
4.990	94.802	94.745	94.708	94.671	6.125	99.758	99.680	99.598	99.517	5.500	96.405	96.346	96.290	96.235
5.125	95.258	95.201	95.164	95.127	6.250	99.935	99.810	99.705	99.599	5.625	96.957	96.898	96.843	96.788
5.250	95.825	95.766	95.710	95.655	6.375	100.400	100.275	100.170	100.064	5.750	97.663	97.587	97.518	97.448
5.375	96.482	96.423	96.368	96.313	6.500	100.806	100.681	100.576	100.471	5.875	98.249	98.173	98.104	98.035
5.500	97.105	97.046	96.990	96.935	6.625	101.203	101.078	100.973	100.867	5.990	98.745	98.669	98.600	98.530
5.625	97.657	97.598	97.543	97.488	6.750	101.291	101.165	101.053	100.942	6.125	99.281	99.205	99.136	99.066
5.750	98.363	98.287	98.218	98.148	6.875	101.518	101.392	101.281	101.169	6.250	99.759	99.659	99.574	99.490
5.875	98.949	98.873	98.804	98.735	6.990	101.730	101.604	101.493	101.381	6.375	100.370	100.270	100.186	100.101
5.990	99.445	99.369	99.300	99.230	7.125	102.048	101.922	101.811	101.699	6.500	100.808	100.708	100.624	100.540
6.125	99.981	99.905	99.836	99.766	7.250	101.606	101.472	101.371	101.271	6.625	101.062	100.962	100.877	100.793
6.250	100.459	100.359	100.274	100.190	7.375	102.291	102.160	102.060	101.960	6.750	101.485	101.384	101.293	101.203
6.375	101.070	100.970	100.886	100.801	7.500	102.462	102.330	102.230	102.130	6.875	101.627	101.515	101.427	101.339
6.500	101.508	101.408	101.324	101.240	7.625	102.583	102.451	102.351	102.251	6.990	102.139	102.024	101.938	101.852
6.625	101.762	101.662	101.577	101.493	7.750	103.487	103.356	103.255	103.155	7.125	102.574	102.460	102.373	102.287
6.750	102.185	102.084	101.993	101.903	7.875	103.682	103.551	103.451	103.351	7.250	103.355	103.291	103.247	103.203
6.875	102.327	102.215	102.127	102.039	7.990	102.558	102.426	102.326	102.226	7.375	103.639	103.574	103.530	103.486
6.990	102.839	102.724	102.638	102.552	8.125	102.670	102.539	102.438	102.338	7.500	103.968	103.904	103.860	103.816
7.125	103.274	103.160	103.073	102.987	8.250					7.625	104.241	104.177	104.133	104.089
7.250	104.055	103.991	103.947	103.903						7.750	104.321	104.256	104.212	104.168
7.375	104.339	104.274	104.230	104.186						7.875	104.542	104.477	104.433	104.389
7.500	104.668	104.604	104.560	104.516						7.990	104.467	104.402	104.358	104.314
7.625	104.941	104.877	104.833	104.789						8.125	104.631	104.566	104.522	104.478

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10)				
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	94.155	94.099	94.062	94.025	5.990	99.245	99.168	99.086	99.005	5.375	95.782	95.723	95.668	95.613
4.990	94.802	94.745	94.708	94.671	6.125	99.758	99.680	99.598	99.517	5.500	96.405	96.346	96.290	96.235
5.125	95.258	95.201	95.164	95.127	6.250	99.935	99.810	99.705	99.599	5.625	96.957	96.898	96.843	96.788
5.250	95.825	95.766	95.710	95.655	6.375	100.400	100.275	100.170	100.064	5.750	97.663	97.587	97.518	97.448
5.375	96.482	96.423	96.368	96.313	6.500	100.806	100.681	100.576	100.471	5.875	98.249	98.173	98.104	98.035
5.500	97.105	97.046	96.990	96.935	6.625	101.203	101.078	100.973	100.867	5.990	98.745	98.669	98.600	98.530
5.625	97.657	97.598	97.543	97.488	6.750	101.291	101.165	101.053	100.942	6.125	99.281	99.205	99.136	99.066
5.750	98.363	98.287	98.218	98.148	6.875	101.518	101.392	101.281	101.169	6.250	99.759	99.659	99.574	99.490
5.875	98.949	98.873	98.804	98.735	6.990	101.730	101.604	101.493	101.381	6.375	100.370	100.270	100.186	100.101
5.990	99.445	99.369	99.300	99.230	7.125	102.048	101.922	101.811	101.699	6.500	100.808	100.708	100.624	100.540
6.125	99.981	99.905	99.836	99.766	7.250	101.606	101.472	101.371	101.271	6.625	101.062	100.962	100.877	100.793
6.250	100.459	100.359	100.274	100.190	7.375	102.291	102.160	102.060	101.960	6.750	101.485	101.384	101.293	101.203
6.375	101.070	100.970	100.886	100.801	7.500	102.462	102.330	102.230	102.130	6.875	101.627	101.515	101.427	101.339
6.500	101.508	101.408	101.324	101.240	7.625	102.583	102.451	102.351	102.251	6.990	102.139	102.024	101.938	101.852
6.625	101.762	101.662	101.577	101.493	7.750	103.487	103.356	103.255	103.155	7.125	102.574	102.460	102.373	102.287
6.750	102.185	102.084	101.993	101.903	7.875	103.682	103.551	103.451	103.351	7.250	103.355	103.291	103.247	103.203
6.875	102.327	102.215	102.127	102.039	7.990	102.558	102.426	102.326	102.226	7.375	103.639	103.574	103.530	103.486
6.990	102.839	102.724	102.638	102.552	8.125	102.670	102.539	102.438	102.338	7.500	103.968	103.904	103.860	103.816
7.125	103.274	103.160	103.073	102.987	8.250	102.077	101.926	101.793	101.661	7.625	104.241	104.177	104.133	104.089
7.250	104.055	103.991	103.947	103.903	8.375	102.600	102.450	102.317	102.184	7.750	104.321	104.256	104.212	104.168
7.375	104.339	104.274	104.230	104.186	8.500	102.732	102.581	102.448	102.316	7.875	104.542	104.477	104.433	104.389
7.500	104.668	104.604	104.560	104.516	8.625	102.800	102.649	102.517	102.384	7.990	104.467	104.402	104.358	104.314
7.625	104.941	104.877	104.833	104.789	8.750	102.950	102.799	102.667	102.534	8.125	104.631	104.566	104.522	104.478



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

SELECT PRICING

Effective: May 27, 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	94.505	94.449	94.412	94.375	4.875	97.992	97.938	97.893	97.847
4.990	95.152	95.095	95.058	95.021	4.990	98.366	98.313	98.268	98.222
5.125	95.608	95.551	95.514	95.477	5.125	98.539	98.486	98.440	98.395
5.250	96.175	96.116	96.060	96.005	5.250	99.274	99.195	99.138	99.081
5.375	96.832	96.773	96.718	96.663	5.375	99.671	99.593	99.535	99.478
5.500	97.455	97.396	97.340	97.285	5.500	100.050	99.971	99.914	99.857
5.625	98.007	97.948	97.893	97.838	5.625	100.413	100.334	100.277	100.220
5.750	98.713	98.637	98.568	98.498	5.750	100.755	100.676	100.619	100.562
5.875	99.299	99.223	99.154	99.085	5.875	101.079	101.009	100.954	100.899
5.990	99.795	99.719	99.650	99.580	5.990	101.369	101.298	101.244	101.189
6.125	100.331	100.255	100.186	100.116	6.125	101.702	101.632	101.577	101.522
6.250	100.809	100.709	100.624	100.540	6.250	101.997	101.927	101.876	101.824
6.375	101.420	101.320	101.236	101.151	6.375	102.404	102.334	102.288	102.242
6.500	101.858	101.758	101.674	101.590	6.500	102.685	102.626	102.583	102.540
6.625	102.112	102.012	101.927	101.843	6.625	102.837	102.784	102.743	102.702
6.750	102.535	102.434	102.343	102.253	6.750	103.223	103.170	103.129	103.088
6.875	102.677	102.565	102.477	102.389	6.875	103.334	103.282	103.241	103.200
6.990	103.189	103.074	102.988	102.902	6.990	103.678	103.625	103.584	103.543
7.125	103.624	103.510	103.423	103.337	7.125	103.896	103.843	103.802	103.761
7.250	104.405	104.341	104.297	104.253	7.250	103.730	103.668	103.616	103.563
7.375	104.689	104.624	104.580	104.536					
7.500	105.018	104.954	104.910	104.866					
7.625	105.291	105.227	105.183	105.139					
7.750	105.371	105.306	105.262	105.218					
7.875	105.592	105.527	105.483	105.439					
7.990	105.517	105.452	105.408	105.364					
8.125	105.681	105.616	105.572	105.528					

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	97.262	97.185	97.103	97.021	5.990	98.489	98.393	98.322	98.251
5.625	97.918	97.841	97.759	97.678	6.125	98.740	98.644	98.573	98.503
5.750	98.397	98.320	98.238	98.156	6.250	98.988	98.900	98.832	98.763
5.875	98.966	98.888	98.807	98.725	6.375	99.214	99.126	99.057	98.989
5.990	99.545	99.468	99.386	99.305	6.500	99.383	99.295	99.227	99.158
6.125	100.058	99.980	99.898	99.817	6.625	99.574	99.488	99.429	99.369
6.250	100.235	100.110	100.005	99.899	6.750	99.879	99.808	99.753	99.699
6.375	100.700	100.575	100.470	100.364	6.875	100.044	99.973	99.919	99.864
6.500	101.106	100.981	100.876	100.771	6.990	100.125	100.054	99.999	99.945
6.625	101.503	101.378	101.273	101.167	7.125	100.267	100.197	100.142	100.087
6.750	101.591	101.465	101.353	101.242	7.250	99.959	99.880	99.814	99.748
6.875	101.818	101.692	101.581	101.469	7.375	100.465	100.386	100.320	100.253
6.990	102.030	101.904	101.793	101.681	7.500	100.244	100.164	100.098	100.032
7.125	102.348	102.222	102.111	101.999	7.625	100.219	100.139	100.073	100.007
7.250	101.906	101.772	101.671	101.571	7.750	101.217	101.137	101.071	101.005
7.375	102.591	102.460	102.360	102.260	7.875	101.311	101.232	101.165	101.099
7.500	102.762	102.630	102.530	102.430	7.990	100.124	100.044	99.978	99.912
7.625	102.883	102.751	102.651	102.551					
7.750	103.787	103.656	103.555	103.455					
7.875	103.982	103.851	103.751	103.651					
7.990	102.858	102.726	102.626	102.526					
8.125	102.970	102.839	102.738	102.638					

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	94.405	94.349	94.312	94.275	5.990	99.495	99.418	99.336	99.255
4.990	95.052	94.995	94.958	94.921	6.125	100.008	99.930	99.848	99.767
5.125	95.508	95.451	95.414	95.377	6.250	100.185	100.060	99.955	99.849
5.250	96.075	96.016	95.960	95.905	6.375	100.650	100.525	100.420	100.314
5.375	96.732	96.673	96.618	96.563	6.500	101.056	100.931	100.826	100.721
5.500	97.355	97.296	97.240	97.185	6.625	101.453	101.328	101.223	101.117
5.625	97.907	97.848	97.793	97.738	6.750	101.541	101.415	101.303	101.192
5.750	98.613	98.537	98.468	98.398	6.875	101.768	101.642	101.531	101.419
5.875	99.199	99.123	99.054	98.985	6.990	101.980	101.854	101.743	101.631
5.990	99.695	99.619	99.550	99.480	7.125	102.298	102.172	102.061	101.949
6.125	100.231	100.155	100.086	100.016	7.250	101.856	101.722	101.621	101.521
6.250	100.709	100.609	100.524	100.440	7.375	102.541	102.410	102.310	102.210
6.375	101.320	101.220	101.136	101.051	7.500	102.712	102.580	102.480	102.380
6.500	101.758	101.658	101.574	101.490	7.625	102.833	102.701	102.601	102.501
6.625	102.012	101.912	101.827	101.743	7.750	103.737	103.606	103.505	103.405
6.750	102.435	102.334	102.243	102.153	7.875	103.932	103.801	103.701	103.601
6.875	102.577	102.465	102.377	102.289	7.990	102.808	102.676	102.576	102.476
6.990	103.089	102.974	102.888	102.802	8.125	102.920	102.789	102.688	102.588
7.125	103.524	103.410	103.323	103.237	8.250	102.327	102.176	102.043	101.911
7.250	104.305	104.241	104.197	104.153	8.375	102.850	102.700	102.567	102.434
7.375	104.589	104.524	104.480	104.436	8.500	102.982	102.831	102.698	102.566
7.500	104.918	104.854	104.810	104.766					
7.625	105.191	105.127	105.083	105.039					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.405	94.349	94.312	94.275	5.990	99.495	99.418	99.336	99.255
4.990	95.052	94.995	94.958	94.921	6.125	100.008	99.930	99.848	99.767
5.125	95.508	95.451	95.414	95.377	6.250	100.185	100.060	99.955	99.849
5.250	96.075	96.016	95.960	95.905	6.375	100.650	100.525	100.420	100.314
5.375	96.732	96.673	96.618	96.563	6.500	101.056	100.931	100.826	100.721
5.500	97.355	97.296	97.240	97.185	6.625	101.453	101.328	101.223	101.117
5.625	97.907	97.848	97.793	97.738	6.750	101.541	101.415	101.303	101.192
5.750	98.613	98.537	98.468	98.398	6.875	101.768	101.642	101.531	101.419
5.875	99.199	99.123	99.054	98.985	6.990	101.980	101.854	101.743	101.631
5.990	99.695	99.619	99.550	99.480	7.125	102.298	102.172	102.061	101.949
6.125	100.231	100.155	100.086	100.016	7.250	101.856	101.722	101.621	101.521
6.250	100.709	100.609	100.524	100.440	7.375	102.541	102.410	102.310	102.210
6.375	101.320	101.220	101.136	101.051	7.500	102.712	102.580	102.480	102.380
6.500	101.758	101.658	101.574	101.490	7.625	102.833	102.701	102.601	102.501
6.625	102.012	101.912	101.827	101.743	7.750	103.737	103.606	103.505	103.405
6.750	102.435	102.334	102.243	102.153	7.875	103.932	103.801	103.701	103.601
6.875	102.577	102.465	102.377	102.289	7.990	102.808	102.676	102.576	102.476
6.990	103.089	102.974	102.888	102.802	8.125	102.920	102.789	102.688	102.588
7.125	103.524	103.410	103.323	103.237	8.250	102.327	102.176	102.043	101.911
7.250	104.305	104.241	104.197	104.153	8.375	102.850	102.700	102.567	102.434
7.375	104.589	104.524	104.480	104.436	8.500	102.982	102.831	102.698	102.566
7.500	104.918	104.854	104.810	104.766					
7.625	105.191	105.127	105.083	105.039					



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

Effective: **May 27, 2026**

Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%				
780+	-0.375	-0.375	-0.625	-0.875	-1.375				
760-779	-0.375	-0.375	-0.875	-1.250	-1.875				
740-759	-0.375	-0.375	-1.000	-1.625	-2.375				
720-739	-0.375	-0.500	-1.375	-2.000	-2.750				
700-719	-0.375	-0.500	-1.625	-2.625	-3.250				
680-699	-0.375	-0.625	-2.000	-2.875	-3.750				
660-679	-0.375	-0.875	-2.750	-4.000	-4.750				
640-659	-0.375	-1.375	-3.125	-4.625	-5.125				
<=639	-0.375	-1.375	-3.375	-4.875	-5.125				

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750				
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250				

LOAN AMOUNT **

HR/HP/FTHB + AMI ADJUSTMENT CAPS*

Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680	0.000
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations	0.000

MISCELLANEOUS

FTHB + AMI LLLPA Waiver

Texas Cash out	-1.000	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj	0.000
HB 20YR & 25YR Term	-1.500		
> 6 Financed Properties	-0.500		
Escrow Waiver (Non-CA)	-0.250		

****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
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 27, 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	94.605	94.549	94.512	94.475	4.875	94.191	94.135	94.098	94.061	4.990	96.454	96.349	96.282	96.215
4.990	95.252	95.195	95.158	95.121	4.990	94.838	94.781	94.744	94.707	5.125	97.106	97.001	96.934	96.867
5.125	95.958	95.901	95.864	95.827	5.125	95.569	95.512	95.475	95.438	5.250	97.504	97.412	97.329	97.245
5.250	96.275	96.216	96.160	96.105	5.250	95.896	95.837	95.781	95.726	5.375	98.092	97.999	97.916	97.832
5.375	96.932	96.873	96.818	96.763	5.375	96.566	96.507	96.451	96.396	5.500	98.667	98.574	98.491	98.408
5.500	97.555	97.496	97.440	97.385	5.500	97.200	97.140	97.085	97.030	5.625	99.204	99.111	99.028	98.945
5.625	98.107	98.048	97.993	97.938	5.625	97.776	97.717	97.662	97.606	5.750	99.754	99.644	99.547	99.450
5.750	98.813	98.737	98.668	98.598	5.750	98.479	98.403	98.334	98.265	5.875	100.293	100.184	100.087	99.989
5.875	99.399	99.323	99.254	99.185	5.875	99.059	98.983	98.914	98.844	5.990	100.749	100.640	100.543	100.445
5.990	99.895	99.819	99.750	99.680	5.990	99.554	99.479	99.409	99.340	6.125	101.247	101.138	101.041	100.943
6.125	100.431	100.355	100.286	100.216	6.125	100.086	100.010	99.941	99.871	6.250	101.286	101.161	101.056	100.950
6.250	100.909	100.809	100.724	100.640	6.250	100.564	100.464	100.379	100.295	6.375	101.739	101.614	101.508	101.403
6.375	101.395	101.295	101.211	101.126	6.375	101.050	100.950	100.866	100.781	6.500	102.160	102.035	101.930	101.824
6.500	101.833	101.733	101.649	101.565	6.500	101.488	101.388	101.304	101.220	6.625	102.546	102.421	102.316	102.210
6.625	102.212	102.112	102.027	101.943	6.625	101.867	101.767	101.682	101.598	6.750	102.537	102.414	102.327	102.240
6.750	102.510	102.409	102.318	102.228	6.750	102.165	102.064	101.973	101.883	6.875	102.924	102.802	102.715	102.628
6.875	102.777	102.665	102.577	102.489	6.875	102.432	102.320	102.232	102.144	6.990	103.270	103.148	103.061	102.974
6.990	103.164	103.049	102.963	102.877	6.990	102.819	102.704	102.618	102.532	7.125	103.627	103.505	103.418	103.331
7.125	103.599	103.485	103.398	103.312	7.125	103.254	103.140	103.053	102.967	7.250	104.165	104.100	104.056	104.012
7.250	104.380	104.316	104.272	104.228	7.250	104.035	103.971	103.927	103.883	7.375	104.557	104.492	104.448	104.404
7.375	104.664	104.599	104.555	104.511	7.375	104.319	104.254	104.210	104.166	7.500	104.674	104.609	104.565	104.522
7.500	104.993	104.929	104.885	104.841	7.500	104.648	104.584	104.540	104.496	7.625	104.987	104.922	104.878	104.834
7.625	105.266	105.202	105.158	105.114	7.625	104.921	104.857	104.813	104.769					
7.750	105.346	105.281	105.237	105.193	7.750	105.001	104.936	104.892	104.848					
7.875	105.567	105.502	105.458	105.414	7.875	105.222	105.157	105.113	105.069					
7.990	105.742	105.677	105.633	105.589	7.990	105.397	105.332	105.288	105.244					
8.125	105.906	105.841	105.797	105.753	8.125	105.561	105.496	105.452	105.408					

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	98.116	98.063	98.018	97.972	4.990	98.847	98.776	98.717	98.658
5.125	98.289	98.236	98.190	98.145	5.125	99.166	99.095	99.036	98.976
5.250	99.024	98.945	98.888	98.831	5.250	99.478	99.389	99.325	99.261
5.375	99.421	99.343	99.285	99.228	5.375	99.774	99.678	99.608	99.539
5.500	99.800	99.721	99.664	99.607	5.500	100.052	99.956	99.885	99.814
5.625	100.163	100.084	100.027	99.970	5.625	100.323	100.227	100.156	100.086
5.750	100.505	100.426	100.369	100.312	5.750	100.631	100.560	100.505	100.451
5.875	100.829	100.759	100.704	100.649	5.875	100.896	100.825	100.771	100.716
5.990	101.119	101.048	100.994	100.939	5.990	101.112	101.042	100.987	100.932
6.125	101.452	101.382	101.327	101.272	6.125	101.364	101.294	101.239	101.184
6.250	101.747	101.677	101.626	101.574	6.250	101.835	101.783	101.742	101.700
6.375	102.154	102.084	102.038	101.992	6.375	102.062	102.009	101.968	101.927
6.500	102.435	102.376	102.333	102.290	6.500	102.285	102.232	102.191	102.150
6.625	102.587	102.534	102.493	102.452	6.625	102.499	102.447	102.406	102.365
6.750	102.973	102.920	102.879	102.838	6.750	102.697	102.644	102.603	102.562
6.875	103.084	103.032	102.991	102.950	6.875	102.874	102.822	102.781	102.739
6.990	103.428	103.375	103.334	103.293	6.990	103.047	102.994	102.953	102.912
7.125	103.646	103.593	103.552	103.511	7.125	103.209	103.156	103.115	103.073
7.250	103.480	103.418	103.366	103.313	7.250	103.214	103.152	103.100	103.047

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

Wholesale

Effective: May 27, 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	97.762	97.685	97.603	97.521	5.500	95.712	95.635	95.553	95.471	5.375	95.177	95.100	95.018	94.936
5.625	98.418	98.341	98.259	98.178	5.625	96.368	96.291	96.209	96.128	5.500	95.862	95.785	95.703	95.621
5.750	99.147	99.070	98.988	98.906	5.750	97.097	97.020	96.938	96.856	5.625	96.518	96.441	96.359	96.278
5.875	99.716	99.638	99.557	99.475	5.875	97.665	97.588	97.506	97.424	5.750	97.242	97.164	97.083	97.001
5.990	100.195	100.118	100.036	99.955	5.990	98.145	98.067	97.986	97.904	5.875	97.796	97.719	97.637	97.555
6.125	100.708	100.630	100.548	100.467	6.125	98.638	98.560	98.478	98.397	5.990	98.265	98.187	98.106	98.024
6.250	100.535	100.410	100.305	100.199	6.250	98.465	98.340	98.235	98.129	6.125	98.787	98.710	98.628	98.546
6.375	101.000	100.875	100.770	100.664	6.375	98.930	98.805	98.700	98.594	6.250	98.626	98.501	98.395	98.290
6.500	101.431	101.306	101.201	101.096	6.500	99.361	99.236	99.131	99.026	6.375	99.101	98.976	98.870	98.765
6.625	101.803	101.678	101.573	101.467	6.625	99.733	99.608	99.503	99.397	6.500	99.535	99.410	99.305	99.200
6.750	101.766	101.640	101.528	101.417	6.750	99.696	99.570	99.458	99.347	6.625	99.896	99.771	99.666	99.560
6.875	101.993	101.867	101.756	101.644	6.875	99.923	99.797	99.686	99.574	6.750	99.878	99.752	99.641	99.529
6.990	102.255	102.129	102.018	101.906	6.990	100.185	100.059	99.948	99.836	6.875	100.125	99.999	99.888	99.776
7.125	102.573	102.447	102.336	102.224	7.125	100.503	100.377	100.266	100.154	6.990	100.412	100.286	100.174	100.063
7.250	102.331	102.197	102.096	101.996	7.250	100.261	100.127	100.026	99.926	7.125	100.709	100.584	100.472	100.361
7.375	102.641	102.510	102.410	102.310	7.375	100.571	100.440	100.340	100.240	7.250	100.486	100.352	100.251	100.150
7.500	102.937	102.805	102.705	102.605	7.500	100.867	100.735	100.635	100.535	7.375	100.814	100.682	100.582	100.482
7.625	103.183	103.051	102.951	102.851	7.625	101.113	100.981	100.881	100.781	7.500	100.840	100.709	100.608	100.508
7.750	103.187	103.056	102.955	102.855	7.750	101.117	100.986	100.885	100.785	7.625	101.090	100.959	100.858	100.758
7.875	103.382	103.251	103.151	103.051	7.875	101.312	101.181	101.081	100.981	7.750	101.093	100.961	100.861	100.761
7.990	103.533	103.401	103.301	103.201	7.990	101.463	101.331	101.231	101.131	7.875	101.284	101.152	101.052	100.952
8.125	103.645	103.514	103.413	103.313						7.990	101.428	101.296	101.196	101.096
8.250	103.052	102.901	102.768	102.636										
8.375	103.100	102.950	102.817	102.684										
8.500	103.232	103.081	102.948	102.816										
8.625	103.300	103.149	103.017	102.884										

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	99.164	99.068	98.997	98.926	5.990	98.829	98.733	98.662	98.591
6.125	99.415	99.319	99.248	99.178	6.125	99.080	98.984	98.913	98.843
6.250	99.313	99.225	99.157	99.088	6.250	98.978	98.890	98.822	98.753
6.375	99.539	99.451	99.382	99.314	6.375	99.204	99.116	99.047	98.979
6.500	99.733	99.645	99.577	99.508	6.500	99.398	99.310	99.242	99.173
6.625	99.899	99.813	99.754	99.694	6.625	99.564	99.478	99.419	99.359
6.750	100.079	100.008	99.953	99.899	6.750	99.744	99.673	99.618	99.564
6.875	100.244	100.173	100.119	100.064	6.875	99.909	99.838	99.784	99.729
6.990	100.375	100.304	100.249	100.195	6.990	100.040	99.969	99.914	99.860
7.125	100.517	100.447	100.392	100.337	7.125	100.182	100.112	100.057	100.002
7.250	100.409	100.330	100.264	100.198	7.250	100.074	99.995	99.929	99.863
7.375	100.540	100.461	100.395	100.328	7.375	100.205	100.126	100.060	99.993
7.500	100.444	100.364	100.298	100.232	7.500	99.919	99.839	99.773	99.707
7.625	100.544	100.464	100.398	100.332	7.625	100.019	99.939	99.873	99.807
7.750	100.642	100.562	100.496	100.430	7.750	100.117	100.037	99.971	99.905
7.875	100.736	100.657	100.590	100.524	7.875	100.211	100.132	100.065	99.999
7.990	100.824	100.744	100.678	100.612	7.990	100.299	100.219	100.153	100.087



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

Effective: **May 27, 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 27, 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 27, 2026

DPA Pricing

Rate	DPA Plus - (301_1st_DPA_Plus)		
	15 Day	30 Day	45 Day
6.490	99.580	99.409	99.222
6.500	99.610	99.439	99.252
6.625	100.120	99.949	99.762
6.750	100.879	100.700	100.419
6.875	101.379	101.200	100.919
6.990	101.838	101.659	101.378
7.000	101.868	101.689	101.408
7.125	102.338	102.159	101.878
7.250	102.798	102.619	102.338
7.375	103.012	102.799	102.482
7.490	103.434	103.221	102.904
7.500	103.471	103.258	102.941
7.625	103.911	103.698	103.381
7.750	104.341	104.128	103.811
7.875	102.211	101.982	101.639
7.990	102.610	102.381	102.038
8.000	102.640	102.411	102.068

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

Rate	DPA Deluxe 5.0% - (301_1st_DPA_Plus)		
	15 Day	30 Day	45 Day
6.490	98.830	98.659	98.472
6.500	98.860	98.689	98.502
6.625	99.370	99.199	99.012
6.750	100.129	99.950	99.669
6.875	100.629	100.450	100.169
6.990	101.088	100.909	100.628
7.000	101.118	100.939	100.658
7.125	101.588	101.409	101.128
7.250	102.048	101.869	101.588
7.375	102.262	102.049	101.732
7.490	102.691	102.478	102.161
7.500	102.721	102.508	102.191
7.625	103.161	102.948	102.631
7.750	103.591	103.378	103.061
7.875	101.461	101.232	100.889
7.990	101.860	101.631	101.288
8.000	101.890	101.661	101.318

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

Rate	DPA Plus HB - (301_1st_DPA_Plus_HB)		
	15 Day	30 Day	45 Day
6.490	97.580	97.409	97.222
6.500	97.610	97.439	97.252
6.625	98.120	97.949	97.762
6.750	98.879	98.700	98.419
6.875	99.379	99.200	98.919
6.990	99.838	99.659	99.378
7.000	99.868	99.689	99.408
7.125	100.338	100.159	99.878
7.250	100.798	100.619	100.338
7.375	101.012	100.799	100.482
7.490	101.441	101.228	100.911
7.500	101.471	101.258	100.941
7.625	101.911	101.698	101.381
7.750	102.341	102.128	101.811
7.875	100.211	99.982	99.639
7.990	100.610	100.381	100.038
8.000	100.640	100.411	100.068

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

Rate	DPA Deluxe 5.0% HB - (301_1st_DPA_Plus_HB)		
	15 Day	30 Day	45 Day
6.490	96.922	96.830	96.659
6.500	96.952	96.860	96.689
6.625	97.462	97.370	97.199
6.750	98.225	98.129	97.950
6.875	98.725	98.629	98.450
6.990	99.184	99.088	98.909
7.000	99.214	99.118	98.939
7.125	99.684	99.588	99.409
7.250	100.144	100.048	99.869
7.375	100.376	100.262	100.049
7.490	100.805	100.691	100.478
7.500	100.835	100.721	100.508
7.625	101.275	101.161	100.948
7.750	101.705	101.591	101.378
7.875	99.584	99.461	99.232
7.990	99.983	99.860	99.631
8.000	100.013	99.890	99.661

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	97.080	96.909	96.722
6.500	97.110	96.939	96.752
6.625	97.620	97.449	97.262
6.750	98.379	98.200	97.919
6.875	98.879	98.700	98.419
6.990	99.338	99.159	98.878
7.000	99.368	99.189	98.908
7.125	99.838	99.659	99.378
7.250	100.298	100.119	99.838
7.375	100.512	100.299	99.982
7.490	100.941	100.728	100.411
7.500	100.971	100.758	100.441
7.625	101.411	101.198	100.881
7.750	101.841	101.628	101.311
7.875	99.711	99.482	99.139
7.990	100.110	99.881	99.538
8.000	100.140	99.911	99.568

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

DPA 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 27, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	96.722	96.705	96.671	
5.125	97.128	97.111	97.077	
5.250	98.572	98.505	98.422	
5.375	99.017	98.950	98.867	
5.500	99.455	99.388	99.305	
5.625	99.763	99.696	99.613	
5.750	100.615	100.548	100.466	
5.875	100.901	100.817	100.731	
5.990	101.410	101.326	101.240	
6.125	101.698	101.614	101.528	
6.250	102.313	102.229	102.143	
6.375	102.605	102.547	102.481	
6.500	103.089	103.030	102.965	
6.625	103.405	103.346	103.281	
6.750	103.975	103.917	103.851	
6.875	103.847	103.772	103.700	
6.990	104.405	104.330	104.258	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	95.912	95.895	95.861	
5.125	96.318	96.301	96.267	
5.250	97.762	97.695	97.612	
5.375	98.207	98.140	98.057	
5.500	98.645	98.578	98.495	
5.625	98.953	98.886	98.803	
5.750	99.805	99.738	99.656	
5.875	100.091	100.007	99.921	
5.990	100.600	100.516	100.430	
6.125	100.888	100.804	100.718	
6.250	101.503	101.419	101.333	
6.375	101.795	101.737	101.671	
6.500	102.279	102.220	102.155	
6.625	102.595	102.536	102.471	
6.750	103.165	103.107	103.041	
6.875	103.037	102.962	102.890	
6.990	103.595	103.520	103.448	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	97.860	97.821	97.803	
5.125	98.134	98.095	98.077	
5.250	99.318	99.279	99.261	
5.375	99.227	99.164	99.101	
5.500	99.534	99.471	99.408	
5.625	99.710	99.647	99.584	
5.750	100.412	100.349	100.286	
5.875	100.168	100.113	100.067	
5.990	100.536	100.481	100.435	
6.125	100.672	100.617	100.570	
6.250	101.116	101.061	101.014	
6.375	101.011	101.027	101.009	
6.500	101.334	101.350	101.331	
6.625	101.488	101.504	101.485	
6.750	102.402	102.418	102.400	
6.875	102.289	102.305	102.287	
6.990	102.676	102.692	102.673	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.400	96.383	96.349	
5.250	98.130	98.063	97.981	
5.375	98.309	98.242	98.160	
5.500	98.813	98.746	98.664	
5.625	99.236	99.169	99.087	
5.750	100.334	100.267	100.184	
5.875	100.440	100.356	100.270	
5.990	100.853	100.770	100.683	
6.125	101.236	101.152	101.066	
6.250	101.452	101.368	101.282	
6.375	101.729	101.670	101.605	
6.500	102.089	102.030	101.965	
6.625	102.452	102.393	102.328	
6.750	101.868	101.809	101.744	
6.875	101.879	101.804	101.731	
6.990	102.093	102.018	101.946	
7.125	102.458	102.383	102.310	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.572	96.555	96.521	
5.125	96.978	96.961	96.927	
5.250	98.422	98.355	98.272	
5.375	98.867	98.800	98.717	
5.500	99.305	99.238	99.155	
5.625	99.613	99.546	99.463	
5.750	100.465	100.398	100.316	
5.875	100.751	100.667	100.581	
5.990	101.260	101.176	101.090	
6.125	101.548	101.464	101.378	
6.250	102.163	102.079	101.993	
6.375	102.455	102.397	102.331	
6.500	102.939	102.880	102.815	
6.625	103.255	103.196	103.131	
6.750	103.825	103.767	103.701	
6.875	103.697	103.622	103.550	
6.990	104.255	104.180	104.108	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	96.200	96.183	96.149	
5.250	97.930	97.863	97.781	
5.375	98.109	98.042	97.960	
5.500	98.613	98.546	98.464	
5.625	99.036	98.969	98.887	
5.750	100.134	100.067	99.984	
5.875	100.240	100.156	100.070	
5.990	100.653	100.570	100.483	
6.125	101.036	100.952	100.866	
6.250	101.252	101.168	101.082	
6.375	101.529	101.470	101.405	
6.500	101.889	101.830	101.765	
6.625	102.252	102.193	102.128	
6.750	101.668	101.609	101.544	
6.875	101.679	101.604	101.531	
6.990	101.893	101.818	101.746	
7.125	102.258	102.183	102.110	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.572	96.555	96.521	
5.125	96.978	96.961	96.927	
5.250	98.422	98.355	98.272	
5.375	98.867	98.800	98.717	
5.500	99.305	99.238	99.155	
5.625	99.613	99.546	99.463	
5.750	100.465	100.398	100.316	
5.875	100.751	100.667	100.581	
5.990	101.260	101.176	101.090	
6.125	101.548	101.464	101.378	
6.250	102.163	102.079	101.993	
6.375	102.455	102.397	102.331	
6.500	102.939	102.880	102.815	
6.625	103.255	103.196	103.131	
6.750	103.825	103.767	103.701	
6.875	103.697	103.622	103.550	
6.990	104.255	104.180	104.108	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	96.200	96.183	96.149	
5.250	97.930	97.863	97.781	
5.375	98.109	98.042	97.960	
5.500	98.613	98.546	98.464	
5.625	99.036	98.969	98.887	
5.750	100.134	100.067	99.984	
5.875	100.240	100.156	100.070	
5.990	100.653	100.570	100.483	
6.125	101.036	100.952	100.866	
6.250	101.252	101.168	101.082	
6.375	101.529	101.470	101.405	
6.500	101.889	101.830	101.765	
6.625	102.252	102.193	102.128	
6.750	101.668	101.609	101.544	
6.875	101.679	101.604	101.531	
6.990	101.893	101.818	101.746	
7.125	102.258	102.183	102.110	

LLPAs

FHA State Tier Adjustment		
Tier 1 States	CA, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	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
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375

FICO ≥700	0.500
FICO 690-699	-0.375
FICO 680-679	-0.375
FICO 640-659	0.125
FICO 620-639	-0.250

FICO 690-619	-1.000
FICO 690-599	-1.750
FICO 650-579	-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 27, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.022	97.005	96.971	
5.125	97.428	97.411	97.377	
5.250	98.872	98.805	98.722	
5.375	99.317	99.250	99.167	
5.500	99.755	99.688	99.605	
5.625	100.063	99.996	99.913	
5.750	100.915	100.848	100.766	
5.875	101.201	101.117	101.031	
5.990	101.710	101.626	101.540	
6.125	101.998	101.914	101.828	
6.250	102.613	102.529	102.443	
6.375	102.905	102.847	102.781	
6.500	103.389	103.330	103.265	
6.625	103.705	103.646	103.581	
6.750	104.275	104.217	104.151	
6.875	104.147	104.072	104.000	
6.990	104.705	104.630	104.558	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.160	98.121	98.103	
5.125	98.434	98.395	98.377	
5.250	99.618	99.579	99.561	
5.375	99.527	99.464	99.401	
5.500	99.834	99.771	99.708	
5.625	100.010	99.947	99.884	
5.750	100.712	100.649	100.586	
5.875	100.468	100.413	100.367	
5.990	100.836	100.781	100.735	
6.125	100.972	100.917	100.870	
6.250	101.416	101.361	101.314	
6.375	101.311	101.327	101.309	
6.500	101.634	101.650	101.631	
6.625	101.788	101.804	101.785	
6.750	102.702	102.718	102.700	
6.875	102.589	102.605	102.587	
6.990	102.976	102.992	102.973	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.872	96.855	96.821	
5.125	97.278	97.261	97.227	
5.250	98.722	98.655	98.572	
5.375	99.167	99.100	99.017	
5.500	99.605	99.538	99.455	
5.625	99.913	99.846	99.763	
5.750	100.765	100.698	100.616	
5.875	101.051	100.967	100.881	
5.990	101.560	101.476	101.390	
6.125	101.848	101.764	101.678	
6.250	102.463	102.379	102.293	
6.375	102.755	102.697	102.631	
6.500	103.239	103.180	103.115	
6.625	103.555	103.496	103.431	
6.750	104.125	104.067	104.001	
6.875	103.997	103.922	103.850	
6.990	104.555	104.480	104.408	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.872	96.855	96.821	
5.125	97.278	97.261	97.227	
5.250	98.722	98.655	98.572	
5.375	99.167	99.100	99.017	
5.500	99.605	99.538	99.455	
5.625	99.913	99.846	99.763	
5.750	100.765	100.698	100.616	
5.875	101.051	100.967	100.881	
5.990	101.560	101.476	101.390	
6.125	101.848	101.764	101.678	
6.250	102.463	102.379	102.293	
6.375	102.755	102.697	102.631	
6.500	103.239	103.180	103.115	
6.625	103.555	103.496	103.431	
6.750	104.125	104.067	104.001	
6.875	103.997	103.922	103.850	
6.990	104.555	104.480	104.408	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.700	96.683	96.649	
5.250	98.430	98.363	98.281	
5.375	98.609	98.542	98.460	
5.500	99.113	99.046	98.964	
5.625	99.536	99.469	99.387	
5.750	100.634	100.567	100.484	
5.875	100.740	100.656	100.570	
5.990	101.153	101.070	100.983	
6.125	101.536	101.452	101.366	
6.250	101.752	101.668	101.582	
6.375	102.029	101.970	101.905	
6.500	102.389	102.330	102.265	
6.625	102.752	102.693	102.628	
6.750	102.168	102.109	102.044	
6.875	102.179	102.104	102.031	
6.990	102.393	102.318	102.246	
7.125	102.758	102.683	102.610	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	96.500	96.483	96.449	
5.250	98.230	98.163	98.081	
5.375	98.409	98.342	98.260	
5.500	98.913	98.846	98.764	
5.625	99.336	99.269	99.187	
5.750	100.434	100.367	100.284	
5.875	100.540	100.456	100.370	
5.990	100.953	100.870	100.783	
6.125	101.336	101.252	101.166	
6.250	101.552	101.468	101.382	
6.375	101.829	101.770	101.705	
6.500	102.189	102.130	102.065	
6.625	102.552	102.493	102.428	
6.750	101.968	101.909	101.844	
6.875	101.979	101.904	101.831	
6.990	102.193	102.118	102.046	
7.125	102.558	102.483	102.410	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.500	96.483	96.449	
5.250	98.230	98.163	98.081	
5.375	98.409	98.342	98.260	
5.500	98.913	98.846	98.764	
5.625	99.336	99.269	99.187	
5.750	100.434	100.367	100.284	
5.875	100.540	100.456	100.370	
5.990	100.953	100.870	100.783	
6.125	101.336	101.252	101.166	
6.250	101.552	101.468	101.382	
6.375	101.829	101.770	101.705	
6.500	102.189	102.130	102.065	
6.625	102.552	102.493	102.428	
6.750	101.968	101.909	101.844	
6.875	101.979	101.904	101.831	
6.990	102.193	102.118	102.046	
7.125	102.558	102.483	102.410	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	96.912	96.895	96.861	
5.125	97.318	97.301	97.267	
5.250	98.762	98.695	98.612	
5.375	99.207	99.140	99.057	
5.500	99.645	99.578	99.495	
5.625	99.953	99.886	99.803	
5.750	100.805	100.738	100.656	
5.875	101.091	101.007	100.921	
5.990	101.600	101.516	101.430	
6.125	101.888	101.804	101.718	
6.250	102.503	102.419	102.333	
6.375	102.795	102.737	102.671	
6.500	103.279	103.220	103.155	
6.625	103.595	103.536	103.471	
6.750	104.165	104.107	104.041	
6.875	104.037	103.962	103.890	
6.990	104.595	104.520	104.448	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.275	96.258	96.224	
5.250	98.005	97.938	97.856	
5.375	98.184	98.117	98.035	
5.500	98.688	98.621	98.539	
5.625	99.111	99.044	98.962	
5.750	100.209	100.142	100.059	
5.875	100.315	100.231	100.145	
5.990	100.728	100.645	100.558	
6.125	101.111	101.027	100.941	
6.250	101.327	101.243	101.157	
6.375	101.604	101.545	101.480	
6.500	101.964	101.905	101.840	
6.625	102.327	102.268	102.203	
6.750	101.743	101.684	101.619	
6.875	101.754	101.679	101.606	
6.990	101.968	101.893	101.821	
7.125	102.333	102.258	102.185	

SELECT FHA Streamline 15 Year Fixed - (316SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.035	97.996	97.978	
5.125	98.309	98.270	98.252	
5.250	99.493	99.454	99.436	
5.375	99.402	99.339	99.276	
5.500	99.709	99.646	99.583	
5.625	99.885	99.822	99.759	
5.750	100.587	100.524	100.461	
5.875	100.343	100.288	100.242	
5.990	100.711	100.656	100.610	
6.125	100.847	100.792	100.745	
6.250	101.291	101.236	101.189	
6.375	101.186	101.202	101.184	
6.500	101.509	101.525	101.506	
6.625	101.663	101.679	101.660	
6.750	102.577	102.593	102.575	
6.875	102.464	102.480	102.462	
6.990	102.851	102.867	102.848	

SELECT FHA Streamline 15 Year Fixed - (316SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.035	97.996	97.978	
5.125	98.309	98.270	98.252	
5.250	99.493	99.454	99.436	
5.375	99.402	99.339	99.276	
5.500	99.709	99.646	99.583	
5.625	99.885	99.822	99.759	
5.750	100.587	100.524	100.461	
5.875	100.343	100.288	100.242	
5.990	100.711	100.656	100.610	
6.125	100.847	100.792	100.745	
6.250	101.291	101.236	101.189	
6.375	101.186	101.202	101.184	
6.500	101.509	101.525	101.506	
6.625	101.663	101.679	101.660	
6.750	102.577	102.593	102.575	
6.875	102.464	102.480	102.462	
6.990	102.851	102.867	102.848	

LLPAs

FICO 2700		FICO 600-619		VA Loan Amount > \$950K	
0.500		-1.000		-0.375	
FICO 680-699	0.375	FICO 680-599	-1.750	Loan Amount < \$100,000	-0.375
FICO 660-679	0.375	FICO 550-579	-3.250	VA Cashout > 90% LTV	-3.000
FICO 640-659	0.125	No FICO Score	-3.000	Manufactured Home (Purchase/Rate/Term/Cashout)	-1.250
FICO 620-639	-0.250	Loan Amount >=\$100,000 <=\$249,999	0.250	Manufactured Home (Streamline/IRRRL)	-1.250



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

Effective: May 27, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	96.449	96.433	96.399	
5.125	97.086	97.070	97.036	
5.250	97.964	97.897	97.815	
5.375	98.610	98.543	98.461	
5.500	99.297	99.230	99.148	
5.625	99.726	99.659	99.576	
5.750	99.973	99.906	99.824	
5.875	100.503	100.419	100.333	
5.990	101.148	101.064	100.978	
6.125	101.546	101.463	101.376	
6.250	101.659	101.575	101.489	
6.375	101.842	101.783	101.718	
6.500	102.381	102.323	102.257	
6.625	102.589	102.531	102.465	
6.750	103.088	103.029	102.964	
6.875	103.555	103.479	103.407	
6.990	103.890	103.814	103.742	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.990	95.649	95.633	95.599	
5.125	96.286	96.270	96.236	
5.250	97.164	97.097	97.015	
5.375	97.810	97.743	97.661	
5.500	98.497	98.430	98.348	
5.625	98.926	98.859	98.776	
5.750	99.173	99.106	99.024	
5.875	99.703	99.619	99.533	
5.990	100.348	100.264	100.178	
6.125	100.746	100.663	100.576	
6.250	100.859	100.775	100.689	
6.375	101.042	100.983	100.918	
6.500	101.581	101.523	101.457	
6.625	101.789	101.731	101.665	
6.750	102.288	102.229	102.164	
6.875	102.755	102.679	102.607	
6.990	103.090	103.014	102.942	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	97.598	97.559	97.541	
5.125	98.103	98.064	98.046	
5.250	98.721	98.681	98.664	
5.375	98.830	98.768	98.705	
5.500	99.387	99.324	99.261	
5.625	99.683	99.620	99.557	
5.750	99.779	99.717	99.653	
5.875	99.780	99.725	99.678	
5.990	100.284	100.229	100.183	
6.125	100.530	100.475	100.429	
6.250	100.472	100.417	100.370	
6.375	100.258	100.274	100.255	
6.500	100.636	100.652	100.634	
6.625	100.683	100.698	100.680	
6.750	101.525	101.540	101.522	
6.875	102.007	102.022	102.004	
6.990	102.171	102.186	102.168	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.623	96.606	96.572	
5.250	98.077	98.010	97.928	
5.375	98.487	98.420	98.337	
5.500	98.938	98.871	98.789	
5.625	99.464	99.397	99.314	
5.750	99.767	99.700	99.618	
5.875	99.770	99.686	99.600	
5.990	100.163	100.079	99.993	
6.125	100.762	100.678	100.592	
6.250	100.662	100.579	100.492	
6.375	100.719	100.660	100.595	
6.500	101.156	101.098	101.032	
6.625	101.857	101.798	101.733	
6.750	101.194	101.136	101.070	
6.875	101.487	101.412	101.339	
6.990	101.670	101.595	101.523	
7.125	101.476	101.401	101.328	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.199	96.183	96.149	
5.125	96.836	96.820	96.786	
5.250	97.714	97.647	97.565	
5.375	98.360	98.293	98.211	
5.500	99.047	98.980	98.898	
5.625	99.476	99.409	99.326	
5.750	99.723	99.656	99.574	
5.875	100.253	100.169	100.083	
5.990	100.898	100.814	100.728	
6.125	101.296	101.213	101.126	
6.250	101.409	101.325	101.239	
6.375	101.592	101.533	101.468	
6.500	102.131	102.073	102.007	
6.625	102.339	102.281	102.215	
6.750	102.838	102.779	102.714	
6.875	103.305	103.229	103.157	
6.990	103.640	103.564	103.492	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	96.473	96.456	96.422	
5.250	97.927	97.860	97.778	
5.375	98.337	98.270	98.187	
5.500	98.788	98.721	98.639	
5.625	99.314	99.247	99.164	
5.750	99.617	99.550	99.468	
5.875	99.620	99.536	99.450	
5.990	100.013	99.929	99.843	
6.125	100.612	100.528	100.442	
6.250	100.512	100.429	100.342	
6.375	100.569	100.510	100.445	
6.500	101.006	100.948	100.882	
6.625	101.707	101.648	101.583	
6.750	101.044	100.986	100.920	
6.875	101.337	101.282	101.189	
6.990	101.520	101.445	101.373	
7.125	101.326	101.251	101.178	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.199	96.183	96.149	
5.125	96.836	96.820	96.786	
5.250	97.714	97.647	97.565	
5.375	98.360	98.293	98.211	
5.500	99.047	98.980	98.898	
5.625	99.476	99.409	99.326	
5.750	99.723	99.656	99.574	
5.875	100.253	100.169	100.083	
5.990	100.898	100.814	100.728	
6.125	101.296	101.213	101.126	
6.250	101.409	101.325	101.239	
6.375	101.592	101.533	101.468	
6.500	102.131	102.073	102.007	
6.625	102.339	102.281	102.215	
6.750	102.838	102.779	102.714	
6.875	103.305	103.229	103.157	
6.990	103.640	103.564	103.492	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	96.473	96.456	96.422	
5.250	97.927	97.860	97.778	
5.375	98.337	98.270	98.187	
5.500	98.788	98.721	98.639	
5.625	99.314	99.247	99.164	
5.750	99.617	99.550	99.468	
5.875	99.620	99.536	99.450	
5.990	100.013	99.929	99.843	
6.125	100.612	100.528	100.442	
6.250	100.512	100.429	100.342	
6.375	100.569	100.510	100.445	
6.500	101.006	100.948	100.882	
6.625	101.707	101.648	101.583	
6.750	101.044	100.986	100.920	
6.875	101.337	101.282	101.189	
6.990	101.520	101.445	101.373	
7.125	101.326	101.251	101.178	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	97.444	97.377	97.295	
5.375	98.090	98.023	97.941	
5.500	98.777	98.710	98.628	
5.625	99.206	99.139	99.056	
5.750	99.453	99.386	99.304	
5.875	99.983	99.899	99.813	
5.990	100.628	100.544	100.458	
6.125	101.026	100.943	100.856	
6.250	101.139	101.055	100.969	
6.375	101.322	101.263	101.198	
6.500	101.861	101.803	101.737	
6.625	102.069	102.011	101.945	
6.750	102.568	102.509	102.444	
6.875	103.035	102.959	102.887	
6.990	103.370	103.294	103.222	
7.125	103.894	103.819	103.746	
7.250	104.163	104.088	104.016	

LLPAs

FICO		VA Loan Amount		VA/USDA State Tier Adjustment	
FICO ≥700	0.375	VA Loan Amount >=\$950K	-0.375	Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA 0.000
FICO 680-699	0.250	Loan Amount <=\$100,000		Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN 0.150
FICO 660-679	0.250	VA Cashout >90% LTV	-3.000	Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY 0.250
FICO 640-659	0.000	Manufactured Home (Purchase/Rate-Term/Cashout)	-1.250	60 Day Lock (From 45 Day Price)	
FICO 620-639	-0.250	Manufactured Home (Streamline/IRRL)	-1.250	3-4 Units	
				VA IRRRL >100% CLTV (Sub Fin)	
				NC Floor Price	
				89.750	



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

SELECT PRICING

Effective: May 27, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	96.749	96.733	96.699	
5.125	97.386	97.370	97.336	
5.250	98.264	98.197	98.115	
5.375	98.910	98.843	98.761	
5.500	99.597	99.530	99.448	
5.625	100.026	99.959	99.876	
5.750	100.273	100.206	100.124	
5.875	100.803	100.719	100.633	
5.990	101.448	101.364	101.278	
6.125	101.846	101.763	101.676	
6.250	101.959	101.875	101.789	
6.375	102.142	102.083	102.018	
6.500	102.681	102.623	102.557	
6.625	102.899	102.831	102.765	
6.750	103.388	103.329	103.264	
6.875	103.855	103.779	103.707	
6.990	104.190	104.114	104.042	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	97.898	97.859	97.841	
5.125	98.403	98.364	98.346	
5.250	99.021	98.981	98.964	
5.375	99.130	99.068	99.005	
5.500	99.687	99.624	99.561	
5.625	99.983	99.920	99.857	
5.750	100.079	100.017	99.953	
5.875	100.080	100.025	99.978	
5.990	100.584	100.529	100.483	
6.125	100.830	100.775	100.729	
6.250	100.772	100.717	100.670	
6.375	100.558	100.574	100.555	
6.500	100.936	100.952	100.934	
6.625	100.983	100.998	100.980	
6.750	101.825	101.840	101.822	
6.875	102.307	102.322	102.304	
6.990	102.471	102.486	102.468	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.499	96.483	96.449	
5.125	97.136	97.120	97.086	
5.250	98.014	97.947	97.865	
5.375	98.660	98.593	98.511	
5.500	99.347	99.280	99.198	
5.625	99.776	99.709	99.626	
5.750	100.023	99.956	99.874	
5.875	100.553	100.469	100.383	
5.990	101.198	101.114	101.028	
6.125	101.596	101.513	101.426	
6.250	101.709	101.625	101.539	
6.375	101.892	101.833	101.768	
6.500	102.431	102.373	102.307	
6.625	102.639	102.581	102.515	
6.750	103.138	103.079	103.014	
6.875	103.605	103.529	103.457	
6.990	103.940	103.864	103.792	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.499	96.483	96.449	
5.125	97.136	97.120	97.086	
5.250	98.014	97.947	97.865	
5.375	98.660	98.593	98.511	
5.500	99.347	99.280	99.198	
5.625	99.776	99.709	99.626	
5.750	100.023	99.956	99.874	
5.875	100.553	100.469	100.383	
5.990	101.198	101.114	101.028	
6.125	101.596	101.513	101.426	
6.250	101.709	101.625	101.539	
6.375	101.892	101.833	101.768	
6.500	102.431	102.373	102.307	
6.625	102.639	102.581	102.515	
6.750	103.138	103.079	103.014	
6.875	103.605	103.529	103.457	
6.990	103.940	103.864	103.792	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.923	96.906	96.872	
5.250	98.377	98.310	98.228	
5.375	98.787	98.720	98.637	
5.500	99.238	99.171	99.089	
5.625	99.764	99.697	99.614	
5.750	100.067	100.000	99.918	
5.875	100.070	99.986	99.900	
5.990	100.463	100.379	100.293	
6.125	101.062	100.978	100.892	
6.250	100.962	100.879	100.792	
6.375	101.019	100.960	100.895	
6.500	101.456	101.398	101.332	
6.625	102.157	102.098	102.033	
6.750	101.494	101.436	101.370	
6.875	101.787	101.712	101.639	
6.990	101.970	101.895	101.823	
7.125	101.776	101.701	101.628	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	96.773	96.756	96.722	
5.250	98.227	98.160	98.078	
5.375	98.637	98.570	98.487	
5.500	99.088	99.021	98.939	
5.625	99.614	99.547	99.464	
5.750	99.917	99.850	99.768	
5.875	99.920	99.836	99.750	
5.990	100.313	100.229	100.143	
6.125	100.912	100.828	100.742	
6.250	100.812	100.729	100.642	
6.375	100.869	100.810	100.745	
6.500	101.306	101.248	101.182	
6.625	102.007	101.948	101.883	
6.750	101.344	101.286	101.220	
6.875	101.637	101.562	101.489	
6.990	101.820	101.745	101.673	
7.125	101.626	101.551	101.478	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	96.773	96.756	96.722	
5.250	98.227	98.160	98.078	
5.375	98.637	98.570	98.487	
5.500	99.088	99.021	98.939	
5.625	99.614	99.547	99.464	
5.750	99.917	99.850	99.768	
5.875	99.920	99.836	99.750	
5.990	100.313	100.229	100.143	
6.125	100.912	100.828	100.742	
6.250	100.812	100.729	100.642	
6.375	100.869	100.810	100.745	
6.500	101.306	101.248	101.182	
6.625	102.007	101.948	101.883	
6.750	101.344	101.286	101.220	
6.875	101.637	101.562	101.489	
6.990	101.820	101.745	101.673	
7.125	101.626	101.551	101.478	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.499	96.483	96.449	
5.125	97.136	97.120	97.086	
5.250	98.014	97.947	97.865	
5.375	98.660	98.593	98.511	
5.500	99.347	99.280	99.198	
5.625	99.776	99.709	99.626	
5.750	100.023	99.956	99.874	
5.875	100.553	100.469	100.383	
5.990	101.198	101.114	101.028	
6.125	101.596	101.513	101.426	
6.250	101.709	101.625	101.539	
6.375	101.892	101.833	101.768	
6.500	102.431	102.373	102.307	
6.625	102.639	102.581	102.515	
6.750	103.138	103.079	103.014	
6.875	103.605	103.529	103.457	
6.990	103.940	103.864	103.792	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	96.749	96.733	96.699	
5.125	97.386	97.370	97.336	
5.250	98.264	98.197	98.115	
5.375	98.910	98.843	98.761	
5.500	99.597	99.530	99.448	
5.625	100.026	99.959	99.876	
5.750	100.273	100.206	100.124	
5.875	100.803	100.719	100.633	
5.990	101.448	101.364	101.278	
6.125	101.846	101.763	101.676	
6.250	101.959	101.875	101.789	
6.375	102.142	102.083	102.018	
6.500	102.681	102.623	102.557	
6.625	102.899	102.831	102.765	
6.750	103.388	103.329	103.264	
6.875	103.855	103.779	103.707	
6.990	104.190	104.114	104.042	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.748	96.731	96.697	
5.250	98.202	98.135	98.053	
5.375	98.612	98.545	98.462	
5.500	99.063	98.996	98.914	
5.625	99.589	99.522	99.439	
5.750	99.892	99.825	99.743	
5.875	99.895	99.811	99.725	
5.990	100.288	100.204	100.118	
6.125	100.887	100.803	100.717	
6.250	100.787	100.704	100.617	
6.375	100.844	100.785	100.720	
6.500	101.281	101.223	101.157	
6.625	101.982	101.923	101.858	
6.750	101.319	101.261	101.195	
6.875	101.612	101.537	101.464	
6.990	101.795	101.720	101.648	
7.125	101.601	101.526	101.453	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.648	97.609	97.591	
5.125	98.153	98.114	98.096	
5.250	98.771	98.731	98.714	
5.375	98.880	98.818	98.755	
5.500	99.437	99.374	99.311	
5.625	99.733	99.670	99.607	
5.750	99.829	99.767	99.703	
5.875	99.830	99.775	99.728	
5.990	100.334	100.279	100.233	
6.125	100.580	100.525	100.479	
6.250	100.522	100.467	100.420	
6.375	100.308	100.324	100.305	
6.500	100.686	100.702	100.684	
6.625	100.733	100.748	100.730	
6.750	101.575	101.590	101.572	
6.875	102.057	102.072	102.054	
6.990	102.221	102.236	102.218	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	96.229	96.213	96.179	
5.125	96.866	96.850	96.816	
5.250	97.744	97.677	97.595	
5.375	98.390	98.323	98.241	
5.500	99.077	99.010	98.928	
5.625	99.506	99.439	99.356	
5.750	99.753	99.686	99.604	
5.875	100.283	100.199	100.113	
5.990	100.928	100.844		



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

Effective: May 27, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	96.612	96.595	96.561	
5.125	97.018	97.001	96.967	
5.250	98.462	98.395	98.312	
5.375	98.907	98.840	98.757	
5.500	99.345	99.278	99.195	
5.625	99.653	99.586	99.503	
5.750	100.505	100.438	100.356	
5.875	100.791	100.707	100.621	
5.990	101.300	101.216	101.130	
6.125	101.588	101.504	101.418	
6.250	102.203	102.119	102.033	
6.375	102.495	102.437	102.371	
6.500	102.979	102.920	102.855	
6.625	103.295	103.236	103.171	
6.750	103.865	103.807	103.741	
6.875	103.737	103.662	103.590	
6.990	104.295	104.220	104.148	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.637	97.570	97.487	
5.375	98.082	98.015	97.932	
5.500	98.520	98.453	98.370	
5.625	98.828	98.761	98.678	
5.750	99.680	99.613	99.531	
5.875	99.966	99.882	99.796	
5.990	100.475	100.391	100.305	
6.125	100.763	100.679	100.593	
6.250	101.378	101.294	101.208	
6.375	101.670	101.612	101.546	
6.500	102.154	102.095	102.030	
6.625	102.470	102.411	102.346	
6.750	103.040	102.982	102.916	
6.875	102.912	102.837	102.765	
6.990	103.470	103.395	103.323	
7.125	103.977	103.902	103.830	
7.250	104.473	104.398	104.326	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.735	97.696	97.678	
5.125	98.009	97.970	97.952	
5.250	99.193	99.154	99.136	
5.375	99.102	99.039	98.976	
5.500	99.409	99.346	99.283	
5.625	99.585	99.522	99.459	
5.750	100.287	100.224	100.161	
5.875	100.043	99.988	99.942	
5.990	100.411	100.356	100.310	
6.125	100.547	100.492	100.445	
6.250	100.991	100.936	100.889	
6.375	100.886	100.902	100.884	
6.500	101.209	101.225	101.206	
6.625	101.363	101.379	101.360	
6.750	102.277	102.293	102.275	
6.875	102.164	102.180	102.162	
6.990	102.551	102.567	102.548	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.705	97.638	97.556	
5.375	97.884	97.817	97.735	
5.500	98.388	98.321	98.239	
5.625	98.811	98.744	98.662	
5.750	99.909	99.842	99.759	
5.875	100.015	99.931	99.845	
5.990	100.428	100.345	100.258	
6.125	100.811	100.727	100.641	
6.250	101.027	100.943	100.857	
6.375	101.304	101.245	101.180	
6.500	101.664	101.605	101.540	
6.625	102.027	101.968	101.903	
6.750	101.443	101.384	101.319	
6.875	101.454	101.379	101.306	
6.990	101.668	101.593	101.521	
7.125	102.033	101.958	101.885	
7.250	102.529	102.454	102.381	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.964	97.897	97.815	
5.375	98.610	98.543	98.461	
5.500	99.297	99.230	99.148	
5.625	99.726	99.659	99.576	
5.750	99.973	99.906	99.824	
5.875	100.503	100.419	100.333	
5.990	101.148	101.064	100.978	
6.125	101.546	101.463	101.376	
6.250	101.659	101.575	101.489	
6.375	101.842	101.783	101.718	
6.500	102.381	102.323	102.257	
6.625	102.589	102.531	102.465	
6.750	103.088	103.029	102.964	
6.875	103.555	103.479	103.407	
6.990	103.890	103.814	103.742	
7.125	104.414	104.339	104.266	
7.250	104.683	104.608	104.536	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.250	96.914	96.847	96.765	
5.375	97.560	97.493	97.411	
5.500	98.247	98.180	98.098	
5.625	98.676	98.609	98.526	
5.750	98.923	98.856	98.774	
5.875	99.453	99.369	99.283	
5.990	100.098	100.014	99.928	
6.125	100.496	100.413	100.326	
6.250	100.609	100.525	100.439	
6.375	100.792	100.733	100.668	
6.500	101.331	101.273	101.207	
6.625	101.539	101.481	101.415	
6.750	102.038	101.979	101.914	
6.875	102.505	102.429	102.357	
6.990	102.840	102.764	102.692	
7.125	103.364	103.289	103.216	
7.250	103.633	103.558	103.486	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.348	97.309	97.291	
5.125	97.853	97.814	97.796	
5.250	98.471	98.431	98.414	
5.375	98.580	98.518	98.455	
5.500	99.137	99.074	99.011	
5.625	99.433	99.370	99.307	
5.750	99.529	99.467	99.403	
5.875	99.530	99.475	99.428	
5.990	100.034	99.979	99.933	
6.125	100.280	100.225	100.179	
6.250	100.222	100.167	100.120	
6.375	100.008	100.024	100.005	
6.500	100.386	100.402	100.384	
6.625	100.433	100.448	100.430	
6.750	101.275	101.290	101.272	
6.875	101.757	101.772	101.754	
6.990	101.921	101.936	101.918	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.902	97.835	97.753	
5.375	98.312	98.245	98.162	
5.500	98.763	98.696	98.614	
5.625	99.289	99.222	99.139	
5.750	99.592	99.525	99.443	
5.875	99.595	99.511	99.425	
5.990	99.988	99.904	99.818	
6.125	100.587	100.503	100.417	
6.250	100.487	100.404	100.317	
6.375	100.544	100.485	100.420	
6.500	100.981	100.923	100.857	
6.625	101.682	101.623	101.558	
6.750	101.019	100.961	100.895	
6.875	101.312	101.237	101.164	
6.990	101.495	101.420	101.348	
7.125	101.301	101.226	101.153	
7.250	101.844	101.768	101.696	

LLPAs

FHA FICO ≥700
0.500
FHA FICO 680-699
0.375
FHA FICO 660-679
0.375
FHA FICO 640-659
0.125
FHA FICO 620-639
-0.250

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

FICO 680-619
-1.000
FICO 680-599
-1.750
FICO 650-579
-3.250
No FICO Score
-3.000
Loan Amount ≥\$100,000 <=\$249,999
0.250

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

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

FHA State Tier Adjustment		
Tier 1 States	CA, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	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
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375

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	99.371	99.278	99.090	98.903	
6.250	99.720	99.626	99.439	99.251	
6.375	100.058	99.964	99.776	99.589	
6.500	100.352	100.258	100.071	99.883	
6.625	100.693	100.612	100.325	100.137	
6.750	100.833	100.740	100.552	100.365	
6.875	101.044	100.950	100.763	100.575	
7.000	101.266	101.172	100.985	100.797	
7.125	101.485	101.392	101.204	101.017	
7.250	101.685	101.591	101.404	101.216	
7.375	101.867	101.774	101.586	101.399	
7.500	102.038	101.944	101.756	101.569	
7.625	102.196	102.103	101.915	101.728	
7.750	102.355	102.261	102.074	101.886	
7.875	102.514	102.420	102.232	102.045	
8.000	102.672	102.579	102.391	102.204	
8.125	102.831	102.737	102.550	102.362	
8.250	102.990	102.896	102.709	102.521	
8.375	103.148	103.055	102.867	102.680	

Rate	Jumbo 10/6 ARM - (9106D)			
	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.568	99.474	99.287	99.099
6.375	99.811	99.717	99.529	99.342
6.500	100.052	99.958	99.770	99.583
6.625	100.103	100.010	99.822	99.635
6.750	100.313	100.219	100.032	99.844
6.875	100.523	100.429	100.242	100.054
7.000	100.733	100.639	100.452	100.264
7.125	100.943	100.849	100.662	100.474
7.250	101.153	101.059	100.872	100.684
7.375	101.363	101.269	101.082	100.894
7.500	101.573	101.479	101.291	101.104
7.625	101.783	101.689	101.501	101.314
7.750	101.993	101.899	101.711	101.524
7.875	102.202	102.109	101.921	101.734
8.000	102.412	102.319	102.131	101.944

Loan Level Price Adjustments (LLPAs)		CLTV						
FICO		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800		0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 799		0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759		0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739		0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719		-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699		-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679		-1.500	-1.750	-2.150	-3.350	-4.400		
Other Adjusters		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property		-0.500	-0.550	-0.750	-1.250	-1.750		
Purchase		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance		-0.050	-0.100	-0.250	-0.750	-1.250		
Second Home		0.000	0.000	0.000	-0.100	-0.200		
Condo (LR and HR)		0.000	0.000	-0.050	-0.100	-0.200	-0.300	
2-4 Unit		-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self-Employed		0.000	-0.050	-0.050	-0.100	-0.100	-0.200	-0.250
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		NC Floor Price	Maximum Net Price
Margin:	2.75%	99.750	102.000
Floor:	2.75%		
Caps:	5/1/5		
Index:	SOFR		

Must be Conditionally Approved to lock

Jumbo Pro Pricing

J30 Sapphire Jumbo Pro 30 Year Fixed - (901SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	97.634	97.524	97.353	97.134	
5.875	98.029	97.920	97.748	97.529	
6.000	98.424	98.315	98.143	97.924	
6.125	98.843	98.734	98.562	98.343	
6.250	99.263	99.154	98.982	98.763	
6.375	99.637	99.528	99.356	99.137	
6.500	100.011	99.901	98.729	98.511	
6.625	100.198	100.088	99.916	99.698	
6.750	100.385	100.275	100.103	99.885	
6.875	100.495	100.386	100.214	99.995	
7.000	100.606	100.497	100.325	100.106	
7.125	100.529	100.420	100.248	100.029	
7.250	100.452	100.342	100.170	99.952	
7.375	100.474	100.365	100.193	99.974	
7.500	100.497	100.388	100.216	99.997	

J30 BD21 Sapphire Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	97.634	97.524	97.353	97.134	
5.875	98.029	97.920	97.748	97.529	
6.000	98.424	98.315	98.143	97.924	
6.125	98.843	98.734	98.562	98.343	
6.250	99.263	99.154	98.982	98.763	
6.375	99.637	99.528	99.356	99.137	
6.500	100.011	99.901	98.729	98.511	
6.625	100.198	100.088	99.916	99.698	
6.750	100.385	100.275	100.103	99.885	
6.875	100.495	100.386	100.214	99.995	
7.000	100.606	100.497	100.325	100.106	
7.125	100.529	100.420	100.248	100.029	
7.250	100.452	100.342	100.170	99.952	
7.375	100.474	100.365	100.193	99.974	
7.500	100.497	100.388	100.216	99.997	

J3 BD10 Sapphire Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	97.634	97.524	97.353	97.134	
5.875	98.029	97.920	97.748	97.529	
6.000	98.424	98.315	98.143	97.924	
6.125	98.843	98.734	98.562	98.343	
6.250	99.263	99.154	98.982	98.763	
6.375	99.637	99.528	99.356	99.137	
6.500	100.011	99.901	98.729	98.511	
6.625	100.198	100.088	99.916	99.698	
6.750	100.385	100.275	100.103	99.885	
6.875	100.495	100.386	100.214	99.995	
7.000	100.606	100.497	100.325	100.106	
7.125	100.529	100.420	100.248	100.029	
7.250	100.452	100.342	100.170	99.952	
7.375	100.474	100.365	100.193	99.974	
7.500	100.497	100.388	100.216	99.997	

J15 Sapphire Jumbo Pro 15 Year Fixed - (915SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.500	96.038	95.929	95.757	95.538	
5.625	96.399	96.289	96.117	95.899	
5.750	96.759	96.650	96.478	96.259	
5.875	97.099	96.990	96.818	96.599	
6.000	97.439	97.330	97.158	96.939	
6.125	97.755	97.646	97.474	97.255	
6.250	98.072	97.962	97.790	97.572	
6.375	98.419	98.310	98.138	97.919	
6.500	98.768	98.658	98.486	98.268	
6.625	99.169	99.060	98.888	98.669	
6.750	99.571	99.462	99.290	99.071	

J106 Sapphire Jumbo Pro 10/6 ARM - (9106SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.250	95.907	95.797	95.625	95.407	
5.375	96.245	96.136	95.964	95.745	
5.500	96.561	96.451	96.280	96.061	
5.625	96.860	96.751	96.579	96.360	
5.750	97.132	97.022	96.851	96.632	
5.875	97.429	97.320	97.148	96.929	
6.000	97.716	97.606	97.434	97.216	
6.125	97.995	97.886	97.714	97.495	
6.250	98.240	98.131	97.959	97.740	
6.375	98.489	98.379	98.208	97.989	
6.500	98.739	98.630	98.458	98.239	
6.625	98.774	98.664	98.492	98.274	
6.750	98.809	98.700	98.528	98.309	
6.875	99.022	98.912	98.740	98.522	
7.000	99.235	99.126	98.954	98.735	

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
--------------------------	------------------------------	--

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

Effective: Wednesday, May 27, 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	97.837	97.775	97.900	6.000	97.837	97.775	97.900
6.125	98.462	98.400	98.525	6.125	98.462	98.400	98.525
6.250	99.000	98.938	99.063	6.250	99.000	98.938	99.063
6.375	99.500	99.438	99.563	6.375	99.500	99.438	99.563
6.500	99.937	99.875	100.000	6.500	99.937	99.875	100.000
6.625	100.335	100.273	100.398	6.625	100.335	100.273	100.398
6.750	100.726	100.664	100.789	6.750	100.726	100.664	100.789
6.875	101.109	101.047	101.172	6.875	101.109	101.047	101.172
7.000	101.484	101.422	101.547	7.000	101.484	101.422	101.547
7.125	101.851	101.789	101.914	7.125	101.851	101.789	101.914
7.250	102.210	102.148	102.273	7.250	102.210	102.148	102.273
7.375	102.562	102.500	102.625	7.375	102.562	102.500	102.625
7.500	102.906	102.844	102.969	7.500	102.906	102.844	102.969
7.625	103.242	103.180	103.305	7.625	103.242	103.180	103.305
7.750	103.570	103.508	103.633	7.750	103.570	103.508	103.633
7.875	103.890	103.828	103.953	7.875	103.890	103.828	103.953
8.000	104.171	104.109	104.234	8.000	104.171	104.109	104.234
8.125	104.421	104.359	104.484	8.125	104.421	104.359	104.484
8.250	104.671	104.609	104.734	8.250	104.671	104.609	104.734

Jumbo Preferred 30 YR Fixed 1:0 Buydown - (901-BD10)				Jumbo Preferred 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY	Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.837	97.775	97.900	6.000	98.087	98.025	98.150
6.125	98.462	98.400	98.525	6.125	98.712	98.650	98.775
6.250	99.000	98.938	99.063	6.250	99.280	99.188	99.313
6.375	99.500	99.438	99.563	6.375	99.750	99.688	99.813
6.500	99.937	99.875	100.000	6.500	100.187	100.125	100.250
6.625	100.335	100.273	100.398	6.625	100.585	100.523	100.648
6.750	100.726	100.664	100.789	6.750	100.976	100.914	101.039
6.875	101.109	101.047	101.172	6.875	101.359	101.297	101.422
7.000	101.484	101.422	101.547	7.000	101.734	101.672	101.797
7.125	101.851	101.789	101.914	7.125	102.101	102.039	102.164
7.250	102.210	102.148	102.273	7.250	102.460	102.398	102.523
7.375	102.562	102.500	102.625	7.375	102.812	102.750	102.875
7.500	102.906	102.844	102.969	7.500	103.156	103.094	103.219
7.625	103.242	103.180	103.305	7.625	103.492	103.430	103.555
7.750	103.570	103.508	103.633	7.750	103.820	103.758	103.883
7.875	103.890	103.828	103.953	7.875	104.140	104.078	104.203
8.000	104.171	104.109	104.234	8.000	104.421	104.359	104.484
8.125	104.421	104.359	104.484	8.125	104.671	104.609	104.734
8.250	104.671	104.609	104.734	8.250	104.921	104.859	104.984

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