



GIANT LENDING

Giant Lending Rate Sheet

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

Ratesheet Code: RS-WS

Effective Date: 7/24/26 7:49 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	08/07/26
30 Day	08/24/26
45 Day	09/06/26
60 Day	09/21/26
Mortgagee Clause	
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	
2025 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250
2026 Conforming Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750

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

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

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

July Pricing Specials	
Non-Select FICO 620+ FHA, VA & USDA (STD Bal & High Bal) Excludes DPA & CalHFA	0.250
Select FHA, FHASL, VA, VAIRL & USDA (STD Bal & High Bal)	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)

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



GIANT
LENDING

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

Wholesale

Effective: July 24, 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	92.806	92.769	92.729	92.686	4.875	92.164	92.127	92.087	92.044	4.990	94.708	94.613	94.523	94.427
4.990	93.449	93.412	93.372	93.329	4.990	92.807	92.770	92.730	92.687	5.125	95.404	95.309	95.219	95.123
5.125	94.171	94.134	94.094	94.051	5.125	93.544	93.507	93.467	93.424	5.250	96.010	95.915	95.825	95.729
5.250	94.783	94.717	94.656	94.591	5.250	94.169	94.103	94.042	93.977	5.375	96.620	96.525	96.435	96.339
5.375	95.443	95.377	95.316	95.251	5.375	94.841	94.775	94.714	94.649	5.500	97.217	97.122	97.032	96.936
5.500	96.075	96.009	95.948	95.883	5.500	95.486	95.420	95.359	95.294	5.625	97.761	97.666	97.576	97.480
5.625	96.673	96.607	96.546	96.481	5.625	96.096	96.030	95.969	95.904	5.750	98.282	98.194	98.107	98.014
5.750	97.254	97.195	97.137	97.075	5.750	96.689	96.631	96.573	96.511	5.875	98.841	98.753	98.666	98.574
5.875	97.847	97.789	97.731	97.669	5.875	97.296	97.237	97.179	97.118	5.990	99.330	99.242	99.156	99.063
5.990	98.388	98.317	98.252	98.183	5.990	97.837	97.765	97.700	97.631	6.125	99.877	99.789	99.702	99.610
6.125	99.009	98.935	98.863	98.786	6.125	98.484	98.410	98.338	98.261	6.250	99.977	99.874	99.773	99.665
6.250	99.579	99.505	99.433	99.356	6.250	99.054	98.980	98.908	98.831	6.375	100.600	100.497	100.396	100.288
6.375	100.360	100.287	100.214	100.137	6.375	99.835	99.762	99.689	99.612	6.500	101.062	100.959	100.858	100.750
6.500	100.866	100.793	100.721	100.643	6.500	100.341	100.268	100.196	100.118	6.625	101.349	101.246	101.145	101.037
6.625	101.203	101.129	101.057	100.980	6.625	100.678	100.604	100.532	100.455	6.750	101.502	101.392	101.296	101.194
6.750	101.818	101.737	101.654	101.565	6.750	101.293	101.212	101.129	101.040	6.875	101.789	101.679	101.583	101.480
6.875	102.172	102.105	102.028	101.945	6.875	101.633	101.566	101.489	101.407	6.990	102.274	102.189	102.104	102.013
6.990	102.738	102.671	102.594	102.511	6.990	102.193	102.126	102.049	101.966	7.125	102.696	102.629	102.552	102.469
7.125	103.210	103.143	103.066	102.983	7.125	102.665	102.598	102.521	102.438	7.250	103.125	103.039	102.953	102.861
7.250	103.536	103.469	103.392	103.310	7.250	102.991	102.924	102.847	102.765	7.375	103.527	103.424	103.323	103.215
7.375	103.883	103.780	103.682	103.578	7.375	103.338	103.235	103.137	103.033	7.500	103.910	103.807	103.706	103.598
7.500	104.267	104.164	104.063	103.955	7.500	103.722	103.619	103.518	103.410	7.625	104.253	104.150	104.049	103.941
7.625	104.602	104.499	104.398	104.290	7.625	104.057	103.954	103.853	103.745					
7.750	104.660	104.557	104.456	104.348	7.750	104.115	104.012	103.911	103.803					
7.875	104.915	104.812	104.711	104.603	7.875	104.370	104.267	104.166	104.058					
7.990	104.994	104.892	104.791	104.682	7.990	104.449	104.347	104.246	104.137					
8.125	105.225	105.122	105.021	104.912	8.125	104.680	104.577	104.476	104.367					

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	97.194	97.147	97.097	97.043	4.990	97.602	97.539	97.474	97.404
5.125	97.643	97.596	97.546	97.492	5.125	97.949	97.886	97.821	97.751
5.250	98.269	98.206	98.144	98.077	5.250	98.432	98.353	98.276	98.193
5.375	98.688	98.625	98.563	98.496	5.375	98.751	98.672	98.595	98.512
5.500	99.090	99.027	98.965	98.898	5.500	99.058	98.980	98.902	98.820
5.625	99.480	99.417	99.354	99.288	5.625	99.354	99.276	99.199	99.116
5.750	99.847	99.784	99.721	99.655	5.750	99.625	99.550	99.480	99.404
5.875	100.194	100.131	100.069	100.002	5.875	99.897	99.834	99.772	99.705
5.990	100.491	100.428	100.366	100.299	5.990	100.158	100.095	100.033	99.966
6.125	100.813	100.750	100.688	100.621	6.125	100.424	100.361	100.299	100.232
6.250	101.106	101.044	100.981	100.914	6.250	100.791	100.744	100.696	100.645
6.375	101.509	101.446	101.384	101.317	6.375	101.162	101.115	101.068	101.017
6.500	101.761	101.698	101.637	101.571	6.500	101.392	101.344	101.297	101.246
6.625	101.879	101.822	101.769	101.711	6.625	101.476	101.428	101.381	101.330
6.750	102.244	102.197	102.150	102.099	6.750	101.793	101.746	101.699	101.648
6.875	102.361	102.314	102.266	102.216	6.875	101.851	101.804	101.756	101.705
6.990	102.691	102.644	102.597	102.546	6.990	102.128	102.081	102.034	101.983
7.125	102.904	102.857	102.809	102.758	7.125	102.291	102.244	102.197	102.146
7.250	102.617	102.546	102.479	102.407	7.250	102.174	102.104	102.037	101.965

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Giant Lending

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

Effective: July 24, 2026

CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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



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DPA Pricing

DPA Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	99.141	98.885	98.629
6.500	99.171	98.915	98.659
6.625	99.731	99.475	99.219
6.750	100.282	100.026	99.770
6.875	99.841	99.667	99.493
6.990	100.362	100.188	100.014
7.000	100.392	100.218	100.044
7.125	100.912	100.738	100.564
7.250	101.423	101.249	101.075
7.375	101.650	101.449	101.248
7.490	102.120	101.919	101.718
7.500	102.161	101.960	101.759
7.625	102.651	102.450	102.249
7.750	103.122	102.921	102.720
7.875	101.161	100.946	100.731
7.990	101.602	101.387	101.172
8.000	101.632	101.417	101.202

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.

DPA Deluxe 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	98.391	98.135	97.879
6.500	98.421	98.165	97.909
6.625	98.981	98.725	98.469
6.750	99.532	99.276	99.020
6.875	99.091	98.917	98.743
6.990	99.612	99.438	99.264
7.000	99.642	99.468	99.294
7.125	100.162	99.988	99.814
7.250	100.673	100.499	100.325
7.375	100.900	100.699	100.498
7.490	101.381	101.180	100.979
7.500	101.411	101.210	101.009
7.625	101.901	101.700	101.499
7.750	102.372	102.171	101.970
7.875	100.411	100.196	99.981
7.990	100.852	100.637	100.422
8.000	100.882	100.667	100.452

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.

DPA Plus HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.490	97.141	96.885	96.629
6.500	97.171	96.915	96.659
6.625	97.731	97.475	97.219
6.750	98.282	98.026	97.770
6.875	97.841	97.667	97.493
6.990	98.362	98.188	98.014
7.000	98.392	98.218	98.044
7.125	98.912	98.738	98.564
7.250	99.423	99.249	99.075
7.375	99.650	99.449	99.248
7.490	100.131	99.930	99.729
7.500	100.161	99.960	99.759
7.625	100.651	100.450	100.249
7.750	101.122	100.921	100.720
7.875	99.161	98.946	98.731
7.990	99.602	99.387	99.172
8.000	99.632	99.417	99.202

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.

DPA Deluxe 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.490	96.554	96.391	96.135
6.500	96.584	96.421	96.165
6.625	97.144	96.981	96.725
6.750	97.695	97.532	97.276
6.875	97.194	97.091	96.917
6.990	97.715	97.612	97.438
7.000	97.745	97.642	97.468
7.125	98.265	98.162	97.988
7.250	98.776	98.673	98.499
7.375	99.024	98.900	98.699
7.490	99.505	99.381	99.180
7.500	99.535	99.411	99.210
7.625	100.025	99.901	99.700
7.750	100.496	100.372	100.171
7.875	98.545	98.411	98.196
7.990	98.986	98.852	98.637
8.000	99.016	98.882	98.667

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.

DPA 3Yr - (301_1st_DPA_3YR)			
Rate	15 Day	30 Day	45 Day
6.490	96.641	96.385	96.129
6.500	96.671	96.415	96.159
6.625	97.231	96.975	96.719
6.750	97.782	97.526	97.270
6.875	97.341	97.167	96.993
6.990	97.862	97.688	97.514
7.000	97.892	97.718	97.544
7.125	98.412	98.238	98.064
7.250	98.923	98.749	98.575
7.375	99.150	98.949	98.748
7.490	99.631	99.430	99.229
7.500	99.661	99.460	99.259
7.625	100.151	99.950	99.749
7.750	100.622	100.421	100.220
7.875	98.661	98.446	98.231
7.990	99.102	98.887	98.672
8.000	99.132	98.917	98.702

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
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Effective: July 24, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (30S)				
Rate	15 Day	30 Day	45 Day	
4.625	95.257	95.181	95.065	
4.750	96.179	96.084	95.935	
4.875	96.629	96.535	96.386	
5.000	96.927	96.833	96.684	
5.125	96.823	96.729	96.580	
5.250	97.648	97.536	97.354	
5.375	97.862	97.750	97.568	
5.500	98.332	98.220	98.038	
5.625	98.308	98.195	98.013	

FHA 5/1 ARM HB - (30SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	94.694	94.617	94.502	
4.750	95.645	95.550	95.402	
4.875	96.081	95.987	95.838	
5.000	96.363	96.269	96.120	
5.125	96.236	96.142	95.993	
5.250	97.104	96.992	96.810	
5.375	97.294	97.182	97.000	
5.500	97.734	97.622	97.440	
5.625	97.673	97.561	97.378	

VA 5/1 ARM - (40S)				
Rate	15 Day	30 Day	45 Day	
4.625	95.139	95.063	94.947	
4.750	96.212	96.118	95.969	
4.875	96.626	96.532	96.383	
5.000	96.855	96.761	96.612	
5.125	96.678	96.584	96.435	
5.250	97.659	97.547	97.365	
5.375	97.839	97.727	97.545	
5.500	98.233	98.121	97.938	
5.625	98.129	98.017	97.834	
5.750	98.513	98.383	98.167	

VA 5/1 ARM HB - (40SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	94.539	94.463	94.347	
4.750	95.645	95.551	95.402	
4.875	96.041	95.947	95.798	
5.000	96.247	96.153	96.004	
5.125	96.039	95.945	95.796	
5.250	97.077	96.964	96.782	
5.375	97.225	97.113	96.931	
5.500	97.581	97.469	97.286	
5.625	97.434	97.322	97.140	
5.750	97.910	97.780	97.564	

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 600-619	
	-1.000
FICO 580-599	
	-1.750
FICO 550-579	
	-3.250
No FICO Score	
	-3.000
Loan Amount >=\$100,000 <=\$249,999	
	0.250

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

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

Effective:

Friday, July 24, 2026

Jumbo Pricing

Note Rate		Jumbo 30 Year Fixed - (901DI)			
15 DAY	30 DAY	45 DAY	60 DAY		
6.125	98.551	98.457	98.270	98.082	
6.250	98.988	98.894	98.707	98.519	
6.375	99.318	99.224	99.037	98.849	
6.500	99.602	99.508	99.321	99.133	
6.625	99.794	99.701	99.513	99.326	
6.750	99.973	99.879	99.692	99.504	
6.875	100.118	100.024	99.836	99.649	
7.000	100.329	100.235	100.048	99.860	
7.125	100.560	100.467	100.279	100.092	
7.250	100.773	100.679	100.491	100.304	
7.375	100.985	100.892	100.704	100.517	
7.500	101.174	101.080	100.893	100.705	
7.625	101.276	101.182	100.995	100.807	
7.750	101.378	101.285	101.097	100.910	
7.875	101.481	101.387	101.199	101.012	
8.000	101.583	101.489	101.302	101.114	
8.125	101.685	101.591	101.404	101.216	
8.250	101.787	101.694	101.506	101.319	
8.375	101.890	101.796	101.608	101.421	

Rate		Jumbo 10/6 ARM - (9106DI)			
15 DAY	30 DAY	45 DAY	60 DAY		
6.250	99.122	99.029	98.841	98.654	
6.375	99.363	99.270	99.082	98.895	
6.500	99.605	99.511	99.324	99.136	
6.625	99.711	99.617	99.430	99.242	
6.750	99.920	99.826	99.639	99.451	
6.875	100.129	100.035	99.847	99.660	
7.000	100.337	100.244	100.056	99.869	
7.125	100.546	100.452	100.265	100.077	
7.250	100.755	100.661	100.474	100.286	
7.375	100.964	100.870	100.682	100.495	
7.500	101.172	101.079	100.891	100.704	
7.625	101.381	101.288	101.100	100.913	
7.750	101.590	101.496	101.309	101.121	
7.875	101.799	101.705	101.518	101.330	
8.000	102.008	101.914	101.726	101.539	

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							
Margin:	2.75%	NC Floor Price		Maximum Net Price			
Floor:	2.75%	99.750		102.000			
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	96.722	96.613	96.441	96.222	
5.875	97.169	97.059	96.888	96.669	
6.000	97.615	97.505	97.333	97.115	
6.125	98.111	98.002	97.830	97.611	
6.250	98.609	98.500	98.328	98.109	
6.375	99.077	98.968	98.796	98.577	
6.500	99.545	99.435	99.263	99.045	
6.625	99.900	99.791	99.619	99.400	
6.750	100.256	100.146	99.975	99.756	
6.875	99.546	99.437	99.265	99.046	
7.000	98.837	98.728	98.556	98.337	
7.125	99.287	99.178	99.006	98.787	
7.250	99.737	99.627	99.455	99.237	
7.375	100.126	100.017	99.845	99.626	
7.500	100.516	100.406	100.234	100.016	

J30 BD21 Sapphire Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	96.722	96.613	96.441	96.222	
5.875	97.169	97.059	96.888	96.669	
6.000	97.615	97.505	97.333	97.115	
6.125	98.111	98.002	97.830	97.611	
6.250	98.609	98.500	98.328	98.109	
6.375	99.077	98.968	98.796	98.577	
6.500	99.545	99.435	99.263	99.045	
6.625	99.900	99.791	99.619	99.400	
6.750	100.256	100.146	99.975	99.756	
6.875	99.546	99.437	99.265	99.046	
7.000	98.837	98.728	98.556	98.337	
7.125	99.287	99.178	99.006	98.787	
7.250	99.737	99.627	99.455	99.237	
7.375	100.126	100.017	99.845	99.626	
7.500	100.516	100.406	100.234	100.016	

J30 BD10 Sapphire Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	96.722	96.613	96.441	96.222	
5.875	97.169	97.059	96.888	96.669	
6.000	97.615	97.505	97.333	97.115	
6.125	98.111	98.002	97.830	97.611	
6.250	98.609	98.500	98.328	98.109	
6.375	99.077	98.968	98.796	98.577	
6.500	99.545	99.435	99.263	99.045	
6.625	99.900	99.791	99.619	99.400	
6.750	100.256	100.146	99.975	99.756	
6.875	99.546	99.437	99.265	99.046	
7.000	98.837	98.728	98.556	98.337	
7.125	99.287	99.178	99.006	98.787	
7.250	99.737	99.627	99.455	99.237	
7.375	100.126	100.017	99.845	99.626	
7.500	100.516	100.406	100.234	100.016	

J15 Sapphire Jumbo Pro 15 Year Fixed - (915SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.500	95.214	95.104	94.933	94.714	
5.625	95.607	95.497	95.325	95.107	
5.750	95.999	95.890	95.718	95.499	
5.875	96.385	96.275	96.103	95.885	
6.000	96.770	96.661	96.489	96.270	
6.125	97.131	97.022	96.850	96.631	
6.250	97.493	97.384	97.212	96.993	
6.375	97.804	97.695	97.523	97.304	
6.500	98.115	98.006	97.834	97.615	
6.625	98.480	98.370	98.198	97.980	
6.750	98.845	98.735	98.564	98.345	

J105 Sapphire Jumbo Pro 10/6 ARM - (9106SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.250	95.053	94.944	94.772	94.553	
5.375	95.407	95.297	95.126	94.907	
5.500	95.748	95.638	95.466	95.248	
5.625	96.066	95.957	95.785	95.566	
5.750	96.342	96.233	96.061	95.842	
5.875	96.661	96.551	96.379	96.161	
6.000	96.967	96.858	96.686	96.467	
6.125	97.287	97.178	97.006	96.787	
6.250	97.576	97.466	97.295	97.076	
6.375	97.823	97.713	97.541	97.323	
6.500	98.071	97.962	97.790	97.571	
6.625	98.105	97.996	97.824	97.605	
6.750	98.140	98.031	97.859	97.640	
6.875	98.351	98.242	98.070	97.851	
7.000	98.563	98.454	98.282	98.063	

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

Effective: Friday, July 24, 2026

Jumbo Elite 30 Year Fixed - (901EM)						Jumbo Elite 30 Year Fixed Interest Only - (901EM-IO)					
Rate	15 Day	30 Day	45 Day	60 Day		Rate	15 Day	30 Day	45 Day	60 Day	
6.000	96.022	95.897	95.772	95.584		6.000	96.022	95.897	95.772	95.584	
6.125	96.410	96.285	96.160	95.972		6.125	96.410	96.285	96.160	95.972	
6.250	96.754	96.629	96.504	96.317		6.250	96.754	96.629	96.504	96.317	
6.375	97.068	96.943	96.818	96.630		6.375	97.068	96.943	96.818	96.630	
6.500	97.351	97.226	97.101	96.913		6.500	97.351	97.226	97.101	96.913	
6.625	97.620	97.495	97.370	97.182		6.625	97.620	97.495	97.370	97.182	
6.750	97.855	97.730	97.605	97.417		6.750	97.855	97.730	97.605	97.417	
6.875	98.090	97.965	97.840	97.652		6.875	98.090	97.965	97.840	97.652	
7.000	98.366	98.241	98.116	97.928		7.000	98.366	98.241	98.116	97.928	
7.125	98.586	98.461	98.336	98.148		7.125	98.586	98.461	98.336	98.148	
7.250	98.807	98.682	98.557	98.369		7.250	98.807	98.682	98.557	98.369	
7.375	98.996	98.871	98.746	98.558		7.375	98.996	98.871	98.746	98.558	
7.500	99.223	99.098	98.973	98.786		7.500	99.223	99.098	98.973	98.786	
7.625	99.413	99.288	99.163	98.975		7.625	99.413	99.288	99.163	98.975	
7.750	99.602	99.477	99.352	99.165		7.750	99.602	99.477	99.352	99.165	
7.875	99.776	99.651	99.526	99.338		7.875	99.776	99.651	99.526	99.338	
8.000	99.980	99.855	99.730	99.542		8.000	99.980	99.855	99.730	99.542	
8.125	100.137	100.012	99.887	99.700		8.125	100.137	100.012	99.887	99.700	
8.250	100.295	100.170	100.045	99.857		8.250	N/A	N/A	N/A	N/A	
8.375	100.452	100.327	100.202	100.015		8.375	N/A	N/A	N/A	N/A	
8.500	100.634	100.509	100.384	100.196		8.500	N/A	N/A	N/A	N/A	
8.625	100.791	100.666	100.541	100.354		8.625	N/A	N/A	N/A	N/A	

[illegible][illegible][illegible]

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

Effective: Friday, July 24, 2026

Jumbo Preferred Pricing

Jumbo Preferred 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.187	97.125	97.250
6.125	97.812	97.750	97.875
6.250	98.350	98.288	98.413
6.375	98.850	98.788	98.913
6.500	99.287	99.225	99.350
6.625	99.685	99.623	99.748
6.750	100.076	100.014	100.139
6.875	100.459	100.397	100.522
7.000	100.834	100.772	100.897
7.125	101.201	101.139	101.264
7.250	101.560	101.498	101.623
7.375	101.912	101.850	101.975
7.500	102.256	102.194	102.319
7.625	102.592	102.530	102.655
7.750	102.920	102.858	102.983
7.875	103.240	103.178	103.303
8.000	103.521	103.459	103.584
8.125	103.771	103.709	103.834
8.250	104.021	103.959	104.084

Jumbo Preferred 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.187	97.125	97.250
6.125	97.812	97.750	97.875
6.250	98.350	98.288	98.413
6.375	98.850	98.788	98.913
6.500	99.287	99.225	99.350
6.625	99.685	99.623	99.748
6.750	100.076	100.014	100.139
6.875	100.459	100.397	100.522
7.000	100.834	100.772	100.897
7.125	101.201	101.139	101.264
7.250	101.560	101.498	101.623
7.375	101.912	101.850	101.975
7.500	102.256	102.194	102.319
7.625	102.592	102.530	102.655
7.750	102.920	102.858	102.983
7.875	103.240	103.178	103.303
8.000	103.521	103.459	103.584
8.125	103.771	103.709	103.834
8.250	104.021	103.959	104.084

Jumbo Preferred 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.187	97.125	97.250
6.125	97.812	97.750	97.875
6.250	98.350	98.288	98.413
6.375	98.850	98.788	98.913
6.500	99.287	99.225	99.350
6.625	99.685	99.623	99.748
6.750	100.076	100.014	100.139
6.875	100.459	100.397	100.522
7.000	100.834	100.772	100.897
7.125	101.201	101.139	101.264
7.250	101.560	101.498	101.623
7.375	101.912	101.850	101.975
7.500	102.256	102.194	102.319
7.625	102.592	102.530	102.655
7.750	102.920	102.858	102.983
7.875	103.240	103.178	103.303
8.000	103.521	103.459	103.584
8.125	103.771	103.709	103.834
8.250	104.021	103.959	104.084

Jumbo Preferred 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.437	97.375	97.500
6.125	98.062	98.000	98.125
6.250	98.600	98.538	98.663
6.375	99.100	99.038	99.163
6.500	99.537	99.475	99.600
6.625	99.935	99.873	99.998
6.750	100.326	100.264	100.389
6.875	100.709	100.647	100.772
7.000	101.084	101.022	101.147
7.125	101.451	101.389	101.514
7.250	101.810	101.748	101.873
7.375	102.162	102.100	102.225
7.500	102.506	102.444	102.569
7.625	102.842	102.780	102.905
7.750	103.170	103.108	103.233
7.875	103.490	103.428	103.553
8.000	103.771	103.709	103.834
8.125	104.021	103.959	104.084
8.250	104.271	104.209	104.334

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+ 760-779 740-759 720-739 700-719 680-699		0.625	0.500	0.500	0.375	0.125	-0.125	-1.500
		0.500	0.500	0.375	0.250	0.000	-0.375	-1.750
		0.500	0.375	0.250	0.000	-0.375	-0.500	-2.000
		0.375	0.250	0.000	-0.375	-0.500	-1.000	-2.500
		0.250	0.000	-0.375	-0.500	-1.000	-1.500	-3.250
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