



Giant Lending Rate Sheet

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

Ratesheet Code: RS-WS

Effective Date: 8/10/26 7:40 AM

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Lock Expiration Days	
15 Day	08/24/26
30 Day	09/08/26
45 Day	09/23/26
60 Day	10/08/26
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.

August 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)

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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: August 10, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.485	92.441	92.392	92.337	4.875	91.995	91.950	91.902	91.847	5.750	98.363	98.263	98.158	98.039
4.990	93.135	93.091	93.042	92.987	4.990	92.644	92.600	92.551	92.496	5.875	98.918	98.818	98.713	98.594
5.125	93.875	93.831	93.782	93.727	5.125	93.375	93.330	93.281	93.227	5.990	99.410	99.311	99.206	99.087
5.250	94.433	94.367	94.294	94.212	5.250	93.927	93.861	93.789	93.706	6.125	99.961	99.862	99.757	99.638
5.375	95.112	95.046	94.973	94.891	5.375	94.601	94.535	94.462	94.380	6.250	99.985	99.875	99.762	99.634
5.500	95.795	95.727	95.654	95.572	5.500	95.281	95.213	95.140	95.057	6.375	100.601	100.491	100.378	100.250
5.625	96.473	96.405	96.332	96.250	5.625	95.960	95.892	95.819	95.736	6.500	101.064	100.954	100.841	100.713
5.750	97.105	97.037	96.965	96.882	5.750	96.608	96.540	96.467	96.385	6.625	101.351	101.241	101.128	101.000
5.875	97.708	97.636	97.563	97.481	5.875	97.223	97.152	97.079	96.996	6.750	101.597	101.495	101.399	101.289
5.990	98.306	98.228	98.148	98.057	5.990	97.821	97.743	97.663	97.572	6.875	101.889	101.787	101.690	101.581
6.125	98.960	98.882	98.801	98.710	6.125	98.506	98.427	98.347	98.255	6.990	102.360	102.258	102.162	102.052
6.250	99.513	99.435	99.354	99.263	6.250	99.081	99.002	98.922	98.830	7.125	102.761	102.660	102.563	102.453
6.375	100.261	100.182	100.102	100.010	6.375	99.836	99.757	99.677	99.585	7.250	103.051	102.949	102.852	102.742
6.500	100.773	100.695	100.614	100.523	6.500	100.348	100.270	100.189	100.098	7.375	103.400	103.299	103.202	103.092
6.625	101.156	101.064	100.967	100.857	6.625	100.731	100.639	100.542	100.432	7.500	103.748	103.653	103.556	103.446
6.750	101.786	101.694	101.597	101.487	6.750	101.361	101.269	101.172	101.062	7.625	104.038	103.944	103.847	103.737
6.875	102.125	102.033	101.936	101.826	6.875	101.686	101.594	101.497	101.387	7.750	104.178	104.084	103.987	103.877
6.990	102.647	102.546	102.449	102.339	6.990	102.202	102.101	102.004	101.894	7.875	104.452	104.358	104.261	104.151
7.125	103.121	103.020	102.923	102.813	7.125	102.676	102.575	102.478	102.368	7.990	104.551	104.457	104.360	104.250
7.250	103.445	103.344	103.247	103.137	7.250	103.000	102.899	102.802	102.692	8.125	104.802	104.708	104.611	104.501
7.375	103.730	103.628	103.531	103.422	7.375	103.285	103.183	103.086	102.977					
7.500	104.061	103.966	103.869	103.759	7.500	103.616	103.521	103.424	103.314					
7.625	104.400	104.306	104.209	104.100	7.625	103.955	103.861	103.764	103.655					

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	96.884	96.832	96.774	96.707	5.990	100.214	100.150	100.083	100.007	5.750	96.655	96.587	96.515	96.432
4.990	97.280	97.228	97.169	97.103	6.125	100.470	100.405	100.338	100.262	5.875	97.258	97.186	97.113	97.031
5.125	97.734	97.682	97.623	97.557	6.250	100.750	100.689	100.630	100.564	5.990	97.856	97.778	97.698	97.607
5.250	98.336	98.271	98.204	98.128	6.375	101.126	101.066	101.007	100.940	6.125	98.510	98.432	98.351	98.260
5.375	98.754	98.690	98.623	98.547	6.500	101.357	101.296	101.238	101.171	6.250	99.063	98.985	98.904	98.813
5.500	99.162	99.097	99.030	98.954	6.625	101.440	101.379	101.321	101.254	6.375	99.811	99.732	99.652	99.560
5.625	99.554	99.489	99.422	99.346	6.750	101.762	101.701	101.642	101.576	6.500	100.323	100.245	100.164	100.073
5.750	99.924	99.860	99.793	99.717	6.875	101.822	101.761	101.703	101.636	6.625	100.706	100.614	100.517	100.407
5.875	100.273	100.208	100.141	100.065	6.990	102.105	102.045	101.986	101.920	6.750	101.336	101.244	101.147	101.037
5.990	100.597	100.533	100.466	100.390	7.125	102.290	102.230	102.171	102.105	6.875	101.675	101.583	101.486	101.376
6.125	100.958	100.893	100.826	100.750	7.250	102.143	102.066	101.983	101.888	6.990	102.197	102.096	101.999	101.889
6.250	101.264	101.200	101.133	101.057	7.375	102.296	102.220	102.136	102.041	7.125	102.671	102.570	102.473	102.363
6.375	101.670	101.605	101.538	101.462	7.500	102.430	102.353	102.269	102.175	7.250	102.995	102.894	102.797	102.687
6.500	101.924	101.860	101.793	101.717	7.625	102.500	102.423	102.339	102.244	7.375	103.280	103.178	103.081	102.972
6.625	102.041	101.976	101.909	101.833	7.750	102.333	102.257	102.173	102.078	7.500	103.611	103.516	103.419	103.309
6.750	102.314	102.254	102.195	102.129	7.875	102.462	102.386	102.302	102.207	7.625	103.950	103.856	103.759	103.650
6.875	102.434	102.374	102.315	102.249	7.990	102.452	102.375	102.292	102.197	7.750	104.012	103.918	103.821	103.711
6.990	102.768	102.708	102.649	102.583	8.125	102.591	102.515	102.431	102.336	7.875	104.271	104.177	104.080	103.970
										7.990	104.356	104.262	104.165	104.055
										8.125	104.592	104.498	104.401	104.292

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	94.237	94.171	94.098	94.016	4.875	91.420	91.375	91.327	91.272	5.750	98.288	98.188	98.083	97.964
5.500	94.920	94.852	94.779	94.697	4.990	92.069	92.025	91.976	91.921	5.875	98.843	98.743	98.638	98.519
5.625	95.598	95.530	95.457	95.375	5.125	92.800	92.755	92.706	92.652	5.990	99.335	99.236	99.131	99.012
5.750	96.230	96.162	96.090	96.007	5.250	93.352	93.286	93.214	93.131	6.125	99.886	99.787	99.682	99.563
5.875	96.833	96.761	96.688	96.606	5.375	94.026	93.960	93.887	93.805	6.250	99.910	99.800	99.687	99.559
5.990	97.431	97.353	97.273	97.182	5.500	94.706	94.638	94.565	94.482	6.375	100.526	100.416	100.303	100.175
6.125	98.085	98.007	97.926	97.835	5.625	95.385	95.317	95.244	95.161	6.500	100.989	100.879	100.766	100.638
6.250	98.638	98.560	98.479	98.388	5.750	96.033	95.965	95.892	95.810	6.625	101.276	101.166	101.053	100.925
6.375	99.386	99.307	99.227	99.135	5.875	96.648	96.577	96.504	96.421	6.750	101.522	101.420	101.324	101.214
6.500	99.898	99.820	99.739	99.648	5.990	97.246	97.168	97.088	96.997	6.875	101.814	101.712	101.615	101.506
6.625	100.281	100.189	100.092	99.982	6.125	97.931	97.852	97.772	97.680	6.990	102.285	102.183	102.087	101.977
6.750	100.911	100.819	100.722	100.612	6.250	98.506	98.427	98.347	98.255	7.125	102.686	102.585	102.488	102.378
6.875	101.250	101.158	101.061	100.951	6.375	99.261	99.182	99.102	99.010	7.250	102.976	102.874	102.777	102.667
6.990	101.772	101.671	101.574	101.464	6.500	99.773	99.695	99.614	99.523	7.375	103.325	103.224	103.127	103.017
7.125	102.246	102.145	102.048	101.938	6.625	100.156	100.064	99.967	99.857	7.500	103.673	103.578	103.481	103.371
7.250	102.570	102.469	102.372	102.262	6.750	100.786	100.694	100.597	100.487	7.625	103.963	103.869	103.772	103.662
7.375	102.855	102.753	102.656	102.547	6.875	101.111	101.019	100.922	100.812	7.750	104.103	104.009	103.912	103.802
7.500	103.186	103.091	102.994	102.884	6.990	101.627	101.526	101.429	101.319	7.875	104.377	104.283	104.186	104.076
7.625	103.525	103.431	103.334	103.225	7.125	102.101	102.000	101.903	101.793	7.990	104.476	104.382	104.285	104.175
7.750	103.587	103.493	103.396	103.286	7.250	102.425	102.324	102.227	102.117	8.125	104.727	104.633	104.536	104.426
7.875	103.846	103.752	103.655	103.545	7.375	102.710	102.608	102.511	102.402					
7.990	103.931	103.837	103.740	103.630	7.500	103.041	102.946	102.849	102.739					
8.125	104.167	104.073	103.976	103.867	7.625	103.380	103.286	103.189	103.080					



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

Wholesale

Effective: August 10, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.850	95.771	95.682	95.582	5.500	93.790	93.711	93.622	93.522	5.375	93.231	93.153	93.064	92.963
5.625	96.526	96.448	96.359	96.258	5.625	94.476	94.398	94.309	94.208	5.500	93.940	93.861	93.772	93.672
5.750	96.918	96.839	96.750	96.649	5.750	94.868	94.789	94.700	94.599	5.625	94.626	94.548	94.459	94.358
5.875	97.510	97.431	97.342	97.242	5.875	95.460	95.381	95.292	95.192	5.750	95.018	94.939	94.850	94.749
5.990	98.105	98.026	97.937	97.836	5.990	96.055	95.976	95.887	95.786	5.875	95.610	95.531	95.442	95.342
6.125	98.671	98.593	98.504	98.403	6.125	96.621	96.543	96.454	96.353	5.990	96.205	96.126	96.037	95.936
6.250	99.007	98.898	98.785	98.656	6.250	96.957	96.848	96.735	96.606	6.125	96.764	96.685	96.596	96.496
6.375	99.653	99.541	99.428	99.300	6.375	97.603	97.491	97.378	97.250	6.250	97.085	96.975	96.862	96.734
6.500	100.178	100.056	99.926	99.780	6.500	98.115	97.992	97.863	97.716	6.375	97.715	97.603	97.490	97.362
6.625	100.718	100.595	100.465	100.319	6.625	98.648	98.525	98.395	98.249	6.500	98.224	98.101	97.972	97.826
6.750	101.295	101.173	101.043	100.897	6.750	99.225	99.103	98.973	98.827	6.625	98.756	98.633	98.504	98.358
6.875	101.731	101.609	101.479	101.333	6.875	99.661	99.539	99.409	99.263	6.750	99.349	99.226	99.097	98.950
6.990	102.008	101.885	101.756	101.609	6.990	99.938	99.815	99.686	99.539	6.875	99.773	99.650	99.521	99.375
7.125	102.339	102.216	102.087	101.940	7.125	100.269	100.146	100.017	99.870	6.990	100.070	99.947	99.817	99.671
7.250	101.523	101.390	101.261	101.114	7.250	99.453	99.320	99.191	99.044	7.125	100.425	100.302	100.172	100.026
7.375	102.208	102.076	101.946	101.800	7.375	100.138	100.006	99.876	99.730	7.250	99.636	99.504	99.374	99.228
7.500	102.339	102.206	102.077	101.930	7.500	100.269	100.136	100.007	99.860	7.375	100.294	100.162	100.032	99.886
7.625	102.432	102.300	102.170	102.024	7.625	100.362	100.230	100.100	99.954	7.500	100.444	100.311	100.182	100.035
7.750	103.058	102.902	102.740	102.557	7.750	100.988	100.832	100.670	100.487	7.625	100.628	100.495	100.366	100.219
7.875	103.281	103.124	102.962	102.779	7.875	101.211	101.054	100.892	100.709	7.750	100.914	100.758	100.596	100.413
7.990	102.179	102.023	101.861	101.678	7.990	100.109	99.953	99.791	99.608	7.875	101.141	100.984	100.822	100.639
8.125	102.370	102.214	102.052	101.869	8.125	100.300	100.144	99.982	99.799	7.990	100.037	99.881	99.719	99.536

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	98.290	98.209	98.125	98.031	5.990	97.717	97.636	97.552	97.458					
6.125	98.575	98.494	98.410	98.315	6.125	97.977	97.897	97.813	97.718					
6.250	98.853	98.773	98.689	98.594	6.250	98.241	98.160	98.077	97.982					
6.375	99.118	99.037	98.953	98.859	6.375	98.490	98.409	98.325	98.230					
6.500	99.331	99.250	99.167	99.072	6.500	98.687	98.606	98.522	98.428					
6.625	99.545	99.464	99.380	99.285	6.625	98.893	98.813	98.729	98.634					
6.750	99.601	99.524	99.449	99.364	6.750	98.965	98.888	98.812	98.727					
6.875	99.805	99.729	99.653	99.568	6.875	99.157	99.080	99.005	98.920					
6.990	99.892	99.815	99.740	99.654	6.990	99.263	99.187	99.111	99.026					
7.125	100.023	99.946	99.871	99.786	7.125	99.419	99.342	99.267	99.181					
7.250	99.483	99.391	99.290	99.176	7.250	98.907	98.814	98.714	98.600					
7.375	100.031	99.938	99.838	99.724	7.375	99.427	99.334	99.234	99.120					
7.500	100.006	99.913	99.813	99.699	7.500	99.421	99.328	99.228	99.114					
7.625	99.975	99.882	99.782	99.668	7.625	99.481	99.388	99.287	99.173					
7.750	100.971	100.878	100.778	100.664	7.750	100.019	99.926	99.826	99.712					
7.875	101.064	100.972	100.871	100.757	7.875	100.129	100.036	99.936	99.822					
7.990	99.879	99.786	99.685	99.571	7.990	98.952	98.859	98.758	98.644					

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	92.285	92.241	92.192	92.137	5.375	95.098	95.019	94.931	94.830	5.375	94.212	94.146	94.073	93.991
4.990	92.935	92.891	92.842	92.787	5.500	95.800	95.721	95.632	95.532	5.500	94.895	94.827	94.754	94.672
5.125	93.675	93.631	93.582	93.527	5.625	96.476	96.398	96.309	96.208	5.625	95.573	95.505	95.432	95.350
5.250	94.233	94.167	94.094	94.012	5.750	96.868	96.789	96.700	96.599	5.750	96.205	96.137	96.065	95.982
5.375	94.912	94.846	94.773	94.691	5.875	97.460	97.381	97.292	97.192	5.875	96.808	96.736	96.663	96.581
5.500	95.595	95.527	95.454	95.372	5.990	98.055	97.976	97.887	97.786	5.990	97.406	97.328	97.248	97.157
5.625	96.273	96.205	96.132	96.050	6.125	98.621	98.543	98.454	98.353	6.125	98.060	97.982	97.901	97.810
5.750	96.905	96.837	96.765	96.682	6.250	98.957	98.848	98.735	98.606	6.250	98.613	98.535	98.454	98.363
5.875	97.508	97.436	97.363	97.281	6.375	99.603	99.491	99.378	99.250	6.375	99.361	99.282	99.202	99.110
5.990	98.106	98.028	97.948	97.857	6.500	100.128	100.006	99.876	99.730	6.500	99.873	99.795	99.714	99.623
6.125	98.760	98.682	98.601	98.510	6.625	100.668	100.545	100.415	100.269	6.625	100.256	100.164	100.067	99.957
6.250	99.313	99.235	99.154	99.063	6.750	101.245	101.123	100.993	100.847	6.750	100.886	100.794	100.697	100.587
6.375	100.061	99.982	99.902	99.810	6.875	101.681	101.559	101.429	101.283	6.875	101.225	101.133	101.036	100.926
6.500	100.573	100.495	100.414	100.323	6.990	101.958	101.835	101.706	101.559	6.990	101.747	101.646	101.549	101.439
6.625	100.956	100.864	100.767	100.657	7.125	102.289	102.166	102.037	101.890	7.125	102.221	102.120	102.023	101.913
6.750	101.586	101.494	101.397	101.287	7.250	101.473	101.340	101.211	101.064	7.250	102.545	102.444	102.347	102.237
6.875	101.925	101.833	101.736	101.626	7.375	102.158	102.026	101.896	101.750	7.375	102.830	102.728	102.631	102.522
6.990	102.447	102.346	102.249	102.139	7.500	102.289	102.156	102.027	101.880	7.500	103.161	103.066	102.969	102.859
7.125	102.921	102.820	102.723	102.613	7.625	102.382	102.250	102.120	101.974	7.625	103.500	103.406	103.309	103.200
7.250	103.245	103.144	103.047	102.937	7.750	103.008	102.852	102.690	102.507	7.750	103.562	103.468	103.371	103.261
7.375	103.530	103.428	103.331	103.222	7.875	103.231	103.074	102.912	102.729	7.875	103.821	103.727	103.630	103.520
7.500	103.861	103.766	103.669	103.559	7.990	102.129	101.973	101.811	101.628	7.990	103.906	103.812	103.715	103.605
7.625	104.200	104.106	104.009	103.900	8.125					8.125	104.142	104.048	103.951	103.842

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEREDY 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	92.285	92.241	92.192	92.137	5.500	95.800	95.721	95.632	95.532	5.375	94.212	94.146	94.073	93.991
4.990	92.935	92.891	92.842	92.787	5.625	96.476	96.398	96.309	96.208	5.500	94.895	94.827	94.754	94.672
5.125	93.675	93.631	93.582	93.527	5.750	96.868	96.789	96.700	96.599	5.625	95.573	95.505	95.432	95.350
5.250	94.233	94.167	94.094	94.012	5.875	97.460	97.381	97.292	97.192	5.750	96.205	96.137	96.065	95.982
5.375	94.912	94.846	94.773	94.691	5.990	98.055	97.976	97.887	97.786	5.875	96.808	96.736	96.663	96.581
5.500	95.595	95.527	95.454	95.372	6.125	98.621	98.543	98.454	98.353	5.990	97.406	97.328	97.248	97.157
5.625	96.273	96.205	96.132	96.050	6.250	98.957	98.848	98.735	98.606	6.125	98.060	97.982	97.901	97.810
5.750	96.905	96.837	96.765	96.682	6.375	99.603	99.491	99.378	99.250	6.250	98.613	98.535	98.454	98.363
5.875	97.508	97.436	97.363	97.281	6.500	100.128	100.006	99.876	99.730	6.375	99.361	99.282	99.202	99.110
5.990	98.106	98.028	97.948	97.857	6.625	100.668	100.545	100.415	100.269	6.500	99.873	99.795	99.714	99.623
6.125	98.760	98.682	98.601	98.510	6.750	101.245	101.123	100.993	100.847	6.625	100.256	100.164	100.067	99.957
6.250	99.313	99.235	99.154	99.063	6.875	101.681	101.559	101.429	101.283	6.750	100.886	100.794	100.697	100.587
6.375	100.061	99.982	99.902	99.810	6.990	101.958	101.835	101.706	101.559	6.875	101.225	101.133	101.036	100.926
6.500	100.573	100.495	100.414	100.323	7.125	102.289	102.166	102.037	101.890	6.990	101.747	101.646	101.549	101.439
6.625	100.956	100.864	100.767	100.657	7.250	101.473	101.340	101.211	101.064	7.125	102.221	102.120	102.023	101.913
6.750	101.586	101.494	101.397	101.287	7.375	102.158	102.026	101.896	101.750	7.250	102.545	102.444	102.347	102.237
6.875	101.925	101.833	101.736	101.626	7.500	102.289	102.156	102.027	101.880	7.375	102.830	102.728	102.631	102.522
6.990	102.447	102.346	102.249	102.139	7.625	102.382	102.250	102.120	101.974	7.500	103.161	103.066	102.969	102.859
7.125	102.921	102.820	102.723	102.613	7.750	103.008	102.852	102.690	102.507	7.625	103.500	103.406	103.309	103.200
7.250	103.245	103.144	103.047	102.937	7.875	103.231	103.074	102.912	102.729	7.750	103.562	103.468	103.371	103.261
7.375	103.530	103.428	103.331	103.222	7.990	102.129	101.973	101.811	101.628	7.875	103.821	103.727	103.630	103.520
7.500	103.861	103.766	103.669	103.559	8.125	102.320	102.164	102.002	101.819	7.990	103.906	103.812	103.715	103.605
7.625	104.200	104.106	104.009	103.900						8.125	104.142	104.048	103.951	103.842



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

SELECT PRICING

Effective: August 10, 2026

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	92.735	92.691	92.642	92.587	4.875	97.134	97.082	97.024	96.957	
4.990	93.385	93.341	93.292	93.237	4.990	97.530	97.478	97.419	97.353	
5.125	94.125	94.081	94.032	93.977	5.125	97.984	97.932	97.873	97.807	
5.250	94.683	94.617	94.544	94.462	5.250	98.586	98.521	98.454	98.378	
5.375	95.362	95.296	95.223	95.141	5.375	99.004	98.940	98.873	98.797	
5.500	96.045	95.977	95.904	95.822	5.500	99.412	99.347	99.280	99.204	
5.625	96.723	96.655	96.582	96.500	5.625	99.804	99.739	99.672	99.596	
5.750	97.355	97.287	97.215	97.132	5.750	100.174	100.110	100.043	99.967	
5.875	97.958	97.886	97.813	97.731	5.875	100.523	100.458	100.391	100.315	
5.990	98.556	98.478	98.398	98.307	5.990	100.847	100.783	100.716	100.640	
6.125	99.210	99.132	99.051	98.960	6.125	101.208	101.143	101.076	101.000	
6.250	99.763	99.685	99.604	99.513	6.250	101.514	101.450	101.383	101.307	
6.375	100.511	100.432	100.352	100.260	6.375	101.920	101.855	101.788	101.712	
6.500	101.023	100.945	100.864	100.773	6.500	102.174	102.110	102.043	101.967	
6.625	101.406	101.314	101.217	101.107	6.625	102.291	102.226	102.159	102.083	
6.750	102.036	101.944	101.847	101.737	6.750	102.564	102.504	102.445	102.379	
6.875	102.375	102.283	102.186	102.076	6.875	102.684	102.624	102.565	102.499	
6.990	102.897	102.796	102.699	102.589						
7.125	103.371	103.270	103.173	103.063						
7.250	103.695	103.594	103.497	103.387						
7.375	103.980	103.878	103.781	103.672						
7.500	104.311	104.216	104.119	104.009						
7.625	104.650	104.556	104.459	104.350						
7.750	104.712	104.618	104.521	104.411						
7.875	104.971	104.877	104.780	104.670						

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	96.100	96.021	95.932	95.832	5.990	98.540	98.459	98.375	98.281	
5.625	96.776	96.698	96.609	96.508	6.125	98.825	98.744	98.660	98.565	
5.750	97.168	97.089	97.000	96.899	6.250	99.103	99.023	98.939	98.844	
5.875	97.760	97.681	97.592	97.492	6.375	99.368	99.287	99.203	99.109	
5.990	98.355	98.276	98.187	98.086	6.500	99.581	99.500	99.417	99.322	
6.125	98.921	98.843	98.754	98.653	6.625	99.795	99.714	99.630	99.535	
6.250	99.257	99.148	99.035	98.906	6.750	99.851	99.774	99.699	99.614	
6.375	99.903	99.791	99.678	99.550	6.875	100.055	99.979	99.903	99.818	
6.500	100.428	100.306	100.176	100.030	6.990	100.142	100.065	99.990	99.904	
6.625	100.968	100.845	100.715	100.569	7.125	100.273	100.196	100.121	100.036	
6.750	101.545	101.423	101.293	101.147	7.250	99.733	99.641	99.540	99.426	
6.875	101.981	101.859	101.729	101.583	7.375	100.281	100.188	100.088	99.974	
6.990	102.258	102.135	102.006	101.859	7.500	100.256	100.163	100.063	99.949	
7.125	102.589	102.466	102.337	102.190	7.625	100.225	100.132	100.032	99.918	
7.250	101.773	101.640	101.511	101.364	7.750	101.221	101.128	101.028	100.914	
7.375	102.458	102.326	102.196	102.050	7.875	101.314	101.222	101.121	101.007	
7.500	102.589	102.456	102.327	102.180						
7.625	102.682	102.550	102.420	102.274						
7.750	103.308	103.152	102.990	102.807						
7.875	103.531	103.374	103.212	103.029						
7.990	102.429	102.273	102.111	101.928						
8.125	102.620	102.464	102.302	102.119						

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	92.535	92.491	92.442	92.387	5.500	96.050	95.971	95.882	95.782	
4.990	93.185	93.141	93.092	93.037	5.625	96.726	96.648	96.559	96.458	
5.125	93.925	93.881	93.832	93.777	5.750	97.118	97.039	96.950	96.849	
5.250	94.483	94.417	94.344	94.262	5.875	97.710	97.631	97.542	97.442	
5.375	95.162	95.096	95.023	94.941	5.990	98.305	98.226	98.137	98.036	
5.500	95.845	95.777	95.704	95.622	6.125	98.871	98.793	98.704	98.603	
5.625	96.523	96.455	96.382	96.300	6.250	99.207	99.098	98.985	98.856	
5.750	97.155	97.087	97.015	96.932	6.375	99.853	99.741	99.628	99.500	
5.875	97.758	97.686	97.613	97.531	6.500	100.378	100.256	100.126	99.980	
5.990	98.356	98.278	98.198	98.107	6.625	100.918	100.795	100.665	100.519	
6.125	99.010	98.932	98.851	98.760	6.750	101.495	101.373	101.243	101.097	
6.250	99.563	99.485	99.404	99.313	6.875	101.931	101.809	101.679	101.533	
6.375	100.311	100.232	100.152	100.060	6.990	102.208	102.085	101.956	101.809	
6.500	100.823	100.745	100.664	100.573	7.125	102.539	102.416	102.287	102.140	
6.625	101.206	101.114	101.017	100.907	7.250	101.723	101.590	101.461	101.314	
6.750	101.836	101.744	101.647	101.537	7.375	102.408	102.276	102.146	102.000	
6.875	102.175	102.083	101.986	101.876	7.500	102.539	102.406	102.277	102.130	
6.990	102.697	102.596	102.499	102.389	7.625	102.632	102.500	102.370	102.224	
7.125	103.171	103.070	102.973	102.863	7.750	103.258	103.102	102.940	102.757	
7.250	103.495	103.394	103.297	103.187	7.875	103.481	103.324	103.162	102.979	
7.375	103.780	103.678	103.581	103.472	7.990	102.379	102.223	102.061	101.878	
7.500	104.111	104.016	103.919	103.809	8.125	102.570	102.414	102.252	102.069	
7.625	104.450	104.356	104.259	104.150						

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	92.535	92.491	92.442	92.387	5.500	96.050	95.971	95.882	95.782	
4.990	93.185	93.141	93.092	93.037	5.625	96.726	96.648	96.559	96.458	
5.125	93.925	93.881	93.832	93.777	5.750	97.118	97.039	96.950	96.849	
5.250	94.483	94.417	94.344	94.262	5.875	97.710	97.631	97.542	97.442	
5.375	95.162	95.096	95.023	94.941	5.990	98.305	98.226	98.137	98.036	
5.500	95.845	95.777	95.704	95.622	6.125	98.871	98.793	98.704	98.603	
5.625	96.523	96.455	96.382	96.300	6.250	99.207	99.098	98.985	98.856	
5.750	97.155	97.087	97.015	96.932	6.375	99.853	99.741	99.628	99.500	
5.875	97.758	97.686	97.613	97.531	6.500	100.378	100.256	100.126	99.980	
5.990	98.356	98.278	98.198	98.107	6.625	100.918	100.795	100.665	100.519	
6.125	99.010	98.932	98.851	98.760	6.750	101.495	101.373	101.243	101.097	
6.250	99.563	99.485	99.404	99.313	6.875	101.931	101.809	101.679	101.533	
6.375	100.311	100.232	100.152	100.060	6.990	102.208	102.085	101.956	101.809	
6.500	100.823	100.745	100.664	100.573	7.125	102.539	102.416	102.287	102.140	
6.625	101.206	101.114	101.017	100.907	7.250	101.723	101.590	101.461	101.314	
6.750	101.836	101.744	101.647	101.537	7.375	102.408	102.276	102.146	102.000	
6.875	102.175	102.083	101.986	101.876	7.500	102.539	102.406	102.277	102.130	
6.990	102.697	102.596	102.499	102.389	7.625	102.632	102.500	102.370	102.224	
7.125	103.171	103.070	102.973	102.863	7.750	103.258	103.102	102.940	102.757	
7.250	103.495	103.394	103.297	103.187	7.875	103.481	103.324	103.162	102.979	
7.375	103.780	103.678	103.581	103.472	7.990	102.379	102.223	102.061	101.878	
7.500	104.111	104.016	103.919	103.809	8.125	102.570	102.414	102.252	102.069	
7.625	104.450	104.356	104.259	104.150	8.250	101.954	101.797	101.636	101.452	



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

Wholesale

Effective: August 10, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.485	92.441	92.392	92.337	4.875	91.995	91.950	91.902	91.847	5.500	97.162	97.063	96.958	96.839
4.990	93.135	93.091	93.042	92.987	4.990	92.644	92.600	92.551	92.496	5.625	97.784	97.685	97.579	97.460
5.125	93.875	93.831	93.782	93.727	5.125	93.375	93.330	93.281	93.227	5.750	98.363	98.263	98.158	98.039
5.250	94.433	94.367	94.294	94.212	5.250	93.927	93.861	93.789	93.706	5.875	98.918	98.818	98.713	98.594
5.375	95.112	95.046	94.973	94.891	5.375	94.601	94.535	94.462	94.380	5.990	99.410	99.311	99.206	99.087
5.500	95.795	95.727	95.654	95.572	5.500	95.281	95.213	95.140	95.057	6.125	99.961	99.862	99.757	99.638
5.625	96.473	96.405	96.332	96.250	5.625	95.960	95.892	95.819	95.736	6.250	99.985	99.875	99.762	99.634
5.750	97.105	97.037	96.965	96.882	5.750	96.608	96.540	96.467	96.385	6.375	100.601	100.491	100.378	100.250
5.875	97.708	97.636	97.563	97.481	5.875	97.223	97.152	97.079	96.996	6.500	101.064	100.954	100.841	100.713
5.990	98.306	98.228	98.148	98.057	5.990	97.821	97.743	97.663	97.572	6.625	101.351	101.241	101.128	101.000
6.125	98.960	98.882	98.801	98.710	6.125	98.506	98.427	98.347	98.255	6.750	101.597	101.495	101.399	101.289
6.250	99.513	99.435	99.354	99.263	6.250	99.081	99.002	98.922	98.830	6.875	101.889	101.787	101.690	101.581
6.375	100.261	100.182	100.102	100.010	6.375	99.836	99.757	99.677	99.585	6.990	102.360	102.258	102.162	102.052
6.500	100.773	100.695	100.614	100.523	6.500	100.348	100.270	100.189	100.098	7.125	102.761	102.660	102.563	102.453
6.625	101.156	101.064	100.967	100.857	6.625	100.731	100.639	100.542	100.432	7.250	103.051	102.949	102.852	102.742
6.750	101.786	101.694	101.597	101.487	6.750	101.361	101.269	101.172	101.062	7.375	103.400	103.299	103.202	103.092
6.875	102.125	102.033	101.936	101.826	6.875	101.686	101.594	101.497	101.387	7.500	103.748	103.653	103.556	103.446
6.990	102.647	102.546	102.449	102.339	6.990	102.202	102.101	102.004	101.894	7.625	104.038	103.944	103.847	103.737
7.125	103.121	103.020	102.923	102.813	7.125	102.676	102.575	102.478	102.368	7.750	104.178	104.084	103.987	103.877
7.250	103.445	103.344	103.247	103.137	7.250	103.000	102.899	102.802	102.692	7.875	104.452	104.358	104.261	104.151
7.375	103.730	103.628	103.531	103.422	7.375	103.285	103.183	103.086	102.977	7.990	104.551	104.457	104.360	104.250
7.500	104.061	103.966	103.869	103.759	7.500	103.616	103.521	103.424	103.314	8.125	104.802	104.708	104.611	104.501
7.625	104.400	104.306	104.209	104.100	7.625	103.955	103.861	103.764	103.665					
7.750	104.462	104.368	104.271	104.161	7.750	104.017	103.923	103.826	103.716					
7.875	104.721	104.627	104.530	104.420	7.875	104.276	104.182	104.085	103.975					
7.990	104.806	104.712	104.615	104.505	7.990	104.361	104.267	104.170	104.060					
8.125	105.042	104.948	104.851	104.742	8.125	104.597	104.503	104.406	104.297					

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	97.280	97.228	97.169	97.103	5.500	99.008	98.927	98.843	98.748	5.875	97.258	97.186	97.113	97.031
5.125	97.734	97.682	97.623	97.557	5.625	99.297	99.217	99.133	99.038	5.990	97.856	97.778	97.698	97.607
5.250	98.336	98.271	98.204	98.128	5.750	99.661	99.596	99.529	99.454	6.125	98.510	98.432	98.351	98.260
5.375	98.754	98.690	98.623	98.547	5.875	99.951	99.887	99.820	99.744	6.250	99.063	98.985	98.904	98.813
5.500	99.162	99.097	99.030	98.954	5.990	100.214	100.150	100.083	100.007	6.375	99.811	99.732	99.652	99.560
5.625	99.554	99.489	99.422	99.346	6.125	100.470	100.405	100.338	100.262	6.500	100.323	100.245	100.164	100.073
5.750	99.924	99.860	99.793	99.717	6.250	100.750	100.689	100.630	100.564	6.625	100.706	100.614	100.517	100.407
5.875	100.273	100.208	100.141	100.065	6.375	101.126	101.066	101.007	100.940	6.750	101.336	101.244	101.147	101.037
5.990	100.597	100.533	100.466	100.390	6.500	101.357	101.296	101.238	101.171	6.875	101.675	101.583	101.486	101.376
6.125	100.958	100.893	100.826	100.750	6.625	101.440	101.379	101.321	101.254	6.990	102.197	102.096	101.999	101.889
6.250	101.264	101.200	101.133	101.057	6.750	101.762	101.701	101.642	101.576	7.125	102.671	102.570	102.473	102.363
6.375	101.670	101.605	101.538	101.462	6.875	101.822	101.761	101.703	101.636	7.250	102.995	102.894	102.797	102.687
6.500	101.924	101.860	101.793	101.717	6.990	102.105	102.045	101.986	101.920	7.375	103.280	103.178	103.081	102.972
6.625	102.041	101.976	101.909	101.833	7.125	102.290	102.230	102.171	102.105	7.500	103.611	103.516	103.419	103.309
6.750	102.314	102.254	102.195	102.129	7.250	102.143	102.066	101.983	101.888	7.625	103.950	103.856	103.759	103.650
6.875	102.434	102.374	102.315	102.249						7.750	104.012	103.918	103.821	103.711
6.990	102.768	102.708	102.649	102.583						7.875	104.271	104.177	104.080	103.970
										7.990	104.356	104.262	104.165	104.055
										8.125	104.592	104.498	104.401	104.292

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)														
Rate	15-Day	30-Day	45-Day	60-Day										
5.875	97.708	97.636	97.563	97.481										
5.990	98.306	98.228	98.148	98.057										
6.125	98.960	98.882	98.801	98.710										
6.250	99.513	99.435	99.354	99.263										
6.375	100.261	100.182	100.102	100.010										
6.500	100.773	100.695	100.614	100.523										
6.625	101.156	101.064	100.967	100.857										
6.750	101.786	101.694	101.597	101.487										
6.875	102.125	102.033	101.936	101.826										
6.990	102.647	102.546	102.449	102.339										
7.125	103.121	103.020	102.923	102.813										
7.250	103.445	103.344	103.247	103.137										
7.375	103.730	103.628	103.531	103.422										
7.500	104.061	103.966	103.869	103.759										
7.625	104.400	104.306	104.209	104.100										
7.750	104.462	104.368	104.271	104.161										
7.875	104.721	104.627	104.530	104.420										
7.990	104.806	104.712	104.615	104.505										
8.125	105.042	104.948	104.851	104.742										

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.500	95.421	95.332	95.232	5.500	93.190	93.111	93.022	92.922	5.500	96.540	96.460	96.376	96.281
5.625	96.176	96.098	96.009	95.908	5.625	93.876	93.798	93.709	93.608	5.625	96.901	96.821	96.737	96.642
5.750	96.568	96.489	96.400	96.299	5.750	94.268	94.189	94.100	93.999	5.750	96.990	96.909	96.826	96.731
5.875	97.160	97.081	96.992	96.892	5.875	94.860	94.781	94.692	94.592	5.875	97.300	97.219	97.136	97.041
5.990	97.755	97.676	97.587	97.486	5.990	95.455	95.376	95.287	95.186	5.990	97.677	97.596	97.512	97.418
6.125	98.321	98.243	98.154	98.053	6.125	96.014	95.935	95.846	95.746	6.125	97.937	97.857	97.773	97.678
6.250	98.657	98.548	98.435	98.306	6.250	96.335	96.225	96.112	95.984	6.250	98.201	98.120	98.037	97.942
6.375	99.303	99.191	99.078	98.950	6.375	96.965	96.853	96.740	96.612	6.375	98.450	98.369	98.285	98.190
6.500	99.828	99.706	99.576	99.430	6.500	97.474	97.351	97.222	97.076	6.500	98.647	98.566	98.482	98.388
6.625	100.368	100.245	100.115	99.969	6.625	98.006	97.883	97.754	97.608	6.625	98.853	98.773	98.689	98.594
6.750	100.945	100.823	100.693	100.547	6.750	98.599	98.476	98.347	98.200	6.750	98.925	98.848	98.772	98.687
6.875	101.381	101.259	101.129	100.983	6.875	99.023	98.900	98.771	98.625	6.875	99.117	99.040	98.965	98.880
6.990	101.658	101.535	101.406	101.259	6.990	99.320	99.197	99.067	98.921	6.990	99.223	99.147	99.071	98.986
7.125	101.989	101.866	101.737	101.590	7.125	99.675	99.552	99.422	99.276	7.125	99.379	99.302	99.227	99.141
7.250	101.173	101.040	100.911	100.764	7.250	98.886	98.754	98.624	98.478	7.250	98.867	98.774	98.674	98.560
7.375	101.858	101.726	101.596	101.450	7.375	99.544	99.412	99.282	99.136	7.375	99.387	99.294	99.194	99.080
7.500	101.989	101.856	101.727	101.580	7.500	99.694	99.561	99.432	99.285	7.500	99.381	99.288	99.188	99.074
7.625	102.082	101.950	101.820	101.674	7.625	99.878	99.745	99.616	99.469	7.625	99.441	99.348	99.247	99.133
7.750	102.708	102.552	102.390	102.207	7.750	100.164	100.008	99.846	99.663	7.750	100.169	100.076	99.976	99.862
7.875	102.931	102.774	102.612	102.429	7.875	100.391	100.234	100.072	99.889	7.875	100.279	100.186	100.086	99.972
7.990	101.829	101.673	101.511	101.328	7.990	99.287	99.131	98.969	98.786	7.990	99.102	99.009	98.908	98.794

 Giant Lending 3187 Red Hill Ave., Suite 100 Costa Mesa, CA 92626															
Effective: August 10, 2026															
FREDDIE MAC FIXED RATE BUYDOWN PRICING															
FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					DDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	92.285	92.241	92.192	92.137	5.990	97.705	97.626	97.537	97.436	5.375	94.212	94.146	94.073	93.991	
4.990	92.935	92.891	92.842	92.787	6.125	98.271	98.193	98.104	98.003	5.500	94.895	94.827	94.754	94.672	
5.125	93.675	93.631	93.582	93.527	6.250	98.607	98.498	98.385	98.256	5.625	95.573	95.505	95.432	95.350	
5.250	94.233	94.167	94.094	94.012	6.375	99.253	99.141	99.028	98.900	5.750	96.205	96.137	96.065	95.982	
5.375	94.912	94.846	94.773	94.691	6.500	99.778	99.656	99.526	99.380	5.875	96.808	96.736	96.663	96.581	
5.500	95.595	95.527	95.454	95.372	6.625	100.318	100.195	100.065	99.919	5.990	97.406	97.328	97.248	97.157	
5.625	96.273	96.205	96.132	96.050	6.750	100.895	100.773	100.643	100.497	6.125	98.060	97.982	97.901	97.810	
5.750	96.905	96.837	96.765	96.682	6.875	101.331	101.209	101.079	100.933	6.250	98.613	98.535	98.454	98.363	
5.875	97.508	97.436	97.363	97.281	6.990	101.608	101.485	101.356	101.209	6.375	99.361	99.282	99.202	99.110	
5.990	98.106	98.028	97.948	97.857	7.125	101.939	101.816	101.687	101.540	6.500	99.873	99.795	99.714	99.623	
6.125	98.760	98.682	98.601	98.510	7.250	101.123	100.990	100.861	100.714	6.625	100.256	100.164	100.067	99.957	
6.250	99.313	99.235	99.154	99.063	7.375	101.808	101.676	101.546	101.400	6.750	100.886	100.794	100.697	100.587	
6.375	100.061	99.982	99.902	99.810	7.500	101.939	101.806	101.677	101.530	6.875	101.225	101.133	101.036	100.926	
6.500	100.573	100.495	100.414	100.323	7.625	102.032	101.900	101.770	101.624	6.990	101.747	101.646	101.549	101.439	
6.625	100.956	100.864	100.767	100.657	7.750	102.658	102.502	102.340	102.157	7.125	102.221	102.120	102.023	101.913	
6.750	101.586	101.494	101.397	101.287	7.875	102.881	102.724	102.562	102.379	7.250	102.545	102.444	102.347	102.237	
6.875	101.925	101.833	101.736	101.626	7.990	101.779	101.623	101.461	101.278	7.375	102.830	102.728	102.631	102.522	
6.990	102.447	102.346	102.249	102.139	8.125	101.970	101.814	101.652	101.469	7.500	103.161	103.066	102.969	102.859	
7.125	102.921	102.820	102.723	102.613	8.250					7.625	103.500	103.406	103.309	103.200	
7.250	103.245	103.144	103.047	102.937						7.750	103.562	103.468	103.371	103.261	
7.375	103.530	103.428	103.331	103.222						7.875	103.821	103.727	103.630	103.520	
7.500	103.861	103.766	103.669	103.559						7.990	103.906	103.812	103.715	103.605	
7.625	104.200	104.106	104.009	103.900						8.125	104.142	104.048	103.951	103.842	
FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	92.285	92.241	92.192	92.137	5.990	97.705	97.626	97.537	97.436	5.375	94.212	94.146	94.073	93.991	
4.990	92.935	92.891	92.842	92.787	6.125	98.271	98.193	98.104	98.003	5.500	94.895	94.827	94.754	94.672	
5.125	93.675	93.631	93.582	93.527	6.250	98.607	98.498	98.385	98.256	5.625	95.573	95.505	95.432	95.350	
5.250	94.233	94.167	94.094	94.012	6.375	99.253	99.141	99.028	98.900	5.750	96.205	96.137	96.065	95.982	
5.375	94.912	94.846	94.773	94.691	6.500	99.778	99.656	99.526	99.380	5.875	96.808	96.736	96.663	96.581	
5.500	95.595	95.527	95.454	95.372	6.625	100.318	100.195	100.065	99.919	5.990	97.406	97.328	97.248	97.157	
5.625	96.273	96.205	96.132	96.050	6.750	100.895	100.773	100.643	100.497	6.125	98.060	97.982	97.901	97.810	
5.750	96.905	96.837	96.765	96.682	6.875	101.331	101.209	101.079	100.933	6.250	98.613	98.535	98.454	98.363	
5.875	97.508	97.436	97.363	97.281	6.990	101.608	101.485	101.356	101.209	6.375	99.361	99.282	99.202	99.110	
5.990	98.106	98.028	97.948	97.857	7.125	101.939	101.816	101.687	101.540	6.500	99.873	99.795	99.714	99.623	
6.125	98.760	98.682	98.601	98.510	7.250	101.123	100.990	100.861	100.714	6.625	100.256	100.164	100.067	99.957	
6.250	99.313	99.235	99.154	99.063	7.375	101.808	101.676	101.546	101.400	6.750	100.886	100.794	100.697	100.587	
6.375	100.061	99.982	99.902	99.810	7.500	101.939	101.806	101.677	101.530	6.875	101.225	101.133	101.036	100.926	
6.500	100.573	100.495	100.414	100.323	7.625	102.032	101.900	101.770	101.624	6.990	101.747	101.646	101.549	101.439	
6.625	100.956	100.864	100.767	100.657	7.750	102.658	102.502	102.340	102.157	7.125	102.221	102.120	102.023	101.913	
6.750	101.586	101.494	101.397	101.287	7.875	102.881	102.724	102.562	102.379	7.250	102.545	102.444	102.347	102.237	
6.875	101.925	101.833	101.736	101.626	7.990	101.779	101.623	101.461	101.278	7.375	102.830	102.728	102.631	102.522	
6.990	102.447	102.346	102.249	102.139	8.125	101.970	101.814	101.652	101.469	7.500	103.161	103.066	102.969	102.859	
7.125	102.921	102.820	102.723	102.613	8.250	101.354	101.197	101.036	100.852	7.625	103.500	103.406	103.309	103.200	
7.250	103.245	103.144	103.047	102.937	8.375	101.127	100.970	100.808	100.625	7.750	103.562	103.468	103.371	103.261	
7.375	103.530	103.428	103.331	103.222	8.500	101.274	101.118	100.956	100.773	7.875	103.821	103.727	103.630	103.520	
7.500	103.861	103.766	103.669	103.559	8.625	101.418	101.261	101.100	100.916	7.990	103.906	103.812	103.715	103.605	
7.625	104.200	104.106	104.009	103.900	8.750	102.037	101.880	101.718	101.535	8.125	104.142	104.048	103.951	103.842	



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

SELECT PRICING

Effective: August 10, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.735	92.691	92.642	92.587	4.875	97.134	97.082	97.024	96.957
4.990	93.385	93.341	93.292	93.237	4.990	97.530	97.478	97.419	97.353
5.125	94.125	94.081	94.032	93.977	5.125	97.984	97.932	97.873	97.807
5.250	94.683	94.617	94.544	94.462	5.250	98.586	98.521	98.454	98.378
5.375	95.362	95.296	95.223	95.141	5.375	99.004	98.940	98.873	98.797
5.500	96.045	95.977	95.904	95.822	5.500	99.412	99.347	99.280	99.204
5.625	96.723	96.655	96.582	96.500	5.625	99.804	99.739	99.672	99.596
5.750	97.355	97.287	97.215	97.132	5.750	100.174	100.110	100.043	99.967
5.875	97.958	97.886	97.813	97.731	5.875	100.523	100.458	100.391	100.315
5.990	98.556	98.478	98.398	98.307	5.990	100.847	100.783	100.716	100.640
6.125	99.210	99.132	99.051	98.960	6.125	101.208	101.143	101.076	101.000
6.250	99.763	99.685	99.604	99.513	6.250	101.514	101.450	101.383	101.307
6.375	100.511	100.432	100.352	100.260	6.375	101.920	101.855	101.788	101.712
6.500	101.023	100.945	100.864	100.773	6.500	102.174	102.110	102.043	101.967
6.625	101.406	101.314	101.217	101.107	6.625	102.291	102.226	102.159	102.083
6.750	102.036	101.944	101.847	101.737	6.750	102.564	102.504	102.445	102.379
6.875	102.375	102.283	102.186	102.076	6.875	102.684	102.624	102.565	102.499
6.990	102.897	102.796	102.699	102.589	6.990	103.018	102.958	102.899	102.833
7.125	103.371	103.270	103.173	103.063	7.125	103.263	103.202	103.143	103.077
7.250	103.695	103.594	103.497	103.387	7.250	102.935	102.858	102.775	102.680
7.375	103.980	103.878	103.781	103.672					
7.500	104.311	104.216	104.119	104.009					
7.625	104.650	104.556	104.459	104.350					
7.750	104.712	104.618	104.521	104.411					
7.875	104.971	104.877	104.780	104.670					
7.990	105.056	104.962	104.865	104.755					
8.125	105.292	105.198	105.101	104.992					

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	95.750	95.671	95.582	95.482	5.990	97.927	97.846	97.762	97.668
5.625	96.426	96.348	96.259	96.158	6.125	98.187	98.107	98.023	97.928
5.750	96.818	96.739	96.650	96.549	6.250	98.451	98.370	98.287	98.192
5.875	97.410	97.331	97.242	97.142	6.375	98.700	98.619	98.535	98.440
5.990	98.005	97.926	97.837	97.736	6.500	98.897	98.816	98.732	98.638
6.125	98.571	98.493	98.404	98.303	6.625	99.103	99.023	98.939	98.844
6.250	98.907	98.798	98.685	98.556	6.750	99.175	99.098	99.022	98.937
6.375	99.553	99.441	99.328	99.200	6.875	99.367	99.290	99.215	99.130
6.500	100.078	99.956	99.826	99.680	6.990	99.473	99.397	99.321	99.236
6.625	100.618	100.495	100.365	100.219	7.125	99.629	99.552	99.477	99.391
6.750	101.195	101.073	100.943	100.797	7.250	99.117	99.024	98.924	98.810
6.875	101.631	101.509	101.379	101.233	7.375	99.637	99.544	99.444	99.330
6.990	101.908	101.785	101.656	101.509	7.500	99.631	99.538	99.438	99.324
7.125	102.239	102.116	101.987	101.840	7.625	99.691	99.598	99.497	99.383
7.250	101.423	101.290	101.161	101.014	7.750	100.419	100.326	100.226	100.112
7.375	102.108	101.976	101.846	101.700	7.875	100.529	100.436	100.336	100.222
7.500	102.239	102.106	101.977	101.830	7.990	99.352	99.259	99.158	99.044
7.625	102.332	102.200	102.070	101.924					
7.750	102.958	102.802	102.640	102.457					
7.875	103.181	103.024	102.862	102.679					
7.990	102.079	101.923	101.761	101.578					
8.125	102.270	102.114	101.952	101.769					

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.535	92.491	92.442	92.387	5.990	97.955	97.876	97.787	97.686
4.990	93.185	93.141	93.092	93.037	6.125	98.521	98.443	98.354	98.253
5.125	93.925	93.881	93.832	93.777	6.250	98.857	98.748	98.635	98.506
5.250	94.483	94.417	94.344	94.262	6.375	99.503	99.391	99.278	99.150
5.375	95.162	95.096	95.023	94.941	6.500	100.028	99.906	99.776	99.630
5.500	95.845	95.777	95.704	95.622	6.625	100.568	100.445	100.315	100.169
5.625	96.523	96.455	96.382	96.300	6.750	101.145	101.023	100.893	100.747
5.750	97.155	97.087	97.015	96.932	6.875	101.581	101.459	101.329	101.183
5.875	97.758	97.686	97.613	97.531	6.990	101.858	101.735	101.606	101.459
5.990	98.356	98.278	98.198	98.107	7.125	102.189	102.066	101.937	101.790
6.125	99.010	98.932	98.851	98.760	7.250	101.373	101.240	101.111	100.964
6.250	99.563	99.485	99.404	99.313	7.375	102.058	101.926	101.796	101.650
6.375	100.311	100.232	100.152	100.060	7.500	102.189	102.056	101.927	101.780
6.500	100.823	100.745	100.664	100.573	7.625	102.282	102.150	102.020	101.874
6.625	101.206	101.114	101.017	100.907	7.750	102.908	102.752	102.590	102.407
6.750	101.836	101.744	101.647	101.537	7.875	103.131	102.974	102.812	102.629
6.875	102.175	102.083	101.986	101.876	7.990	102.029	101.873	101.711	101.528
6.990	102.697	102.596	102.499	102.389	8.125	102.220	102.064	101.902	101.719
7.125	103.171	103.070	102.973	102.863	8.250	101.604	101.447	101.286	101.102
7.250	103.495	103.394	103.297	103.187	8.375	101.377	101.220	101.058	100.875
7.375	103.780	103.678	103.581	103.472	8.500	101.524	101.368	101.206	101.023
7.500	104.111	104.016	103.919	103.809					
7.625	104.450	104.356	104.259	104.150					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.535	92.491	92.442	92.387	5.990	97.955	97.876	97.787	97.686
4.990	93.185	93.141	93.092	93.037	6.125	98.521	98.443	98.354	98.253
5.125	93.925	93.881	93.832	93.777	6.250	98.857	98.748	98.635	98.506
5.250	94.483	94.417	94.344	94.262	6.375	99.503	99.391	99.278	99.150
5.375	95.162	95.096	95.023	94.941	6.500	100.028	99.906	99.776	99.630
5.500	95.845	95.777	95.704	95.622	6.625	100.568	100.445	100.315	100.169
5.625	96.523	96.455	96.382	96.300	6.750	101.145	101.023	100.893	100.747
5.750	97.155	97.087	97.015	96.932	6.875	101.581	101.459	101.329	101.183
5.875	97.758	97.686	97.613	97.531	6.990	101.858	101.735	101.606	101.459
5.990	98.356	98.278	98.198	98.107	7.125	102.189	102.066	101.937	101.790
6.125	99.010	98.932	98.851	98.760	7.250	101.373	101.240	101.111	100.964
6.250	99.563	99.485	99.404	99.313	7.375	102.058	101.926	101.796	101.650
6.375	100.311	100.232	100.152	100.060	7.500	102.189	102.056	101.927	101.780
6.500	100.823	100.745	100.664	100.573	7.625	102.282	102.150	102.020	101.874
6.625	101.206	101.114	101.017	100.907	7.750	102.908	102.752	102.590	102.407
6.750	101.836	101.744	101.647	101.537	7.875	103.131	102.974	102.812	102.629
6.875	102.175	102.083	101.986	101.876	7.990	102.029	101.873	101.711	101.528
6.990	102.697	102.596	102.499	102.389	8.125	102.220	102.064	101.902	101.719
7.125	103.171	103.070	102.973	102.863	8.250	101.604	101.447	101.286	101.102
7.250	103.495	103.394	103.297	103.187	8.375	101.377	101.220	101.058	100.875
7.375	103.780	103.678	103.581	103.472	8.500	101.524	101.368	101.206	101.023
7.500	104.111	104.016	103.919	103.809					
7.625	104.450	104.356	104.259	104.150					



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

Wholesale

Effective: August 10, 2026

FANNIE MAE ARMS PRICING

[illegible]

FANNIE MAE 5/6 ARM HB (105HB-275)

FANNIE MAE 7/6 ARM HB (107HB-275)

FANNIE MAE 10/6 ARM HB (110HB-275

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.766	96.792	96.762	96.597
4.875	97.143	97.166	97.132	96.958
5.000	97.507	97.527	97.489	97.306
5.125	97.896	97.912	97.870	97.678
5.250	98.268	98.280	98.235	98.034
5.375	98.655	98.664	98.615	98.405
5.500	98.972	98.977	98.924	98.705
5.625	99.281	99.283	99.226	98.998
5.750	99.512	99.511	99.450	99.213
5.875	99.751	99.747	99.682	99.436
6.000	99.920	99.912	99.843	99.588
6.125	100.137	100.125	100.053	99.789
6.250	100.344	100.329	100.253	99.980
6.375	100.579	100.560	100.480	100.198

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)

FREDDIE MAC 7/6 ARM (207-275)

FREDDIE MAC 10/6 ARM (210-275

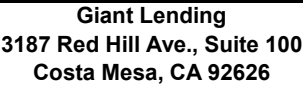
Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.282	96.308	96.278	96.113
4.875	96.659	96.682	96.648	96.474
5.000	97.023	97.043	97.005	96.822
5.125	97.412	97.429	97.387	97.195
5.250	97.785	97.797	97.752	97.551
5.375	98.172	98.182	98.132	97.922
5.500	98.489	98.495	98.442	98.223
5.625	98.799	98.801	98.744	98.516
5.750	99.030	99.029	98.968	98.731
5.875	99.269	99.265	99.200	98.954
6.000	99.437	99.429	99.361	99.106
6.125	99.654	99.642	99.570	99.306
6.250	99.860	99.845	99.769	99.495
6.375	100.093	100.074	99.994	99.712

FREDDIE MAC 5/6 ARM SC (205SC-275)

FREDDIE MAC 7/6 ARM SC (207SC-275)

FREDDIE MAC 10/6 ARM SC (210SC-275

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.516	96.542	96.512	96.347
4.875	96.893	96.916	96.882	96.708
5.000	97.257	97.277	97.239	97.056
5.125	97.646	97.662	97.620	97.428
5.250	98.018	98.030	97.985	97.784
5.375	98.405	98.414	98.365	98.155
5.500	98.722	98.727	98.674	98.455
5.625	99.031	99.033	98.976	98.748
5.750	99.262	99.261	99.200	98.963
5.875	99.501	99.497	99.432	99.186
6.000	99.670	99.662	99.593	99.338
6.125	99.887	99.875	99.803	99.539
6.250	100.094	100.079	100.003	99.730
6.375	100.329	100.310	100.230	99.948



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%
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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

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
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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

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%				
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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				

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
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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 Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680	0.000
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Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations	0.000	* Prices are indicative and subject to change without notice.
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Texas Cash out	-1,000	*Adi caps are only applicable to standard Agency Fixed/ARM	* Not all price adjustments are effective for all products. Please
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HB 20YR & 25YR Term	-1.500	and Sub Financing adj	
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** Intended for use by mortgage professionals only and should*

Regulation Z**

NC Floor Price	99.750
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[illegible]

1 380	1 840	2 040	2 180
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PROGRAMS	I TV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
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PROGRAM	LT	Coverage	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
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

	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
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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

	AZ, CA, CO, CT, GA, HI,	
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Tier 1 States	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

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

Wholesale

Effective: August 10, 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	92.685	92.641	92.592	92.537	4.875	92.095	92.050	92.002	91.947	4.990	94.436	94.339	94.234	94.114
4.990	93.335	93.291	93.242	93.187	4.990	92.744	92.700	92.651	92.596	5.125	95.148	95.051	94.946	94.827
5.125	94.075	94.031	93.982	93.927	5.125	93.475	93.430	93.381	93.327	5.250	96.003	95.904	95.799	95.680
5.250	94.633	94.567	94.494	94.412	5.250	94.027	93.961	93.889	93.806	5.375	96.632	96.532	96.427	96.308
5.375	95.312	95.246	95.173	95.091	5.375	94.701	94.635	94.562	94.480	5.500	97.262	97.163	97.058	96.939
5.500	95.995	95.927	95.854	95.772	5.500	95.381	95.313	95.240	95.157	5.625	97.884	97.785	97.679	97.560
5.625	96.673	96.605	96.532	96.450	5.625	96.060	95.992	95.919	95.836	5.750	98.463	98.363	98.258	98.139
5.750	97.305	97.237	97.165	97.082	5.750	96.708	96.640	96.567	96.485	5.875	99.018	98.918	98.813	98.694
5.875	97.908	97.836	97.763	97.681	5.875	97.323	97.252	97.179	97.096	5.990	99.510	99.411	99.306	99.187
5.990	98.506	98.428	98.348	98.257	5.990	97.921	97.843	97.763	97.672	6.125	100.061	99.962	99.857	99.738
6.125	99.160	99.082	99.001	98.910	6.125	98.606	98.527	98.447	98.355	6.250	100.085	99.975	99.862	99.734
6.250	99.713	99.635	99.554	99.463	6.250	99.181	99.102	99.022	98.930	6.375	100.701	100.591	100.478	100.350
6.375	100.461	100.382	100.302	100.210	6.375	99.936	99.857	99.777	99.685	6.500	101.164	101.054	100.941	100.813
6.500	100.973	100.895	100.814	100.723	6.500	100.448	100.370	100.289	100.198	6.625	101.451	101.341	101.228	101.100
6.625	101.356	101.264	101.167	101.057	6.625	100.831	100.739	100.642	100.532	6.750	101.697	101.595	101.499	101.389
6.750	101.986	101.894	101.797	101.687	6.750	101.461	101.369	101.272	101.162	6.875	101.989	101.887	101.790	101.681
6.875	102.325	102.233	102.136	102.026	6.875	101.786	101.694	101.597	101.487	6.990	102.460	102.358	102.262	102.152
6.990	102.847	102.746	102.649	102.539	6.990	102.302	102.201	102.104	101.994	7.125	102.861	102.760	102.663	102.553
7.125	103.321	103.220	103.123	103.013	7.125	102.776	102.675	102.578	102.468	7.250	103.151	103.049	102.952	102.842
7.250	103.645	103.544	103.447	103.337	7.250	103.100	102.999	102.902	102.792	7.375	103.500	103.399	103.302	103.192
7.375	103.930	103.828	103.731	103.622	7.375	103.385	103.283	103.186	103.077	7.500	103.848	103.753	103.656	103.546
7.500	104.261	104.166	104.069	103.959	7.500	103.716	103.621	103.524	103.414	7.625	104.138	104.044	103.947	103.837
7.625	104.600	104.506	104.409	104.300	7.625	104.055	103.961	103.864	103.755					
7.750	104.662	104.568	104.471	104.361	7.750	104.117	104.023	103.926	103.816					
7.875	104.921	104.827	104.730	104.620	7.875	104.376	104.282	104.185	104.075					
7.990	105.006	104.912	104.815	104.705	7.990	104.461	104.367	104.270	104.160					
8.125	105.242	105.148	105.051	104.942	8.125	104.697	104.603	104.506	104.397					

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	97.280	97.228	97.169	97.103	4.990	97.688	97.620	97.544	97.459
5.125	97.734	97.682	97.623	97.557	5.125	98.033	97.964	97.889	97.803
5.250	98.336	98.271	98.204	98.128	5.250	98.478	98.397	98.313	98.218
5.375	98.754	98.690	98.623	98.547	5.375	98.798	98.717	98.634	98.539
5.500	99.162	99.097	99.030	98.954	5.500	99.108	99.027	98.943	98.848
5.625	99.554	99.489	99.422	99.346	5.625	99.397	99.317	99.233	99.138
5.750	99.924	99.860	99.793	99.717	5.750	99.761	99.696	99.629	99.554
5.875	100.273	100.208	100.141	100.065	5.875	100.051	99.987	99.920	99.844
5.990	100.597	100.533	100.466	100.390	5.990	100.314	100.250	100.183	100.107
6.125	100.958	100.893	100.826	100.750	6.125	100.570	100.505	100.438	100.362
6.250	101.264	101.200	101.133	101.057	6.250	100.850	100.789	100.730	100.664
6.375	101.670	101.605	101.538	101.462	6.375	101.226	101.166	101.107	101.040
6.500	101.924	101.860	101.793	101.717	6.500	101.457	101.396	101.338	101.271
6.625	102.041	101.976	101.909	101.833	6.625	101.540	101.479	101.421	101.354
6.750	102.314	102.254	102.195	102.129	6.750	101.862	101.801	101.742	101.676
6.875	102.434	102.374	102.315	102.249	6.875	101.922	101.861	101.803	101.736
6.990	102.768	102.708	102.649	102.583	6.990	102.205	102.145	102.086	102.020
7.125	103.013	102.952	102.893	102.827	7.125	102.390	102.330	102.271	102.205
7.250	102.685	102.608	102.525	102.430	7.250	102.243	102.166	102.083	101.988

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

Effective: August 10, 2026

ALT Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750		
Investment	0.000	0.000	-0.375	-0.875	-1.125	-2.500			
2nd Home	0.000	0.000	-0.375	-0.875	-1.125	-2.500	-3.000		
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	*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**			
HB 20YR & 25YR Term	-1.500								
> 6 Financed Properties	-0.500								
Escrow Waiver (Non-CA)	-0.250								

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: August 10, 2026

CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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



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

Effective: August 10, 2026

DPA Pricing

DPA Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	99.154	98.925	98.700
6.500	99.184	98.955	98.730
6.625	99.734	99.505	99.280
6.750	100.265	100.036	99.811
6.875	99.821	99.643	99.426
6.990	100.322	100.144	99.927
7.000	100.352	100.174	99.957
7.125	100.872	100.694	100.477
7.250	101.363	101.185	100.968
7.375	101.414	101.207	100.957
7.490	101.866	101.659	101.409
7.500	101.905	101.698	101.448
7.625	102.385	102.178	101.928
7.750	102.846	102.639	102.389
7.875	101.025	100.801	100.519
7.990	101.456	101.232	100.950
8.000	101.486	101.262	100.980

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	98.404	98.175	97.950
6.500	98.434	98.205	97.980
6.625	98.984	98.755	98.530
6.750	99.515	99.286	99.061
6.875	99.071	98.893	98.676
6.990	99.572	99.394	99.177
7.000	99.602	99.424	99.207
7.125	100.122	99.944	99.727
7.250	100.613	100.435	100.218
7.375	100.664	100.457	100.207
7.490	101.125	100.918	100.668
7.500	101.155	100.948	100.698
7.625	101.635	101.428	101.178
7.750	102.096	101.889	101.639
7.875	100.275	100.051	99.769
7.990	100.706	100.482	100.200
8.000	100.736	100.512	100.230

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	97.154	96.925	96.700
6.500	97.184	96.955	96.730
6.625	97.734	97.505	97.280
6.750	98.265	98.036	97.811
6.875	97.821	97.643	97.426
6.990	98.322	98.144	97.927
7.000	98.352	98.174	97.957
7.125	98.872	98.694	98.477
7.250	99.363	99.185	98.968
7.375	99.414	99.207	98.957
7.490	99.875	99.668	99.418
7.500	99.905	99.698	99.448
7.625	100.385	100.178	99.928
7.750	100.846	100.639	100.389
7.875	99.025	98.801	98.519
7.990	99.456	99.232	98.950
8.000	99.486	99.262	98.980

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	96.527	96.404	96.175
6.500	96.557	96.434	96.205
6.625	97.107	96.984	96.755
6.750	97.638	97.515	97.286
6.875	97.162	97.071	96.893
6.990	97.663	97.572	97.394
7.000	97.693	97.602	97.424
7.125	98.213	98.122	97.944
7.250	98.704	98.613	98.435
7.375	98.771	98.664	98.457
7.490	99.232	99.125	98.918
7.500	99.262	99.155	98.948
7.625	99.742	99.635	99.428
7.750	100.203	100.096	99.889
7.875	98.390	98.275	98.051
7.990	98.821	98.706	98.482
8.000	98.851	98.736	98.512

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	96.654	96.425	96.200
6.500	96.684	96.455	96.230
6.625	97.234	97.005	96.780
6.750	97.765	97.536	97.311
6.875	97.321	97.143	96.926
6.990	97.822	97.644	97.427
7.000	97.852	97.674	97.457
7.125	98.372	98.194	97.977
7.250	98.863	98.685	98.468
7.375	98.914	98.707	98.457
7.490	99.375	99.168	98.918
7.500	99.405	99.198	98.948
7.625	99.885	99.678	99.428
7.750	100.346	100.139	99.889
7.875	98.525	98.301	98.019
7.990	98.956	98.732	98.450
8.000	98.986	98.762	98.480

DPA LLPAs

FICO ≥680
0.500
FICO 660 - 679
0.000
FICO 640 - 659
0.000
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: August 10, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				FHA 20 Year Fixed - (320)				FHA 15 Year Fixed - (315)				FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	94.955	94.920	94.863	4.990	94.145	94.110	94.053	4.990	97.241	97.185	97.118	5.125	94.270	94.235	94.179
5.125	95.297	95.262	95.205	5.125	94.487	94.452	94.395	5.125	97.451	97.395	97.328	5.250	96.296	96.250	96.193
5.250	96.960	96.913	96.857	5.250	96.150	96.103	96.047	5.250	98.469	98.413	98.346	5.375	96.500	96.454	96.397
5.375	97.391	97.344	97.288	5.375	96.581	96.534	96.478	5.375	98.525	98.465	98.398	5.500	97.002	96.956	96.899
5.500	97.853	97.806	97.750	5.500	97.043	96.996	96.940	5.500	98.856	98.796	98.729	5.625	97.382	97.336	97.279
5.625	98.204	98.158	98.101	5.625	97.394	97.348	97.291	5.625	99.076	99.015	98.948	5.750	98.906	98.839	98.766
5.750	99.474	99.427	99.371	5.750	98.664	98.617	98.561	5.750	100.194	100.133	100.066	5.875	99.435	99.367	99.295
5.875	99.948	99.881	99.808	5.875	99.138	99.071	98.998	5.875	99.737	99.676	99.609	5.990	99.818	99.750	99.678
5.990	100.328	100.261	100.188	5.990	99.518	99.451	99.378	5.990	99.975	99.915	99.848	6.125	100.080	100.012	99.940
6.125	100.698	100.631	100.558	6.125	99.888	99.821	99.748	6.125	100.194	100.133	100.066	6.250	100.640	100.572	100.500
6.250	101.495	101.428	101.355	6.250	100.685	100.618	100.545	6.250	100.819	100.759	100.692	6.375	100.839	100.7718	100.613
6.375	101.893	101.772	101.667	6.375	101.083	100.962	100.857	6.375	100.042	99.978	99.894	6.500	101.082	100.962	100.857
6.500	102.311	102.190	102.085	6.500	101.501	101.380	101.275	6.500	100.299	100.235	100.152	6.625	101.341	101.221	101.116
6.625	102.622	102.501	102.396	6.625	101.812	101.691	101.586	6.625	100.448	100.384	100.301	6.750	100.804	100.683	100.578
6.750	103.102	102.981	102.876	6.750	102.292	102.171	102.066	6.750	101.303	101.239	101.155	6.875	101.139	101.066	100.961
6.875	102.854	102.781	102.675	6.875	102.044	101.971	101.865	6.875	101.738	101.674	101.590	6.990	101.294	101.220	101.115
6.990	103.389	103.316	103.211	6.990	102.579	102.506	102.401	6.990	102.102	102.038	101.954	7.125	101.732	101.658	101.553

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	94.805	94.770	94.713	5.125	94.070	94.035	93.979	4.990	94.805	94.770	94.713	5.125	94.070	94.035	93.979
5.125	95.147	95.112	95.055	5.250	96.096	96.050	95.993	5.125	95.147	95.112	95.055	5.250	96.096	96.050	95.993
5.250	96.810	96.763	96.707	5.375	96.300	96.254	96.197	5.250	96.810	96.763	96.707	5.375	96.300	96.254	96.197
5.375	97.241	97.194	97.138	5.500	96.802	96.756	96.699	5.375	97.241	97.194	97.138	5.500	96.802	96.756	96.699
5.500	97.703	97.656	97.600	5.625	97.182	97.136	97.079	5.500	97.703	97.656	97.600	5.625	97.182	97.136	97.079
5.625	98.054	98.008	97.951	5.750	98.706	98.639	98.566	5.625	98.054	98.008	97.951	5.750	98.706	98.639	98.566
5.750	99.324	99.277	99.221	5.875	99.235	99.167	99.095	5.750	99.324	99.277	99.221	5.875	99.235	99.167	99.095
5.875	99.798	99.731	99.658	5.990	99.618	99.550	99.478	5.875	99.798	99.731	99.658	5.990	99.618	99.550	99.478
5.990	100.178	100.111	100.038	6.125	99.880	99.812	99.740	5.990	100.178	100.111	100.038	6.125	99.880	99.812	99.740
6.125	100.548	100.481	100.408	6.250	100.440	100.372	100.300	6.125	100.548	100.481	100.408	6.250	100.440	100.372	100.300
6.250	101.345	101.278	101.205	6.375	100.639	100.518	100.413	6.250	101.345	101.278	101.205	6.375	100.639	100.518	100.413
6.375	101.743	101.622	101.517	6.500	100.882	100.762	100.657	6.375	101.743	101.622	101.517	6.500	100.882	100.762	100.657
6.500	102.161	102.040	101.935	6.625	101.141	101.021	100.916	6.500	102.161	102.040	101.935	6.625	101.141	101.021	100.916
6.625	102.472	102.351	102.246	6.750	100.604	100.483	100.378	6.625	102.472	102.351	102.246	6.750	100.604	100.483	100.378
6.750	102.952	102.831	102.726	6.875	100.939	100.866	100.761	6.750	102.952	102.831	102.726	6.875	100.939	100.866	100.761
6.875	102.704	102.631	102.525	6.990	101.094	101.020	100.915	6.875	102.704	102.631	102.525	6.990	101.094	101.020	100.915
6.990	103.239	103.166	103.061	7.125	101.532	101.458	101.353	6.990	103.239	103.166	103.061	7.125	101.532	101.458	101.353

LLPAs

												FHA State Tier Adjustment			
												Tier 1 States	CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA		0.000
												Tier 2 States	CA, 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			FICO 600-619			VA Loan Amount >\$950K									
0.500			-1.000			-0.375									
FICO 680-699			FICO 580-599			Loan Amount <\$100,000			60 Day Lock (From 45 Day Price)						
0.375			-1.750			-0.375			-0.500						
FICO 660-679			FICO 550-579			VA Cashout >90% LTV			3-4 Units						
0.375			-3.250			-3.000			-0.500						
FICO 640-659			No FICO Score			Manufactured Home (Purchase/Rate-Term/Cashout)			VA IRRRL >100% CLTV (Sub Fin)						
0.125			-3.000			-1.250			-1.000						
FICO 620-639			Loan Amount >=\$100,000 <=\$249,999			Manufactured Home (Streamline/IRRL)			NC Floor Price						
-0.250			0.250			-1.250			99.750						



	Giant Lending 3187 Red Hill Ave., Suite 100 Costa Mesa, CA 92626	SELECT PRICING Effective: August 10, 2026
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	Giant Lending 3187 Red Hill Ave., Suite 100 Costa Mesa, CA 92626	SELECT PRICING Effective: August 10, 2026
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SELECT FHA 30 - 25 Year Fixed - (.301 & .325)				
Rate	15 Day	30 Day	Fixed	45 Day
4.990	95.255	95.220	95.163	
5.125	95.597	95.562	95.505	
5.250	97.260	97.213	97.157	
5.375	97.691	97.644	97.588	
5.500	98.163	98.106	98.050	
5.625	98.504	98.458	98.401	
5.750	99.774	99.727	99.671	
5.875	100.248	100.181	100.108	
5.990	100.628	100.561	100.488	
6.125	100.998	100.931	100.858	
6.250	101.795	101.728	101.655	
6.375	102.193	102.072	101.967	
6.500	102.611	102.490	102.385	
6.625	102.922	102.801	102.696	
6.750	103.402	103.281	103.176	
6.875	103.154	103.081	102.975	
6.990	103.689	103.616	103.511	

SELECT PHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	97.541	97.485	97.415	
5.125	97.751	97.695	97.628	
5.250	98.769	98.713	98.645	
5.375	98.825	98.765	98.698	
5.500	99.156	99.096	99.029	
5.625	99.376	99.315	99.248	
5.750	100.494	100.433	100.366	
5.875	100.037	99.976	99.909	
5.990	100.275	100.215	100.148	
6.125	100.494	100.433	100.366	
6.250	101.119	101.059	100.992	
6.375	100.342	100.278	100.194	
6.500	100.599	100.535	100.452	
6.625	100.748	100.684	100.601	
6.750	101.603	101.539	101.455	
6.875	102.038	101.974	101.890	
6.990	102.402	102.338	102.254	

SELECT FHA 30 Day Fixed 2.1 Buydown - (.301-BD)				
Rate	15 Day	30 Day	45 Day	45 Day
4.990	95.105	95.070		95.013
5.125	95.447	95.412		95.356
5.250	97.110	97.063		97.007
5.375	97.541	97.494		97.438
5.500	98.003	97.956		97.900
5.625	98.354	98.308		98.251
5.750	99.624	99.577		99.521
5.875	100.098	100.031		99.958
5.990	100.478	100.411		100.338
6.125	100.848	100.781		100.708
6.250	101.645	101.578		101.505
6.375	102.043	101.922		101.817
6.500	102.461	102.340		102.235
6.625	102.772	102.651		102.546
6.750	103.252	103.131		103.026
6.875	103.004	102.931		102.825
6.990	103.539	103.466		103.361

SELECT FHA 30 Year Fixed 1.0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
4.990	95.105	95.070	95.013	
5.125	95.447	95.412	95.355	
5.250	97.110	97.063	97.007	
5.375	97.541	97.494	97.438	
5.500	98.003	97.956	97.900	
5.625	98.354	98.308	98.251	
5.750	99.624	99.577	99.521	
5.875	100.098	100.031	99.955	
5.990	100.478	100.411	100.338	
6.125	100.848	100.781	100.708	
6.250	101.545	101.578	101.505	
6.375	102.043	101.922	101.817	
6.500	102.461	102.340	102.235	
6.625	102.772	102.651	102.546	
6.750	103.252	103.131	103.026	
6.875	103.004	102.931	102.825	
6.990	103.539	103.466	103.361	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15A	30B	45 Day	
5.125	94.570	94.535	94.479	
5.250	96.596	96.550	96.493	
5.375	96.800	96.754	96.697	
5.500	97.302	97.256	97.199	
5.625	97.682	97.636	97.579	
5.750	99.206	99.139	99.066	
5.875	99.735	99.667	99.595	
5.990	100.118	100.050	99.978	
6.125	100.380	100.312	100.240	
6.250	100.940	100.872	100.800	
6.375	101.139	101.018	100.913	
6.500	101.382	101.262	101.157	
6.625	101.641	101.521	101.416	
6.750	101.104	100.983	100.878	
6.875	101.439	101.366	101.261	
6.990	101.594	101.520	101.415	
7.125	102.032	101.958	101.853	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - .001 HB-B				
Rate	15 Day	30 Day	45 Day	
5.125	94.370	94.335	94.279	
5.250	96.396	96.350	96.293	
5.375	96.600	96.554	96.497	
5.500	97.102	97.056	96.999	
5.625	97.482	97.436	97.379	
5.750	99.006	98.939	98.866	
5.875	99.535	99.467	99.395	
5.990	99.918	99.850	99.778	
6.125	100.180	100.112	100.040	
6.250	100.740	100.672	100.600	
6.375	100.939	100.818	100.713	
6.500	101.182	101.062	100.957	
6.625	101.441	101.321	101.216	
6.750	100.904	100.783	100.661	
6.875	101.239	101.166	101.061	
6.990	101.394	101.320	101.215	
7.125	101.832	101.758	101.653	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (.001 H				
Rate	15 Day	30 Day	45 Day	
5.125	94.370	94.335	94.275	
5.250	96.396	96.350	96.293	
5.375	96.600	96.554	96.497	
5.500	97.102	97.056	96.999	
5.625	97.462	97.436	97.379	
5.750	99.006	98.939	98.866	
5.875	99.535	99.467	99.395	
5.990	99.918	99.850	99.778	
6.125	100.180	100.112	100.040	
6.250	100.740	100.672	100.600	
6.375	100.939	100.818	100.713	
6.500	101.182	101.062	100.957	
6.625	101.441	101.321	101.216	
6.750	100.904	100.783	100.678	
6.875	101.239	101.166	101.061	
6.990	101.394	101.320	101.215	
7.125	101.832	101.758	101.653	

[illegible]

SELECT FHA Streamline 30 - 25 Year Fixed - 401ST &				
Rate	15 Day	30 Day	45 Day	
4.990	95.145	95.110	95.053	
5.125	95.487	95.452	95.395	
5.250	97.150	97.103	97.047	
5.375	97.581	97.534	97.478	
5.500	98.043	97.996	97.940	
5.625	98.394	98.348	98.291	
5.750	99.664	99.617	99.561	
5.875	100.138	100.071	99.998	
5.990	100.518	100.451	100.378	
6.125	100.888	100.821	100.748	
6.250	101.685	101.618	101.545	
6.375	102.083	101.962	101.857	
6.500	102.501	102.380	102.275	
6.625	102.812	102.691	102.586	
6.750	103.292	103.171	103.066	
6.875	103.044	102.971	102.865	
6.990	103.579	103.506	103.401	

SELECT FHA Streamline 30 Year Fixed BH - (30/15LHB)				
Rate	15 Day	30 Day	45 Day	5LHB
5.125	94.145	94.110		94.054
5.250	94.171	96.125		96.068
5.375	96.375	96.329		96.272
5.500	96.877	96.831		96.774
5.625	97.257	97.211		97.154
5.750	98.781	98.714		98.641
5.875	99.310	99.242		99.170
5.990	99.693	99.625		99.553
6.125	99.955	99.887		99.815
6.250	100.515	100.447		100.375
6.375	100.714	100.593		100.488
6.500	100.957	100.837		100.731
6.625	101.216	101.096		100.991
6.750	100.679	100.558		100.453
6.875	101.014	100.941		100.836
6.990	101.169	101.095		100.990
7.125	101.607	101.533		101.428

SELECT	FHA Streamline 15 Year Fixed - (31SL)			
Rate	15 Day	30 Day	45 Day	
4.990	97.416	97.360	97.292	
5.125	97.626	97.670	97.503	
5.250	98.644	98.588	98.521	
5.375	98.700	98.640	98.573	
5.500	99.031	98.971	98.904	
5.625	99.251	99.190	99.123	
5.750	100.369	100.308	100.241	
5.875	99.912	99.851	99.784	
5.990	100.150	100.090	100.023	
6.125	100.369	100.308	100.241	
6.250	100.994	100.934	100.867	
6.375	100.217	100.153	100.069	
6.500	100.474	100.410	100.327	
6.625	100.623	100.559	100.476	
6.750	101.478	101.414	101.330	
6.875	101.913	101.849	101.765	
6.990	102.277	102.213	102.129	

[illegible]

	LLPAs
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									FHA State Tier Adjustment		
									Tier 1 States	CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
									Tier 2 States	CA, 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			FICO 600-619			VA Loan Amount ≥\$950K					
0.500			N/A			-0.375					
FICO 680-699			FICO 580-599			Loan Amount <\$100,000			60 Day Lock (From 45 Day Price)		
0.375			N/A			-0.375			0.500		
FICO 660-679			FICO 600-679			VA Cashout ≥90% LTV			3-4 Units		
N/A			N/A			-3.000			0.500		
FICO 640-659			No FICO Score			Manufactured Home (Purchase/Rate-Term/Cashout)			VA IRRRL ≥100% CLTV (Sub Fin)		
N/A			N/A			-1.250			1.000		
FICO 620-639			Loan Amount ≥\$100,000 <=\$249,999			Manufactured Home (Streamline/IRRRL)			NC Floor Price		
N/A			0.250			-1.250			89.750		



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

Effective: August 10, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 426)					VA 20 Year Fixed - (420)					VA 15 Year Fixed - (415)					VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	94.658	94.623	94.566		4.990	93.858	93.823	93.766		4.990	96.954	96.898	96.831		5.125	94.060	94.025	93.969	
5.125	95.084	95.049	94.993		5.125	94.284	94.249	94.193		5.125	97.249	97.192	97.125		5.250	96.207	96.161	96.104	
5.250	96.740	96.693	96.637		5.250	95.940	95.893	95.837		5.250	98.260	98.204	98.137		5.375	96.682	96.635	96.579	
5.375	97.238	97.191	97.135		5.375	96.438	96.391	96.335		5.375	98.382	98.322	98.255		5.500	97.023	96.977	96.920	
5.500	97.744	97.698	97.641		5.500	96.944	96.898	96.841		5.500	98.757	98.697	98.630		5.625	97.431	97.385	97.328	
5.625	98.102	98.055	97.999		5.625	97.302	97.255	97.199		5.625	98.983	98.923	98.856		5.750	98.445	98.377	98.305	
5.750	98.727	98.680	98.624		5.750	97.927	97.880	97.824		5.750	99.457	99.396	99.329		5.875	99.240	99.173	99.100	
5.875	99.578	99.511	99.438		5.875	98.778	98.711	98.638		5.875	99.377	99.316	99.249		5.990	99.599	99.531	99.459	
5.990	100.194	100.127	100.054		5.990	99.394	99.327	99.254		5.990	99.852	99.792	99.725		6.125	100.015	99.948	99.875	
6.125	100.522	100.454	100.382		6.125	99.722	99.654	99.582		6.125	100.027	99.967	99.900		6.250	100.285	100.218	100.145	
6.250	100.877	100.810	100.737		6.250	100.077	100.010	99.937		6.250	100.212	100.151	100.084		6.375	100.491	100.370	100.265	
6.375	101.493	101.373	101.268		6.375	100.693	100.573	100.468		6.375	99.653	99.589	99.505		6.500	100.780	100.659	100.554	
6.500	101.885	101.764	101.659		6.500	101.085	100.964	100.859		6.500	99.883	99.819	99.736		6.625	101.223	101.102	100.997	
6.625	102.154	102.033	101.928		6.625	101.354	101.233	101.128		6.625	99.990	99.926	99.842		6.750	100.886	100.765	100.660	
6.750	103.130	103.009	102.904		6.750	102.330	102.209	102.104		6.750	101.342	101.278	101.194		6.875	100.352	100.278	100.173	
6.875	102.512	102.439	102.334		6.875	101.712	101.639	101.534		6.875	101.406	101.342	101.258		6.990	100.693	100.619	100.514	
6.990	102.898	102.824	102.719		6.990	102.098	102.024	101.919		6.990	101.621	101.557	101.473		7.125	100.437	100.363	100.258	

VA 30 Year Fixed 2:1 Buydown - (401-BD)					VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)					VA 30 Year Fixed 1:0 Buydown - (401-BD10)					VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	94.508	94.473	94.416		5.125	94.010	93.975	93.919		4.990	94.508	94.473	94.416		5.125	94.010	93.975	93.919	
5.125	94.934	94.899	94.843		5.250	96.157	96.111	96.054		5.125	94.934	94.899	94.843		5.250	96.157	96.111	96.054	
5.250	96.590	96.543	96.487		5.375	96.632	96.585	96.529		5.250	96.590	96.543	96.487		5.375	96.632	96.585	96.529	
5.375	97.088	97.041	96.985		5.500	96.973	96.927	96.870		5.375	97.088	97.041	96.985		5.500	96.973	96.927	96.870	
5.500	97.594	97.548	97.491		5.625	97.381	97.335	97.278		5.500	97.594	97.548	97.491		5.625	97.381	97.335	97.278	
5.625	97.952	97.905	97.849		5.750	98.395	98.327	98.255		5.625	97.952	97.905	97.849		5.750	98.395	98.327	98.255	
5.750	98.577	98.530	98.474		5.875	99.190	99.123	99.050		5.750	98.577	98.530	98.474		5.875	99.190	99.123	99.050	
5.875	99.428	99.361	99.288		5.990	99.549	99.481	99.409		5.875	99.428	99.361	99.288		5.990	99.549	99.481	99.409	
5.990	100.044	99.977	99.904		6.125	99.965	99.898	99.825		5.990	100.044	99.977	99.904		6.125	99.965	99.898	99.825	
6.125	100.372	100.304	100.232		6.250	100.235	100.168	100.095		6.125	100.372	100.304	100.232		6.250	100.235	100.168	100.095	
6.250	100.727	100.660	100.587		6.375	100.441	100.320	100.215		6.250	100.727	100.660	100.587		6.375	100.441	100.320	100.215	
6.375	101.343	101.223	101.118		6.500	100.730	100.609	100.504		6.375	101.343	101.223	101.118		6.500	100.730	100.609	100.504	
6.500	101.735	101.614	101.509		6.625	101.173	101.052	100.947		6.500	101.735	101.614	101.509		6.625	101.173	101.052	100.947	
6.625	102.004	101.883	101.778		6.750	100.836	100.715	100.610		6.625	102.004	101.883	101.778		6.750	100.836	100.715	100.610	
6.750	102.980	102.859	102.754		6.875	100.302	100.228	100.123		6.750	102.980	102.859	102.754		6.875	100.302	100.228	100.123	
6.875	102.362	102.289	102.184		6.990	100.643	100.569	100.464		6.875	102.362	102.289	102.184		6.990	100.643	100.569	100.464	
6.990	102.748	102.674	102.569		7.125	100.387	100.313	100.208		6.990	102.748	102.674	102.569		7.125	100.387	100.313	100.208	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	96.320	96.273	96.217	
5.375	96.818	96.771	96.715	
5.500	97.324	97.278	97.221	
5.625	97.682	97.635	97.579	
5.750	98.307	98.260	98.204	
5.875	99.158	99.091	99.018	
5.990	99.774	99.707	99.634	
6.125	100.102	100.034	99.962	
6.250	100.457	100.390	100.317	
6.375	101.073	100.953	100.848	
6.500	101.465	101.344	101.239	
6.625	101.734	101.613	101.508	
6.750	102.710	102.589	102.484	
6.875	102.092	102.019	101.914	
6.990	102.478	102.404	102.299	
7.125	102.985	102.911	102.806	
7.250	103.481	103.407	103.302	

LLPAs

VA/USDA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
60 Day Lock (From 45 Day Price)		
3-4 Units		
VA IRRRL >100% CLTV (Sub Fin)		
NC Floor Price		
89.750		

FICO ≥700		
0.875		
FICO 680-699		
0.850		
FICO 660-679		
0.825		
FICO 640-659		
0.800		
FICO 620-639		
0.250		

FICO 600-619		
~1.000		
FICO 580-599		
~1.150		
FICO 560-579		
~1.250		
No FICO Score		
~3.000		
Loan Amount >=\$100,000 <=\$249,999		
0.250		

VA Loan Amount >\$950K		
~0.375		
Loan Amount <\$100,000		
~0.875		
VA Cashout >90% LTV		
~3.000		
Manufactured Home (Purchase/Rate-Term/Cashout)		
~1.250		
Manufactured Home (Streamline/IRRRL)		
~1.250		



Effective: August 10, 2026

SELECT VA 30 - 25 Year Fixed (401 & 425)					SELECT VA 15 Year Fixed - (415)					SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)					SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	94.958	94.923	94.866		4.990	97.254	97.198	97.131		4.990	94.808	94.773	94.716		4.990	94.808	94.773	94.716	
5.125	95.384	95.349	95.293		5.125	97.549	97.492	97.425		5.125	95.234	95.199	95.143		5.125	95.234	95.199	95.143	
5.250	97.040	96.993	96.937		5.250	98.560	98.504	98.437		5.250	96.890	96.843	96.787		5.250	96.890	96.843	96.787	
5.375	97.538	97.491	97.435		5.375	98.682	98.622	98.555		5.375	97.388	97.341	97.285		5.375	97.388	97.341	97.285	
5.500	98.044	97.998	97.941		5.500	99.057	98.997	98.930		5.500	97.894	97.848	97.791		5.500	97.894	97.848	97.791	
5.625	98.402	98.355	98.299		5.625	99.283	99.223	99.156		5.625	98.252	98.205	98.149		5.625	98.252	98.205	98.149	
5.750	99.027	98.980	98.924		5.750	99.757	99.696	99.629		5.750	98.877	98.830	98.774		5.750	98.877	98.830	98.774	
5.875	99.878	99.811	99.738		5.875	99.677	99.616	99.549		5.875	99.728	99.661	99.588		5.875	99.728	99.661	99.588	
5.990	100.494	100.427	100.354		5.990	100.152	100.092	100.025		5.990	100.344	100.277	100.204		5.990	100.344	100.277	100.204	
6.125	100.822	100.754	100.682		6.125	100.327	100.267	100.200		6.125	100.672	100.604	100.532		6.125	100.672	100.604	100.532	
6.250	101.177	101.110	101.037		6.250	100.512	100.451	100.384		6.250	101.027	100.960	100.887		6.250	101.027	100.960	100.887	
6.375	101.793	101.673	101.568		6.375	99.953	99.889	99.805		6.375	101.643	101.523	101.418		6.375	101.643	101.523	101.418	
6.500	102.185	102.064	101.959		6.500	100.183	100.119	100.036		6.500	102.035	101.914	101.809		6.500	102.035	101.914	101.809	
6.625	102.454	102.333	102.228		6.625	100.290	100.226	100.142		6.625	102.304	102.183	102.078		6.625	102.304	102.183	102.078	
6.750	103.430	103.309	103.204		6.750	101.642	101.578	101.494		6.750	103.280	103.159	103.054		6.750	103.280	103.159	103.054	
6.875	102.812	102.739	102.634		6.875	101.706	101.642	101.558		6.875	102.662	102.589	102.484		6.875	102.662	102.589	102.484	
6.990	103.198	103.124	103.019		6.990	101.921	101.857	101.773		6.990	103.048	102.974	102.869		6.990	103.048	102.974	102.869	

SELECT VA HB 30 Year Fixed 2% Buydown - 401HB-BD				
Rate	15 Day	30 Day	Buydown -	401HB-BD
5.125	94.310	94.275		94.219
5.250	96.457	96.411		96.354
5.375	96.932	96.885		96.829
5.500	97.273	97.227		97.170
5.625	97.681	97.635		97.578
5.750	98.695	98.627		98.555
5.875	99.490	99.423		99.350
5.990	99.849	99.781		99.709
6.125	100.265	100.198		100.125
6.250	100.535	100.468		100.395
6.375	100.741	100.620		100.515
6.500	101.030	100.909		100.804
6.625	101.473	101.352		101.247
6.750	101.136	101.015		101.910
6.875	100.692	100.525		100.423
6.990	100.943	100.869		100.764
7.125	100.687	100.613		100.508

[illegible]

SELECT VA IRRRL 30 Day Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	94.285	94.250	94.194	
5.250	96.432	96.396	96.329	
5.375	96.907	96.860	96.804	
5.500	97.248	97.202	97.145	
5.625	97.656	97.610	97.553	
5.750	98.670	98.602	98.530	
5.875	99.465	99.398	99.325	
5.990	99.824	99.756	99.684	
6.125	100.240	100.173	100.100	
6.250	100.510	100.443	100.370	
6.375	100.716	100.595	100.490	
6.500	101.005	100.884	100.779	
6.625	101.448	101.327	101.222	
6.750	101.111	100.990	100.885	
6.875	100.577	100.503	100.398	
6.990	100.918	100.844	100.739	
7.125	100.662	100.588	100.483	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	94.538	94.503	94.446	
5.125	94.964	94.929	94.873	
5.250	96.620	96.673	96.517	
5.375	97.118	97.071	97.015	
5.500	97.624	97.578	97.521	
5.625	97.982	97.935	97.879	
5.750	98.607	98.560	98.504	
5.875	99.458	99.391	99.318	
5.990	100.074	100.007	99.934	
6.125	100.402	100.334	100.262	
6.250	100.757	100.690	100.617	
6.375	101.373	101.253	101.148	
6.500	101.765	101.644	101.539	
6.625	102.034	101.913	101.808	
6.750	103.010	102.889	102.784	
6.875	102.392	102.319	102.214	
6.990	102.778	102.704	102.599	

			VA/USDA State Tier Adjustment		
			Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
			Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
			Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
FICO ≥700		FICO 600-619	VA Loan Amount >\$950K		
0.375		N/A	-0.375		
FICO 680-699		FICO 580-599	Loan Amount <\$100,000		60 Day Lock (From 45 Day Price)
0.250		N/A	-0.375		-0.500
FICO 660-679		FICO 550-579	VA Cashout >90% LTV		3-4 Units
N/A		N/A	-3.000		-0.500
FICO 640-659		No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)		VA IRRRL >100% CLTV (Sub Fin)
N/A		N/A	-1.250		-1.000
FICO 620-639		Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)		NC Floor Price
N/A		0.250	-1.250		99.750



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

Effective: August 10, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (30S)				
Rate	15 Day	30 Day	45 Day	
4.625	96.266	96.273	96.256	
4.750	96.900	96.893	96.861	
4.875	97.352	97.345	97.313	
5.000	97.652	97.645	97.613	
5.125	98.179	98.172	98.139	
5.250	98.400	98.379	98.331	
5.375	98.616	98.595	98.547	
5.500	99.088	99.067	99.019	
5.625	99.645	99.625	99.577	

FHA 5/1 ARM HB - (30SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	95.701	95.708	95.690	
4.750	96.366	96.359	96.326	
4.875	96.803	96.796	96.763	
5.000	97.084	97.077	97.044	
5.125	97.586	97.579	97.546	
5.250	97.854	97.833	97.785	
5.375	98.043	98.023	97.975	
5.500	98.484	98.463	98.415	
5.625	99.003	98.982	98.934	

VA 5/1 ARM - (40S)				
Rate	15 Day	30 Day	45 Day	
4.625	96.143	96.150	96.132	
4.750	96.931	96.924	96.891	
4.875	97.346	97.339	97.306	
5.000	97.575	97.568	97.535	
5.125	98.026	98.019	97.986	
5.250	98.408	98.387	98.339	
5.375	98.588	98.567	98.519	
5.500	98.983	98.962	98.914	
5.625	99.460	99.440	99.392	
5.750	99.322	99.287	99.224	

VA 5/1 ARM HB - (40SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	95.538	95.545	95.528	
4.750	96.363	96.356	96.323	
4.875	96.757	96.750	96.718	
5.000	96.960	96.953	96.920	
5.125	97.378	97.371	97.338	
5.250	97.821	97.801	97.753	
5.375	97.968	97.947	97.899	
5.500	98.324	98.303	98.255	
5.625	98.758	98.737	98.689	
5.750	98.716	98.681	98.618	

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: August 10, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
4.990	94.845	94.810	94.753
5.125	95.187	95.152	95.095
5.250	96.850	96.803	96.747
5.375	97.281	97.234	97.178
5.500	97.743	97.696	97.640
5.625	98.094	98.048	97.991
5.750	99.364	99.317	99.261
5.875	99.838	99.771	99.698
5.990	100.218	100.151	100.078
6.125	100.588	100.521	100.448
6.250	101.385	101.318	101.245
6.375	101.783	101.662	101.557
6.500	102.201	102.080	101.975
6.625	102.512	102.391	102.286
6.750	102.992	102.871	102.766
6.875	102.744	102.671	102.565
6.990	103.279	103.206	103.101

FHA Streamline 20 Year Fixed - (320SL)			
Rate	15 Day	30 Day	45 Day
5.250	96.025	95.978	95.922
5.375	96.456	96.409	96.353
5.500	96.918	96.871	96.815
5.625	97.269	97.223	97.166
5.750	98.539	98.492	98.436
5.875	99.013	98.946	98.873
5.990	99.393	99.326	99.253
6.125	99.763	99.696	99.623
6.250	100.560	100.493	100.420
6.375	100.958	100.837	100.732
6.500	101.376	101.255	101.150
6.625	101.687	101.566	101.461
6.750	102.167	102.046	101.941
6.875	101.919	101.846	101.740
6.990	102.454	102.381	102.276
7.125	102.961	102.888	102.783
7.250	103.457	103.384	103.279

FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
4.990	97.116	97.060	96.993
5.125	97.326	97.270	97.203
5.250	98.344	98.288	98.221
5.375	98.400	98.340	98.273
5.500	98.731	98.671	98.604
5.625	98.951	98.890	98.823
5.750	100.069	100.008	99.941
5.875	99.612	99.551	99.484
5.990	99.850	99.790	99.723
6.125	100.069	100.008	99.941
6.250	100.694	100.634	100.567
6.375	99.917	99.853	99.769
6.500	100.174	100.110	100.027
6.625	100.323	100.259	100.176
6.750	101.178	101.114	101.030
6.875	101.613	101.549	101.465
6.990	101.977	101.913	101.829

FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.250	95.871	95.825	95.768
5.375	96.075	96.029	95.972
5.500	96.577	96.531	96.474
5.625	96.957	96.911	96.854
5.750	98.481	98.414	98.341
5.875	99.010	98.942	98.870
5.990	99.393	99.325	99.253
6.125	99.655	99.587	99.515
6.250	100.215	100.147	100.075
6.375	100.414	100.293	100.188
6.500	100.657	100.537	100.432
6.625	100.916	100.796	100.691
6.750	100.379	100.258	100.153
6.875	100.714	100.641	100.536
6.990	100.869	100.795	100.690
7.125	101.307	101.233	101.128
7.250	101.803	101.729	101.624

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
5.250	96.840	96.793	96.737
5.375	97.338	97.291	97.235
5.500	97.844	97.798	97.741
5.625	98.202	98.155	98.099
5.750	98.827	98.780	98.724
5.875	99.678	99.611	99.538
5.990	100.294	100.227	100.154
6.125	100.622	100.554	100.482
6.250	100.977	100.910	100.837
6.375	101.593	101.473	101.368
6.500	101.985	101.864	101.759
6.625	102.254	102.133	102.028
6.750	103.230	103.109	103.004
6.875	102.612	102.539	102.434
6.990	102.998	102.924	102.819
7.125	103.505	103.431	103.326
7.250	104.001	103.927	103.822

VA IRRRL 20 Year Fixed - (420IRL)			
Rate	15 Day	30 Day	45 Day
5.250	95.790	95.743	95.687
5.375	96.288	96.241	96.185
5.500	96.794	96.748	96.691
5.625	97.152	97.105	97.049
5.750	97.777	97.730	97.674
5.875	98.628	98.561	98.488
5.990	99.244	99.177	99.104
6.125	99.572	99.504	99.432
6.250	99.927	99.860	99.787
6.375	100.543	100.423	100.318
6.500	100.935	100.814	100.709
6.625	101.204	101.083	100.978
6.750	102.180	102.059	101.954
6.875	101.562	101.489	101.384
6.990	101.948	101.874	101.769
7.125	102.455	102.381	102.276
7.250	102.951	102.877	102.772

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
4.990	96.804	96.748	96.681
5.125	97.099	97.042	96.975
5.250	98.110	98.054	97.987
5.375	98.232	98.172	98.105
5.500	98.607	98.547	98.480
5.625	98.833	98.773	98.706
5.750	99.307	99.246	99.179
5.875	99.227	99.166	99.099
5.990	99.702	99.642	99.575
6.125	99.877	99.817	99.750
6.250	100.062	100.001	99.934
6.375	99.503	99.439	99.355
6.500	99.733	99.669	99.586
6.625	99.840	99.776	99.692
6.750	101.192	101.128	101.044
6.875	101.256	101.192	101.108
6.990	101.471	101.407	101.323

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	96.132	96.086	96.029
5.375	96.607	96.560	96.504
5.500	96.948	96.902	96.845
5.625	97.396	97.310	97.253
5.750	98.370	98.302	98.230
5.875	99.165	99.098	99.025
5.990	99.524	99.456	99.384
6.125	99.940	99.873	99.800
6.250	100.210	100.143	100.070
6.375	100.416	100.295	100.190
6.500	100.705	100.584	100.479
6.625	101.148	101.027	100.922
6.750	100.811	100.690	100.585
6.875	100.277	100.203	100.098
6.990	100.618	100.544	100.439
7.125	100.362	100.288	100.183
7.250	100.858	100.784	100.679

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

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

Effective: Monday, August 10, 2026

Jumbo Pricing

Jumbo 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	98.736	98.642	98.454	98.267
6.250	99.143	99.050	98.862	98.675
6.375	99.473	99.379	99.191	99.004
6.500	99.715	99.621	99.434	99.246
6.625	99.900	99.807	99.619	99.432
6.750	100.091	99.997	99.810	99.622
6.875	100.284	100.191	100.003	99.816
7.000	100.473	100.379	100.192	100.004
7.125	100.679	100.486	100.298	100.111
7.250	100.700	100.606	100.418	100.231
7.375	100.809	100.715	100.527	100.340
7.500	100.882	100.788	100.601	100.413
7.625	100.931	100.838	100.650	100.463
7.750	100.981	100.887	100.700	100.512
7.875	101.030	100.937	100.749	100.562
8.000	101.080	100.986	100.799	100.611
8.125	101.129	101.036	100.848	100.661
8.250	101.179	101.085	100.898	100.710
8.375	101.229	101.135	100.947	100.760

Jumbo 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.554	99.460	99.273	99.085
6.375	99.797	99.703	99.515	99.328
6.500	100.037	99.943	99.756	99.568
6.625	100.104	100.010	99.823	99.635
6.750	100.314	100.220	100.032	99.845
6.875	100.523	100.430	100.242	100.055
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	100.871	100.684
7.375	101.362	101.269	101.081	100.894
7.500	101.572	101.478	101.291	101.103
7.625	101.782	101.688	101.501	101.313
7.750	101.992	101.898	101.710	101.523
7.875	102.201	102.107	101.920	101.732
8.000	102.411	102.317	102.130	101.942

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	96.973	96.863	96.692	96.473	
5.875	97.493	97.384	97.212	96.993	
6.000	98.014	97.904	97.732	97.514	
6.125	98.419	98.309	98.138	97.919	
6.250	98.825	98.715	98.543	98.325	
6.375	99.285	99.176	99.004	98.785	
6.500	99.746	99.636	99.465	99.246	
6.625	100.013	99.904	99.732	99.513	
6.750	100.281	100.171	100.000	99.781	
6.875	100.085	99.976	99.804	99.585	
7.000	99.890	99.780	99.609	99.390	
7.125	99.852	99.743	99.571	99.352	
7.250	99.815	99.706	99.534	99.315	
7.375	100.188	100.079	99.907	99.688	
7.500	100.562	100.453	100.281	100.062	

J30 BD21 Sapphire Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	96.973	96.863	96.692	96.473	
5.875	97.493	97.384	97.212	96.993	
6.000	98.014	97.904	97.732	97.514	
6.125	98.419	98.309	98.138	97.919	
6.250	98.825	98.715	98.543	98.325	
6.375	99.285	99.176	99.004	98.785	
6.500	99.746	99.636	99.465	99.246	
6.625	100.013	99.904	99.732	99.513	
6.750	100.281	100.171	100.000	99.781	
6.875	100.085	99.976	99.804	99.585	
7.000	99.890	99.780	99.609	99.390	
7.125	99.852	99.743	99.571	99.352	
7.250	99.815	99.706	99.534	99.315	
7.375	100.188	100.079	99.907	99.688	
7.500	100.562	100.453	100.281	100.062	

J1 BD10 Sapphire Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	96.973	96.863	96.692	96.473	
5.875	97.493	97.384	97.212	96.993	
6.000	98.014	97.904	97.732	97.514	
6.125	98.419	98.309	98.138	97.919	
6.250	98.825	98.715	98.543	98.325	
6.375	99.285	99.176	99.004	98.785	
6.500	99.746	99.636	99.465	99.246	
6.625	100.013	99.904	99.732	99.513	
6.750	100.281	100.171	100.000	99.781	
6.875	100.085	99.976	99.804	99.585	
7.000	99.890	99.780	99.609	99.390	
7.125	99.852	99.743	99.571	99.352	
7.250	99.815	99.706	99.534	99.315	
7.375	100.188	100.079	99.907	99.688	
7.500	100.562	100.453	100.281	100.062	

J15 Sapphire Jumbo Pro 15 Year Fixed - (915SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.500	95.466	95.357	95.185	94.966	
5.625	95.867	95.758	95.586	95.367	
5.750	96.268	96.158	95.987	95.768	
5.875	96.587	96.478	96.306	96.087	
6.000	96.907	96.797	96.625	96.407	
6.125	97.202	97.093	96.921	96.702	
6.250	97.498	97.388	97.216	96.998	
6.375	97.826	97.717	97.545	97.326	
6.500	98.155	98.046	97.874	97.655	
6.625	98.538	98.429	98.257	98.038	
6.750	98.921	98.812	98.640	98.421	

J105 Sapphire Jumbo Pro 10/6 ARM - (9106SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.250	95.067	94.957	94.785	94.567	
5.375	95.418	95.309	95.137	94.918	
5.500	95.764	95.655	95.483	95.264	
5.625	96.078	95.969	95.797	95.578	
5.750	96.384	96.275	96.103	95.884	
5.875	96.664	96.555	96.383	96.164	
6.000	96.985	96.876	96.704	96.485	
6.125	97.302	97.192	97.020	96.802	
6.250	97.574	97.464	97.293	97.074	
6.375	97.826	97.716	97.544	97.326	
6.500	98.078	97.969	97.797	97.578	
6.625	98.112	98.003	97.831	97.612	
6.750	98.147	98.037	97.866	97.647	
6.875	98.362	98.252	98.080	97.862	
7.000	98.577	98.468	98.296	98.077	

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
	0.350	0.350	0.300	0.200	0.100		
FICO >= 800	0.300	0.250	0.200	0.150	0.050		
FICO 780-799	0.250	0.200	0.150	0.100	-0.050		
FICO 760-779	0.200	0.150	0.100	0.000	-0.200		
FICO 740-759	0.150	0.100	0.000	-0.100	-0.450		
FICO 720-739	0.000	-0.100	-0.300	-0.750	-1.200		
FICO 700-719	-0.250	-0.350	-1.000	-1.800	-2.600		
FICO 680-699	-0.750	-1.250	-1.750	-2.600	-3.500		
FICO 660-679							
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
	0.350	0.350	0.300	0.200	0.100		
FICO >= 800	0.300	0.250	0.200	0.150	0.050		
FICO 780-799	0.250	0.200	0.150	0.100	-0.050		
FICO 760-779	0.200	0.150	0.100	0.000	-0.200		
FICO 740-759	0.150	0.100	0.000	-0.100	-0.450		
FICO 720-739	-0.250	-0.350	-0.550	-1.000	-1.450		
FICO 700-719	-0.500	-0.600	-1.250	-2.050	-2.850		
FICO 680-699	-1.000	-1.500	-2.000	-2.850	-3.750		
FICO 660-679							
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
	0.000	0.000	0.000	0.000	0.000		
Purchase	-0.100	-0.150	-0.200	-0.250	-0.250		
Rate/Term Refi	-0.200	-0.250	-0.350	-0.500	-1.250		
Cash Out Refi	-0.100	-0.100	-0.200	-0.300	-0.500		
2nd Home	-0.250	-0.500	-0.750				
Non-Owner	0.000	0.000	-0.125	-0.250	-0.500		
Condo	-0.150	-0.250	-0.450	-0.750	-0.900		
2 Units	-0.150	-0.250	-0.450				
3-4 Units	0.000	0.000	0.000	0.000	0.000		
UPB > \$1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed							

NC Floor Price	Maximum Net Price	Must be Conditionally Approved to lock
99.750	102.000	

Effective: **Monday, August 10, 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	95.866	95.741	95.616	95.428	6.000	95.866	95.741	95.616	95.428
6.125	96.307	96.182	96.057	95.869	6.125	96.307	96.182	96.057	95.869
6.250	96.650	96.525	96.400	96.213	6.250	96.650	96.525	96.400	96.213
6.375	96.963	96.838	96.713	96.526	6.375	96.963	96.838	96.713	96.526
6.500	97.245	97.120	96.995	96.808	6.500	97.245	97.120	96.995	96.808
6.625	97.579	97.454	97.329	97.141	6.625	97.579	97.454	97.329	97.141
6.750	97.813	97.688	97.563	97.375	6.750	97.813	97.688	97.563	97.375
6.875	98.047	97.922	97.797	97.610	6.875	98.047	97.922	97.797	97.610
7.000	98.389	98.264	98.139	97.951	7.000	98.389	98.264	98.139	97.951
7.125	98.609	98.484	98.359	98.171	7.125	98.609	98.484	98.359	98.171
7.250	98.829	98.704	98.579	98.392	7.250	98.829	98.704	98.579	98.392
7.375	99.018	98.893	98.768	98.581	7.375	99.018	98.893	98.768	98.581
7.500	99.279	99.154	99.029	98.841	7.500	99.279	99.154	99.029	98.841
7.625	99.468	99.343	99.218	99.031	7.625	99.468	99.343	99.218	99.031
7.750	99.657	99.532	99.407	99.220	7.750	99.657	99.532	99.407	99.220
7.875	99.831	99.706	99.581	99.393	7.875	99.831	99.706	99.581	99.393
8.000	100.054	99.929	99.804	99.617	8.000	100.054	99.929	99.804	99.617
8.125	100.211	100.086	99.961	99.774	8.125	100.211	100.086	99.961	99.774
8.250	100.369	100.244	100.119	99.932	8.250	N/A	N/A	N/A	N/A
8.375	100.527	100.402	100.277	100.089	8.375	N/A	N/A	N/A	N/A
8.500	100.722	100.597	100.472	100.285	8.500	N/A	N/A	N/A	N/A
8.625	100.880	100.755	100.630	100.442	8.625	N/A	N/A	N/A	N/A

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

Effective: Monday, August 10, 2026

Jumbo Preferred Pricing

Jumbo Preferred 30 YR Fixed - (901)				
Note Rate	15 DAY	30 DAY	45 DAY	
6.250	98.950	98.888	99.013	
6.375	99.450	99.388	99.513	
6.500	99.887	99.825	99.950	
6.625	100.285	100.223	100.348	
6.750	100.676	100.614	100.739	
6.875	101.059	100.997	101.122	
7.000	101.434	101.372	101.497	
7.125	101.801	101.739	101.864	
7.250	102.160	102.098	102.223	
7.375	102.512	102.450	102.575	
7.500	102.856	102.794	102.919	
7.625	103.192	103.130	103.255	
7.750	103.520	103.458	103.583	
7.875	103.840	103.778	103.903	
8.000	104.121	104.059	104.184	
8.125	104.371	104.309	104.434	
8.250	104.621	104.559	104.684	
8.375	104.871	104.809	104.934	
8.500	105.121	105.059	105.184	

Jumbo Preferred 30 YR Fixed 2:1 Buydown - (901-BD)				
Note Rate	15 DAY	30 DAY	45 DAY	
6.250	98.950	98.888	99.013	
6.375	99.450	99.388	99.513	
6.500	99.887	99.825	99.950	
6.625	100.285	100.223	100.348	
6.750	100.676	100.614	100.739	
6.875	101.059	100.997	101.122	
7.000	101.434	101.372	101.497	
7.125	101.801	101.739	101.864	
7.250	102.160	102.098	102.223	
7.375	102.512	102.450	102.575	
7.500	102.856	102.794	102.919	
7.625	103.192	103.130	103.255	
7.750	103.520	103.458	103.583	
7.875	103.840	103.778	103.903	
8.000	104.121	104.059	104.184	
8.125	104.371	104.309	104.434	
8.250	104.621	104.559	104.684	
8.375	104.871	104.809	104.934	
8.500	105.121	105.059	105.184	

Jumbo Preferred 30 YR Fixed 1:0 Buydown - (901-BD10)				
Note Rate	15 DAY	30 DAY	45 DAY	
6.250	98.950	98.888	99.013	
6.375	99.450	99.388	99.513	
6.500	99.887	99.825	99.950	
6.625	100.285	100.223	100.348	
6.750	100.676	100.614	100.739	
6.875	101.059	100.997	101.122	
7.000	101.434	101.372	101.497	
7.125	101.801	101.739	101.864	
7.250	102.160	102.098	102.223	
7.375	102.512	102.450	102.575	
7.500	102.856	102.794	102.919	
7.625	103.192	103.130	103.255	
7.750	103.520	103.458	103.583	
7.875	103.840	103.778	103.903	
8.000	104.121	104.059	104.184	
8.125	104.371	104.309	104.434	
8.250	104.621	104.559	104.684	
8.375	104.871	104.809	104.934	
8.500	105.121	105.059	105.184	

Jumbo Preferred 15 YR Fixed - (915)				
Note Rate	15 DAY	30 DAY	45 DAY	
6.250	99.200	99.138	99.263	
6.375	99.700	99.638	99.763	
6.500	100.137	100.075	100.200	
6.625	100.535	100.473	100.598	
6.750	100.926	100.864	100.989	
6.875	101.309	101.247	101.372	
7.000	101.684	101.622	101.747	
7.125	102.051	101.989	102.114	
7.250	102.410	102.348	102.473	
7.375	102.762	102.700	102.825	
7.500	103.106	103.044	103.169	
7.625	103.442	103.380	103.505	
7.750	103.770	103.708	103.833	
7.875	104.090	104.028	104.153	
8.000	104.371	104.309	104.434	
8.125	104.621	104.559	104.684	
8.250	104.871	104.809	104.934	
8.375	105.121	105.059	105.184	
8.500	105.371	105.309	105.434	

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
		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