



GIANT LENDING

Giant Lending Rate Sheet

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

Ratesheet Code: RS-WS

Effective Date:

9/16/26 12:47 PM

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Lock Expiration Days	
15 Day	09/30/26
30 Day	10/15/26
45 Day	10/30/26
60 Day	11/16/26
Mortgagee Clause	
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	
2026 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750
2027 Conforming Loan Limits	
# of Units	Loan Limits
1	\$845,000
2	\$1,081,950
3	\$1,307,800
4	\$1,625,350

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.

September Pricing Specials	
All Prime Products including Alt Agency, ARMs, and DPAs (excludes Jumbo and CalHFA)	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: September 16, 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	90.164	90.102	90.052	90.002	4.875	89.628	89.567	89.516	89.466	5.750	96.158	96.042	95.944	95.847
4.990	90.822	90.760	90.710	90.660	4.990	90.286	90.224	90.174	90.124	5.875	96.747	96.631	96.534	96.436
5.125	91.578	91.516	91.466	91.415	5.125	91.042	90.980	90.930	90.880	5.990	97.295	97.179	97.081	96.984
5.250	92.008	91.954	91.909	91.863	5.250	91.473	91.419	91.373	91.327	6.125	97.877	97.762	97.664	97.566
5.375	92.702	92.648	92.602	92.556	5.375	92.166	92.113	92.067	92.021	6.250	98.413	98.298	98.200	98.102
5.500	93.362	93.309	93.263	93.217	5.500	92.848	92.794	92.748	92.702	6.375	99.058	98.942	98.844	98.747
5.625	93.982	93.929	93.883	93.837	5.625	93.468	93.414	93.368	93.322	6.500	99.555	99.439	99.342	99.244
5.750	94.692	94.612	94.544	94.475	5.750	94.180	94.100	94.032	93.964	6.625	99.888	99.773	99.675	99.578
5.875	95.403	95.323	95.255	95.187	5.875	94.898	94.818	94.750	94.681	6.750	99.831	99.681	99.563	99.445
5.990	96.144	96.064	95.996	95.928	5.990	95.652	95.572	95.504	95.436	6.875	100.164	100.015	99.897	99.779
6.125	96.813	96.732	96.664	96.596	6.125	96.337	96.256	96.188	96.120	6.990	100.671	100.530	100.418	100.306
6.250	97.473	97.349	97.250	97.152	6.250	97.014	96.891	96.792	96.694	7.125	101.099	100.984	100.890	100.795
6.375	98.223	98.099	97.998	97.898	6.375	97.778	97.654	97.554	97.454	7.250	101.627	101.530	101.448	101.367
6.500	98.799	98.675	98.575	98.474	6.500	98.367	98.243	98.143	98.042	7.375	102.067	101.969	101.888	101.807
6.625	99.236	99.112	99.012	98.911	6.625	98.811	98.687	98.587	98.486	7.500	102.478	102.380	102.299	102.217
6.750	99.894	99.771	99.670	99.570	6.750	99.469	99.346	99.245	99.145	7.625	102.884	102.787	102.705	102.624
6.875	100.310	100.195	100.101	100.006	6.875	99.885	99.770	99.676	99.581	7.750	103.234	103.137	103.056	102.974
6.990	100.930	100.815	100.720	100.626	6.990	100.505	100.390	100.295	100.201	7.875	103.552	103.455	103.373	103.292
7.125	101.479	101.364	101.269	101.175	7.125	101.054	100.939	100.844	100.750	7.990	103.687	103.589	103.508	103.426
7.250	102.046	101.948	101.867	101.786	7.250	101.621	101.523	101.442	101.361	8.125	103.908	103.810	103.730	103.649
7.375	102.561	102.463	102.382	102.301	7.375	102.116	102.018	101.937	101.856					
7.500	102.843	102.745	102.664	102.583	7.500	102.398	102.300	102.219	102.138					
7.625	103.229	103.132	103.050	102.969	7.625	102.784	102.687	102.605	102.524					
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	94.694	94.646	94.606	94.566	5.990	98.591	98.511	98.444	98.378	5.750	94.242	94.162	94.094	94.025
4.990	95.087	95.039	94.999	94.960	6.125	98.853	98.772	98.706	98.640	5.875	94.953	94.873	94.805	94.737
5.125	95.544	95.496	95.456	95.416	6.250	99.316	99.243	99.183	99.124	5.990	95.694	95.614	95.546	95.478
5.250	96.363	96.299	96.246	96.193	6.375	99.708	99.635	99.576	99.516	6.125	96.363	96.282	96.214	96.146
5.375	96.784	96.720	96.667	96.614	6.500	99.954	99.882	99.822	99.763	6.250	97.023	96.899	96.800	96.702
5.500	97.193	97.128	97.075	97.022	6.625	100.048	99.975	99.916	99.856	6.375	97.773	97.649	97.548	97.448
5.625	97.589	97.524	97.471	97.418	6.750	100.423	100.343	100.276	100.210	6.500	98.349	98.225	98.125	98.024
5.750	98.018	97.954	97.901	97.848	6.875	100.522	100.441	100.375	100.308	6.625	98.786	98.662	98.562	98.461
5.875	98.415	98.351	98.298	98.245	6.990	100.844	100.764	100.698	100.631	6.750	99.444	99.321	99.220	99.120
5.990	98.761	98.697	98.644	98.591	7.125	101.067	100.986	100.920	100.853	6.875	99.860	99.745	99.651	99.556
6.125	99.149	99.085	99.032	98.979	7.250	101.253	101.172	101.106	101.040	6.990	100.480	100.365	100.270	100.176
6.250	99.511	99.439	99.379	99.319	7.375	101.420	101.339	101.273	101.207	7.125	101.029	100.914	100.819	100.725
6.375	99.993	99.921	99.861	99.802	7.500	101.567	101.487	101.420	101.354	7.250	101.596	101.498	101.417	101.336
6.500	100.331	100.259	100.199	100.140	7.625	101.724	101.643	101.577	101.511	7.375	102.111	102.013	101.932	101.851
6.625	100.522	100.450	100.390	100.331	7.750	101.859	101.779	101.713	101.646	7.500	102.393	102.295	102.214	102.133
6.750	100.948	100.875	100.816	100.756	7.875	101.995	101.915	101.849	101.783	7.625	102.779	102.682	102.600	102.519
6.875	101.099	101.026	100.966	100.907	7.990	101.995	101.915	101.849	101.783	7.750	102.864	102.766	102.685	102.603
6.990	101.463	101.390	101.331	101.271	8.125	102.086	102.005	101.939	101.873	7.875	103.168	103.070	102.989	102.908
										7.990	103.282	103.185	103.103	103.022
										8.125	103.556	103.467	103.393	103.319
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	91.827	91.773	91.727	91.681	4.875	89.053	88.992	88.941	88.891	5.750	96.083	95.967	95.869	95.772
5.500	92.487	92.434	92.388	92.342	4.990	89.711	89.649	89.599	89.549	5.875	96.672	96.556	96.459	96.361
5.625	93.107	93.054	93.008	92.962	5.125	90.467	90.405	90.355	90.305	5.990	97.220	97.104	97.006	96.909
5.750	93.817	93.737	93.669	93.600	5.250	90.898	90.844	90.798	90.752	6.125	97.802	97.687	97.589	97.491
5.875	94.528	94.448	94.380	94.312	5.375	91.591	91.538	91.492	91.446	6.250	98.338	98.223	98.125	98.027
5.990	95.269	95.189	95.121	95.053	5.500	92.273	92.219	92.173	92.127	6.375	98.983	98.867	98.769	98.672
6.125	95.938	95.857	95.789	95.721	5.625	92.893	92.839	92.793	92.747	6.500	99.480	99.364	99.267	99.169
6.250	96.598	96.474	96.375	96.277	5.750	93.605	93.525	93.457	93.389	6.625	99.813	99.698	99.600	99.503
6.375	97.348	97.224	97.123	97.023	5.875	94.323	94.243	94.175	94.106	6.750	99.756	99.606	99.488	99.370
6.500	97.924	97.800	97.700	97.599	5.990	95.077	94.997	94.929	94.861	6.875	100.089	99.940	99.822	99.704
6.625	98.361	98.237	98.137	98.036	6.125	95.762	95.681	95.613	95.545	6.990	100.596	100.455		



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

Wholesale

Effective: September 16, 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	93.412	93.340	93.278	93.216	5.500	91.362	91.290	91.228	91.166	5.375	90.863	90.792	90.729	90.667
5.625	94.081	94.009	93.947	93.885	5.625	92.031	91.959	91.897	91.835	5.500	91.514	91.442	91.380	91.318
5.750	94.469	94.398	94.336	94.273	5.750	92.419	92.348	92.286	92.223	5.625	92.181	92.109	92.047	91.985
5.875	95.072	95.000	94.938	94.876	5.875	93.022	92.950	92.888	92.826	5.750	92.569	92.498	92.436	92.373
5.990	95.791	95.719	95.657	95.595	5.990	93.741	93.669	93.607	93.545	5.875	93.172	93.100	93.038	92.976
6.125	96.398	96.327	96.264	96.202	6.125	94.348	94.277	94.214	94.152	5.990	93.891	93.819	93.757	93.695
6.250	97.094	96.944	96.819	96.695	6.250	95.044	94.894	94.769	94.645	6.125	94.498	94.427	94.364	94.302
6.375	97.692	97.541	97.417	97.293	6.375	95.642	95.491	95.367	95.243	6.250	95.194	95.044	94.919	94.795
6.500	98.244	98.094	97.969	97.845	6.500	96.194	96.044	95.919	95.795	6.375	95.792	95.641	95.517	95.393
6.625	98.827	98.676	98.552	98.428	6.625	96.777	96.626	96.502	96.378	6.500	96.344	96.194	96.069	95.945
6.750	99.474	99.324	99.199	99.075	6.750	97.424	97.274	97.149	97.025	6.625	96.927	96.776	96.652	96.528
6.875	99.957	99.806	99.682	99.558	6.875	97.896	97.746	97.622	97.497	6.750	97.574	97.424	97.299	97.175
6.990	100.318	100.168	100.044	99.919	6.990	98.258	98.107	97.983	97.859	6.875	98.048	97.898	97.773	97.649
7.125	100.700	100.549	100.425	100.301	7.125	98.630	98.479	98.355	98.231	6.990	98.394	98.244	98.120	97.995
7.250	100.101	99.951	99.827	99.702	7.250	98.031	97.881	97.757	97.632	7.125	98.791	98.641	98.517	98.392
7.375	100.837	100.687	100.563	100.438	7.375	98.767	98.617	98.493	98.368	7.250	98.177	98.027	97.903	97.778
7.500	100.926	100.775	100.651	100.527	7.500	98.856	98.705	98.581	98.457	7.375	98.930	98.779	98.655	98.531
7.625	101.084	100.919	100.785	100.651	7.625	99.014	98.849	98.715	98.581	7.500	99.035	98.885	98.761	98.636
7.750	101.996	101.827	101.687	101.546	7.750	99.926	99.757	99.617	99.476	7.625	99.222	99.057	98.923	98.788
7.875	102.269	102.101	101.960	101.820	7.875	100.199	100.031	99.890	99.750	7.750	100.103	99.935	99.794	99.654
7.990	101.204	101.035	100.895	100.754	7.990	99.134	98.965	98.825	98.684	7.875	100.393	100.225	100.084	99.943
8.125	101.429	101.260	101.120	100.979	8.125	99.359	99.190	99.050	98.909	7.990	99.343	99.175	99.034	98.894

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	96.402	96.321	96.255	96.189	5.990	95.882	95.802	95.736	95.669					
6.125	96.727	96.647	96.580	96.514	6.125	96.204	96.123	96.057	95.991					
6.250	97.077	96.996	96.930	96.864	6.250	96.544	96.464	96.397	96.331					
6.375	97.371	97.291	97.225	97.158	6.375	96.827	96.746	96.680	96.614					
6.500	97.623	97.543	97.477	97.410	6.500	97.066	96.985	96.919	96.853					
6.625	97.900	97.820	97.754	97.687	6.625	97.332	97.251	97.185	97.119					
6.750	98.216	98.127	98.054	97.981	6.750	97.632	97.544	97.471	97.398					
6.875	98.467	98.378	98.305	98.232	6.875	97.868	97.779	97.707	97.634					
6.990	98.627	98.538	98.465	98.392	6.990	98.013	97.924	97.851	97.778					
7.125	98.781	98.692	98.619	98.547	7.125	98.183	98.094	98.021	97.948					
7.250	98.677	98.581	98.501	98.422	7.250	98.063	97.967	97.887	97.808					
7.375	99.210	99.114	99.034	98.954	7.375	98.613	98.516	98.436	98.357					
7.500	99.209	99.113	99.033	98.954	7.500	98.629	98.532	98.453	98.373					
7.625	99.195	99.098	99.019	98.939	7.625	98.642	98.546	98.466	98.387					
7.750	100.260	100.163	100.084	100.005	7.750	99.678	99.581	99.502	99.422					
7.875	100.381	100.284	100.205	100.126	7.875	99.815	99.718	99.639	99.559					
7.990	99.216	99.119	99.040	98.961	7.990	98.665	98.569	98.489	98.410					

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	89.964	89.902	89.852	89.802	5.375	92.697	92.626	92.563	92.501	5.375	91.802	91.748	91.702	91.656
4.990	90.622	90.560	90.510	90.460	5.500	93.362	93.290	93.228	93.166	5.500	92.462	92.409	92.363	92.317
5.125	91.378	91.316	91.266	91.215	5.625	94.031	93.959	93.897	93.835	5.625	93.082	93.029	92.983	92.937
5.250	91.808	91.754	91.709	91.663	5.750	94.419	94.348	94.286	94.223	5.750	93.792	93.712	93.644	93.575
5.375	92.502	92.448	92.402	92.356	5.875	95.022	94.950	94.888	94.826	5.875	94.503	94.423	94.355	94.287
5.500	93.162	93.109	93.063	93.017	5.990	95.741	95.669	95.607	95.545	5.990	95.244	95.164	95.096	95.028
5.625	93.782	93.729	93.683	93.637	6.125	96.348	96.277	96.214	96.152	6.125	95.913	95.832	95.764	95.696
5.750	94.492	94.412	94.344	94.275	6.250	97.044	96.894	96.769	96.645	6.250	96.573	96.449	96.350	96.252
5.875	95.203	95.123	95.055	94.987	6.375	97.642	97.491	97.367	97.243	6.375	97.323	97.199	97.098	96.998
5.990	95.944	95.864	95.796	95.728	6.500	98.194	98.044	97.919	97.795	6.500	97.899	97.775	97.675	97.574
6.125	96.613	96.532	96.464	96.396	6.625	98.777	98.626	98.502	98.378	6.625	98.336	98.212	98.112	98.011
6.250	97.273	97.149	97.050	96.952	6.750	99.424	99.274	99.149	99.025	6.750	98.994	98.871	98.770	98.670
6.375	98.023	97.899	97.798	97.698	6.875	99.907	99.756	99.632	99.508	6.875	99.410	99.295	99.201	99.106
6.500	98.599	98.475	98.375	98.274	6.990	100.268	100.118	99.994	99.869	6.990	100.030	99.915	99.820	99.726
6.625	99.036	98.912	98.812	98.711	7.125	100.650	100.499	100.375	100.251	7.125	100.579	100.464	100.369	100.275
6.750	99.694	99.571	99.470	99.370	7.250	100.051	99.901	99.777	99.652	7.250	101.146	101.048	100.967	100.886
6.875	100.110	99.995	99.901	99.806	7.375	100.787	100.637	100.513	100.388	7.375	101.661	101.563	101.482	101.401
6.990	100.730	100.615	100.520	100.426	7.500	100.876	100.725	100.601	100.477	7.500	101.943	101.845	101.764	101.683
7.125	101.279	101.164	101.069	100.975	7.625	101.034	100.869	100.735	100.601	7.625	102.329	102.232	102.150	102.069
7.250	101.846	101.748	101.667	101.586	7.750	101.946	101.777	101.637	101.496	7.750	102.414	102.316	102.235	102.153
7.375	102.361	102.263	102.182	102.101	7.875	102.219	102.051	101.910	101.770	7.875	102.718	102.620	102.539	102.458
7.500	102.643	102.545	102.464	102.383	7.990	101.154	100.985	100.845	100.704	7.990	102.832	102.735	102.653	102.572
7.625	103.029	102.932	102.850	102.769	8.125					8.125	103.106	103.017	102.943	102.869

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	89.964	89.902	89.852	89.802	5.500	93.362	93.290	93.228	93.166	5.375	91.802	91.748	91.702	91.656
4.990	90.622	90.560	90.510	90.460	5.625	94.031	93.959	93.897	93.835	5.500	92.462	92.409	92.363	92.317
5.125	91.378	91.316	91.266	91.215	5.750	94.419	94.348	94.286	94.223	5.625	93.082	93.029	92.983	92.937
5.250	91.808	91.754	91.709	91.663	5.875	95.022	94.950	94.888	94.826	5.750	93.792	93.712	93.644	93.575
5.375	92.502	92.448	92.402	92.356	5.990	95.741	95.669	95.607	95.545	5.875	94.503	94.423	94.355	94.287
5.500	93.162	93.109	93.063	93.017	6.125	96.348	96.277	96.214	96.152	5.990	95.244	95.164	95.096	95.028
5.625	93.782	93.729	93.683	93.637	6.250	97.044	96.894	96.769	96.645	6.125	95.913	95.832	95.764	95.696
5.750	94.492	94.412	94.344	94.275	6.375	97.642	97.491	97.367	97.243	6.250	96.573	96.449	96.350	96.252
5.875	95.203	95.123	95.055	94.987	6.500	98.194	98.044	97.919	97.795	6.375	97.323	97.199	97.098	96.998
5.990	95.944	95.864	95.796	95.728	6.625	98.777	98.626	98.502	98.378	6.500	97.899	97.775	97.675	97.574
6.125	96.613	96.532	96.464	96.396	6.750	99.424	99.274	99.149	99.025	6.625	98.336	98.212	98.112	98.011
6.250	97.273	97.149	97.050	96.952	6.875	99.907	99.756	99.632	99.508	6.750	98.994	98.871	98.770	98.670
6.375	98.023	97.899	97.798	97.698	6.990	100.268	100.118	99.994	99.869	6.875	99.410	99.295	99.201	99.106
6.500	98.599	98.475	98.375	98.274	7.125	100.650	100.499	100.375	100.251	6.990	100.030	99.915	99.820	99.726
6.625	99.036	98.912	98.812	98.711	7.250	100.051	99.901	99.777	99.652	7.125	100.579	100.464	100.369	100.275
6.750	99.694	99.571	99.470	99.370	7.375	100.787	100.637	100.513	100.388	7.250	101.146	101.048	100.967	100.886
6.875	100.110	99.995	99.901	99.806	7.500	100.876	100.725	100.601	100.477	7.375	101.661	101.563	101.482	101.401
6.990	100.730	100.615	100.520	100.426	7.625	101.034	100.869	100.735	100.601	7.500	101.943	101.845	101.764	101.683
7.125	101.279	101.164	101.069	100.975	7.750	101.946	101.777	101.637	101.496	7.625	102.329	102.232	102.150	102.069
7.250	101.846	101.748	101.667	101.586	7.875	102.219	102.051	101.910	101.770	7.750	102.414	102.316	102.235	102.153
7.375	102.361	102.263	102.182	102.101	7.990	101.154	100.985	100.845	100.704	7.875	102.718	102.620	102.539	102.458
7.500	102.643	102.545	102.464	102.383	8.125	101.379	101.210	101.070	100.929	7.990	102.832	102.735	102.653	102.572
7.625	103.029	102.932	102.850	102.769						8.125	103.106	103.017	102.943	102.869

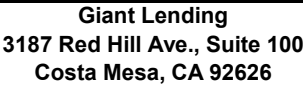
GIANT LENDING 3187 Red Hill Ave., Suite 100 Costa Mesa, CA 92626					SELECT PRICING				
Effective: September 16, 2026									
SELECT FANNIE MAE CONFORMING FIXED RATE PRICING									
SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	90.414	90.352	90.302	90.252	4.875	94.944	94.896	94.856	94.816
4.990	91.072	91.010	90.960	90.910	4.990	95.337	95.289	95.249	95.210
5.125	91.828	91.766	91.716	91.665	5.125	95.794	95.746	95.706	95.666
5.250	92.258	92.204	92.159	92.113	5.250	96.613	96.549	96.496	96.443
5.375	92.952	92.898	92.852	92.806	5.375	97.034	96.970	96.917	96.864
5.500	93.612	93.559	93.513	93.467	5.500	97.443	97.378	97.325	97.272
5.625	94.232	94.179	94.133	94.087	5.625	97.839	97.774	97.721	97.668
5.750	94.942	94.862	94.794	94.725	5.750	98.268	98.204	98.151	98.098
5.875	95.653	95.573	95.505	95.437	5.875	98.665	98.601	98.548	98.495
5.990	96.394	96.314	96.246	96.178	5.990	99.011	98.947	98.894	98.841
6.125	97.063	96.982	96.914	96.846	6.125	99.399	99.335	99.282	99.229
6.250	97.723	97.599	97.500	97.402	6.250	99.761	99.689	99.629	99.569
6.375	98.473	98.349	98.248	98.148	6.375	100.243	100.171	100.111	100.052
6.500	99.049	98.925	98.825	98.724	6.500	100.581	100.509	100.449	100.390
6.625	99.486	99.362	99.262	99.161	6.625	100.772	100.700	100.640	100.581
6.750	100.144	100.021	99.920	99.820	6.750	101.198	101.125	101.066	101.006
6.875	100.560	100.445	100.351	100.256	6.875	101.349	101.276	101.216	101.157
6.990	101.180	101.065	100.970	100.876					
7.125	101.729	101.614	101.519	101.425					
7.250	102.296	102.198	102.117	102.036					
7.375	102.811	102.713	102.632	102.551					
7.500	103.093	102.995	102.914	102.833					
7.625	103.479	103.382	103.300	103.219					
7.750	103.564	103.466	103.385	103.303					
7.875	103.868	103.770	103.689	103.608					
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	93.662	93.590	93.528	93.466	5.990	96.652	96.571	96.505	96.439
5.625	94.331	94.259	94.197	94.135	6.125	96.977	96.897	96.830	96.764
5.750	94.719	94.648	94.586	94.523	6.250	97.327	97.246	97.180	97.114
5.875	95.322	95.250	95.188	95.126	6.375	97.621	97.541	97.475	97.408
5.990	96.041	95.969	95.907	95.845	6.500	97.873	97.793	97.727	97.660
6.125	96.648	96.577	96.514	96.452	6.625	98.150	98.070	98.004	97.937
6.250	97.344	97.194	97.069	96.945	6.750	98.466	98.377	98.304	98.231
6.375	97.942	97.791	97.667	97.543	6.875	98.717	98.628	98.555	98.482
6.500	98.494	98.344	98.219	98.095	6.990	98.877	98.788	98.715	98.642
6.625	99.077	98.926	98.802	98.678	7.125	99.031	98.942	98.869	98.797
6.750	99.724	99.574	99.449	99.325	7.250	98.927	98.831	98.751	98.672
6.875	100.207	100.056	99.932	99.808	7.375	99.460	99.364	99.284	99.204
6.990	100.568	100.418	100.294	100.169	7.500	99.459	99.363	99.283	99.204
7.125	100.950	100.799	100.675	100.551	7.625	99.445	99.348	99.269	99.189
7.250	100.351	100.201	100.077	99.952	7.750	100.510	100.413	100.334	100.255
7.375	101.087	100.937	100.813	100.688	7.875	100.631	100.534	100.455	100.376
7.500	101.176	101.025	100.901	100.777					
7.625	101.334	101.169	101.035	100.901					
7.750	102.246	102.077	101.937	101.796					
7.875	102.519	102.351	102.210	102.070					
7.990	101.454	101.285	101.145	101.004					
8.125	101.679	101.510	101.370	101.229					
SELECT FANNIE MAE BUYDOWN									
SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	90.214	90.152	90.102	90.052	5.500	93.612	93.540	93.478	93.416
4.990	90.872	90.810	90.760	90.710	5.625	94.281	94.209	94.147	94.085
5.125	91.628	91.566	91.516	91.465	5.750	94.669	94.598	94.536	94.473
5.250	92.058	92.004	91.959	91.913	5.875	95.272	95.200	95.138	95.076
5.375	92.752	92.698	92.652	92.606	5.990	95.991	95.919	95.857	95.795
5.500	93.412	93.359	93.313	93.267	6.125	96.598	96.527	96.464	96.402
5.625	94.032	93.979	93.933	93.887	6.250	97.294	97.144	97.019	96.895
5.750	94.742	94.662	94.594	94.525	6.375	97.892	97.741	97.617	97.493
5.875	95.453	95.373	95.305	95.237	6.500	98.444	98.294	98.169	98.045
5.990	96.194	96.114	96.046	95.978	6.625	99.027	98.876	98.752	98.628
6.125	96.863	96.782	96.714	96.646	6.750	99.674	99.524	99.399	99.275
6.250	97.523	97.399	97.300	97.202	6.875	100.157	100.006	99.882	99.758
6.375	98.273	98.149	98.048	97.948	6.990	100.518	100.368	100.244	100.119
6.500	98.849	98.725	98.625	98.524	7.125	100.900	100.749	100.625	100.501
6.625	99.286	99.162	99.062	98.961	7.250	100.301	100.151	100.027	99.902
6.750	99.944	99.821	99.720	99.620	7.375	101.037	100.887	100.763	100.638
6.875	100.360	100.245	100.151	100.056	7.500	101.126	100.975	100.851	100.727
6.990	100.980	100.865	100.770	100.676	7.625	101.284	101.119	100.985	100.851
7.125	101.529	101.414	101.319	101.225	7.750	102.196	102.027	101.887	101.746
7.250	102.096	101.998	101.917	101.836	7.875	102.469	102.301	102.160	102.020
7.375	102.611	102.513	102.432	102.351	7.990	101.404	101.235	101.095	100.954
7.500	102.893	102.795	102.714	102.633	8.125	101.629	101.460	101.320	101.179
7.625	103.279	103.182	103.100	103.019					
SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	90.214	90.152	90.102	90.052	5.500	93.612	93.540	93.478	93.416
4.990	90.872	90.810	90.760	90.710	5.625	94.281	94.209	94.147	94.085
5.125	91.628	91.566	91.516	91.465	5.750	94.669	94.598	94.536	94.473
5.250	92.058	92.004	91.959	91.913	5.875	95.272	95.200	95.138	95.076
5.375	92.752	92.698	92.652	92.606	5.990	95.991	95.919	95.857	95.795
5.500	93.412	93.359	93.313	93.267	6.125	96.598	96.527	96.464	96.402
5.625	94.032	93.979	93.933	93.887	6.250	97.294	97.144	97.019	96.895
5.750	94.742	94.662	94.594	94.525	6.375	97.892	97.741	97.617	97.493
5.875	95.453	95.373	95.305	95.237	6.500	98.444	98.294	98.169	98.045
5.990	96.194	96.114	96.046	95.978	6.625	99.027	98.876	98.752	98.628
6.125	96.863	96.782	96.714	96.646	6.750	99.674	99.524	99.399	99.275
6.250	97.523	97.399	97.300	97.202	6.875	100.157	100.006	99.882	99.758
6.375	98.273	98.149	98.048	97.948	6.990	100.518	100.368	100.244	100.119
6.500	98.849	98.725	98.625	98.524	7.125	100.900	100.749	100.625	100.501
6.625	99.286	99.162	99.062	98.961	7.250	100.301	100.151	100.027	99.902
6.750	99.944	99.821	99.720	99.620	7.375	101.037	100.887	100.763	100.638
6.875	100.360	100.245	100.151	100.056	7.500	101.126	100.975	100.851	100.727
6.990	100.980	100.865	100.770	100.676					

 Giant LENDING Giant Lending 3187 Red Hill Ave., Suite 100 Costa Mesa, CA 92626 Wholesale															
Effective: September 16, 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	90.164	90.102	90.052	90.002	4.875	89.628	89.567	89.516	89.466	5.500	94.878	94.772	94.683	94.594	
4.990	90.822	90.760	90.710	90.660	4.990	90.286	90.224	90.174	90.124	5.625	95.501	95.395	95.306	95.217	
5.125	91.578	91.516	91.466	91.415	5.125	91.042	90.980	90.930	90.880	5.750	96.158	96.042	95.944	95.847	
5.250	92.008	91.954	91.909	91.863	5.250	91.473	91.419	91.373	91.327	5.875	96.747	96.631	96.534	96.436	
5.375	92.702	92.648	92.602	92.556	5.375	92.166	92.113	92.067	92.021	5.990	97.295	97.179	97.081	96.984	
5.500	93.362	93.309	93.263	93.217	5.500	92.848	92.794	92.748	92.702	6.125	97.877	97.762	97.664	97.566	
5.625	93.982	93.929	93.883	93.837	5.625	93.468	93.414	93.368	93.322	6.250	98.413	98.298	98.200	98.102	
5.750	94.692	94.612	94.544	94.475	5.750	94.180	94.100	94.032	93.964	6.375	99.058	98.942	98.844	98.747	
5.875	95.403	95.323	95.255	95.187	5.875	94.898	94.818	94.750	94.681	6.500	99.555	99.439	99.342	99.244	
5.990	96.144	96.064	95.996	95.928	5.990	95.652	95.572	95.504	95.436	6.625	99.888	99.773	99.675	99.578	
6.125	96.813	96.732	96.664	96.596	6.125	96.337	96.256	96.188	96.120	6.750	99.831	99.681	99.563	99.445	
6.250	97.473	97.349	97.250	97.152	6.250	97.014	96.891	96.792	96.694	6.875	100.164	100.015	99.897	99.779	
6.375	98.223	98.099	97.998	97.898	6.375	97.778	97.654	97.554	97.454	6.990	100.671	100.530	100.418	100.306	
6.500	98.799	98.675	98.575	98.474	6.500	98.367	98.243	98.143	98.042	7.125	101.099	100.984	100.890	100.795	
6.625	99.236	99.112	99.012	98.911	6.625	98.811	98.687	98.587	98.486	7.250	101.627	101.530	101.448	101.367	
6.750	99.894	99.771	99.670	99.570	6.750	99.469	99.346	99.245	99.145	7.375	102.067	101.969	101.888	101.807	
6.875	100.310	100.195	100.101	100.006	6.875	99.885	99.770	99.676	99.581	7.500	102.478	102.380	102.299	102.217	
6.990	100.930	100.815	100.720	100.626	6.990	100.505	100.390	100.295	100.201	7.625	102.884	102.787	102.705	102.624	
7.125	101.479	101.364	101.269	101.175	7.125	101.054	100.939	100.844	100.750	7.750	103.234	103.137	103.056	102.974	
7.250	102.046	101.948	101.867	101.786	7.250	101.621	101.523	101.442	101.361	7.875	103.552	103.455	103.373	103.292	
7.375	102.561	102.463	102.382	102.301	7.375	102.116	102.018	101.937	101.856	7.990	103.687	103.589	103.508	103.426	
7.500	102.843	102.745	102.664	102.583	7.500	102.398	102.300	102.219	102.138	8.125	103.908	103.810	103.730	103.649	
7.625	103.229	103.132	103.050	102.969	7.625	102.784	102.687	102.605	102.524						
7.750	103.314	103.216	103.135	103.053	7.750	102.869	102.771	102.690	102.608						
7.875	103.618	103.520	103.439	103.358	7.875	103.173	103.075	102.994	102.913						
7.990	103.732	103.635	103.553	103.472	7.990	103.287	103.190	103.108	103.027						
8.125	104.006	103.917	103.843	103.769	8.125	103.561	103.472	103.398	103.324						
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	95.087	95.039	94.999	94.960	5.500	97.479	97.399	97.333	97.266	5.875	94.953	94.873	94.805	94.737	
5.125	95.544	95.496	95.456	95.416	5.625	97.784	97.704	97.637	97.571	5.990	95.694	95.614	95.546	95.478	
5.250	96.363	96.299	96.246	96.193	5.750	98.074	97.993	97.927	97.861	6.125	96.363	96.282	96.214	96.146	
5.375	96.784	96.720	96.667	96.614	5.875	98.351	98.271	98.204	98.138	6.250	97.023	96.899	96.800	96.702	
5.500	97.193	97.128	97.075	97.022	5.990	98.591	98.511	98.444	98.378	6.375	97.773	97.649	97.548	97.448	
5.625	97.589	97.524	97.471	97.418	6.125	98.853	98.772	98.706	98.640	6.500	98.349	98.225	98.125	98.024	
5.750	98.018	97.954	97.901	97.848	6.250	99.316	99.243	99.183	99.124	6.625	98.786	98.662	98.562	98.461	
5.875	98.415	98.351	98.298	98.245	6.375	99.708	99.635	99.576	99.516	6.750	99.444	99.321	99.220	99.120	
5.990	98.761	98.697	98.644	98.591	6.500	99.954	99.882	99.822	99.763	6.875	99.860	99.745	99.651	99.556	
6.125	99.149	99.085	99.032	98.979	6.625	100.048	99.975	99.916	99.856	6.990	100.480	100.365	100.270	100.176	
6.250	99.511	99.439	99.379	99.319	6.750	100.423	100.343	100.276	100.210	7.125	101.029	100.914	100.819	100.725	
6.375	99.993	99.921	99.861	99.802	6.875	100.522	100.441	100.375	100.308	7.250	101.596	101.498	101.417	101.336	
6.500	100.331	100.259	100.199	100.140	6.990	100.844	100.764	100.698	100.631	7.375	102.111	102.013	101.932	101.851	
6.625	100.522	100.450	100.390	100.331	7.125	101.067	100.986	100.920	100.853	7.500	102.393	102.295	102.214	102.133	
6.750	100.948	100.875	100.816	100.756	7.250	101.253	101.172	101.106	101.040	7.625	102.779	102.682	102.600	102.519	
6.875	101.099	101.026	100.966	100.907						7.750	102.864	102.766	102.685	102.603	
6.990	101.463	101.390	101.331	101.271						7.875	103.168	103.070	102.989	102.908	
										7.990	103.282	103.185	103.103	103.022	
										8.125	103.556	103.467	103.393	103.319	
FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)															
Rate	15-Day	30-Day	45-Day	60-Day											
5.875	95.403	95.323	95.255	95.187											
5.990	96.144	96.064	95.996	95.928											
6.125	96.813	96.732	96.664	96.596											
6.250	97.473	97.349	97.250	97.152											
6.375	98.223	98.099	97.998	97.898											
6.500	98.799	98.675	98.575	98.474											
6.625	99.236	99.112	99.012	98.911											
6.750	99.894	99.771	99.670	99.570											
6.875	100.310	100.195	100.101	100.006											
6.990	100.930	100.815	100.720	100.626											
7.125	101.479	101.364	101.269	101.175											
7.250	102.046	101.948	101.867	101.786											
7.375	102.561	102.463	102.382	102.301											
7.500	102.843	102.745	102.664	102.583											
7.625	103.229	103.132	103.050	102.969											
7.750	103.314	103.216	103.135	103.053											
7.875	103.618	103.520	103.439	103.358											
7.990	103.732	103.635													

 Giant Lending 3187 Red Hill Ave., Suite 100 Costa Mesa, CA 92626					Wholesale									
Effective: September 16, 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-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	89.964	89.902	89.852	89.802	5.990	95.391	95.319	95.257	95.195	5.375	91.802	91.748	91.702	91.656
4.990	90.622	90.560	90.510	90.460	6.125	95.998	95.927	95.864	95.802	5.500	92.462	92.409	92.363	92.317
5.125	91.378	91.316	91.266	91.215	6.250	96.694	96.544	96.419	96.295	5.625	93.082	93.029	92.983	92.937
5.250	91.808	91.754	91.709	91.663	6.375	97.292	97.141	97.017	96.893	5.750	93.792	93.712	93.644	93.575
5.375	92.502	92.448	92.402	92.356	6.500	97.844	97.694	97.569	97.445	5.875	94.503	94.423	94.355	94.287
5.500	93.162	93.109	93.063	93.017	6.625	98.427	98.276	98.152	98.028	5.990	95.244	95.164	95.096	95.028
5.625	93.782	93.729	93.683	93.637	6.750	99.074	98.924	98.799	98.675	6.125	95.913	95.832	95.764	95.696
5.750	94.492	94.412	94.344	94.275	6.875	99.557	99.406	99.282	99.158	6.250	96.573	96.449	96.350	96.252
5.875	95.203	95.123	95.055	94.987	6.990	99.918	99.768	99.644	99.519	6.375	97.323	97.199	97.098	96.998
5.990	95.944	95.864	95.796	95.728	7.125	100.300	100.149	100.025	99.901	6.500	97.899	97.775	97.675	97.574
6.125	96.613	96.532	96.464	96.396	7.250	99.701	99.551	99.427	99.302	6.625	98.336	98.212	98.112	98.011
6.250	97.273	97.149	97.050	96.952	7.375	100.437	100.287	100.163	100.038	6.750	98.994	98.871	98.770	98.670
6.375	98.023	97.899	97.798	97.698	7.500	100.526	100.375	100.251	100.127	6.875	99.410	99.295	99.201	99.106
6.500	98.599	98.475	98.375	98.274	7.625	100.684	100.519	100.385	100.251	6.990	100.030	99.915	99.820	99.726
6.625	99.036	98.912	98.812	98.711	7.750	101.596	101.427	101.287	101.146	7.125	100.579	100.464	100.369	100.275
6.750	99.694	99.571	99.470	99.370	7.875	101.869	101.701	101.560	101.420	7.250	101.146	101.048	100.967	100.886
6.875	100.110	99.995	99.901	99.806	7.990	100.804	100.635	100.495	100.354	7.375	101.661	101.563	101.482	101.401
6.990	100.730	100.615	100.520	100.426	8.125	101.029	100.860	100.720	100.579	7.500	101.943	101.845	101.764	101.683
7.125	101.279	101.164	101.069	100.975	8.250					7.625	102.329	102.232	102.150	102.069
7.250	101.846	101.748	101.667	101.586						7.750	102.414	102.316	102.235	102.153
7.375	102.361	102.263	102.182	102.101						7.875	102.718	102.620	102.539	102.458
7.500	102.643	102.545	102.464	102.383						7.990	102.832	102.735	102.653	102.572
7.625	103.029	102.932	102.850	102.769						8.125	103.106	103.017	102.943	102.869
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-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	89.964	89.902	89.852	89.802	5.990	95.391	95.319	95.257	95.195	5.375	91.802	91.748	91.702	91.656
4.990	90.622	90.560	90.510	90.460	6.125	95.998	95.927	95.864	95.802	5.500	92.462	92.409	92.363	92.317
5.125	91.378	91.316	91.266	91.215	6.250	96.694	96.544	96.419	96.295	5.625	93.082	93.029	92.983	92.937
5.250	91.808	91.754	91.709	91.663	6.375	97.292	97.141	97.017	96.893	5.750	93.792	93.712	93.644	93.575
5.375	92.502	92.448	92.402	92.356	6.500	97.844	97.694	97.569	97.445	5.875	94.503	94.423	94.355	94.287
5.500	93.162	93.109	93.063	93.017	6.625	98.427	98.276	98.152	98.028	5.990	95.244	95.164	95.096	95.028
5.625	93.782	93.729	93.683	93.637	6.750	99.074	98.924	98.799	98.675	6.125	95.913	95.832	95.764	95.696
5.750	94.492	94.412	94.344	94.275	6.875	99.557	99.406	99.282	99.158	6.250	96.573	96.449	96.350	96.252
5.875	95.203	95.123	95.055	94.987	6.990	99.918	99.768	99.644	99.519	6.375	97.323	97.199	97.098	96.998
5.990	95.944	95.864	95.796	95.728	7.125	100.300	100.149	100.025	99.901	6.500	97.899	97.775	97.675	97.574
6.125	96.613	96.532	96.464	96.396	7.250	99.701	99.551	99.427	99.302	6.625	98.336	98.212	98.112	98.011
6.250	97.273	97.149	97.050	96.952	7.375	100.437	100.287	100.163	100.038	6.750	98.994	98.871	98.770	98.670
6.375	98.023	97.899	97.798	97.698	7.500	100.526	100.375	100.251	100.127	6.875	99.410	99.295	99.201	99.106
6.500	98.599	98.475	98.375	98.274	7.625	100.684	100.519	100.385	100.251	6.990	100.030	99.915	99.820	99.726
6.625	99.036	98.912	98.812	98.711	7.750	101.596	101.427	101.287	101.146	7.125	100.579	100.464	100.369	100.275
6.750	99.694	99.571	99.470	99.370	7.875	101.869	101.701	101.560	101.420	7.250	101.146	101.048	100.967	100.886
6.875	100.110	99.995	99.901	99.806	7.990	100.804	100.635	100.495	100.354	7.375	101.661	101.563	101.482	101.401
6.990	100.730	100.615	100.520	100.426	8.125	101.029	100.860	100.720	100.579	7.500	101.943	101.845	101.764	101.683
7.125	101.279	101.164	101.069	100.975	8.250	100.618	100.440	100.292	100.144	7.625	102.329	102.232	102.150	102.069
7.250	101.846	101.748	101.667	101.586	8.375	100.723	100.545	100.397	100.249	7.750	102.414	102.316	102.235	102.153
7.375	102.361	102.263	102.182	102.101	8.500	100.894	100.717	100.569	100.421	7.875	102.718	102.620	102.539	102.458
7.500	102.643	102.545	102.464	102.383	8.625	101.063	100.885	100.737	100.589	7.990	102.832	102.735	102.653	102.572
7.625	103.029	102.932	102.850	102.769	8.750	101.410	101.232	101.084	100.936	8.125	103.106	103.017	102.943	102.869

		Giant Lending 3187 Red Hill Ave., Suite 100 Costa Mesa, CA 92626		SELECT PRICING						
Effective: September 16, 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	90.414	90.352	90.302	90.252	4.875	94.944	94.896	94.856	94.816	
4.990	91.072	91.010	90.960	90.910	4.990	95.337	95.289	95.249	95.210	
5.125	91.828	91.766	91.716	91.665	5.125	95.794	95.746	95.706	95.666	
5.250	92.258	92.204	92.159	92.113	5.250	96.613	96.549	96.496	96.443	
5.375	92.962	92.898	92.852	92.806	5.375	97.034	96.970	96.917	96.864	
5.500	93.612	93.559	93.513	93.467	5.500	97.443	97.378	97.325	97.272	
5.625	94.232	94.179	94.133	94.087	5.625	97.839	97.774	97.721	97.668	
5.750	94.942	94.862	94.794	94.725	5.750	98.268	98.204	98.151	98.098	
5.875	95.653	95.573	95.505	95.437	5.875	98.665	98.601	98.548	98.495	
5.990	96.394	96.314	96.246	96.178	5.990	99.011	98.947	98.894	98.841	
6.125	97.063	96.982	96.914	96.846	6.125	99.399	99.335	99.282	99.229	
6.250	97.723	97.599	97.500	97.402	6.250	99.761	99.689	99.629	99.569	
6.375	98.473	98.349	98.248	98.148	6.375	100.243	100.171	100.111	100.052	
6.500	99.049	98.925	98.825	98.724	6.500	100.581	100.509	100.449	100.390	
6.625	99.486	99.362	99.262	99.161	6.625	100.772	100.700	100.640	100.581	
6.750	100.144	100.021	99.920	99.820	6.750	101.198	101.125	101.066	101.006	
6.875	100.560	100.445	100.351	100.256	6.875	101.349	101.276	101.216	101.157	
6.990	101.180	101.065	100.970	100.876	6.990	101.713	101.640	101.581	101.521	
7.125	101.729	101.614	101.519	101.425	7.125	101.951	101.878	101.819	101.759	
7.250	102.296	102.198	102.117	102.036	7.250	102.052	101.971	101.905	101.838	
7.375	102.811	102.713	102.632	102.551						
7.500	103.093	102.995	102.914	102.833						
7.625	103.479	103.382	103.300	103.219						
7.750	103.564	103.466	103.385	103.303						
7.875	103.868	103.770	103.689	103.608						
7.990	103.982	103.885	103.803	103.722						
8.125	104.256	104.167	104.093	104.019						
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	93.312	93.240	93.178	93.116	5.990	96.052	95.971	95.905	95.839	
5.625	93.981	93.909	93.847	93.785	6.125	96.377	96.297	96.230	96.164	
5.750	94.369	94.298	94.236	94.173	6.250	96.727	96.646	96.580	96.514	
5.875	94.972	94.900	94.838	94.776	6.375	97.021	96.941	96.875	96.808	
5.990	95.691	95.619	95.557	95.495	6.500	97.273	97.193	97.127	97.060	
6.125	96.298	96.227	96.164	96.102	6.625	97.542	97.461	97.395	97.329	
6.250	96.994	96.844	96.719	96.595	6.750	97.842	97.754	97.681	97.608	
6.375	97.592	97.441	97.317	97.193	6.875	98.078	97.989	97.917	97.844	
6.500	98.144	97.994	97.869	97.745	6.990	98.223	98.134	98.061	97.988	
6.625	98.727	98.576	98.452	98.328	7.125	98.393	98.304	98.231	98.158	
6.750	99.374	99.224	99.099	98.975	7.250	98.273	98.177	98.097	98.018	
6.875	99.857	99.706	99.582	99.458	7.375	98.823	98.726	98.646	98.567	
6.990	100.218	100.068	99.944	99.819	7.500	98.839	98.742	98.663	98.583	
7.125	100.600	100.449	100.325	100.201	7.625	98.852	98.756	98.676	98.597	
7.250	100.001	99.851	99.727	99.602	7.750	99.888	99.791	99.712	99.632	
7.375	100.737	100.587	100.463	100.338	7.875	100.025	99.928	99.849	99.769	
7.500	100.826	100.675	100.551	100.427	7.990	98.875	98.779	98.699	98.620	
7.625	100.984	100.819	100.685	100.551						
7.750	101.896	101.727	101.587	101.446						
7.875	102.169	102.001	101.860	101.720						
7.990	101.104	100.935	100.795	100.654						
8.125	101.329	101.160	101.020	100.879						
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	90.214	90.152	90.102	90.052	5.990	95.641	95.569	95.507	95.445	
4.990	90.872	90.810	90.760	90.710	6.125	96.248	96.177	96.114	96.052	
5.125	91.628	91.566	91.516	91.465	6.250	96.944	96.794	96.669	96.545	
5.250	92.058	92.004	91.959	91.913	6.375	97.542	97.391	97.267	97.143	
5.375	92.752	92.698	92.652	92.606	6.500	98.094	97.944	97.819	97.695	
5.500	93.412	93.359	93.313	93.267	6.625	98.677	98.526	98.402	98.278	
5.625	94.032	93.979	93.933	93.887	6.750	99.324	99.174	99.049	98.925	
5.750	94.742	94.662	94.594	94.525	6.875	99.807	99.656	99.532	99.408	
5.875	95.453	95.373	95.305	95.237	6.990	100.168	100.018	99.894	99.769	
5.990	96.194	96.114	96.046	95.978	7.125	100.550	100.399	100.275	100.151	
6.125	96.863	96.782	96.714	96.646	7.250	99.951	99.801	99.677	99.552	
6.250	97.523	97.399	97.300	97.202	7.375	100.687	100.537	100.413	100.288	
6.375	98.273	98.149	98.048	97.948	7.500	100.776	100.625	100.501	100.377	
6.500	98.849	98.725	98.625	98.524	7.625	100.934	100.769	100.635	100.501	
6.625	99.286	99.162	99.062	98.961	7.750	101.846	101.677	101.537	101.396	
6.750	99.944	99.821	99.720	99.620	7.875	102.119	101.951	101.810	101.670	
6.875	100.360	100.245	100.151	100.056	7.990	101.054	100.885	100.745	100.604	
6.990	100.980	100.865	100.770	100.676	8.125	101.279	101.110	100.970	100.829	
7.125	101.529	101.414	101.319	101.225	8.250	100.868	100.690	100.542	100.394	
7.250	102.096	101.998	101.917	101.836	8.375	100.973	100.795	100.647	100.499	
7.375	102.611	102.513	102.432	102.351	8.500	101.144	100.967	100.819	100.671	
7.500	102.893	102.795	102.714	102.633						
7.625	103.279	103.182	103.100	103.019						
FREDDIE MAC FIXED RATE BUYDOWN PRICING										
SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD1)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	90.214	90.152	90.102	90.052	5.990	95.641	95.569	95.507	95.445	
4.990	90.872	90.810	90.760	90.710	6.125	96.248	96.177	96.114	96.052	
5.125	91.628	91.566	91.516	91.465	6.250	96.944	96.794	96.669	96.545	
5.250	92.058	92.004	91.959	91.913	6.375	97.542	97.391	97.267	97.143	
5.375	92.752	92.698	92.652	92.606	6.500	98.094	97.944	97.819	97.695	
5.500	93.412	93.359	93.313	93.267	6.625	98.677	98.526	98.402	98.278	
5.625	94.032	93.979	93.933	93.887	6.750	99.324	99.174	99.049	98.925	
5.750	94.742	94.662	94.594	94.525	6.875	99.807	99.656	99.532	99.408	
5.875	95.453	95.373	95.305	95.237	6.990	100.168	100.018	99.894	99.769	
5.990	96.194	96.114	96.046	95.978	7.125	100.550	100.399	100.275	100.151	
6.125	96.863	96.782	96.714	96.646	7.250	99.951	99.801	99.677	99.552	
6.250	97.523	97.399	97.300	97.202	7.375	100.687	100.537	100.413	100.288	
6.375	98.273	98.149	98.048	97.948	7.50					

 Giant LENDING				Giant Lending 3187 Red Hill Ave., Suite 100 Costa Mesa, CA 92626				Wholesale							
Effective: September 16, 2026															
FANNIE MAE ARMS PRICING															
FANNIE MAE 5/6 ARM (105-275)					FANNIE MAE 7/6 ARM (107-275)					FANNIE MAE 10/6 ARM (110-275)					
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	
4.750	95.413	95.387	95.222	95.220	5.000	94.896	94.862	94.672	94.669	5.250	95.128	95.085	94.870	94.866	
4.875	95.815	95.784	95.607	95.604	5.125	95.419	95.381	95.178	95.174	5.375	95.683	95.636	95.409	95.404	
5.000	96.221	96.186	95.996	95.993	5.250	95.949	95.906	95.692	95.687	5.500	96.147	96.096	95.856	95.850	
5.125	96.678	96.639	96.437	96.433	5.375	96.551	96.504	96.276	96.271	5.625	96.703	96.648	96.396	96.389	
5.250	97.089	97.047	96.832	96.827	5.500	96.986	96.935	96.695	96.690	5.750	97.078	97.018	96.753	96.747	
5.375	97.492	97.446	97.218	97.213	5.625	97.401	97.346	97.093	97.087	5.875	97.612	97.549	97.272	97.264	
5.500	97.790	97.738	97.499	97.493	5.750	97.719	97.660	97.395	97.388	6.000	97.925	97.857	97.567	97.559	
5.625	98.158	98.102	97.850	97.844	5.875	98.327	98.264	97.986	97.979	6.125	98.148	98.076	97.774	97.765	
5.750	98.395	98.336	98.071	98.064	6.000	98.696	98.628	98.338	98.330	6.250	98.557	98.481	98.166	98.157	
5.875	98.873	98.809	98.532	98.525	6.125	98.950	98.878	98.576	98.567	6.375	98.843	98.763	98.435	98.426	
6.000	99.113	99.045	98.755	98.747											
6.125	99.240	99.168	98.866	98.857											
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		
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	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.750	95.652	95.626	95.461	95.458	5.000	95.134	95.099	94.909	94.906	5.250	95.364	95.321	95.107	95.102	
4.875	96.053	96.023	95.845	95.842	5.125	95.656	95.617	95.415	95.411	5.375	95.919	95.872	95.644	95.639	
5.000	96.459	96.424	96.234	96.231	5.250	96.185	96.143	95.928	95.923	5.500	96.382	96.331	96.091	96.085	
5.125	96.916	96.877	96.675	96.671	5.375	96.786	96.739	96.512	96.507	5.625	96.937	96.882	96.630	96.623	
5.250	97.327	97.284	97.069	97.065	5.500	97.221	97.170	96.930	96.924	5.750	97.311	97.252	96.987	96.980	
5.375	97.730	97.683	97.455	97.450	5.625	97.635	97.580	97.328	97.321	5.875	97.845	97.781	97.504	97.496	
5.500	98.026	97.975	97.735	97.730	5.750	97.952	97.893	97.628	97.621	6.000	98.156	98.088	97.798	97.790	
5.625	98.394	98.339	98.087	98.080	5.875	98.560	98.496	98.219	98.212	6.125	98.378	98.306	98.004	97.995	
5.750	98.632	98.572	98.307	98.301	6.000	98.928	98.860	98.570	98.562	6.250	98.786	98.710	98.395	98.386	
5.875	99.109	99.046	98.768	98.761	6.125	99.181	99.109	98.807	98.798	6.375	99.070	98.990	98.662	98.653	
6.000	99.349	99.281	98.991	98.983											
6.125	99.476	99.404	99.102	99.093											
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		
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	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.750	95.163	95.137	94.972	94.970	5.000	94.646	94.612	94.422	94.419	5.250	94.878	94.835	94.620	94.616	
4.875	95.565	95.534	95.357	95.354	5.125	95.169	95.131	94.928	94.924	5.375	95.433	95.386	95.159	95.154	
5.000	95.971	95.936	95.746	95.743	5.250	95.699	95.656	95.442	95.437	5.500	95.897	95.846	95.606	95.600	
5.125	96.428	96.389	96.187	96.183	5.375	96.301	96.254	96.026	96.021	5.625	96.453	96.398	96.146	96.139	
5.250	96.839	96.797	96.582	96.577	5.500	96.736	96.685	96.445	96.440	5.750	96.828	96.768	96.503	96.497	
5.375	97.242	97.196	96.968	96.963	5.625	97.151	97.096	96.843	96.837	5.875	97.362	97.299	97.022	97.014	
5.500	97.540	97.488	97.249	97.243	5.750	97.469	97.410	97.145	97.138	6.000	97.675	97.607	97.317	97.309	
5.625	97.908	97.852	97.600	97.594	5.875	98.077	98.014	97.736	97.729	6.125	97.898	97.826	97.524	97.515	
5.750	98.145	98.086	97.821	97.814	6.000	98.446	98.378	98.088	98.080	6.250	98.307	98.231	97.916	97.907	
5.875	98.623	98.559	98.282	98.275	6.125	98.700	98.628	98.326	98.317	6.375	98.593	98.513	98.185	98.176	
6.000	98.863	98.795	98.505	98.497											
6.125	98.990	98.918	98.616	98.607											
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		
FREDDIE MAC 5/6 ARM SC (205SC-275)															
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	
4.750	95.402	95.376	95.211	95.208	5.000	94.884	94.849	94.659	94.656	5.250	95.114	95.071	94.857	94.852	
4.875	95.803	95.773	95.595	95.592	5.125	95.406	95.367	95.165	95.161	5.375	95.669	95.622	95.394	95.389	
5.000	96.209	96.174	95.984	95.981	5.250	95.935	95.893	95.678	95.673	5.500	96.132	96.081	95.841	95.835	
5.125	96.666	96.627	96.425	96.421	5.375	96.536	96.489	96.262	96.257	5.625	96.687	96.632	96.380	96.373	
5.250	97.077	97.034	96.819	96.815	5.500	96.971	96.920	96.680	96.674	5.750	97.061	97.002	96.737	96.730	
5.375	97.480	97.433	97.205	97.200	5.625	97.385	97.330	97.078	97.071	5.875	97.595	97.531	97.254	97.246	
5.500	97.776	97.725	97.485	97.480	5.750	97.702	97.643	97.378	97.371	6.000	97.906	97.838	97.548	97.540	
5.625	98.144	98.089	97.837	97.830	5.875	98.310	98.246	97.969	97.962	6.125	98.128	98.056	97.754	97.745	
5.750	98.382	98.322	98.057	98.051	6.000	98.678	98.610	98.320	98.312	6.250	98.536	98.460	98.145	98.136	
5.875	98.859	98.796	98.518	98.511	6.125	98.931	98.859	98.557	98.548	6.375	98.820	98.740	98.412	98.403	
6.000	99.099	99.031	98.741	98.733											
6.125	99.226	99.154	98.852	98.843											
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		



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

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

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

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

Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680	0.000	* Prices are indicative and subject to change without notice. * Please log into LSM portal to obtain live lock pricing.
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations	0.000	
MISCELLANEOUS		FTHB + AMI LLPA Waiver	0.000	* 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**
Texas Cash out	-1.000	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj		
HB 20YR & 25YR Term	-1.500			NC Floor Price
> 6 Financed Properties	-0.500	**Minimum Loan Amount \$75,000**		
Escrow Waiver (Non-CA)	-0.250	***All loan level price adjustments are cumulative*** Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs		
				99.750

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEREADY AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
HOMEREADY AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210

		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance		0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans		0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
3- 4 - Unit Property		-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
> 45% DTI	95.01%-97% LTV	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below	0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040

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					Giant Lending 3187 Red Hill Ave., Suite 100 Costa Mesa, CA 92626					Wholesale				
Effective: September 16, 2026														
ALT AGENCY 2nd Home/Investment														
Alt Agency 30 Yr Fixed (Alt101)					Alt Agency 25 Yr Fixed (Alt125)					Alt Agency 20 Yr Fixed (Alt120)				
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	90.464	90.402	90.352	90.302	4.875	89.828	89.767	89.716	89.666	4.990	92.401	92.312	92.236	92.161
4.990	91.122	91.060	91.010	90.960	4.990	90.486	90.424	90.374	90.324	5.125	93.104	93.015	92.940	92.864
5.125	91.878	91.816	91.766	91.715	5.125	91.242	91.180	91.130	91.080	5.250	93.815	93.709	93.620	93.531
5.250	92.308	92.254	92.209	92.163	5.250	91.673	91.619	91.573	91.527	5.375	94.452	94.345	94.257	94.168
5.375	93.002	92.948	92.902	92.856	5.375	92.366	92.313	92.267	92.221	5.500	95.078	94.972	94.883	94.794
5.500	93.662	93.609	93.563	93.517	5.500	93.048	92.994	92.948	92.902	5.625	95.701	95.595	95.506	95.417
5.625	94.282	94.229	94.183	94.137	5.625	93.668	93.614	93.568	93.522	5.750	96.358	96.242	96.144	96.047
5.750	94.992	94.912	94.844	94.775	5.750	94.380	94.300	94.232	94.164	5.875	96.947	96.831	96.734	96.636
5.875	95.703	95.623	95.555	95.487	5.875	95.098	95.018	94.950	94.881	5.990	97.495	97.379	97.281	97.184
5.990	96.444	96.364	96.296	96.228	5.990	95.852	95.772	95.704	95.636	6.125	98.077	97.962	97.864	97.766
6.125	97.113	97.032	96.964	96.896	6.125	96.537	96.456	96.388	96.320	6.250	98.613	98.498	98.400	98.302
6.250	97.773	97.649	97.550	97.452	6.250	97.214	97.091	96.992	96.894	6.375	99.258	99.142	99.044	98.947
6.375	98.523	98.399	98.298	98.198	6.375	97.978	97.854	97.754	97.654	6.500	99.755	99.639	99.542	99.444
6.500	99.099	98.975	98.875	98.774	6.500	98.567	98.443	98.343	98.242	6.625	100.088	99.973	99.875	99.778
6.625	99.536	99.412	99.312	99.211	6.625	99.011	98.887	98.787	98.686	6.750	100.031	99.881	99.763	99.645
6.750	100.194	100.071	99.970	99.870	6.750	99.669	99.546	99.445	99.345	6.875	100.364	100.215	100.097	99.979
6.875	100.610	100.495	100.401	100.306	6.875	100.085	99.970	99.876	99.781	6.990	100.871	100.730	100.618	100.506
6.990	101.230	101.115	101.020	100.926	6.990	100.705	100.590	100.495	100.401	7.125	101.299	101.184	101.090	100.995
7.125	101.779	101.664	101.569	101.475	7.125	101.254	101.139	101.044	100.950	7.250	101.827	101.730	101.648	101.567
7.250	102.346	102.248	102.167	102.086	7.250	101.821	101.723	101.642	101.561	7.375	102.267	102.169	102.088	102.007
7.375	102.861	102.763	102.682	102.601	7.375	102.316	102.218	102.137	102.056	7.500	102.678	102.580	102.499	102.417
7.500	103.143	103.045	102.964	102.883	7.500	102.598	102.500	102.419	102.338	7.625	103.084	102.987	102.905	102.824
7.625	103.529	103.432	103.350	103.269	7.625	102.984	102.887	102.805	102.724					
7.750	103.614	103.516	103.435	103.353	7.750	103.069	102.971	102.890	102.808					
7.875	103.918	103.820	103.739	103.658	7.875	103.373	103.275	103.194	103.113					
7.990	104.032	103.935	103.853	103.772	7.990	103.487	103.390	103.308	103.227					
8.125	104.306	104.217	104.143	104.069	8.125	103.761	103.672	103.598	103.524					
Alt Agency 15 Yr Fixed (Alt115)					Alt Agency 10 Yr Fixed (Alt110)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
4.990	95.087	95.039	94.999	94.960	4.990	95.900	95.836	95.783	95.730					
5.125	95.544	95.496	95.456	95.416	5.125	96.252	96.187	96.134	96.081					
5.250	96.363	96.299	96.246	96.193	5.250	97.040	96.959	96.893	96.827					
5.375	96.784	96.720	96.667	96.614	5.375	97.365	97.284	97.218	97.152					
5.500	97.193	97.128	97.075	97.022	5.500	97.679	97.599	97.533	97.466					
5.625	97.589	97.524	97.471	97.418	5.625	97.984	97.904	97.837	97.771					
5.750	98.018	97.954	97.901	97.848	5.750	98.274	98.193	98.127	98.061					
5.875	98.415	98.351	98.298	98.245	5.875	98.551	98.471	98.404	98.338					
5.990	98.761	98.697	98.644	98.591	5.990	98.791	98.711	98.644	98.578					
6.125	99.149	99.085	99.032	98.979	6.125	99.053	98.972	98.906	98.840					
6.250	99.511	99.439	99.379	99.319	6.250	99.516	99.443	99.383	99.324					
6.375	99.993	99.921	99.861	99.802	6.375	99.908	99.835	99.776	99.716					
6.500	100.331	100.259	100.199	100.140	6.500	100.154	100.082	100.022	99.963					
6.625	100.522	100.450	100.390	100.331	6.625	100.248	100.175	100.116	100.056					
6.750	100.948	100.875	100.816	100.756	6.750	100.623	100.543	100.476	100.410					
6.875	101.099	101.026	100.966	100.907	6.875	100.722	100.641	100.575	100.508					
6.990	101.463	101.390	101.331	101.271	6.990	101.044	100.964	100.898	100.831					
7.125	101.701	101.628	101.569	101.509	7.125	101.267	101.186	101.120	101.053					
7.250	101.802	101.721	101.655	101.588	7.250	101.453	101.372	101.306	101.240					

LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612										Wholesale				
Effective: September 16, 2026														
ALT AGENCY 2nd Home/Investment HIGH BALANCE														
Alt Agency 30 Yr Fixed High Bal (Alt101HB)					Alt Agency 25 Yr Fixed High Bal (Alt125HB)					Alt Agency 20 Yr Fixed High Bal (Alt120HB)				
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	93.787	93.715	93.653	93.591	5.500	91.562	91.490	91.428	91.366	5.375	91.063	90.992	90.929	90.867
5.625	94.456	94.384	94.322	94.260	5.625	92.231	92.159	92.097	92.035	5.500	91.714	91.642	91.580	91.518
5.750	95.094	95.023	94.961	94.898	5.750	92.619	92.548	92.486	92.423	5.625	92.381	92.309	92.247	92.185
5.875	95.697	95.625	95.563	95.501	5.875	93.222	93.150	93.088	93.026	5.750	92.769	92.698	92.636	92.573
5.990	96.316	96.244	96.182	96.120	5.990	93.941	93.869	93.807	93.745	5.875	93.372	93.300	93.238	93.176
6.125	96.923	96.852	96.789	96.727	6.125	94.548	94.477	94.414	94.352	5.990	94.091	94.019	93.957	93.895
6.250	97.269	97.119	96.994	96.870	6.250	95.244	95.094	94.969	94.845	6.125	94.698	94.627	94.564	94.502
6.375	97.867	97.716	97.592	97.468	6.375	95.842	95.691	95.567	95.443	6.250	95.394	95.244	95.119	94.995
6.500	98.444	98.294	98.169	98.045	6.500	96.394	96.244	96.119	95.995	6.375	95.992	95.841	95.717	95.593
6.625	99.002	98.851	98.727	98.603	6.625	96.977	96.826	96.702	96.578	6.500	96.544	96.394	96.269	96.145
6.750	99.524	99.374	99.249	99.125	6.750	97.624	97.474	97.349	97.225	6.625	97.127	96.976	96.852	96.728
6.875	100.007	99.856	99.732	99.608	6.875	98.096	97.946	97.822	97.697	6.750	97.774	97.624	97.499	97.375
6.990	100.418	100.268	100.144	100.019	6.990	98.458	98.307	98.183	98.059	6.875	98.248	98.098	97.973	97.849
7.125	100.800	100.649	100.525	100.401	7.125	98.830	98.679	98.555	98.431	6.990	98.594	98.444	98.320	98.195
7.250	100.401	100.251	100.127	100.002	7.250	98.231	98.081	97.957	97.832	7.125	98.991	98.841	98.717	98.592
7.375	100.762	100.612	100.488	100.363	7.375	98.967	98.817	98.693	98.568	7.250	98.377	98.227	98.103	97.978
7.500	100.976	100.825	100.701	100.577	7.500	99.056	98.905	98.781	98.657	7.375	99.130	98.979	98.855	98.731
7.625	101.259	101.094	100.960	100.826	7.625	99.214	99.049	98.915	98.781	7.500	99.235	99.085	98.961	98.836
7.750	101.271	101.102	100.962	100.821	7.750	100.126	99.957	99.817	99.676	7.625	99.422	99.257	99.123	98.988
7.875	101.544	101.376	101.235	101.095	7.875	100.399	100.231	100.090	99.950	7.750	100.303	100.135	99.994	99.854
7.990	101.754	101.585	101.445	101.304	7.990	99.334	99.165	99.025	98.884	7.875	100.593	100.425	100.284	100.143
8.125	101.979	101.810	101.670	101.529						7.990	99.543	99.375	99.234	99.094
8.250	101.568	101.390	101.242	101.094										
8.375	101.673	101.495	101.347	101.199										
8.500	101.844	101.667	101.519	101.371										
8.625	102.013	101.835	101.687	101.539										
Alt Agency 15 Yr Fixed High Bal (Alt115HB)					Alt Agency 10 Yr Fixed High Bal (Alt110HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	96.377	96.296	96.230	96.164	5.990	96.082	96.002	95.936	95.869					
6.125	96.702	96.622	96.555	96.489	6.125	96.404	96.323	96.257	96.191					
6.250	97.052	96.971	96.905	96.839	6.250	96.744	96.664	96.597	96.531					
6.375	97.346	97.266	97.200	97.133	6.375	97.027	96.946	96.880	96.814					
6.500	97.598	97.518	97.452	97.385	6.500	97.266	97.185	97.119	97.053					
6.625	97.867	97.786	97.720	97.654	6.625	97.532	97.451	97.385	97.319					
6.750	98.167	98.079	98.006	97.933	6.750	97.832	97.744	97.671	97.598					
6.875	98.403	98.314	98.242	98.169	6.875	98.068	97.979	97.907	97.834					
6.990	98.548	98.459	98.386	98.313	6.990	98.213	98.124	98.051	97.978					
7.125	98.718	98.629	98.556	98.483	7.125	98.383	98.294	98.221	98.148					
7.250	98.598	98.502	98.422	98.343	7.250	98.263	98.167	98.087	98.008					
7.375	99.148	99.051	98.971	98.892	7.375	98.813	98.716	98.636	98.557					
7.500	99.164	99.067	98.988	98.908	7.500	98.829	98.732	98.653	98.573					
7.625	99.177	99.081	99.001	98.922	7.625	98.842	98.746	98.666	98.587					
7.750	100.213	100.116	100.037	99.957	7.750	99.878	99.781	99.702	99.622					
7.875	100.350	100.253	100.174	100.094	7.875	100.015	99.918	99.839	99.759					
7.990	99.200	99.104	99.024	98.945	7.990	98.865	98.769	98.689	98.610					



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

SELECT PRICING

Effective: September 16, 2026

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT Alt101)					SELECT Alt Agency 15 Yr Fixed (SELECT Alt115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	90.764	90.702	90.652	90.602	5.990	99.261	99.197	99.144	99.091
4.990	91.422	91.360	91.310	91.260	6.125	99.649	99.585	99.532	99.479
5.125	92.178	92.116	92.066	92.015	6.250	100.011	99.939	99.879	99.819
5.250	92.608	92.554	92.509	92.463	6.375	100.493	100.421	100.361	100.302
5.375	93.302	93.248	93.202	93.156	6.500	100.831	100.759	100.699	100.640
5.500	93.962	93.909	93.863	93.817	6.625	101.022	100.950	100.890	100.831
5.625	94.582	94.529	94.483	94.437	6.750	101.448	101.375	101.316	101.256
5.750	95.292	95.212	95.144	95.075	6.875	101.599	101.526	101.466	101.407
5.875	96.003	95.923	95.855	95.787	6.990	101.963	101.890	101.831	101.771
5.990	96.744	96.664	96.596	96.528	7.125	102.201	102.128	102.069	102.009
6.125	97.413	97.332	97.264	97.196	7.250	102.302	102.221	102.155	102.088
6.250	98.073	97.949	97.850	97.752	7.375	102.522	102.442	102.375	102.309
6.375	98.823	98.699	98.598	98.498	7.500	102.719	102.639	102.573	102.506
6.500	99.399	99.275	99.175	99.074	7.625	102.921	102.841	102.774	102.708
6.625	99.896	99.712	99.612	99.511	7.750	103.101	103.021	102.955	102.888
6.750	100.494	100.371	100.270	100.170	7.875	103.282	103.202	103.136	103.070
6.875	100.910	100.795	100.701	100.606	7.990	103.324	103.243	103.177	103.111
6.990	101.530	101.415	101.320	101.226	8.125	103.462	103.382	103.316	103.250
7.125	102.079	101.964	101.869	101.775	8.250	103.515	103.434	103.368	103.303
7.250	102.646	102.548	102.467	102.386					
7.375	103.161	103.063	102.982	102.901					
7.500	103.443	103.345	103.264	103.183					
7.625	103.829	103.732	103.650	103.569					
7.750	103.914	103.816	103.735	103.653					
7.875	104.218	104.120	104.039	103.958					
7.990	104.332	104.235	104.153	104.072					
8.125	104.606	104.517	104.443	104.369					

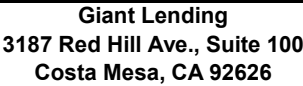
SELECT Alt Agency 30 Yr Fixed High Bal (SELECT Alt101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT Alt115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	94.087	94.015	93.953	93.891	5.990	96.677	96.596	96.530	96.464
5.625	94.756	94.684	94.622	94.560	6.125	97.002	96.922	96.855	96.789
5.750	95.394	95.323	95.261	95.198	6.250	97.352	97.271	97.205	97.139
5.875	95.997	95.925	95.863	95.801	6.375	97.646	97.566	97.500	97.433
5.990	96.616	96.544	96.482	96.420	6.500	97.898	97.818	97.752	97.685
6.125	97.223	97.152	97.089	97.027	6.625	98.167	98.086	98.020	97.954
6.250	97.569	97.419	97.294	97.170	6.750	98.467	98.379	98.306	98.233
6.375	98.167	98.016	97.892	97.768	6.875	98.703	98.614	98.542	98.469
6.500	98.744	98.594	98.469	98.345	6.990	98.848	98.759	98.686	98.613
6.625	99.302	99.151	99.027	98.903	7.125	99.018	98.929	98.856	98.783
6.750	99.824	99.674	99.549	99.425	7.250	98.898	98.802	98.722	98.643
6.875	100.307	100.156	100.032	99.908	7.375	99.448	99.351	99.271	99.192
6.990	100.718	100.568	100.444	100.319	7.500	99.464	99.367	99.288	99.208
7.125	101.100	100.949	100.825	100.701	7.625	99.477	99.381	99.301	99.222
7.250	100.701	100.551	100.427	100.302	7.750	100.513	100.416	100.337	100.257
7.375	101.062	100.912	100.788	100.663	7.875	100.650	100.553	100.474	100.394
7.500	101.276	101.125	101.001	100.877	7.990	99.500	99.404	99.324	99.245
7.625	101.559	101.394	101.260	101.126	8.125	99.722	99.626	99.546	99.467
7.750	101.571	101.402	101.262	101.121					
7.875	101.844	101.676	101.535	101.395					
7.990	102.054	101.885	101.745	101.604					
8.125	102.279	102.110	101.970	101.829					

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Effective: **September 16, 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			* Prices are indicative and subject to change without notice.

MISCELLANEOUS

Texas Cash out	-1.000	Agency Fixed/ARM and Subordinate Financing adjustments <i>* Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules.</i> <i>* Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**</i>
HB 20YR & 25YR Term	-1.500	
> 6 Financed Properties	-0.500	
Escrow Waiver (Non-CA)	-0.250	
		All loan level price adjustments are cumulative Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs
		NC Floor Price 99.750

LENDER PAID MI

[illegible]

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: September 16, 2026

CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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



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DPA Pricing

DPA Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	97.375	97.173	96.963
6.500	97.405	97.203	96.993
6.625	97.995	97.793	97.583
6.750	98.576	98.374	98.164
6.875	98.523	98.251	97.908
6.990	99.074	98.802	98.459
7.000	99.104	98.832	98.489
7.125	99.654	99.382	99.039
7.250	100.185	99.913	99.570
7.375	100.349	100.045	99.667
7.490	100.838	100.534	100.156
7.500	100.880	100.576	100.198
7.625	101.400	101.096	100.718
7.750	101.891	101.587	101.209
7.875	100.128	99.798	99.384
7.990	100.589	100.259	99.845
8.000	100.619	100.289	99.875

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	96.625	96.423	96.213
6.500	96.655	96.453	96.243
6.625	97.245	97.043	96.833
6.750	97.826	97.624	97.414
6.875	97.773	97.501	97.158
6.990	98.324	98.052	97.709
7.000	98.354	98.082	97.739
7.125	98.904	98.632	98.289
7.250	99.435	99.163	98.820
7.375	99.599	99.295	98.917
7.490	100.100	99.796	99.418
7.500	100.130	99.826	99.448
7.625	100.650	100.346	99.968
7.750	101.141	100.837	100.459
7.875	99.378	99.048	98.634
7.990	99.839	99.509	99.095
8.000	99.869	99.539	99.125

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	95.375	95.173	94.963
6.500	95.405	95.203	94.993
6.625	95.995	95.793	95.583
6.750	96.576	96.374	96.164
6.875	96.523	96.251	95.908
6.990	97.074	96.802	96.459
7.000	97.104	96.832	96.489
7.125	97.654	97.382	97.039
7.250	98.185	97.913	97.570
7.375	98.349	98.045	97.667
7.490	98.850	98.546	98.168
7.500	98.880	98.576	98.198
7.625	99.400	99.096	98.718
7.750	99.891	99.587	99.209
7.875	98.128	97.798	97.384
7.990	98.589	98.259	97.845
8.000	98.619	98.289	97.875

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	94.737	94.625	94.423
6.500	94.767	94.655	94.453
6.625	95.357	95.245	95.043
6.750	95.938	95.826	95.624
6.875	95.872	95.773	95.501
6.990	96.423	96.324	96.052
7.000	96.453	96.354	96.082
7.125	97.003	96.904	96.632
7.250	97.534	97.435	97.163
7.375	97.715	97.599	97.295
7.490	98.216	98.100	97.796
7.500	98.246	98.130	97.826
7.625	98.766	98.650	98.346
7.750	99.257	99.141	98.837
7.875	97.503	97.378	97.048
7.990	97.964	97.839	97.509
8.000	97.994	97.869	97.539

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	94.875	94.673	94.463
6.500	94.905	94.703	94.493
6.625	95.495	95.293	95.083
6.750	96.076	95.874	95.664
6.875	96.023	95.751	95.408
6.990	96.574	96.302	95.959
7.000	96.604	96.332	95.989
7.125	97.154	96.882	96.539
7.250	97.685	97.413	97.070
7.375	97.849	97.545	97.167
7.490	98.350	98.046	97.668
7.500	98.380	98.076	97.698
7.625	98.900	98.596	98.218
7.750	99.391	99.087	98.709
7.875	97.628	97.298	96.884
7.990	98.089	97.759	97.345
8.000	98.119	97.789	97.375

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
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FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	92.024	92.016	92.013	
5.125	92.491	92.483	92.480	
5.250	94.312	94.249	94.187	
5.375	94.830	94.767	94.705	
5.500	95.392	95.330	95.267	
5.625	95.735	95.673	95.610	
5.750	96.983	96.912	96.843	
5.875	97.503	97.433	97.364	
5.990	97.982	97.912	97.843	
6.125	98.332	98.262	98.193	
6.250	99.262	99.192	99.123	
6.375	99.783	99.697	99.617	
6.500	100.257	100.171	100.091	
6.625	100.562	100.477	100.397	
6.750	101.424	101.338	101.258	
6.875	101.557	101.448	101.347	
6.990	102.007	101.897	101.797	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	91.214	91.206	91.203	
5.125	91.681	91.673	91.670	
5.250	93.502	93.439	93.377	
5.375	94.020	93.957	93.895	
5.500	94.582	94.520	94.457	
5.625	94.925	94.863	94.800	
5.750	96.173	96.102	96.033	
5.875	96.693	96.623	96.554	
5.990	97.172	97.102	97.033	
6.125	97.522	97.452	97.383	
6.250	98.452	98.382	98.313	
6.375	98.973	98.887	98.807	
6.500	99.447	99.361	99.281	
6.625	99.752	99.667	99.587	
6.750	100.614	100.528	100.448	
6.875	100.747	100.638	100.537	
6.990	101.197	101.087	100.987	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	94.726	94.683	94.641	
5.125	95.061	95.018	94.976	
5.250	95.937	95.895	95.854	
5.375	96.280	96.251	96.231	
5.500	96.711	96.683	96.663	
5.625	96.922	96.893	96.874	
5.750	97.980	97.952	97.932	
5.875	97.699	97.642	97.588	
5.990	98.037	97.980	97.926	
6.125	98.235	98.178	98.124	
6.250	98.994	98.937	98.883	
6.375	98.494	98.409	98.312	
6.500	98.807	98.722	98.625	
6.625	98.950	98.865	98.769	
6.750	100.281	100.195	100.099	
6.875	100.575	100.489	100.393	
6.990	100.853	100.768	100.671	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	91.340	91.333	91.329	
5.250	93.604	93.542	93.480	
5.375	94.108	94.046	93.984	
5.500	94.641	94.578	94.516	
5.625	95.139	95.076	95.014	
5.750	96.370	96.299	96.230	
5.875	96.677	96.607	96.538	
5.990	97.290	97.219	97.151	
6.125	97.791	97.721	97.652	
6.250	98.113	98.043	97.974	
6.375	98.898	98.812	98.732	
6.500	99.181	99.095	99.015	
6.625	99.668	99.582	99.502	
6.750	99.378	99.292	99.213	
6.875	99.795	99.686	99.585	
6.990	99.810	99.700	99.600	
7.125	100.268	100.159	100.058	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	91.874	91.866	91.863	
5.125	92.341	92.333	92.330	
5.250	94.162	94.099	94.037	
5.375	94.680	94.617	94.555	
5.500	95.242	95.180	95.117	
5.625	95.585	95.523	95.460	
5.750	96.833	96.762	96.693	
5.875	97.353	97.283	97.214	
5.990	97.832	97.762	97.693	
6.125	98.182	98.112	98.043	
6.250	99.112	99.042	98.973	
6.375	99.633	99.547	99.467	
6.500	100.107	100.021	99.941	
6.625	100.412	100.327	100.247	
6.750	101.274	101.188	101.108	
6.875	101.407	101.298	101.197	
6.990	101.857	101.747	101.647	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	91.140	91.133	91.129	
5.250	93.404	93.342	93.280	
5.375	93.908	93.846	93.784	
5.500	94.441	94.378	94.316	
5.625	94.939	94.876	94.814	
5.750	96.170	96.099	96.030	
5.875	96.477	96.407	96.338	
5.990	97.090	97.019	96.951	
6.125	97.591	97.521	97.452	
6.250	97.913	97.843	97.774	
6.375	98.698	98.612	98.532	
6.500	98.981	98.895	98.815	
6.625	99.468	99.382	99.302	
6.750	99.178	99.092	99.013	
6.875	99.595	99.486	99.385	
6.990	99.610	99.500	99.400	
7.125	100.068	99.959	99.858	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	91.874	91.866	91.863	
5.125	92.341	92.333	92.330	
5.250	94.162	94.099	94.037	
5.375	94.680	94.617	94.555	
5.500	95.242	95.180	95.117	
5.625	95.585	95.523	95.460	
5.750	96.833	96.762	96.693	
5.875	97.353	97.283	97.214	
5.990	97.832	97.762	97.693	
6.125	98.182	98.112	98.043	
6.250	99.112	99.042	98.973	
6.375	99.633	99.547	99.467	
6.500	100.107	100.021	99.941	
6.625	100.412	100.327	100.247	
6.750	101.274	101.188	101.108	
6.875	101.407	101.298	101.197	
6.990	101.857	101.747	101.647	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	91.140	91.133	91.129	
5.250	93.404	93.342	93.280	
5.375	93.908	93.846	93.784	
5.500	94.441	94.378	94.316	
5.625	94.939	94.876	94.814	
5.750	96.170	96.099	96.030	
5.875	96.477	96.407	96.338	
5.990	97.090	97.019	96.951	
6.125	97.591	97.521	97.452	
6.250	97.913	97.843	97.774	
6.375	98.698	98.612	98.532	
6.500	98.981	98.895	98.815	
6.625	99.468	99.382	99.302	
6.750	99.178	99.092	99.013	
6.875	99.595	99.486	99.385	
6.990	99.610	99.500	99.400	
7.125	100.068	99.959	99.858	

LLPAs

				FHA State Tier Adjustment	
Tier 1 States				CT, 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 2700					
0.500					
FICO 650-699				60 Day Lock (From 45 Day Price)	
0.375				-0.500	
FICO 600-679					
0.375				3-4 Units	
FICO 640-659					
0.125				VA IRRRL >100% CLTV (Sub Fin)	
FICO 620-639					
-0.250				NC Floor Price	
				99.750	



Giant Lending
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VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	91.803	91.795	91.792	
5.125	92.265	92.247	92.244	
5.250	94.256	94.193	94.131	
5.375	94.770	94.708	94.645	
5.500	95.243	95.181	95.118	
5.625	95.615	95.553	95.490	
5.750	96.729	96.658	96.589	
5.875	97.358	97.288	97.219	
5.990	97.872	97.802	97.733	
6.125	98.164	98.094	98.025	
6.250	99.002	98.932	98.863	
6.375	99.486	99.400	99.320	
6.500	99.895	99.809	99.730	
6.625	100.221	100.135	100.055	
6.750	101.226	101.140	101.060	
6.875	101.199	101.089	100.989	
6.990	101.586	101.477	101.376	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.990	91.003	90.995	90.992	
5.125	91.455	91.447	91.444	
5.250	93.456	93.393	93.331	
5.375	93.970	93.908	93.845	
5.500	94.443	94.381	94.318	
5.625	94.815	94.753	94.690	
5.750	95.929	95.858	95.789	
5.875	96.558	96.488	96.419	
5.990	97.072	97.002	96.933	
6.125	97.364	97.294	97.225	
6.250	98.202	98.132	98.063	
6.375	98.686	98.600	98.520	
6.500	99.095	99.009	98.930	
6.625	99.421	99.335	99.255	
6.750	100.426	100.340	100.260	
6.875	100.399	100.289	100.189	
6.990	100.786	100.677	100.576	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	94.515	94.472	94.431	
5.125	94.834	94.792	94.750	
5.250	95.891	95.848	95.808	
5.375	96.230	96.202	96.182	
5.500	96.572	96.544	96.524	
5.625	96.812	96.783	96.763	
5.750	97.736	97.708	97.688	
5.875	97.564	97.507	97.453	
5.990	97.937	97.880	97.826	
6.125	98.077	98.020	97.966	
6.250	98.744	98.687	98.633	
6.375	98.207	98.121	98.025	
6.500	98.455	98.370	98.274	
6.625	98.619	98.534	98.437	
6.750	100.093	100.008	99.911	
6.875	100.226	100.141	100.044	
6.990	100.442	100.357	100.260	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	91.462	91.454	91.451	
5.250	93.745	93.682	93.620	
5.375	94.053	93.990	93.928	
5.500	94.449	94.387	94.325	
5.625	94.869	94.807	94.744	
5.750	96.374	96.304	96.235	
5.875	96.750	96.679	96.610	
5.990	97.241	97.171	97.102	
6.125	97.600	97.530	97.461	
6.250	97.945	97.874	97.805	
6.375	98.515	98.429	98.349	
6.500	99.035	98.949	98.869	
6.625	99.416	99.331	99.251	
6.750	99.165	99.079	99.000	
6.875	99.255	99.146	99.045	
6.990	98.932	98.822	98.722	
7.125	99.321	99.211	99.111	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	91.653	91.645	91.642	
5.125	92.105	92.097	92.094	
5.250	94.106	94.043	93.981	
5.375	94.620	94.558	94.495	
5.500	95.093	95.031	94.968	
5.625	95.465	95.403	95.340	
5.750	96.579	96.508	96.439	
5.875	97.208	97.138	97.069	
5.990	97.722	97.652	97.583	
6.125	98.014	97.944	97.875	
6.250	98.852	98.782	98.713	
6.375	99.336	99.250	99.170	
6.500	99.745	99.659	99.580	
6.625	100.071	99.985	99.905	
6.750	101.076	100.990	100.910	
6.875	101.049	100.939	100.839	
6.990	101.436	101.327	101.226	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	91.412	91.404	91.401	
5.250	93.695	93.632	93.570	
5.375	94.003	93.940	93.878	
5.500	94.399	94.337	94.275	
5.625	94.819	94.757	94.694	
5.750	96.324	96.254	96.185	
5.875	96.700	96.629	96.560	
5.990	97.191	97.121	97.052	
6.125	97.550	97.480	97.411	
6.250	97.895	97.824	97.755	
6.375	98.465	98.379	98.299	
6.500	98.985	98.899	98.819	
6.625	99.366	99.281	99.201	
6.750	99.115	99.029	98.950	
6.875	99.205	99.096	98.995	
6.990	98.882	98.772	98.672	
7.125	99.271	99.161	99.061	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	91.653	91.645	91.642	
5.125	92.105	92.097	92.094	
5.250	94.106	94.043	93.981	
5.375	94.620	94.558	94.495	
5.500	95.093	95.031	94.968	
5.625	95.465	95.403	95.340	
5.750	96.579	96.508	96.439	
5.875	97.208	97.138	97.069	
5.990	97.722	97.652	97.583	
6.125	98.014	97.944	97.875	
6.250	98.852	98.782	98.713	
6.375	99.336	99.250	99.170	
6.500	99.745	99.659	99.580	
6.625	100.071	99.985	99.905	
6.750	101.076	100.990	100.910	
6.875	101.049	100.939	100.839	
6.990	101.436	101.327	101.226	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	91.412	91.404	91.401	
5.250	93.695	93.632	93.570	
5.375	94.003	93.940	93.878	
5.500	94.399	94.337	94.275	
5.625	94.819	94.757	94.694	
5.750	96.324	96.254	96.185	
5.875	96.700	96.629	96.560	
5.990	97.191	97.121	97.052	
6.125	97.550	97.480	97.411	
6.250	97.895	97.824	97.755	
6.375	98.465	98.379	98.299	
6.500	98.985	98.899	98.819	
6.625	99.366	99.281	99.201	
6.750	99.115	99.029	98.950	
6.875	99.205	99.096	98.995	
6.990	98.882	98.772	98.672	
7.125	99.271	99.161	99.061	

USDA 30 - 26 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	93.786	93.723	93.661	
5.375	94.300	94.238	94.175	
5.500	94.773	94.711	94.648	
5.625	95.145	95.083	95.020	
5.750	96.259	96.188	96.119	
5.875	96.888	96.818	96.749	
5.990	97.402	97.332	97.263	
6.125	97.694	97.624	97.555	
6.250	98.532	98.462	98.393	
6.375	99.016	98.930	98.850	
6.500	99.425	99.339	99.260	
6.625	99.751	99.665	99.585	
6.750	100.756	100.670	100.590	
6.875	100.729	100.619	100.519	
6.990	101.116	101.007	100.906	
7.125	101.623	101.514	101.413	
7.250	102.119	102.010	101.909	

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		
99.750		

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

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

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



Giant Lending

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

SELECT PRICING

Effective: September 16, 2026

SELECT VA & USDA Pricing

Rate	15 Day	30 Day	45 Day
4.990	92.103	92.095	92.092
5.125	92.555	92.547	92.544
5.250	94.556	94.493	94.431
5.375	95.070	95.008	94.945
5.500	95.543	95.481	95.418
5.625	95.915	95.853	95.790
5.750	97.029	96.958	96.889
5.875	97.658	97.588	97.519
5.990	98.172	98.102	98.033
6.125	98.464	98.394	98.325
6.250	99.302	99.232	99.163
6.375	99.786	99.700	99.620
6.500	100.195	100.109	100.030
6.625	100.521	100.435	100.355
6.750	101.526	101.440	101.360
6.875	101.499	101.389	101.289
6.990	101.886	101.777	101.676

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	94.815	94.772	94.731	
5.125	95.134	95.092	95.050	
5.250	96.191	96.148	96.108	
5.375	96.630	96.582	96.482	
5.500	96.872	96.844	96.824	
5.625	97.112	97.083	97.063	
5.750	98.036	98.008	97.988	
5.875	97.864	97.807	97.753	
5.990	98.237	98.180	98.126	
6.125	98.377	98.320	98.266	
6.250	99.044	98.987	98.933	
6.375	98.507	98.421	98.325	
6.500	98.755	98.670	98.574	
6.625	98.919	98.834	98.737	
6.750	100.393	100.308	100.211	
6.875	100.526	100.441	100.344	
6.990	100.742	100.657	100.560	

SELECT VA 30 Year Fixed 2:1 Buydown (401-BD)				
Rate	15 Day	30 Day	45 Day	50 Day
4.990	91.953	91.945	91.942	
5.125	92.405	92.397	92.394	
5.250	94.406	94.343	94.281	
5.375	94.920	94.858	94.795	
5.500	95.393	95.331	95.268	
5.625	95.765	95.703	95.640	
5.750	96.879	96.808	96.739	
5.875	97.508	97.438	97.369	
5.990	98.022	97.952	97.883	
6.125	98.314	98.244	98.175	
6.250	99.152	99.082	99.013	
6.375	99.636	99.550	99.470	
6.500	100.045	99.959	99.880	
6.625	100.371	100.285	100.205	
6.750	101.376	101.290	101.210	
6.875	101.349	101.239	101.139	
6.990	101.736	101.627	101.526	

SELECT VA 30 Day Fixed 1.0% Buydown - (401-8D10)				
Rate	15 Day	30 Day	45 Day	60 Day
4.990	91.953	91.945	91.942	91.942
5.125	92.405	92.397	92.394	92.394
5.250	94.406	94.343	94.281	94.281
5.375	94.920	94.858	94.795	94.795
5.500	95.393	95.331	95.268	95.268
5.625	95.765	95.703	95.640	95.640
5.750	96.879	96.808	96.739	96.739
5.875	97.508	97.438	97.369	97.369
5.990	98.022	97.952	97.883	97.883
6.125	98.314	98.244	98.175	98.175
6.250	99.152	99.082	99.013	99.013
6.375	99.636	99.550	99.470	99.470
6.500	100.045	99.959	99.880	99.880
6.625	100.371	100.285	100.205	100.205
6.750	101.376	101.290	101.210	101.210
6.875	101.349	101.239	101.139	101.139
6.990	101.736	101.627	101.526	101.526

SELECT VA 30 Year Fixed BR - (40HIB)				
Rate	15 Day	30 Day	45 Day	
5.125	91.762	91.754	91.751	
5.250	94.045	93.982	93.920	
5.375	94.353	94.290	94.228	
5.500	94.749	94.687	94.625	
5.625	95.169	95.107	95.044	
5.750	96.674	96.604	96.535	
5.875	97.050	96.979	96.910	
5.990	97.541	97.471	97.402	
6.125	97.900	97.830	97.761	
6.250	98.245	98.174	98.105	
6.375	98.815	98.729	98.649	
6.500	99.335	99.249	99.169	
6.625	99.716	99.631	99.551	
6.750	99.465	99.379	99.300	
6.875	99.555	99.446	99.345	
6.990	99.232	99.122	99.022	
7.125	99.621	99.511	99.411	

SELECT VA HB 30 Year Fixed 2.1 Buydown - (401HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	91.712	91.704	91.701	
5.250	93.995	93.932	93.870	
5.375	94.303	94.240	94.178	
5.500	94.699	94.637	94.575	
5.625	95.119	95.057	94.994	
5.750	96.624	96.554	96.485	
5.875	97.000	96.929	96.860	
5.990	97.491	97.421	97.352	
6.125	97.850	97.780	97.711	
6.250	98.195	98.124	98.055	
6.375	98.765	98.679	98.599	
6.500	99.285	99.199	99.119	
6.625	99.666	99.581	99.501	
6.750	99.415	99.329	99.250	
6.875	99.505	99.396	99.295	
6.990	99.182	99.072	98.972	
7.125	99.571	99.461	99.361	

SELECT VA HB 30 Year Fixed 1.0 Buydown - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	91.712	91.704	91.701	
5.250	93.995	93.932	93.870	
5.375	94.303	94.240	94.178	
5.500	94.699	94.637	94.575	
5.625	95.119	95.057	94.994	
5.750	96.624	96.554	96.485	
5.875	97.000	96.929	96.860	
5.990	97.491	97.421	97.352	
6.125	97.850	97.780	97.711	
6.250	98.195	98.124	98.055	
6.375	98.765	98.679	98.599	
6.500	99.285	99.199	99.119	
6.625	99.666	99.581	99.501	
6.750	99.415	99.329	99.250	
6.875	99.505	99.396	99.295	
6.990	99.182	99.072	98.972	
7.125	99.571	99.461	99.361	

[illegible]

SELECT VA IRRRL 30 - 26 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	92.203	92.195	92.192	
5.125	92.655	92.647	92.644	
5.250	94.656	94.593	94.531	
5.375	95.170	95.108	95.045	
5.500	95.643	95.581	95.518	
5.625	96.015	95.953	95.890	
5.750	97.129	97.058	96.989	
5.875	97.758	97.688	97.619	
5.990	98.272	98.202	98.133	
6.125	98.564	98.494	98.425	
6.250	99.402	99.332	99.263	
6.375	99.886	99.800	99.720	
6.500	100.295	100.209	100.130	
6.625	100.621	100.535	100.455	
6.750	101.626	101.540	101.460	
6.875	101.599	101.489	101.389	
6.990	101.986	101.877	101.776	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	91.687	91.679	91.676	
5.250	93.870	93.907	93.845	
5.375	94.278	94.215	94.153	
5.500	94.674	94.612	94.550	
5.625	95.094	95.032	94.969	
5.750	96.599	96.529	96.460	
5.875	96.975	96.904	96.835	
5.990	97.466	97.396	97.327	
6.125	97.825	97.755	97.686	
6.250	98.170	98.099	98.030	
6.375	98.740	98.654	98.574	
6.500	99.260	99.174	99.094	
6.625	99.641	99.556	99.476	
6.750	99.390	99.304	99.225	
6.875	99.480	99.371	99.270	
6.990	99.157	99.047	98.947	
7.125	99.546	99.436	99.336	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	34.665	34.622	34.581	
5.125	34.984	34.942	34.900	
5.250	36.041	35.998	35.955	
5.375	36.380	36.352	36.332	
5.500	36.722	36.694	36.674	
5.625	36.962	36.933	36.913	
5.750	37.886	37.858	37.838	
5.875	37.714	37.657	37.603	
5.990	38.087	38.030	37.976	
6.125	38.227	38.170	38.116	
6.250	38.894	38.837	38.783	
6.375	38.357	38.271	38.175	
6.500	38.605	38.520	38.424	
6.625	38.769	38.684	38.587	
6.750	100.243	100.158	100.061	
6.875	100.376	100.291	100.194	
6.990	100.592	100.507	100.410	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	91.633	91.625	91.622	
5.125	92.085	92.077	92.074	
5.250	94.086	94.023	93.961	
5.375	94.600	94.538	94.475	
5.500	95.073	95.011	94.948	
5.625	95.445	95.383	95.320	
5.750	96.559	96.488	96.419	
5.875	97.182	97.118	97.049	
5.990	97.702	97.632	97.563	
6.125	97.994	97.924	97.855	
6.250	98.832	98.762	98.693	
6.375	99.316	99.230	99.150	
6.500	99.725	99.639	99.560	
6.625	100.051	99.965	99.885	
6.750	101.056	100.970	100.890	
6.875	101.029	100.919	100.819	
6.990	101.416	101.307	101.206	

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		
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		
0.250	N/A		-0.375		
FICO 660-679	FICO 550-579		VA Cashout >90% LTV		
N/A	N/A		-3.000		
FICO 640-659	No FICO Score		Manufactured Home (Purchase/Rate-Term/Cashout)		
N/A	N/A		-1.250		
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999		Manufactured Home (Streamline/IRRRL)		
N/A	0.250		-1.250		
			60 Day Lock (From 45 Day Price)		
			-0.500		
			3-4 Units		
			-0.500		
			VA IRRRL >100% GLTV (Sub Fin)		
			-1.000		
			NC Floor Price		
			99.750		





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

Effective: September 16, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	91.914	91.906	91.903	
5.125	92.381	92.373	92.370	
5.250	94.202	94.139	94.077	
5.375	94.720	94.657	94.595	
5.500	95.282	95.220	95.157	
5.625	95.625	95.563	95.500	
5.750	96.873	96.802	96.733	
5.875	97.393	97.323	97.254	
5.990	97.872	97.802	97.733	
6.125	98.222	98.152	98.083	
6.250	99.152	99.082	99.013	
6.375	99.673	99.587	99.507	
6.500	100.147	100.061	99.981	
6.625	100.452	100.367	100.287	
6.750	101.314	101.228	101.148	
6.875	101.447	101.338	101.237	
6.990	101.897	101.787	101.687	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	93.377	93.314	93.252	
5.375	93.895	93.832	93.770	
5.500	94.457	94.395	94.332	
5.625	94.800	94.738	94.675	
5.750	96.048	95.977	95.908	
5.875	96.568	96.498	96.429	
5.990	97.047	96.977	96.908	
6.125	97.397	97.327	97.258	
6.250	98.327	98.257	98.188	
6.375	98.848	98.762	98.682	
6.500	99.322	99.236	99.156	
6.625	99.627	99.542	99.462	
6.750	100.489	100.403	100.323	
6.875	100.622	100.513	100.412	
6.990	101.072	100.962	100.862	
7.125	101.579	101.469	101.369	
7.250	102.075	101.965	101.865	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	94.601	94.558	94.516	
5.125	94.936	94.893	94.851	
5.250	95.812	95.770	95.729	
5.375	96.155	96.126	96.106	
5.500	96.586	96.558	96.538	
5.625	96.797	96.768	96.749	
5.750	97.855	97.827	97.807	
5.875	97.574	97.517	97.463	
5.990	97.912	97.855	97.801	
6.125	98.110	98.053	97.999	
6.250	98.869	98.812	98.758	
6.375	98.369	98.284	98.187	
6.500	98.682	98.597	98.500	
6.625	98.825	98.740	98.644	
6.750	100.156	100.070	99.974	
6.875	100.450	100.364	100.268	
6.990	100.728	100.643	100.546	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	93.179	93.117	93.055	
5.375	93.683	93.621	93.559	
5.500	94.216	94.153	94.091	
5.625	94.714	94.651	94.589	
5.750	95.945	95.874	95.805	
5.875	96.252	96.182	96.113	
5.990	96.865	96.794	96.726	
6.125	97.366	97.296	97.227	
6.250	97.688	97.618	97.549	
6.375	98.473	98.387	98.307	
6.500	98.756	98.670	98.590	
6.625	99.243	99.157	99.077	
6.750	98.953	98.867	98.788	
6.875	99.370	99.261	99.160	
6.990	99.385	99.275	99.175	
7.125	99.843	99.734	99.633	
7.250	100.339	100.230	100.129	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	94.356	94.293	94.231	
5.375	94.870	94.808	94.745	
5.500	95.343	95.281	95.218	
5.625	95.715	95.653	95.590	
5.750	96.829	96.758	96.689	
5.875	97.458	97.388	97.319	
5.990	97.972	97.902	97.833	
6.125	98.264	98.194	98.125	
6.250	99.102	99.032	98.963	
6.375	99.586	99.500	99.420	
6.500	99.995	99.909	99.830	
6.625	100.321	100.235	100.155	
6.750	101.326	101.240	101.160	
6.875	101.299	101.189	101.089	
6.990	101.686	101.577	101.476	
7.125	102.193	102.084	101.983	
7.250	102.689	102.580	102.479	

VA IRRRL 20 Year Fixed - (4201RL)				
Rate	15 Day	30 Day	45 Day	
5.250	93.306	93.243	93.181	
5.375	93.820	93.758	93.695	
5.500	94.293	94.231	94.168	
5.625	94.665	94.603	94.540	
5.750	95.779	95.708	95.639	
5.875	96.408	96.338	96.269	
5.990	96.922	96.852	96.783	
6.125	97.214	97.144	97.075	
6.250	98.052	97.982	97.913	
6.375	98.536	98.450	98.370	
6.500	98.945	98.859	98.780	
6.625	99.271	99.185	99.105	
6.750	100.276	100.190	100.110	
6.875	100.249	100.139	100.039	
6.990	100.636	100.527	100.426	
7.125	101.143	101.034	100.933	
7.250	101.639	101.530	101.429	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	94.365	94.322	94.281	
5.125	94.684	94.642	94.600	
5.250	95.741	95.698	95.658	
5.375	96.080	96.052	96.032	
5.500	96.422	96.394	96.374	
5.625	96.662	96.633	96.613	
5.750	97.586	97.558	97.538	
5.875	97.414	97.357	97.303	
5.990	97.787	97.730	97.676	
6.125	97.927	97.870	97.816	
6.250	98.594	98.537	98.483	
6.375	98.057	97.971	97.875	
6.500	98.305	98.220	98.124	
6.625	98.469	98.384	98.287	
6.750	99.943	99.858	99.761	
6.875	100.076	99.991	99.894	
6.990	100.292	100.207	100.110	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	93.670	93.607	93.545	
5.375	93.978	93.915	93.853	
5.500	94.374	94.312	94.250	
5.625	94.794	94.732	94.669	
5.750	96.299	96.229	96.160	
5.875	96.675	96.604	96.535	
5.990	97.166	97.096	97.027	
6.125	97.525	97.455	97.386	
6.250	97.870	97.799	97.730	
6.375	98.440	98.354	98.274	
6.500	98.960	98.874	98.794	
6.625	99.341	99.256	99.176	
6.750	99.090	99.004	98.925	
6.875	99.180	99.071	98.970	
6.990	98.857	98.747	98.647	
7.125	99.246	99.136	99.036	
7.250	99.742	99.632	99.532	

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 560-579	
-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	CT, 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

60 Day Lock (From 45 Day Price)	
-0.500	
3-4 Units	
-0.500	
VA IRRRL >100% CLTV (Sub Fin)	
-1.000	
NC Floor Price	
99.75	

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

Effective:

Wednesday, September 16, 2026

Jumbo Pricing

Note Rate		Jumbo 30 Year Fixed - (901DI)			
15 DAY	30 DAY	45 DAY	60 DAY		
6.125	96.911	96.817	96.630	96.442	
6.250	97.357	97.263	97.075	96.888	
6.375	97.799	97.705	97.518	97.330	
6.500	98.230	98.137	97.949	97.762	
6.625	98.625	98.531	98.344	98.186	
6.750	99.002	98.908	98.721	98.533	
6.875	99.201	99.107	98.920	98.732	
7.000	99.385	99.292	99.105	98.917	
7.125	99.565	99.471	99.284	99.096	
7.250	99.733	99.640	99.452	99.265	
7.375	99.908	99.814	99.627	99.439	
7.500	100.086	99.992	99.805	99.617	
7.625	100.245	100.151	99.963	99.776	
7.750	100.403	100.310	100.122	99.935	
7.875	100.562	100.468	100.281	100.093	
8.000	100.721	100.627	100.440	100.252	
8.125	100.880	100.786	100.599	100.411	
8.250	101.039	100.945	100.757	100.570	
8.375	101.197	101.104	100.916	100.729	

Rate		Jumbo 10/6 ARM - (9106DI)			
15 DAY	30 DAY	45 DAY	60 DAY		
6.250	97.822	97.728	97.541	97.353	
6.375	98.210	98.117	97.929	97.742	
6.500	98.599	98.506	98.318	98.131	
6.625	98.943	98.849	98.661	98.474	
6.750	99.211	99.117	98.930	98.742	
6.875	99.480	99.386	99.198	99.011	
7.000	99.748	99.654	99.467	99.279	
7.125	100.017	99.923	99.735	99.548	
7.250	100.285	100.192	100.004	99.817	
7.375	100.554	100.460	100.273	100.085	
7.500	100.822	100.729	100.541	100.354	
7.625	101.091	100.997	100.810	100.622	
7.750	101.359	101.266	101.078	100.891	
7.875	101.628	101.534	101.347	101.159	
8.000	101.896	101.803	101.615	101.428	

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	

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

Effective: Wednesday, September 16, 2026

Jumbo Pro Pricing

J30 Sapphire Jumbo Pro 30 Year Fixed - (901SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	95.409	95.300	95.128	94.909	
5.875	95.997	95.888	95.716	95.497	
6.000	96.585	96.476	96.304	96.085	
6.125	96.977	96.868	96.696	96.477	
6.250	97.370	97.261	97.089	96.870	
6.375	97.713	97.603	97.431	97.213	
6.500	98.054	97.945	97.773	97.554	
6.625	98.419	98.309	98.137	97.919	
6.750	98.783	98.673	98.501	98.283	
6.875	99.224	99.114	98.942	98.724	
7.000	99.665	99.556	99.384	99.165	
7.125	99.897	99.788	99.616	99.397	
7.250	100.129	100.020	99.848	99.629	
7.375	100.294	100.185	100.013	99.794	
7.500	100.459	100.350	100.178	99.959	

J30 BD21 Sapphire Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	95.409	95.300	95.128	94.909	
5.875	95.997	95.888	95.716	95.497	
6.000	96.585	96.476	96.304	96.085	
6.125	96.977	96.868	96.696	96.477	
6.250	97.370	97.261	97.089	96.870	
6.375	97.713	97.603	97.431	97.213	
6.500	98.054	97.945	97.773	97.554	
6.625	98.419	98.309	98.137	97.919	
6.750	98.783	98.673	98.501	98.283	
6.875	99.224	99.114	98.942	98.724	
7.000	99.665	99.556	99.384	99.165	
7.125	99.897	99.788	99.616	99.397	
7.250	100.129	100.020	99.848	99.629	
7.375	100.294	100.185	100.013	99.794	
7.500	100.459	100.350	100.178	99.959	

J1 BD10 Sapphire Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	95.409	95.300	95.128	94.909	
5.875	95.997	95.888	95.716	95.497	
6.000	96.585	96.476	96.304	96.085	
6.125	96.977	96.868	96.696	96.477	
6.250	97.370	97.261	97.089	96.870	
6.375	97.713	97.603	97.431	97.213	
6.500	98.054	97.945	97.773	97.554	
6.625	98.419	98.309	98.137	97.919	
6.750	98.783	98.673	98.501	98.283	
6.875	99.224	99.114	98.942	98.724	
7.000	99.665	99.556	99.384	99.165	
7.125	99.897	99.788	99.616	99.397	
7.250	100.129	100.020	99.848	99.629	
7.375	100.294	100.185	100.013	99.794	
7.500	100.459	100.350	100.178	99.959	

J15 Sapphire Jumbo Pro 15 Year Fixed - (915SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.500	93.903	93.794	93.622	93.403	
5.625	94.368	94.258	94.086	93.868	
5.750	94.832	94.722	94.550	94.332	
5.875	95.243	95.134	94.962	94.743	
6.000	95.654	95.545	95.373	95.154	
6.125	96.042	95.933	95.761	95.542	
6.250	96.430	96.320	96.148	95.930	
6.375	96.818	96.708	96.537	96.318	
6.500	97.206	97.097	96.925	96.706	
6.625	97.648	97.539	97.367	97.148	
6.750	98.091	97.982	97.810	97.591	

J105 Sapphire Jumbo Pro 10/6 ARM - (9106SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.250	94.191	94.081	93.909	93.691	
5.375	94.571	94.461	94.289	94.071	
5.500	94.952	94.843	94.671	94.452	
5.625	95.294	95.185	95.013	94.794	
5.750	95.624	95.515	95.343	95.124	
5.875	95.957	95.848	95.676	95.457	
6.000	96.279	96.170	95.998	95.779	
6.125	96.671	96.562	96.390	96.171	
6.250	97.016	96.906	96.734	96.516	
6.375	97.262	97.152	96.980	96.762	
6.500	97.509	97.399	97.228	97.009	
6.625	97.542	97.433	97.261	97.042	
6.750	97.576	97.467	97.295	97.076	
6.875	97.786	97.677	97.505	97.286	
7.000	97.997	97.888	97.716	97.497	

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	0.350	0.300	0.100		
FICO >= 800	0.350	0.350	0.300	0.250	0.050		
FICO 780-799	0.350	0.300	0.250	0.200	0.050		
FICO 760-779	0.300	0.250	0.200	0.100	0.000		
FICO 740-759	0.200	0.200	0.100	-0.050	-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	0.350	0.300	0.100		
FICO >= 800	0.350	0.350	0.300	0.250	0.050		
FICO 780-799	0.350	0.300	0.250	0.200	0.050		
FICO 760-779	0.300	0.250	0.200	0.100	0.000		
FICO 740-759	0.200	0.200	0.100	-0.050	-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							
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	0.000	0.000	0.000	-0.100	-0.150		
Rate/Term Refi	-0.100	-0.100	-0.250	-0.500	-1.000		
Cash Out Refi	0.000	0.000	-0.100	-0.150	-0.250		
2nd Home	-0.250	-0.250	-0.500				
Non-Owner	0.000	0.000	0.000	-0.100	-0.200		
Condo	0.000	-0.150	-0.250	-0.350	-0.500		
2 Units	0.000	0.000	0.000				
3-4 Units	0.000	0.000	0.000	0.000	0.000		
UPB > \$1.5MM	0.000	0.000	0.000	0.000	-0.100		
Self Employed							

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Effective: #####

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	94.662	94.537	94.412	94.225	6.000	94.662	94.537	94.412	94.225
6.125	95.140	95.015	94.890	94.702	6.125	95.140	95.015	94.890	94.702
6.250	95.576	95.451	95.326	95.138	6.250	95.576	95.451	95.326	95.138
6.375	95.974	95.849	95.724	95.536	6.375	95.974	95.849	95.724	95.536
6.500	96.353	96.228	96.103	95.915	6.500	96.353	96.228	96.103	95.915
6.625	96.737	96.612	96.487	96.300	6.625	96.737	96.612	96.487	96.300
6.750	97.048	96.923	96.798	96.610	6.750	97.048	96.923	96.798	96.610
6.875	97.299	97.174	97.049	96.861	6.875	97.299	97.174	97.049	96.861
7.000	97.635	97.510	97.385	97.198	7.000	97.635	97.510	97.385	97.198
7.125	97.825	97.700	97.575	97.388	7.125	97.825	97.700	97.575	97.388
7.250	98.015	97.890	97.765	97.578	7.250	98.015	97.890	97.765	97.578
7.375	98.196	98.071	97.946	97.758	7.375	98.196	98.071	97.946	97.758
7.500	98.512	98.387	98.262	98.075	7.500	98.512	98.387	98.262	98.075
7.625	98.672	98.547	98.422	98.234	7.625	98.672	98.547	98.422	98.234
7.750	98.791	98.666	98.541	98.353	7.750	98.791	98.666	98.541	98.353
7.875	98.920	98.795	98.670	98.483	7.875	98.920	98.795	98.670	98.483
8.000	99.198	99.073	98.948	98.760	8.000	99.198	99.073	98.948	98.760
8.125	99.327	99.202	99.077	98.889	8.125	99.327	99.202	99.077	98.889
8.250	99.446	99.321	99.196	99.008	8.250	99.446	99.321	99.196	99.008
8.375	99.574	99.449	99.324	99.137	8.375	99.574	99.449	99.324	99.137
8.500	99.847	99.722	99.597	99.409	8.500	99.847	99.722	99.597	99.409
8.625	99.975	99.850	99.725	99.538	8.625	99.975	99.850	99.725	99.538

[illegible][illegible]

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

Effective: Wednesday, September 16, 2026

Jumbo Preferred Pricing

Jumbo Preferred 30 YR Fixed - (901)				Jumbo Preferred 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY	Note Rate	15 DAY	30 DAY	45 DAY
6.125	97.812	97.750	97.875	6.125	97.812	97.750	97.875
6.250	98.350	98.288	98.413	6.250	98.350	98.288	98.413
6.375	98.850	98.788	98.913	6.375	98.850	98.788	98.913
6.500	99.287	99.225	99.350	6.500	99.287	99.225	99.350
6.625	99.685	99.623	99.748	6.625	99.685	99.623	99.748
6.750	100.076	100.014	100.139	6.750	100.076	100.014	100.139
6.875	100.459	100.397	100.522	6.875	100.459	100.397	100.522
7.000	100.834	100.772	100.897	7.000	100.834	100.772	100.897
7.125	101.201	101.139	101.264	7.125	101.201	101.139	101.264
7.250	101.560	101.498	101.623	7.250	101.560	101.498	101.623
7.375	101.912	101.850	101.975	7.375	101.912	101.850	101.975
7.500	102.256	102.194	102.319	7.500	102.256	102.194	102.319
7.625	102.592	102.530	102.655	7.625	102.592	102.530	102.655
7.750	102.920	102.858	102.983	7.750	102.920	102.858	102.983
7.875	103.240	103.178	103.303	7.875	103.240	103.178	103.303
8.000	103.521	103.459	103.584	8.000	103.521	103.459	103.584
8.125	103.771	103.709	103.834	8.125	103.771	103.709	103.834
8.250	104.021	103.959	104.084	8.250	104.021	103.959	104.084
8.375	104.271	104.209	104.334	8.375	104.271	104.209	104.334

Jumbo Preferred 30 YR Fixed 1:0 Buydown - (901-BD10)				Jumbo Preferred 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY	Note Rate	15 DAY	30 DAY	45 DAY
6.125	97.812	97.750	97.875	6.125	98.062	98.000	98.125
6.250	98.350	98.288	98.413	6.250	98.500	98.538	98.663
6.375	98.850	98.788	98.913	6.375	99.100	99.038	99.163
6.500	99.287	99.225	99.350	6.500	99.537	99.475	99.600
6.625	99.685	99.623	99.748	6.625	99.935	99.873	99.998
6.750	100.076	100.014	100.139	6.750	100.326	100.264	100.389
6.875	100.459	100.397	100.522	6.875	100.709	100.647	100.772
7.000	100.834	100.772	100.897	7.000	101.084	101.022	101.147
7.125	101.201	101.139	101.264	7.125	101.451	101.389	101.514
7.250	101.560	101.498	101.623	7.250	101.810	101.748	101.873
7.375	101.912	101.850	101.975	7.375	102.162	102.100	102.225
7.500	102.256	102.194	102.319	7.500	102.506	102.444	102.569
7.625	102.592	102.530	102.655	7.625	102.842	102.780	102.905
7.750	102.920	102.858	102.983	7.750	103.170	103.108	103.233
7.875	103.240	103.178	103.303	7.875	103.490	103.428	103.553
8.000	103.521	103.459	103.584	8.000	103.771	103.709	103.834
8.125	103.771	103.709	103.834	8.125	104.021	103.959	104.084
8.250	104.021	103.959	104.084	8.250	104.271	104.209	104.334
8.375	104.271	104.209	104.334	8.375	104.521	104.459	104.584

Loan Level Price Adjustments (LLPAs)	CLTV						
FICO	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+	0.625	0.500	0.500	0.375	0.125	-0.125	-1.500
760-779	0.500	0.500	0.375	0.250	0.000	-0.375	-1.750
740-759	0.500	0.375	0.250	0.000	-0.375	-0.500	-2.000
720-739	0.375	0.250	0.000	-0.375	-0.500	-1.000	-2.500
700-719	0.250	0.000	-0.375	-0.500	-1.000	-1.500	-3.250
680-699	0.000	-0.375	-0.500	-1.000	-1.500	-2.500	-4.250
Loan Amount	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
>\$1,000,000 ≤ \$1,500,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250
>\$1,500,000 ≤ \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$2,000,000 ≤ \$2,500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
>\$2,500,000 ≤ \$3,000,000	-0.500	-0.500	-0.500	-0.500	-0.500		
Other Adjusters	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Cash-Out/Debt Consolidation	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	
Investment Property	-2.500	-2.500	-2.500	-2.500	-2.500		
Second Home	-1.000	-1.000	-1.000	-1.000	-1.000		
3-4 Units	-0.250	-0.250	-0.250	-0.250	-0.250		
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Maximum Net Price

101.000