Giant Lending Rate Sheet

GiantLending.com

3187 Red Hill Ave., Suite 200

Costa Mesa, CA 92626

Ratesheet Code: RS-WS

Effective Date: 10/30/26 7:43 AM

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Lock Expiration Days	
15 Day	11/13/26
30 Day	11/30/26
45 Day	12/13/26
60 Day	12/28/26

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.**

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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The Runway Portal is one of the most powerful tools to help our brokers close more loans.
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*** Any lock requests submitted after hours will be subject to market movement.**
**** Lock Desk turn times are 2 hours.**



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

Wholesale

Effective: October 30, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.315	96.250	96.197	96.143
6.125	96.956	96.891	96.837	96.784
6.250	97.535	97.461	97.394	97.327
6.375	98.277	98.203	98.136	98.069
6.500	98.902	98.828	98.761	98.694
6.625	99.349	99.275	99.208	99.141
6.750	99.986	99.884	99.797	99.710
6.875	100.378	100.276	100.189	100.102
6.990	100.878	100.776	100.689	100.602
7.125	101.357	101.255	101.168	101.081
7.250	101.776	101.662	101.575	101.488
7.375	102.239	102.104	102.017	101.930
7.500	102.672	102.520	102.416	102.312
7.625	103.083	102.924	102.792	102.660
7.750	103.239	103.085	102.972	102.859
7.875	103.482	103.335	103.249	103.164
7.990	103.675	103.550	103.469	103.388
8.125	104.046	103.923	103.842	103.762

FANNIE MAE 25 YEAR FIXED (125)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.997	95.932	95.879	95.825
6.125	96.681	96.616	96.562	96.508
6.250	97.260	97.186	97.119	97.052
6.375	98.002	97.928	97.861	97.794
6.500	98.627	98.553	98.486	98.419
6.625	99.074	99.000	98.933	98.866
6.750	99.711	99.609	99.522	99.435
6.875	100.103	100.001	99.914	99.827
6.990	100.603	100.501	100.414	100.327
7.125	101.082	100.980	100.893	100.806
7.250	101.501	101.387	101.300	101.213
7.375	101.947	101.812	101.725	101.638
7.500	102.377	102.225	102.121	102.017
7.625	102.788	102.629	102.497	102.365
7.750	102.944	102.790	102.677	102.564
7.875	103.187	103.040	102.954	102.869
7.990	103.380	103.255	103.174	103.093
8.125	103.751	103.628	103.547	103.467

FANNIE MAE 20 YEAR FIXED (120)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	96.715	96.611	96.517	96.423
5.875	97.306	97.203	97.109	97.015
5.990	97.859	97.756	97.662	97.568
6.125	98.446	98.343	98.249	98.155
6.250	98.991	98.888	98.794	98.700
6.375	99.653	99.550	99.456	99.362
6.500	100.168	100.064	99.970	99.876
6.625	100.500	100.396	100.302	100.209
6.750	100.683	100.558	100.471	100.384
6.875	101.016	100.891	100.804	100.717
6.990	101.519	101.394	101.307	101.220
7.125	101.932	101.807	101.720	101.633
7.250	101.801	101.699	101.612	101.525
7.375	102.184	102.082	101.995	101.908
7.500	102.543	102.441	102.354	102.267
7.625	102.890	102.780	102.693	102.606
7.750	103.211	103.064	102.981	102.898
7.875	103.576	103.444	103.364	103.283
7.990	103.777	103.653	103.573	103.493
8.125	104.152	104.029	103.949	103.868

FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.707	96.644	96.577	96.510
5.375	97.148	97.085	97.018	96.951
5.500	97.580	97.518	97.451	97.384
5.625	98.007	97.945	97.878	97.811
5.750	98.423	98.350	98.282	98.215
5.875	98.838	98.752	98.676	98.600
5.990	99.209	99.123	99.042	98.962
6.125	99.624	99.538	99.457	99.376
6.250	99.972	99.886	99.805	99.724
6.375	100.413	100.327	100.246	100.165
6.500	100.692	100.606	100.525	100.444
6.625	100.870	100.781	100.700	100.619
6.750	101.289	101.187	101.105	101.023
6.875	101.446	101.344	101.262	101.180
6.990	101.816	101.715	101.633	101.551
7.125	102.079	101.978	101.896	101.813
7.250	101.981	101.895	101.820	101.746
7.375	102.225	102.139	102.064	101.989
7.500	102.452	102.366	102.291	102.216
7.625	102.652	102.566	102.491	102.416
7.750	102.876	102.790	102.715	102.641
7.875	103.204	103.118	103.044	102.969

FANNIE MAE 10 YEAR FIXED (110)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.501	99.415	99.334	99.253
6.125	99.821	99.735	99.654	99.573
6.250	100.089	100.003	99.922	99.841
6.375	100.450	100.364	100.283	100.201
6.500	100.653	100.567	100.486	100.405
6.625	100.741	100.655	100.574	100.493
6.750	100.732	100.630	100.548	100.466
6.875	100.818	100.716	100.634	100.552
6.990	101.128	101.026	100.944	100.862
7.125	101.327	101.225	101.143	101.061
7.250	101.429	101.343	101.268	101.193
7.375	101.612	101.526	101.452	101.377
7.500	101.784	101.698	101.623	101.548
7.625	101.934	101.848	101.774	101.699
7.750	102.109	102.023	101.948	101.874
7.875	102.262	102.176	102.101	102.027
7.990	102.278	102.192	102.117	102.043
8.125	102.446	102.360	102.286	102.211

HOME READY 30 YEAR FIXED (R101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.915	95.850	95.797	95.743
6.125	96.556	96.491	96.437	96.384
6.250	97.135	97.061	96.994	96.927
6.375	97.877	97.803	97.736	97.669
6.500	98.502	98.428	98.361	98.294
6.625	98.949	98.875	98.808	98.741
6.750	99.586	99.484	99.397	99.310
6.875	99.978	99.876	99.789	99.702
6.990	100.478	100.376	100.289	100.202
7.125	100.957	100.855	100.768	100.681
7.250	101.376	101.262	101.175	101.088
7.375	101.839	101.704	101.617	101.530
7.500	102.272	102.120	102.016	101.912
7.625	102.683	102.524	102.392	102.260
7.750	102.839	102.685	102.572	102.459
7.875	103.082	102.935	102.849	102.764
7.990	103.275	103.150	103.069	102.988
8.125	103.646	103.523	103.442	103.362

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.375	92.229	92.175	92.122	92.068
5.500	92.916	92.863	92.809	92.756
5.625	93.586	93.533	93.479	93.426
5.750	94.222	94.157	94.104	94.050
5.875	94.891	94.826	94.773	94.719
5.990	95.590	95.525	95.472	95.418
6.125	96.231	96.166	96.112	96.059
6.250	96.810	96.736	96.669	96.602
6.375	97.552	97.478	97.411	97.344
6.500	98.177	98.103	98.036	97.969
6.625	98.624	98.550	98.483	98.416
6.750	99.261	99.159	99.072	98.985
6.875	99.653	99.551	99.464	99.377
6.990	100.153	100.051	99.964	99.877
7.125	100.632	100.530	100.443	100.356
7.250	101.051	100.937	100.850	100.763
7.375	101.514	101.379	101.292	101.205
7.500	101.947	101.795	101.691	101.587
7.625	102.358	102.199	102.067	101.935
7.750	102.514	102.360	102.247	102.134
7.875	102.757	102.610	102.524	102.439
7.990	102.950	102.825	102.744	102.663
8.125	103.321	103.198	103.117	103.037

Fannie Mae 25 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.250	91.333	91.280	91.226	91.173
5.375	92.045	91.991	91.938	91.884
5.500	92.746	92.693	92.639	92.585
5.625	93.426	93.373	93.319	93.265
5.750	94.048	93.983	93.930	93.876
5.875	94.723	94.658	94.605	94.551
5.990	95.422	95.357	95.304	95.250
6.125	96.106	96.041	95.987	95.933
6.250	96.685	96.611	96.544	96.477
6.375	97.427	97.353	97.286	97.219
6.500	98.052	97.978	97.911	97.844
6.625	98.499	98.425	98.358	98.291
6.750	99.136	99.034	98.947	98.860
6.875	99.528	99.426	99.339	99.252
6.990	100.028	99.926	99.839	99.752
7.125	100.507	100.405	100.318	100.231
7.250	100.926	100.812	100.725	100.638
7.375	101.372	101.237	101.150	101.063
7.500	101.802	101.650	101.546	101.442
7.625	102.213	102.054	101.922	101.790
7.750	102.369	102.215	102.102	101.989
7.875	102.612	102.465	102.379	102.294
7.990	102.805	102.680	102.599	102.518

Fannie Mae 20 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.750	96.640	96.536	96.442	96.348
5.875	97.231	97.128	97.034	96.940
5.990	97.784	97.681	97.587	97.493
6.125	98.371	98.268	98.174	98.080
6.250	98.916	98.813	98.719	98.625
6.375	99.578	99.475	99.381	99.287
6.500	100.093	99.989	99.895	99.801
6.625	100.425	100.321	100.227	100.134
6.750	100.608	100.483	100.396	100.309
6.875	100.941	100.816	100.729	100.642
6.990	101.444	101.319	101.232	101.145
7.125	101.857	101.732	101.645	101.558
7.250	101.726	101.624	101.537	101.450
7.375	102.109	102.007	101.920	101.833
7.500	102.468	102.366	102.279	102.192
7.625	102.815	102.705	102.618	102.531
7.750	103.136	102.989	102.906	102.823
7.875	103.501	103.369	103.289	103.208
7.990	103.702	103.578	103.498	103.418
8.125	104.077	103.954	103.874	103.793

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	100.542	100.456	100.375	100.294
6.625	100.720	100.631	100.550	100.469
6.750	101.139	101.037	100.955	100.873
6.875	101.296	101.194	101.112	101.030
6.990	101.666	101.565	101.483	101.401
7.125	101.929	101.828	101.746	101.663
7.250	101.831	101.745	101.670	101.596
7.375	102.075	101.989	101.914	101.839
7.500	102.302	102.216	102.141	102.066
7.625	102.502	102.416	102.341	102.266
7.750	102.726	102.640	102.565	102.491
7.875	102.929	102.843	102.769	102.694
7.990	102.991	102.905	102.830	102.756
8.125	103.213	103.127	103.053	102.978
8.250	103.431	103.345	103.270	103.196
8.375	103.636	103.550	103.475	103.401
8.500	103.838	103.752	103.677	103.603

Fannie Mae 10 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	100.703	100.617	100.536	100.455
6.625	100.791	100.705	100.624	100.543
6.750	100.782	100.680	100.598	100.516
6.875	100.868	100.766	100.684	100.602
6.990	101.178	101.076	100.994	100.912
7.125	101.377	101.275	101.193	101.111
7.250	101.479	101.393	101.318	101.243
7.375	101.662	101.576	101.502	101.427
7.500	101.834	101.748	101.673	101.598
7.625	101.984	101.898	101.824	101.749
7.750	102.159	102.073	101.998	101.924
7.875	102.312	102.226	102.151	102.077
7.990	102.328	102.242	102.167	102.093
8.125	102.496	102.410	102.336	102.261
8.250	102.474	102.388	102.313	102.239
8.375	102.629	102.543	102.469	102.394
8.500	102.781	102.695	102.621	102.547



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

Wholesale

Effective: October 30, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.965	95.861	95.768	95.674
6.125	96.635	96.531	96.438	96.344
6.250	97.584	97.480	97.386	97.293
6.375	98.129	98.025	97.931	97.838
6.500	98.672	98.569	98.475	98.381
6.625	99.108	99.004	98.910	98.817
6.750	99.247	99.116	99.002	98.888
6.875	99.728	99.596	99.482	99.368
6.990	100.130	99.999	99.885	99.771
7.125	100.535	100.404	100.290	100.176
7.250	100.809	100.677	100.563	100.450
7.375	101.163	101.031	100.918	100.804
7.500	101.325	101.194	101.080	100.966
7.625	101.930	101.798	101.684	101.571
7.750	101.759	101.530	101.302	101.075
7.875	101.690	101.462	101.234	101.006
7.990	101.945	101.716	101.489	101.261
8.125	102.217	101.988	101.760	101.533
8.250	101.907	101.710	101.562	101.415
8.375	102.056	101.859	101.711	101.564
8.500	102.266	102.069	101.921	101.774
8.625	102.461	102.264	102.116	101.969

FANNIE MAE HB 25 YEAR FIXED (125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.015	93.911	93.818	93.724
6.125	94.685	94.581	94.488	94.394
6.250	95.634	95.530	95.436	95.343
6.375	96.179	96.075	95.981	95.888
6.500	96.722	96.619	96.525	96.431
6.625	97.158	97.054	96.960	96.867
6.750	97.297	97.166	97.052	96.938
6.875	97.774	97.643	97.529	97.415
6.990	98.177	98.045	97.931	97.817
7.125	98.565	98.434	98.320	98.206
7.250	98.839	98.707	98.593	98.480
7.375	99.193	99.061	98.948	98.834
7.500	99.355	99.224	99.110	98.996
7.625	99.960	99.828	99.714	99.601
7.750	99.789	99.560	99.332	99.105
7.875	99.720	99.492	99.264	99.036
7.990	99.975	99.746	99.519	99.291
8.125	100.247	100.018	99.790	99.563
8.250	99.659	99.461	99.314	99.167
8.375	99.807	99.610	99.463	99.316
8.500	100.018	99.820	99.673	99.526
8.625	100.212	100.015	99.868	99.721

FANNIE MAE HB 20 YEAR FIXED (120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	89.307	89.239	89.172	89.105
5.500	90.027	89.959	89.892	89.825
5.625	90.737	90.668	90.602	90.535
5.750	92.419	92.316	92.222	92.128
5.875	93.154	93.051	92.957	92.863
5.990	94.165	94.061	93.968	93.874
6.125	94.835	94.731	94.638	94.544
6.250	95.784	95.680	95.586	95.493
6.375	96.329	96.225	96.131	96.038
6.500	96.872	96.769	96.675	96.581
6.625	97.308	97.204	97.110	97.017
6.750	97.447	97.316	97.202	97.088
6.875	97.922	97.790	97.676	97.562
6.990	98.308	98.177	98.063	97.949
7.125	98.731	98.600	98.486	98.372
7.250	98.982	98.850	98.736	98.623
7.375	99.353	99.221	99.108	98.994
7.500	99.533	99.401	99.287	99.174
7.625	100.156	100.024	99.910	99.797
7.750	99.968	99.739	99.512	99.284
7.875	99.916	99.688	99.460	99.232
7.990	100.188	99.959	99.732	99.504

FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.094	97.015	96.935	96.854
6.125	97.348	97.270	97.189	97.109
6.250	97.651	97.549	97.455	97.360
6.375	97.893	97.791	97.696	97.602
6.500	98.079	97.978	97.883	97.788
6.625	98.278	98.177	98.082	97.987
6.750	98.410	98.293	98.197	98.101
6.875	98.652	98.535	98.439	98.343
6.990	98.879	98.761	98.666	98.570
7.125	99.061	98.944	98.848	98.752
7.250	99.150	99.048	98.960	98.871
7.375	99.298	99.197	99.108	99.020
7.500	99.266	99.165	99.076	98.988
7.625	99.699	99.598	99.509	99.421
7.750	100.290	100.189	100.100	100.012
7.875	100.147	100.045	99.957	99.868
7.990	100.275	100.173	100.084	99.995

FANNIE MAE HB 10 YEAR FIXED (110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.574	96.495	96.415	96.334
6.125	96.814	96.736	96.655	96.575
6.250	97.120	97.018	96.924	96.829
6.375	97.351	97.249	97.155	97.060
6.500	97.525	97.423	97.328	97.234
6.625	97.709	97.607	97.512	97.418
6.750	97.829	97.712	97.616	97.520
6.875	98.056	97.939	97.843	97.747
6.990	98.267	98.149	98.054	97.958
7.125	98.468	98.350	98.254	98.159
7.250	98.533	98.431	98.343	98.254
7.375	98.698	98.597	98.508	98.420
7.500	98.684	98.582	98.494	98.405
7.625	99.135	99.034	98.945	98.857
7.750	99.710	99.608	99.519	99.431
7.875	99.583	99.481	99.393	99.304
7.990	99.728	99.626	99.537	99.448

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.165	96.100	96.047	95.993
6.125	96.806	96.741	96.687	96.634
6.250	97.385	97.311	97.244	97.177
6.375	98.127	98.053	97.986	97.919
6.500	98.752	98.678	98.611	98.544
6.625	99.199	99.125	99.058	98.991
6.750	99.836	99.734	99.647	99.560
6.875	100.228	100.126	100.039	99.952
6.990	100.728	100.626	100.539	100.452
7.125	101.207	101.105	101.018	100.931
7.250	101.626	101.512	101.425	101.338
7.375	102.089	101.954	101.867	101.780
7.500	102.522	102.370	102.266	102.162
7.625	102.933	102.774	102.642	102.510
7.750	103.089	102.935	102.822	102.709
7.875	103.332	103.185	103.099	103.014
7.990	103.525	103.400	103.319	103.238
8.125	103.896	103.773	103.692	103.612

FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.915	95.811	95.718	95.624
6.125	96.585	96.481	96.388	96.294
6.250	97.534	97.430	97.336	97.243
6.375	98.079	97.975	97.881	97.788
6.500	98.622	98.519	98.425	98.331
6.625	99.058	98.954	98.860	98.767
6.750	99.197	99.066	98.952	98.838
6.875	99.678	99.546	99.432	99.318
6.990	100.080	99.949	99.835	99.721
7.125	100.485	100.354	100.240	100.126
7.250	100.759	100.627	100.513	100.400
7.375	101.113	100.981	100.868	100.754
7.500	101.275	101.144	101.030	100.916
7.625	101.880	101.748	101.634	101.521
7.750	101.709	101.480	101.252	101.025
7.875	101.640	101.412	101.184	100.956
7.990	101.895	101.666	101.439	101.211
8.125	102.167	101.938	101.710	101.483
8.250	101.857	101.660	101.512	101.365
8.375	102.006	101.809	101.661	101.514
8.500	102.216	102.019	101.871	101.724
8.625	102.411	102.214	102.066	101.919

ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.465	95.400	95.347	95.293
6.125	96.106	96.041	95.987	95.934
6.250	96.685	96.611	96.544	96.477
6.375	97.427	97.353	97.286	97.219
6.500	98.052	97.978	97.911	97.844
6.625	98.499	98.425	98.358	98.291
6.750	99.136	99.034	98.947	98.860
6.875	99.528	99.426	99.339	99.252
6.990	100.028	99.926	99.839	99.752
7.125	100.507	100.405	100.318	100.231
7.250	100.926	100.812	100.725	100.638
7.375	101.389	101.254	101.167	101.080
7.500	101.822	101.670	101.566	101.462
7.625	102.233	102.074	101.942	101.810
7.750	102.389	102.235	102.122	102.009
7.875	102.632	102.485	102.399	102.314
7.990	102.825	102.700	102.619	102.538
8.125	103.196	103.073	102.992	102.912

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.165	96.100	96.047	95.993
6.125	96.806	96.741	96.687	96.634
6.250	97.385	97.311	97.244	97.177
6.375	98.127	98.053	97.986	97.919
6.500	98.752	98.678	98.611	98.544
6.625	99.199	99.125	99.058	98.991
6.750	99.836	99.734	99.647	99.560
6.875	100.228	100.126	100.039	99.952
6.990	100.728	100.626	100.539	100.452
7.125	101.207	101.105	101.018	100.931
7.250	101.626	101.512	101.425	101.338
7.375	102.089	101.954	101.867	101.780
7.500	102.522	102.370	102.266	102.162
7.625	102.933	102.774	102.642	102.510
7.750	103.089	102.935	102.822	102.709
7.875	103.332	103.185	103.099	103.014
7.990	103.525	103.400	103.319	103.238
8.125	103.896	103.773	103.692	103.612

FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.915	95.811	95.718	95.624
6.125	96.585	96.481	96.388	96.294
6.250	97.534	97.430	97.336	97.243
6.375	98.079	97.975	97.881	97.788
6.500	98.622	98.519	98.425	98.331
6.625	99.058	98.954	98.860	98.767
6.750	99.197	99.066	98.952	98.838
6.875	99.678	99.546	99.432	99.318
6.990	100.080	99.949	99.835	99.721
7.125	100.485	100.354	100.240	100.126
7.250	100.759	100.627	100.513	100.400
7.375	101.113	100.981	100.868	100.754
7.500	101.275	101.144	101.030	100.916
7.625	101.880	101.748	101.634	101.521
7.750	101.709	101.480	101.252	101.025
7.875	101.640	101.412	101.184	100.956
7.990	101.895	101.666	101.439	101.211
8.125	102.167	101.938	101.710	101.483
8.250	101.857	101.660	101.512	101.365
8.375	102.006	101.809	101.661	101.514
8.500	102.216	102.019	101.871	101.724
8.625	102.411	102.214	102.066	101.919

NNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.465	95.400	95.347	95.293
6.125	96.106	96.041	95.987	95.934
6.250	96.685	96.611	96.544	96.477
6.375	97.427	97.353	97.286	97.219
6.500	98.052	97.978	97.911	97.844
6.625	98.499	98.425	98.358	98.291
6.750	99.136	99.034	98.947	98.860
6.875	99.528	99.426	99.339	99.252
6.990	100.028	99.926	99.839	99.752
7.125	100.507	100.405	100.318	100.231
7.250	100.926	100.812	100.725	100.638
7.375	101.389	101.254	101.167	101.080
7.500	101.822	101.670	101.566	101.462
7.625	102.233	102.074	101.942	101.810
7.750	102.389	102.235	102.122	102.009
7.875	102.632	102.485	102.399	102.314
7.990	102.825	102.700	102.619	102.538
8.125	103.196	103.073	102.992	102.912

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

SELECT PRICING

Effective: October 30, 2026

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.565	96.500	96.447	96.393
6.125	97.206	97.141	97.087	97.034
6.250	97.785	97.711	97.644	97.577
6.375	98.527	98.453	98.386	98.319
6.500	99.152	99.078	99.011	98.944
6.625	99.599	99.525	99.458	99.391
6.750	100.236	100.134	100.047	99.960
6.875	100.628	100.526	100.439	100.352
6.990	101.128	101.026	100.939	100.852
7.125	101.607	101.505	101.418	101.331
7.250	102.026	101.912	101.825	101.738
7.375	102.489	102.354	102.267	102.180
7.500	102.922	102.770	102.666	102.562
7.625	103.333	103.174	103.042	102.910
7.750	103.489	103.335	103.222	103.109
7.875	103.732	103.585	103.499	103.414
7.990	103.925	103.800	103.719	103.638
8.125	104.296	104.173	104.092	104.012

SELECT FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.957	96.894	96.827	96.760
5.375	97.398	97.335	97.268	97.201
5.500	97.830	97.768	97.701	97.634
5.625	98.257	98.195	98.128	98.061
5.750	98.673	98.600	98.532	98.465
5.875	99.088	99.002	98.926	98.850
5.990	99.459	99.373	99.292	99.212
6.125	99.874	99.788	99.707	99.626
6.250	100.222	100.136	100.055	99.974
6.375	100.663	100.577	100.496	100.415
6.500	100.942	100.856	100.775	100.694
6.625	101.120	101.031	100.950	100.869
6.750	101.539	101.437	101.355	101.273
6.875	101.696	101.594	101.512	101.430
6.990	102.066	101.965	101.883	101.801
7.125	102.329	102.228	102.146	102.063
7.250	102.231	102.145	102.070	101.996
7.375	102.475	102.389	102.314	102.239
7.500	102.702	102.616	102.541	102.466
7.625	102.902	102.816	102.741	102.666
7.750	103.126	103.040	102.965	102.891
7.875	103.454	103.368	103.294	103.219
7.990	103.641	103.555	103.480	103.406

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.215	96.111	96.018	95.924
6.125	96.885	96.781	96.688	96.594
6.250	97.834	97.730	97.636	97.543
6.375	98.379	98.275	98.181	98.088
6.500	98.922	98.819	98.725	98.631
6.625	99.358	99.254	99.160	99.067
6.750	99.497	99.366	99.252	99.138
6.875	99.978	99.846	99.732	99.618
6.990	100.380	100.249	100.135	100.021
7.125	100.785	100.654	100.540	100.426
7.250	101.059	100.927	100.813	100.700
7.375	101.413	101.281	101.168	101.054
7.500	101.575	101.444	101.330	101.216
7.625	102.180	102.048	101.934	101.821
7.750	102.009	101.780	101.552	101.325
7.875	101.940	101.712	101.484	101.256
7.990	102.195	101.966	101.739	101.511
8.125	102.467	102.238	102.010	101.783

SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.344	97.265	97.185	97.104
6.125	97.598	97.520	97.439	97.359
6.250	97.901	97.799	97.705	97.610
6.375	98.143	98.041	97.946	97.852
6.500	98.329	98.228	98.133	98.038
6.625	98.528	98.427	98.332	98.237
6.750	98.660	98.543	98.447	98.351
6.875	98.902	98.785	98.689	98.593
6.990	99.129	99.011	98.916	98.820
7.125	99.311	99.194	99.098	99.002
7.250	99.400	99.298	99.210	99.121
7.375	99.548	99.447	99.358	99.270
7.500	99.516	99.415	99.326	99.238
7.625	99.949	99.848	99.759	99.671
7.750	100.540	100.439	100.350	100.262
7.875	100.397	100.295	100.207	100.118

SELECT FANNIE MAE BUYDOWN

SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.415	96.350	96.297	96.243
6.125	97.056	96.991	96.937	96.884
6.250	97.635	97.561	97.494	97.427
6.375	98.377	98.303	98.236	98.169
6.500	99.002	98.928	98.861	98.794
6.625	99.449	99.375	99.308	99.241
6.750	100.086	99.984	99.897	99.810
6.875	100.478	100.376	100.289	100.202
6.990	100.978	100.876	100.789	100.702
7.125	101.457	101.355	101.268	101.181
7.250	101.876	101.762	101.675	101.588
7.375	102.339	102.204	102.117	102.030
7.500	102.772	102.620	102.516	102.412
7.625	103.183	103.024	102.892	102.760
7.750	103.339	103.185	103.072	102.959
7.875	103.582	103.435	103.349	103.264
7.990	103.775	103.650	103.569	103.488
8.125	104.146	104.023	103.942	103.862

SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.165	96.061	95.968	95.874
6.125	96.835	96.731	96.638	96.544
6.250	97.784	97.680	97.586	97.493
6.375	98.329	98.225	98.131	98.038
6.500	98.872	98.769	98.675	98.581
6.625	99.308	99.204	99.110	99.017
6.750	99.447	99.316	99.202	99.088
6.875	99.928	99.796	99.682	99.568
6.990	100.330	100.199	100.085	99.971
7.125	100.735	100.604	100.490	100.376
7.250	101.009	100.877	100.763	100.650
7.375	101.363	101.231	101.118	101.004
7.500	101.525	101.394	101.280	101.166
7.625	102.130	101.998	101.884	101.771
7.750	101.959	101.730	101.502	101.275
7.875	101.890	101.662	101.434	101.206
7.990	102.145	101.916	101.689	101.461
8.125	102.417	102.188	101.960	101.733
8.250	102.107	101.910	101.762	101.615
8.375	102.256	102.059	101.911	101.764
8.500	102.466	102.269	102.121	101.974
8.625	102.661	102.464	102.316	102.169

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.415	96.350	96.297	96.243
6.125	97.056	96.991	96.937	96.884
6.250	97.635	97.561	97.494	97.427
6.375	98.377	98.303	98.236	98.169
6.500	99.002	98.928	98.861	98.794
6.625	99.449	99.375	99.308	99.241
6.750	100.086	99.984	99.897	99.810
6.875	100.478	100.376	100.289	100.202
6.990	100.978	100.876	100.789	100.702
7.125	101.457	101.355	101.268	101.181
7.250	101.876	101.762	101.675	101.588
7.375	102.339	102.204	102.117	102.030
7.500	102.772	102.620	102.516	102.412
7.625	103.183	103.024	102.892	102.760
7.750	103.339	103.185	103.072	102.959
7.875	103.582	103.435	103.349	103.264
7.990	103.775	103.650	103.569	103.488
8.125	104.146	104.023	103.942	103.862

SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.165	96.061	95.968	95.874
6.125	96.835	96.731	96.638	96.544
6.250	97.784	97.680	97.586	97.493
6.375	98.329	98.225	98.131	98.038
6.500	98.872	98.769	98.675	98.581
6.625	99.308	99.204	99.110	99.017
6.750	99.447	99.316	99.202	99.088
6.875	99.928	99.796	99.682	99.568
6.990	100.330	100.199	100.085	99.971
7.125	100.735	100.604	100.490	100.376
7.250	101.009	100.877	100.763	100.650
7.375	101.363	101.231	101.118	101.004
7.500	101.525	101.394	101.280	101.166
7.625	102.130	101.998	101.884	101.771
7.750	101.959	101.730	101.502	101.275
7.875	101.890	101.662	101.434	101.206
7.990	102.145	101.916	101.689	101.461
8.125	102.417	102.188	101.960	101.733
8.250	102.107	101.910	101.762	101.615
8.375	102.256	102.059	101.911	101.764
8.500	102.466	102.269	102.121	101.974
8.625	102.661	102.464	102.316	102.169



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

Wholesale

Effective: October 30, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.315	96.250	96.197	96.143
6.125	96.956	96.891	96.837	96.784
6.250	97.535	97.461	97.394	97.327
6.375	98.277	98.203	98.136	98.069
6.500	98.902	98.828	98.761	98.694
6.625	99.349	99.275	99.208	99.141
6.750	99.986	99.884	99.797	99.710
6.875	100.378	100.276	100.189	100.102
6.990	100.878	100.776	100.689	100.602
7.125	101.357	101.255	101.168	101.081
7.250	101.776	101.662	101.575	101.488
7.375	102.239	102.104	102.017	101.930
7.500	102.672	102.520	102.416	102.312
7.625	103.083	102.924	102.792	102.660
7.750	103.239	103.085	102.972	102.859
7.875	103.482	103.335	103.249	103.164
7.990	103.675	103.550	103.469	103.388
8.125	104.046	103.923	103.842	103.762

FREDDIE MAC 25 YEAR FIXED (225)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.997	95.932	95.879	95.825
6.125	96.681	96.616	96.562	96.508
6.250	97.260	97.186	97.119	97.052
6.375	98.002	97.928	97.861	97.794
6.500	98.627	98.553	98.486	98.419
6.625	99.074	99.000	98.933	98.866
6.750	99.711	99.609	99.522	99.435
6.875	100.103	100.001	99.914	99.827
6.990	100.603	100.501	100.414	100.327
7.125	101.082	100.980	100.893	100.806
7.250	101.501	101.387	101.300	101.213
7.375	101.947	101.812	101.725	101.638
7.500	102.377	102.225	102.121	102.017
7.625	102.788	102.629	102.497	102.365
7.750	102.944	102.790	102.677	102.564
7.875	103.187	103.040	102.954	102.869
7.990	103.380	103.255	103.174	103.093
8.125	103.751	103.628	103.547	103.467

FREDDIE MAC 20 YEAR FIXED (220)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.341	95.247	95.166	95.086
5.625	95.953	95.859	95.779	95.698
5.750	96.715	96.611	96.517	96.423
5.875	97.306	97.203	97.109	97.015
5.990	97.859	97.756	97.662	97.568
6.125	98.446	98.343	98.249	98.155
6.250	98.991	98.888	98.794	98.700
6.375	99.653	99.550	99.456	99.362
6.500	100.168	100.064	99.970	99.876
6.625	100.500	100.396	100.302	100.209
6.750	100.683	100.558	100.471	100.384
6.875	101.016	100.891	100.804	100.717
6.990	101.519	101.394	101.307	101.220
7.125	101.932	101.807	101.720	101.633
7.250	101.801	101.699	101.612	101.525
7.375	102.184	102.082	101.995	101.908
7.500	102.543	102.441	102.354	102.267
7.625	102.890	102.780	102.693	102.606
7.750	103.211	103.064	102.981	102.898
7.875	103.576	103.444	103.364	103.283
7.990	103.777	103.653	103.573	103.493
8.125	104.152	104.029	103.949	103.868

FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.707	96.644	96.577	96.510
5.375	97.148	97.085	97.018	96.951
5.500	97.580	97.518	97.451	97.384
5.625	98.007	97.945	97.878	97.811
5.750	98.423	98.350	98.282	98.215
5.875	98.838	98.752	98.676	98.600
5.990	99.209	99.123	99.042	98.962
6.125	99.624	99.538	99.457	99.376
6.250	99.972	99.886	99.805	99.724
6.375	100.413	100.327	100.246	100.165
6.500	100.692	100.606	100.525	100.444
6.625	100.870	100.781	100.700	100.619
6.750	101.289	101.187	101.105	101.023
6.875	101.446	101.344	101.262	101.180
6.990	101.816	101.715	101.633	101.551
7.125	102.079	101.978	101.896	101.813
7.250	101.981	101.895	101.820	101.746
7.375	102.225	102.139	102.064	101.989
7.500	102.452	102.366	102.291	102.216
7.625	102.652	102.566	102.491	102.416
7.750	102.876	102.790	102.715	102.641

FREDDIE MAC 10 YEAR FIXED (210)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.236	98.158	98.077	97.996
5.625	98.564	98.486	98.405	98.325
5.750	98.885	98.799	98.718	98.636
5.875	99.214	99.128	99.047	98.966
5.990	99.501	99.415	99.334	99.253
6.125	99.821	99.735	99.654	99.573
6.250	100.089	100.003	99.922	99.841
6.375	100.450	100.364	100.283	100.201
6.500	100.653	100.567	100.486	100.405
6.625	100.741	100.655	100.574	100.493
6.750	100.732	100.630	100.548	100.466
6.875	100.818	100.716	100.634	100.552
6.990	101.128	101.026	100.944	100.862
7.125	101.327	101.225	101.143	101.061
7.250	101.429	101.343	101.268	101.193

HOME POSSIBLE 30 YEAR FIXED (HP201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.915	95.850	95.797	95.743
6.125	96.556	96.491	96.437	96.384
6.250	97.135	97.061	96.994	96.927
6.375	97.877	97.803	97.736	97.669
6.500	98.502	98.428	98.361	98.294
6.625	98.949	98.875	98.808	98.741
6.750	99.586	99.484	99.397	99.310
6.875	99.978	99.876	99.789	99.702
6.990	100.478	100.376	100.289	100.202
7.125	100.957	100.855	100.768	100.681
7.250	101.376	101.262	101.175	101.088
7.375	101.839	101.704	101.617	101.530
7.500	102.272	102.120	102.016	101.912
7.625	102.683	102.524	102.392	102.260
7.750	102.839	102.685	102.572	102.459
7.875	103.082	102.935	102.849	102.764
7.990	103.275	103.150	103.069	102.988
8.125	103.646	103.523	103.442	103.362

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.315	96.250	96.197	96.143
6.125	96.956	96.891	96.837	96.784
6.250	97.535	97.461	97.394	97.327
6.375	98.277	98.203	98.136	98.069
6.500	98.902	98.828	98.761	98.694
6.625	99.349	99.275	99.208	99.141
6.750	99.986	99.884	99.797	99.710
6.875	100.378	100.276	100.189	100.102
6.990	100.878	100.776	100.689	100.602
7.125	101.357	101.255	101.168	101.081
7.250	101.776	101.662	101.575	101.488
7.375	102.239	102.104	102.017	101.930
7.500	102.672	102.520	102.416	102.312
7.625	103.083	102.924	102.792	102.660
7.750	103.239	103.085	102.972	102.859
7.875	103.482	103.335	103.249	103.164
7.990	103.675	103.550	103.469	103.388
8.125	104.046	103.923	103.842	103.762

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.615	95.511	95.418	95.324
6.125	96.285	96.181	96.088	95.994
6.250	97.234	97.130	97.036	96.943
6.375	97.779	97.675	97.581	97.488
6.500	98.322	98.219	98.125	98.031
6.625	98.758	98.654	98.560	98.467
6.750	98.897	98.766	98.652	98.538
6.875	99.378	99.246	99.132	99.018
6.990	99.780	99.649	99.535	99.421
7.125	100.185	100.054	99.940	99.826
7.250	100.459	100.327	100.213	100.100
7.375	100.813	100.681	100.568	100.454
7.500	100.975	100.844	100.730	100.616
7.625	101.580	101.448	101.334	101.221
7.750	101.409	101.180	100.952	100.725
7.875	101.340	101.112	100.884	100.656
7.990	101.595	101.366	101.139	100.911
8.125	101.867	101.638	101.410	101.183

FREDDIE MAC SC 20 YEAR FIXED (220SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	89.277	89.209	89.142	89.075
5.625	89.987	89.918	89.852	89.785
5.750	91.669	91.566	91.472	91.378
5.875	92.404	92.301	92.207	92.113
5.990	93.415	93.311	93.218	93.124
6.125	94.085	93.981	93.888	93.794
6.250	95.034	94.930	94.836	94.743
6.375	95.579	95.475	95.381	95.288
6.500	96.122	96.019	95.925	95.831
6.625	96.558	96.454	96.360	96.267
6.750	96.697	96.566	96.452	96.338
6.875	97.172	97.040	96.926	96.812
6.990	97.558	97.427	97.313	97.199
7.125	97.981	97.850	97.736	97.622
7.250	98.232	98.100	97.986	97.873
7.375	98.603	98.471	98.358	98.244
7.500	98.783	98.651	98.537	98.424
7.625	99.406	99.274	99.160	99.047
7.750	99.218	98.989	98.762	98.534
7.875	99.166	98.938	98.710	98.482
7.990	99.438	99.209	98.982	98.754

FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	94.942	94.864	94.784	94.703
5.625	95.364	95.286	95.206	95.125
5.750	95.506	95.428	95.348	95.267
5.875	95.871	95.793	95.712	95.632
5.990	96.494	96.415	96.335	96.254
6.125	96.748	96.670	96.589	96.509
6.250	97.051	96.949	96.855	96.760
6.375	97.293	97.191	97.096	97.002
6.500	97.479	97.378	97.283	97.188
6.625	97.669	97.567	97.472	97.378
6.750	97.789	97.672	97.576	97.480
6.875	98.016	97.899	97.803	97.707
6.990	98.227	98.109	98.014	97.918
7.125	98.428	98.310	98.214	98.119
7.250	98.493	98.391	98.303	98.214
7.375	98.658	98.557	98.468	98.380
7.500	98.644	98.542	98.454	98.365
7.625	99.095	98.994	98.905	98.817
7.750	99.670	99.568	99.479	99.391
7.875	99.543	99.441	99.353	99.264
7.990	99.688	99.586	99.497	99.408

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

Wholesale

Effective: October 30, 2026

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.165	96.100	96.047	95.993
6.125	96.806	96.741	96.687	96.634
6.250	97.385	97.311	97.244	97.177
6.375	98.127	98.053	97.986	97.919
6.500	98.752	98.678	98.611	98.544
6.625	99.199	99.125	99.058	98.991
6.750	99.836	99.734	99.647	99.560
6.875	100.228	100.126	100.039	99.952
6.990	100.728	100.626	100.539	100.452
7.125	101.207	101.105	101.018	100.931
7.250	101.626	101.512	101.425	101.338
7.375	102.089	101.954	101.867	101.780
7.500	102.522	102.370	102.266	102.162
7.625	102.933	102.774	102.642	102.510
7.750	103.089	102.935	102.822	102.709
7.875	103.332	103.185	103.099	103.014
7.990	103.525	103.400	103.319	103.238
8.125	103.896	103.773	103.692	103.612

FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.565	95.461	95.368	95.274
6.125	96.235	96.131	96.038	95.944
6.250	97.184	97.080	96.986	96.893
6.375	97.729	97.625	97.531	97.438
6.500	98.272	98.169	98.075	97.981
6.625	98.708	98.604	98.510	98.417
6.750	98.847	98.716	98.602	98.488
6.875	99.328	99.196	99.082	98.968
6.990	99.730	99.599	99.485	99.371
7.125	100.135	100.004	99.890	99.776
7.250	100.409	100.277	100.163	100.050
7.375	100.763	100.631	100.518	100.404
7.500	100.925	100.794	100.680	100.566
7.625	101.530	101.398	101.284	101.171
7.750	101.359	101.130	100.902	100.675
7.875	101.290	101.062	100.834	100.606
7.990	101.545	101.316	101.089	100.861
8.125	101.817	101.588	101.360	101.133

DDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R20

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.465	95.400	95.347	95.293
6.125	96.106	96.041	95.987	95.934
6.250	96.685	96.611	96.544	96.477
6.375	97.427	97.353	97.286	97.219
6.500	98.052	97.978	97.911	97.844
6.625	98.499	98.425	98.358	98.291
6.750	99.136	99.034	98.947	98.860
6.875	99.528	99.426	99.339	99.252
6.990	100.028	99.926	99.839	99.752
7.125	100.507	100.405	100.318	100.231
7.250	100.926	100.812	100.725	100.638
7.375	101.389	101.254	101.167	101.080
7.500	101.822	101.670	101.566	101.462
7.625	102.233	102.074	101.942	101.810
7.750	102.389	102.235	102.122	102.009
7.875	102.632	102.485	102.399	102.314
7.990	102.825	102.700	102.619	102.538
8.125	103.196	103.073	102.992	102.912

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.165	96.100	96.047	95.993
6.125	96.806	96.741	96.687	96.634
6.250	97.385	97.311	97.244	97.177
6.375	98.127	98.053	97.986	97.919
6.500	98.752	98.678	98.611	98.544
6.625	99.199	99.125	99.058	98.991
6.750	99.836	99.734	99.647	99.560
6.875	100.228	100.126	100.039	99.952
6.990	100.728	100.626	100.539	100.452
7.125	101.207	101.105	101.018	100.931
7.250	101.626	101.512	101.425	101.338
7.375	102.089	101.954	101.867	101.780
7.500	102.522	102.370	102.266	102.162
7.625	102.933	102.774	102.642	102.510
7.750	103.089	102.935	102.822	102.709
7.875	103.332	103.185	103.099	103.014
7.990	103.525	103.400	103.319	103.238
8.125	103.896	103.773	103.692	103.612

FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.565	95.461	95.368	95.274
6.125	96.235	96.131	96.038	95.944
6.250	97.184	97.080	96.986	96.893
6.375	97.729	97.625	97.531	97.438
6.500	98.272	98.169	98.075	97.981
6.625	98.708	98.604	98.510	98.417
6.750	98.847	98.716	98.602	98.488
6.875	99.328	99.196	99.082	98.968
6.990	99.730	99.599	99.485	99.371
7.125	100.135	100.004	99.890	99.776
7.250	100.409	100.277	100.163	100.050
7.375	100.763	100.631	100.518	100.404
7.500	100.925	100.794	100.680	100.566
7.625	101.530	101.398	101.284	101.171
7.750	101.359	101.130	100.902	100.675
7.875	101.290	101.062	100.834	100.606
7.990	101.545	101.316	101.089	100.861
8.125	101.817	101.588	101.360	101.133

DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.465	95.400	95.347	95.293
6.125	96.106	96.041	95.987	95.934
6.250	96.685	96.611	96.544	96.477
6.375	97.427	97.353	97.286	97.219
6.500	98.052	97.978	97.911	97.844
6.625	98.499	98.425	98.358	98.291
6.750	99.136	99.034	98.947	98.860
6.875	99.528	99.426	99.339	99.252
6.990	100.028	99.926	99.839	99.752
7.125	100.507	100.405	100.318	100.231
7.250	100.926	100.812	100.725	100.638
7.375	101.389	101.254	101.167	101.080
7.500	101.822	101.670	101.566	101.462
7.625	102.233	102.074	101.942	101.810
7.750	102.389	102.235	102.122	102.009
7.875	102.632	102.485	102.399	102.314
7.990	102.825	102.700	102.619	102.538
8.125	103.196	103.073	102.992	102.912

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

SELECT PRICING

Effective: October 30, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.565	96.500	96.447	96.393
6.125	97.206	97.141	97.087	97.034
6.250	97.785	97.711	97.644	97.577
6.375	98.527	98.453	98.386	98.319
6.500	99.152	99.078	99.011	98.944
6.625	99.599	99.525	99.458	99.391
6.750	100.236	100.134	100.047	99.960
6.875	100.628	100.526	100.439	100.352
6.990	101.128	101.026	100.939	100.852
7.125	101.607	101.505	101.418	101.331
7.250	102.026	101.912	101.825	101.738
7.375	102.489	102.354	102.267	102.180
7.500	102.922	102.770	102.666	102.562
7.625	103.333	103.174	103.042	102.910
7.750	103.489	103.335	103.222	103.109
7.875	103.732	103.585	103.499	103.414
7.990	103.925	103.800	103.719	103.638
8.125	104.296	104.173	104.092	104.012

SELECT FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.957	96.894	96.827	96.760
5.375	97.398	97.335	97.268	97.201
5.500	97.830	97.768	97.701	97.634
5.625	98.257	98.195	98.128	98.061
5.750	98.673	98.600	98.532	98.465
5.875	99.088	99.002	98.926	98.850
5.990	99.459	99.373	99.292	99.212
6.125	99.874	99.788	99.707	99.626
6.250	100.222	100.136	100.055	99.974
6.375	100.663	100.577	100.496	100.415
6.500	100.942	100.856	100.775	100.694
6.625	101.120	101.031	100.950	100.869
6.750	101.539	101.437	101.355	101.273
6.875	101.696	101.594	101.512	101.430
6.990	102.066	101.965	101.883	101.801
7.125	102.329	102.228	102.146	102.063
7.250	102.231	102.145	102.070	101.996
7.375	102.475	102.389	102.314	102.239
7.500	102.702	102.616	102.541	102.466
7.625	102.902	102.816	102.741	102.666
7.750	103.126	103.040	102.965	102.891
7.875	103.329	103.243	103.169	103.094
7.990	103.391	103.305	103.230	103.156
8.125	103.613	103.527	103.453	103.378

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.865	95.761	95.668	95.574
6.125	96.535	96.431	96.338	96.244
6.250	97.484	97.380	97.286	97.193
6.375	98.029	97.925	97.831	97.738
6.500	98.572	98.469	98.375	98.281
6.625	99.008	98.904	98.810	98.717
6.750	99.147	99.016	98.902	98.788
6.875	99.628	99.496	99.382	99.268
6.990	100.030	99.899	99.785	99.671
7.125	100.435	100.304	100.190	100.076
7.250	100.709	100.577	100.463	100.350
7.375	101.063	100.931	100.818	100.704
7.500	101.225	101.094	100.980	100.866
7.625	101.830	101.698	101.584	101.471
7.750	101.659	101.430	101.202	100.975
7.875	101.590	101.362	101.134	100.906
7.990	101.845	101.616	101.389	101.161
8.125	102.117	101.888	101.660	101.433

SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.744	96.665	96.585	96.504
6.125	96.998	96.920	96.839	96.759
6.250	97.301	97.199	97.105	97.010
6.375	97.543	97.441	97.346	97.252
6.500	97.729	97.628	97.533	97.438
6.625	97.919	97.817	97.722	97.628
6.750	98.039	97.922	97.826	97.730
6.875	98.266	98.149	98.053	97.957
6.990	98.477	98.359	98.264	98.168
7.125	98.678	98.560	98.464	98.369
7.250	98.743	98.641	98.553	98.464
7.375	98.908	98.807	98.718	98.630
7.500	98.894	98.792	98.704	98.615
7.625	99.345	99.244	99.155	99.067
7.750	99.920	99.818	99.729	99.641
7.875	99.793	99.691	99.603	99.514
7.990	99.938	99.836	99.747	99.658

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.415	96.350	96.297	96.243
6.125	97.056	96.991	96.937	96.884
6.250	97.635	97.561	97.494	97.427
6.375	98.377	98.303	98.236	98.169
6.500	99.002	98.928	98.861	98.794
6.625	99.449	99.375	99.308	99.241
6.750	100.086	99.984	99.897	99.810
6.875	100.478	100.376	100.289	100.202
6.990	100.978	100.876	100.789	100.702
7.125	101.457	101.355	101.268	101.181
7.250	101.876	101.762	101.675	101.588
7.375	102.339	102.204	102.117	102.030
7.500	102.772	102.620	102.516	102.412
7.625	103.183	103.024	102.892	102.760
7.750	103.339	103.185	103.072	102.959
7.875	103.582	103.435	103.349	103.264
7.990	103.775	103.650	103.569	103.488
8.125	104.146	104.023	103.942	103.862

SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)

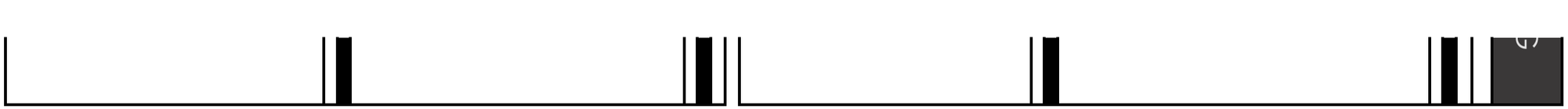
Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.815	95.711	95.618	95.524
6.125	96.485	96.381	96.288	96.194
6.250	97.434	97.330	97.236	97.143
6.375	97.979	97.875	97.781	97.688
6.500	98.522	98.419	98.325	98.231
6.625	98.958	98.854	98.760	98.667
6.750	99.097	98.966	98.852	98.738
6.875	99.578	99.446	99.332	99.218
6.990	99.980	99.849	99.735	99.621
7.125	100.385	100.254	100.140	100.026
7.250	100.659	100.527	100.413	100.300
7.375	101.013	100.881	100.768	100.654
7.500	101.175	101.044	100.930	100.816
7.625	101.780	101.648	101.534	101.421
7.750	101.609	101.380	101.152	100.925
7.875	101.540	101.312	101.084	100.856
7.990	101.795	101.566	101.339	101.111
8.125	102.067	101.838	101.610	101.383
8.250	101.757	101.560	101.412	101.265
8.375	101.906	101.709	101.561	101.414
8.500	102.116	101.919	101.771	101.624

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.415	96.350	96.297	96.243
6.125	97.056	96.991	96.937	96.884
6.250	97.635	97.561	97.494	97.427
6.375	98.377	98.303	98.236	98.169
6.500	99.002	98.928	98.861	98.794
6.625	99.449	99.375	99.308	99.241
6.750	100.086	99.984	99.897	99.810
6.875	100.478	100.376	100.289	100.202
6.990	100.978	100.876	100.789	100.702
7.125	101.457	101.355	101.268	101.181
7.250	101.876	101.762	101.675	101.588
7.375	102.339	102.204	102.117	102.030
7.500	102.772	102.620	102.516	102.412
7.625	103.183	103.024	102.892	102.760
7.750	103.339	103.185	103.072	102.959
7.875	103.582	103.435	103.349	103.264
7.990	103.775	103.650	103.569	103.488
8.125	104.146	104.023	103.942	103.862

SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.815	95.711	95.618	95.524
6.125	96.485	96.381	96.288	96.194
6.250	97.434	97.330	97.236	97.143
6.375	97.979	97.875	97.781	97.688
6.500	98.522	98.419	98.325	98.231
6.625	98.958	98.854	98.760	98.667
6.750	99.097	98.966	98.852	98.738
6.875	99.578	99.446	99.332	99.218
6.990	99.980	99.849	99.735	99.621
7.125	100.385	100.254	100.140	100.026
7.250	100.659	100.527	100.413	100.300
7.375	101.013	100.881	100.768	100.654
7.500	101.175	101.044	100.930	100.816
7.625	101.780	101.648	101.534	101.421
7.750	101.609	101.380	101.152	100.925
7.875	101.540	101.312	101.084	100.856
7.990	101.795	101.566	101.339	101.111
8.125	102.067	101.838	101.610	101.383



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

Wholesale

Effective: October 30, 2026

FANNIE MAE ARMS PRICING

FANNIE MAE 5/6 ARM (105-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.875	91.888	91.924	91.924	91.848
4.000	92.153	92.185	92.185	92.101
4.125	92.613	92.641	92.641	92.549
4.250	93.074	93.099	93.099	92.998
4.375	93.336	93.356	93.356	93.247
4.500	93.708	93.724	93.724	93.607
4.625	94.160	94.173	94.173	94.047
4.750	94.595	94.604	94.604	94.470
4.875	95.065	95.070	95.070	94.928
5.000	95.390	95.391	95.391	95.240
5.125	96.046	96.044	96.044	95.885
5.250	96.454	96.447	96.447	96.280
5.375	97.032	97.022	97.022	96.846
5.500	97.399	97.385	97.385	97.201
5.625	97.870	97.852	97.852	97.660
5.750	98.296	98.274	98.274	98.073
5.875	98.713	98.688	98.688	98.479
6.000	99.006	98.976	98.976	98.759
6.125	99.123	99.090	99.090	98.864
6.250	99.308	99.271	99.271	99.037
6.375	99.374	99.333	99.333	99.091

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

FANNIE MAE 7/6 ARM (107-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.875	89.650	89.685	89.685	89.610
4.000	90.001	90.033	90.033	89.949
4.125	90.599	90.627	90.627	90.534
4.250	91.192	91.216	91.216	91.116
4.375	91.578	91.599	91.599	91.490
4.500	92.070	92.087	92.087	91.969
4.625	92.634	92.647	92.647	92.521
4.750	93.166	93.175	93.175	93.041
4.875	93.710	93.715	93.715	93.573
5.000	94.109	94.110	94.110	93.959
5.125	94.839	94.837	94.837	94.678
5.250	95.321	95.315	95.315	95.147
5.375	95.974	95.964	95.964	95.788
5.500	96.416	96.402	96.402	96.218
5.625	96.958	96.941	96.941	96.748
5.750	97.461	97.440	97.440	97.239
5.875	97.965	97.939	97.939	97.730
6.000	98.391	98.362	98.362	98.145
6.125	98.717	98.684	98.684	98.458
6.250	99.121	99.084	99.084	98.850
6.375	99.423	99.383	99.383	99.140

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FANNIE MAE 10/6 ARM (110-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.875	87.789	87.824	87.824	87.749
4.000	88.230	88.262	88.262	88.178
4.125	88.995	89.023	89.023	88.931
4.250	89.664	89.688	89.688	89.587
4.375	89.982	90.003	90.003	89.894
4.500	90.515	90.532	90.532	90.414
4.625	91.181	91.194	91.194	91.068
4.750	91.820	91.829	91.829	91.695
4.875	92.303	92.308	92.308	92.166
5.000	92.718	92.719	92.719	92.569
5.125	93.658	93.655	93.655	93.496
5.250	94.196	94.189	94.189	94.022
5.375	94.798	94.788	94.788	94.612
5.500	95.295	95.281	95.281	95.097
5.625	96.057	96.039	96.039	95.847
5.750	96.672	96.650	96.650	96.450
5.875	97.122	97.096	97.096	96.887
6.000	97.499	97.470	97.470	97.252
6.125	97.781	97.748	97.748	97.522
6.250	98.178	98.141	98.141	97.907
6.375	98.529	98.489	98.489	98.246
6.500	99.056	99.012	99.012	98.761
6.625	99.399	99.351	99.351	99.092

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
3.750	91.814	91.854	91.854	91.786
3.875	92.132	92.167	92.167	92.092
4.000	92.396	92.428	92.428	92.344
4.125	92.856	92.884	92.884	92.791
4.250	93.316	93.340	93.340	93.239
4.375	93.577	93.597	93.597	93.488
4.500	93.948	93.965	93.965	93.848
4.625	94.400	94.413	94.413	94.287
4.750	94.835	94.844	94.844	94.710
4.875	95.304	95.309	95.309	95.167
5.000	95.629	95.630	95.630	95.479
5.125	96.285	96.282	96.282	96.123
5.250	96.692	96.686	96.686	96.518
5.375	97.270	97.260	97.260	97.084
5.500	97.637	97.623	97.623	97.439
5.625	98.107	98.090	98.090	97.897
5.750	98.533	98.511	98.511	98.310
5.875	98.960	98.935	98.935	98.726
6.000	99.242	99.213	99.213	98.995
6.125	99.359	99.326	99.326	99.100

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
3.750	89.524	89.563	89.563	89.496
3.875	89.894	89.930	89.930	89.854
4.000	90.245	90.277	90.277	90.193
4.125	90.841	90.869	90.869	90.777
4.250	91.434	91.458	91.458	91.358
4.375	91.819	91.840	91.840	91.731
4.500	92.310	92.327	92.327	92.210
4.625	92.874	92.887	92.887	92.761
4.750	93.405	93.414	93.414	93.280
4.875	93.948	93.953	93.953	93.811
5.000	94.346	94.348	94.348	94.197
5.125	95.076	95.074	95.074	94.915
5.250	95.558	95.551	95.551	95.384
5.375	96.210	96.200	96.200	96.025
5.500	96.651	96.637	96.637	96.453
5.625	97.193	97.175	97.175	96.983
5.750	97.695	97.674	97.674	97.473
5.875	98.208	98.183	98.183	97.974
6.000	98.624	98.595	98.595	98.377
6.125	98.948	98.915	98.915	98.690

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
3.750	87.624	87.664	87.664	87.597
3.875	88.035	88.070	88.070	87.995
4.000	88.475	88.507	88.507	88.423
4.125	89.239	89.267	89.267	89.175
4.250	89.907	89.931	89.931	89.830
4.375	90.225	90.245	90.245	90.136
4.500	90.757	90.773	90.773	90.656
4.625	91.422	91.434	91.434	91.309
4.750	92.060	92.069	92.069	91.935
4.875	92.542	92.547	92.547	92.405
5.000	92.956	92.958	92.958	92.807
5.125	93.895	93.893	93.893	93.734
5.250	94.433	94.426	94.426	94.259
5.375	95.034	95.024	95.024	94.848
5.500	95.531	95.517	95.517	95.333
5.625	96.292	96.274	96.274	96.082
5.750	96.906	96.884	96.884	96.684
5.875	97.365	97.339	97.339	97.130
6.000	97.731	97.702	97.702	97.484
6.125	98.012	97.979	97.979	97.753

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.750	91.570	91.610	91.610	91.542
3.875	91.888	91.924	91.924	91.848
4.000	92.153	92.185	92.185	92.101
4.125	92.613	92.641	92.641	92.549
4.250	93.074	93.099	93.099	92.998
4.375	93.336	93.356	93.356	93.247
4.500	93.708	93.724	93.724	93.607
4.625	94.160	94.173	94.173	94.047
4.750	94.595	94.604	94.604	94.470
4.875	95.065	95.070	95.070	94.928
5.000	95.390	95.391	95.391	95.240
5.125	96.046	96.044	96.044	95.885
5.250	96.454	96.447	96.447	96.280
5.375	97.032	97.022	97.022	96.846
5.500	97.399	97.385	97.385	97.201
5.625	97.870	97.852	97.852	97.660
5.750	98.296	98.274	98.274	98.073
5.875	98.713	98.688	98.688	98.479
6.000	99.006	98.976	98.976	98.759
6.125	99.123	99.090	99.090	98.864
6.250	99.308	99.271	99.271	99.037
6.375	99.374	99.333	99.333	99.091

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

FREDDIE MAC 7/6 ARM (207-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.750	89.278	89.318	89.318	89.251
3.875	89.650	89.685	89.685	89.610
4.000	90.001	90.033	90.033	89.949
4.125	90.599	90.627	90.627	90.534
4.250	91.192	91.216	91.216	91.116
4.375	91.578	91.599	91.599	91.490
4.500	92.070	92.087	92.087	91.969
4.625	92.634	92.647	92.647	92.521
4.750	93.166	93.175	93.175	93.041
4.875	93.710	93.715	93.715	93.573
5.000	94.109	94.110	94.110	93.959
5.125	94.839	94.837	94.837	94.678
5.250	95.321	95.315	95.315	95.147
5.375	95.974	95.964	95.964	95.788
5.500	96.416	96.402	96.402	96.218
5.625	96.958	96.941	96.941	96.748
5.750	97.461	97.440	97.440	97.239
5.875	97.965	97.939	97.939	97.730
6.000	98.391	98.362	98.362	98.145
6.125	98.717	98.684	98.684	98.458
6.250	99.121	99.084	99.084	98.850
6.375	99.423	99.383	99.383	99.140

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FREDDIE MAC 10/6 ARM (210-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.750	87.378	87.417	87.417	87.350
3.875	87.789	87.824	87.824	87.749
4.000	88.230	88.262	88.262	88.178
4.125	88.995	89.023	89.023	88.931
4.250	89.664	89.688	89.688	89.587
4.375	89.982	90.003	90.003	89.894
4.500	90.515	90.532	90.532	90.414
4.625	91.181	91.194	91.194	91.068
4.750	91.820	91.829	91.829	91.695
4.875	92.303	92.308	92.308	92.166
5.000	92.718	92.719	92.719	92.569
5.125	93.658	93.655	93.655	93.496
5.250	94.196	94.189	94.189	94.022
5.375	94.798	94.788	94.788	94.612
5.500	95.295	95.281	95.281	95.097
5.625	96.057	96.039	96.039	95.847
5.750	96.672	96.650	96.650	96.450
5.875	97.122	97.096	97.096	96.887
6.000	97.499	97.470	97.470	97.252
6.125	97.781	97.748	97.748	97.522
6.250	98.178	98.141	98.141	97.907
6.375	98.529	98.489	98.489	98.246
6.500	99.056	99.012	99.012	98.761

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
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
3.750	91.814	91.854	91.854	91.786
3.875	92.132	92.167	92.167	92.092
4.000	92.396	92.428	92.428	92.344
4.125	92.856	92.884	92.884	92.791
4.250	93.316	93.340	93.340	93.239
4.375	93.577	93.597	93.597	93.488
4.500	93.948	93.965	93.965	93.848
4.625	94.400	94.413	94.413	94.287
4.750	94.835	94.844	94.844	94.710
4.875	95.304	95.309	95.309	95.167
5.000	95.629	95.630	95.630	95.479
5.125	96.285	96.282	96.282	96.123
5.250	96.692	96.686	96.686	96.518
5.375	97.270	97.260	97.260	97.084
5.500	97.637	97.623	97.623	97.439
5.625	98.107	98.090	98.090	97.897
5.750	98.533	98.511	98.511	98.310
5.875	98.960	98.935	98.935	98.726
6.000	99.242	99.213	99.213	98.995
6.125	99.359	99.326	99.326	99.100
6.250	99.544	99.507	99.507	99.273
6.375	99.611	99.570	99.570	99.328

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
3.750	89.524	89.563	89.563	89.496
3.875	89.894	89.930	89.930	89.854
4.000	90.245	90.277	90.277	90.193
4.125	90.841	90.869	90.869	90.777
4.250	91.434	91.458	91.458	91.358
4.375	91.819	91.840	91.840	91.731
4.500	92.310	92.327	92.327	92.210
4.625	92.874	92.887	92.887	92.761
4.750	93.405	93.414	93.414	93.280
4.875	93.948	93.953	93.953	93.811
5.000	94.346	94.348	94.348	94.197
5.125	95.076	95.074	95.074	94.915
5.250	95.558	95.551	95.551	95.384
5.375	96.210	96.200	96.200	96.025
5.500	96.651	96.637	96.637	96.453
5.625	97.193	97.175	97.175	96.983
5.750	97.695	97.674	97.674	97.473
5.875	98.208	98.183	98.183	97.974
6.000	98.624	98.595	98.595	98.377
6.125	98.948	98.915	98.915	98.690
6.250	99.352	99.315	99.315	99.081
6.375	99.653	99.613	99.613	99.370

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
3.750	87.624	87.664	87.664	87.597
3.875	88.035	88.070	88.070	87.995
4.000	88.475	88.507	88.507	88.423
4.125	89.239	89.267	89.267	89.175
4.250	89.907	89.931	89.931	89.830
4.375	90.225	90.245	90.245	90.136
4.500	90.757	90.773	90.773	90.656
4.625	91.422	91.434	91.434	91.309
4.750	92.060	92.069	92.069	91.935
4.875	92.542	92.547	92.547	92.405
5.000	92.956	92.958	92.958	92.807
5.125	93.895	93.893	93.893	93.734
5.250	94.433	94.426	94.426	94.259
5.375	95.034	95.024	95.024	94.848
5.500	95.531	95.517	95.517	95.333
5.625	96.292	96.274	96.274	96.082
5.750	96.906	96.884	96.884	96.684
5.875	97.365	97.339	97.339	97.130
6.000	97.731	97.702	97.702	97.484
6.125	98.012	97.979	97.979	97.753
6.250	98.408	98.371	98.371	98.137
6.375	98.758	98.717	98.717	98.475
6.500	99.283	99.239	99.239	98.988
6.625	99.624	99.576	99.576	99.317

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

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

Effective: **October 30, 2026**

Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

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

LOAN AMOUNT **	
Loan Amt $75,000 <= $100,000	-1.000
Loan Amt >$100,000 < = $249,999	0.250

MISCELLANEOUS	
Texas Cash out	-1.000
HB 20YR & 25YR Term	-1.500
> 6 Financed Properties	-0.500
Escrow Waiver (Non-CA)	-0.250

HR/HP/FTHB + AMI ADJUSTMENT CAPS*	
LTV > 80% AND FICO >= 680	0.000
All other LTV & FICO combinations	0.000
FTHB + AMI LLPA Waiver	0.000

***Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj**

Minimum Loan Amount $75,000*

****All loan level price adjustments are cumulative*****

Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs

** Prices are indicative and subject to change without notice.*
** Please log into LSM portal to obtain live lock pricing.*
** Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules.*
** Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z***

NC Floor Price	99.750

LENDER PAID MI

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

LPMI (in addition to adjustments above)

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

FNMA/FHLMC State Tier Adjustment

Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250



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

Wholesale

Effective: October 30, 2026

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (Alt101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.315	96.250	96.197	96.143
6.125	96.956	96.891	96.837	96.784
6.250	97.535	97.461	97.394	97.327
6.375	98.277	98.203	98.136	98.069
6.500	98.902	98.828	98.761	98.694
6.625	99.349	99.275	99.208	99.141
6.750	99.986	99.884	99.797	99.710
6.875	100.378	100.276	100.189	100.102
6.990	100.878	100.776	100.689	100.602
7.125	101.357	101.255	101.168	101.081
7.250	101.776	101.662	101.575	101.488
7.375	102.239	102.104	102.017	101.930
7.500	102.672	102.520	102.416	102.312
7.625	103.083	102.924	102.792	102.660
7.750	103.239	103.085	102.972	102.859
7.875	103.482	103.335	103.249	103.164
7.990	103.675	103.550	103.469	103.388
8.125	104.046	103.923	103.842	103.762

Alt Agency 25 Yr Fixed (Alt125)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.997	95.932	95.879	95.825
6.125	96.681	96.616	96.562	96.508
6.250	97.260	97.186	97.119	97.052
6.375	98.002	97.928	97.861	97.794
6.500	98.627	98.553	98.486	98.419
6.625	99.074	99.000	98.933	98.866
6.750	99.711	99.609	99.522	99.435
6.875	100.103	100.001	99.914	99.827
6.990	100.603	100.501	100.414	100.327
7.125	101.082	100.980	100.893	100.806
7.250	101.501	101.387	101.300	101.213
7.375	101.947	101.812	101.725	101.638
7.500	102.377	102.225	102.121	102.017
7.625	102.788	102.629	102.497	102.365
7.750	102.944	102.790	102.677	102.564
7.875	103.187	103.040	102.954	102.869
7.990	103.380	103.255	103.174	103.093
8.125	103.751	103.628	103.547	103.467

Alt Agency 20 Yr Fixed (Alt120)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	94.093	93.999	93.918	93.838
5.375	94.720	94.625	94.545	94.465
5.500	95.341	95.247	95.166	95.086
5.625	95.953	95.859	95.779	95.698
5.750	96.715	96.611	96.517	96.423
5.875	97.306	97.203	97.109	97.015
5.990	97.859	97.756	97.662	97.568
6.125	98.446	98.343	98.249	98.155
6.250	98.991	98.888	98.794	98.700
6.375	99.653	99.550	99.456	99.362
6.500	100.168	100.064	99.970	99.876
6.625	100.500	100.396	100.302	100.209
6.750	100.683	100.558	100.471	100.384
6.875	101.016	100.891	100.804	100.717
6.990	101.519	101.394	101.307	101.220
7.125	101.932	101.807	101.720	101.633
7.250	101.801	101.699	101.612	101.525
7.375	102.184	102.082	101.995	101.908
7.500	102.543	102.441	102.354	102.267
7.625	102.890	102.780	102.693	102.606
7.750	103.211	103.064	102.981	102.898
7.875	103.576	103.444	103.364	103.283
7.990	103.777	103.653	103.573	103.493
8.125	104.152	104.029	103.949	103.868

Alt Agency 15 Yr Fixed (Alt115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.707	96.644	96.577	96.510
5.375	97.148	97.085	97.018	96.951
5.500	97.580	97.518	97.451	97.384
5.625	98.007	97.945	97.878	97.811
5.750	98.423	98.350	98.282	98.215
5.875	98.838	98.752	98.676	98.600
5.990	99.209	99.123	99.042	98.962
6.125	99.624	99.538	99.457	99.376
6.250	99.972	99.886	99.805	99.724
6.375	100.413	100.327	100.246	100.165
6.500	100.692	100.606	100.525	100.444
6.625	100.870	100.781	100.700	100.619
6.750	101.289	101.187	101.105	101.023
6.875	101.446	101.344	101.262	101.180
6.990	101.816	101.715	101.633	101.551
7.125	102.079	101.978	101.896	101.813
7.250	101.981	101.895	101.820	101.746
7.375	102.225	102.139	102.064	101.989
7.500	102.452	102.366	102.291	102.216

Alt Agency 10 Yr Fixed (Alt110)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	97.563	97.485	97.405	97.324
5.375	97.902	97.824	97.743	97.663
5.500	98.236	98.158	98.077	97.996
5.625	98.564	98.486	98.405	98.325
5.750	98.885	98.799	98.718	98.636
5.875	99.214	99.128	99.047	98.966
5.990	99.501	99.415	99.334	99.253
6.125	99.821	99.735	99.654	99.573
6.250	100.089	100.003	99.922	99.841
6.375	100.450	100.364	100.283	100.201
6.500	100.653	100.567	100.486	100.405
6.625	100.741	100.655	100.574	100.493
6.750	100.732	100.630	100.548	100.466
6.875	100.818	100.716	100.634	100.552
6.990	101.128	101.026	100.944	100.862
7.125	101.327	101.225	101.143	101.061
7.250	101.429	101.343	101.268	101.193
7.375	101.612	101.526	101.452	101.377
7.500	101.784	101.698	101.623	101.548

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

Wholesale

Effective: October 30, 2026

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (Alt101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.074	95.970	95.876	95.783
6.125	96.814	96.711	96.617	96.523
6.250	97.454	97.351	97.257	97.163
6.375	98.053	97.949	97.856	97.762
6.500	98.662	98.558	98.464	98.371
6.625	99.165	99.062	98.968	98.874
6.750	99.230	99.098	98.985	98.871
6.875	99.731	99.600	99.486	99.372
6.990	100.139	100.008	99.894	99.780
7.125	100.554	100.422	100.309	100.195
7.250	100.611	100.480	100.366	100.252
7.375	100.997	100.866	100.752	100.638
7.500	101.348	101.217	101.103	100.989
7.625	101.656	101.525	101.411	101.297
7.750	101.071	100.843	100.615	100.387
7.875	101.287	101.059	100.831	100.603
7.990	101.542	101.313	101.085	100.858
8.125	101.813	101.585	101.357	101.129
8.250	101.504	101.306	101.159	101.012
8.375	101.652	101.455	101.308	101.161
8.500	101.863	101.665	101.518	101.371
8.625	102.057	101.860	101.713	101.566

Alt Agency 25 Yr Fixed High Bal (Alt125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.799	93.695	93.601	93.508
6.125	94.539	94.436	94.342	94.248
6.250	95.529	95.426	95.332	95.238
6.375	96.128	96.024	95.931	95.837
6.500	96.712	96.608	96.514	96.421
6.625	97.240	97.137	97.043	96.949
6.750	97.430	97.298	97.185	97.071
6.875	97.928	97.796	97.682	97.568
6.990	98.286	98.154	98.041	97.927
7.125	98.684	98.552	98.439	98.325
7.250	98.541	98.410	98.296	98.182
7.375	99.302	99.171	99.057	98.943
7.500	99.528	99.397	99.283	99.169
7.625	99.711	99.580	99.466	99.352
7.750	100.026	99.798	99.570	99.342
7.875	100.242	100.014	99.786	99.558
7.990	99.222	98.993	98.765	98.538
8.125	99.493	99.265	99.037	98.809
8.250	99.184	98.986	98.839	98.692
8.375	99.332	99.135	98.988	98.841
8.500	99.543	99.345	99.198	99.051
8.625	99.737	99.540	99.393	99.246

Alt Agency 20 Yr Fixed High Bal (Alt120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	89.307	89.239	89.172	89.105
5.500	90.027	89.959	89.892	89.825
5.625	90.737	90.668	90.602	90.535
5.750	92.419	92.316	92.222	92.128
5.875	93.154	93.051	92.957	92.863
5.990	93.949	93.845	93.751	93.658
6.125	94.689	94.586	94.492	94.398
6.250	95.679	95.576	95.482	95.388
6.375	96.278	96.174	96.081	95.987
6.500	96.862	96.758	96.664	96.571
6.625	97.390	97.287	97.193	97.099
6.750	97.580	97.448	97.335	97.221
6.875	98.075	97.944	97.830	97.716
6.990	98.417	98.286	98.172	98.058
7.125	98.850	98.719	98.605	98.491
7.250	98.684	98.553	98.439	98.325
7.375	99.462	99.331	99.217	99.103
7.500	99.706	99.574	99.460	99.347
7.625	99.907	99.776	99.662	99.548
7.750	100.205	99.977	99.749	99.521
7.875	100.438	100.210	99.982	99.754
7.990	99.435	99.206	98.978	98.751

Alt Agency 15 Yr Fixed High Bal (Alt115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.652	96.574	96.494	96.413
6.125	96.977	96.899	96.818	96.738
6.250	97.321	97.220	97.125	97.030
6.375	97.617	97.515	97.421	97.326
6.500	97.844	97.742	97.647	97.553
6.625	98.127	98.025	97.930	97.836
6.750	98.297	98.180	98.084	97.988
6.875	98.545	98.428	98.332	98.236
6.990	98.711	98.594	98.498	98.402
7.125	98.922	98.804	98.708	98.612
7.250	98.570	98.469	98.380	98.292
7.375	99.143	99.041	98.953	98.864
7.500	99.192	99.090	99.002	98.913
7.625	99.222	99.121	99.032	98.943
7.750	100.282	100.181	100.092	100.003
7.875	100.440	100.338	100.249	100.160
7.990	99.309	99.208	99.119	99.030

Alt Agency 10 Yr Fixed High Bal (Alt110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.357	96.279	96.199	96.118
6.125	96.668	96.590	96.510	96.429
6.250	97.015	96.914	96.819	96.724
6.375	97.300	97.199	97.104	97.009
6.500	97.514	97.413	97.318	97.223
6.625	97.792	97.690	97.595	97.501
6.750	97.962	97.845	97.749	97.653
6.875	98.210	98.093	97.997	97.901
6.990	98.376	98.259	98.163	98.067
7.125	98.587	98.469	98.373	98.277
7.250	98.235	98.134	98.045	97.957
7.375	98.808	98.706	98.618	98.529
7.500	98.857	98.755	98.667	98.578
7.625	98.887	98.786	98.697	98.608
7.750	99.947	99.846	99.757	99.668
7.875	100.105	100.003	99.914	99.825
7.990	98.974	98.873	98.784	98.695

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

SELECT PRICING

Effective: October 30, 2026

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT Alt101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.615	96.550	96.497	96.443
6.125	97.256	97.191	97.137	97.084
6.250	97.835	97.761	97.694	97.627
6.375	98.577	98.503	98.436	98.369
6.500	99.202	99.128	99.061	98.994
6.625	99.649	99.575	99.508	99.441
6.750	100.286	100.184	100.097	100.010
6.875	100.678	100.576	100.489	100.402
6.990	101.178	101.076	100.989	100.902
7.125	101.657	101.555	101.468	101.381
7.250	102.076	101.962	101.875	101.788
7.375	102.539	102.404	102.317	102.230
7.500	102.972	102.820	102.716	102.612
7.625	103.383	103.224	103.092	102.960
7.750	103.539	103.385	103.272	103.159
7.875	103.782	103.635	103.549	103.464
7.990	103.975	103.850	103.769	103.688
8.125	104.346	104.223	104.142	104.062

SELECT Alt Agency 15 Yr Fixed (SELECT Alt115)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.509	99.423	99.342	99.262
6.125	99.924	99.838	99.757	99.676
6.250	100.272	100.186	100.105	100.024
6.375	100.713	100.627	100.546	100.465
6.500	100.992	100.906	100.825	100.744
6.625	101.170	101.081	101.000	100.919
6.750	101.589	101.487	101.405	101.323
6.875	101.746	101.644	101.562	101.480
6.990	102.116	102.015	101.933	101.851
7.125	102.379	102.278	102.196	102.113
7.250	102.281	102.195	102.120	102.046
7.375	102.525	102.439	102.364	102.289
7.500	102.752	102.666	102.591	102.516
7.625	102.952	102.866	102.791	102.716
7.750	103.176	103.090	103.015	102.941
7.875	103.379	103.293	103.219	103.144
7.990	103.441	103.355	103.280	103.206
8.125	103.663	103.577	103.503	103.428
8.250	103.631	103.545	103.470	103.396

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT Alt101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.374	96.270	96.176	96.083
6.125	97.114	97.011	96.917	96.823
6.250	97.754	97.651	97.557	97.463
6.375	98.353	98.249	98.156	98.062
6.500	98.962	98.858	98.764	98.671
6.625	99.465	99.362	99.268	99.174
6.750	99.530	99.398	99.285	99.171
6.875	100.031	99.900	99.786	99.672
6.990	100.439	100.308	100.194	100.080
7.125	100.854	100.722	100.609	100.495
7.250	100.911	100.780	100.666	100.552
7.375	101.297	101.166	101.052	100.938
7.500	101.648	101.517	101.403	101.289
7.625	101.956	101.825	101.711	101.597
7.750	101.371	101.143	100.915	100.687
7.875	101.587	101.359	101.131	100.903
7.990	101.842	101.613	101.385	101.158
8.125	102.113	101.885	101.657	101.429
8.250	101.804	101.606	101.459	101.312
8.375	101.952	101.755	101.608	101.461
8.500	102.163	101.965	101.818	101.671
8.625	102.357	102.160	102.013	101.866

SELECT Alt Agency 15 Yr Fixed High Bal (SELECT Alt115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.952	96.874	96.794	96.713
6.125	97.277	97.199	97.118	97.038
6.250	97.621	97.520	97.425	97.330
6.375	97.917	97.815	97.721	97.626
6.500	98.144	98.042	97.947	97.853
6.625	98.427	98.325	98.230	98.136
6.750	98.597	98.480	98.384	98.288
6.875	98.845	98.728	98.632	98.536
6.990	99.011	98.894	98.798	98.702
7.125	99.222	99.104	99.008	98.912
7.250	98.870	98.769	98.680	98.592
7.375	99.443	99.341	99.253	99.164
7.500	99.492	99.390	99.302	99.213
7.625	99.522	99.421	99.332	99.243
7.750	100.582	100.481	100.392	100.303
7.875	100.740	100.638	100.549	100.460

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

Effective: **October 30, 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	-0.500	-0.500	-0.875	-1.500	-2.000	-2.500			
2nd Home	-0.500	-0.500	-0.875	-1.500	-2.000	-2.500	-3.000		
Manufactured Home	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
2-4 Unit	-0.250	-0.250	-0.625	-0.625					
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125		
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125		
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625		
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875				
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375				

LOAN AMOUNT **

Loan Amt $75,000 <= $100,000	-1.000
Loan Amt >$100,000 < = $249,999	0.250

MISCELLANEOUS

Texas Cash out	-1.000
HB 20YR & 25YR Term	-1.500
> 6 Financed Properties	-0.500
Escrow Waiver (Non-CA)	-0.250

***Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments**

Minimum Loan Amount $75,000*

*****All loan level price adjustments are cumulative*****

Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs

** Prices are indicative and subject to change without notice.*
** Please log into LSM portal to obtain live lock pricing.*
** Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules.*
** Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z***

NC Floor Price	99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610

LPMI (in addition to adjustments above)

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

FNMA/FHLMC State Tier Adjustment

Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250

Giant Lending

3187 Red Hill Ave., Suite 100
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Effective: October 30, 2026

CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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



Giant Lending

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

Effective: October 30, 2026

DPA Pricing

DPA Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.067	97.852	97.646
6.875	97.529	97.265	97.010
6.990	98.041	97.777	97.522
7.000	98.071	97.807	97.552
7.125	98.570	98.306	98.051
7.250	99.539	99.239	98.955
7.375	100.073	99.773	99.489
7.490	100.516	100.216	99.932
7.500	100.555	100.255	99.971
7.625	100.974	100.674	100.390
7.750	101.344	101.044	100.760
7.875	99.672	99.350	99.037
7.990	100.064	99.742	99.429
8.000	100.094	99.772	99.459
8.125	100.443	100.121	99.808
8.250	100.793	100.471	100.158
8.375	101.143	100.821	100.508

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
6.750	97.317	97.102	96.896
6.875	96.779	96.515	96.260
6.990	97.291	97.027	96.772
7.000	97.321	97.057	96.802
7.125	97.820	97.556	97.301
7.250	98.789	98.489	98.205
7.375	99.323	99.023	98.739
7.490	99.775	99.475	99.191
7.500	99.805	99.505	99.221
7.625	100.224	99.924	99.640
7.750	100.594	100.294	100.010
7.875	98.922	98.600	98.287
7.990	99.314	98.992	98.679
8.000	99.344	99.022	98.709
8.125	99.693	99.371	99.058
8.250	100.043	99.721	99.408
8.375	100.393	100.071	99.758

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
6.750	96.067	95.852	95.646
6.875	95.529	95.265	95.010
6.990	96.041	95.777	95.522
7.000	96.071	95.807	95.552
7.125	96.570	96.306	96.051
7.250	97.539	97.239	96.955
7.375	98.073	97.773	97.489
7.490	98.525	98.225	97.941
7.500	98.555	98.255	97.971
7.625	98.974	98.674	98.390
7.750	99.344	99.044	98.760
7.875	97.672	97.350	97.037
7.990	98.064	97.742	97.429
8.000	98.094	97.772	97.459
8.125	98.443	98.121	97.808
8.250	98.792	98.470	98.157
8.375	99.141	98.819	98.506

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
6.750	95.426	95.317	95.102
6.875	94.911	94.779	94.515
6.990	95.423	95.291	95.027
7.000	95.453	95.321	95.057
7.125	95.952	95.820	95.556
7.250	96.939	96.789	96.489
7.375	97.473	97.323	97.023
7.490	97.925	97.775	97.475
7.500	97.955	97.805	97.505
7.625	98.374	98.224	97.924
7.750	98.744	98.594	98.294
7.875	97.080	96.922	96.600
7.990	97.472	97.314	96.992
8.000	97.502	97.344	97.022
8.125	97.851	97.693	97.371
8.250	98.201	98.043	97.721
8.375	98.551	98.393	98.071

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
6.750	95.567	95.352	95.146
6.875	95.029	94.765	94.510
6.990	95.541	95.277	95.022
7.000	95.571	95.307	95.052
7.125	96.070	95.806	95.551
7.250	97.039	96.739	96.455
7.375	97.573	97.273	96.989
7.490	98.025	97.725	97.441
7.500	98.055	97.755	97.471
7.625	98.474	98.174	97.890
7.750	98.844	98.544	98.260
7.875	97.172	96.850	96.537
7.990	97.564	97.242	96.929
8.000	97.594	97.272	96.959
8.125	97.943	97.621	97.308
8.250	98.293	97.971	97.658
8.375	98.643	98.321	98.008

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

Giant Lending

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

Effective: October 30, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.990	98.535	98.461	98.380
6.125	98.441	98.366	98.286
6.250	99.335	99.261	99.181
6.375	99.781	99.670	99.570
6.500	100.197	100.087	99.986
6.625	100.560	100.450	100.349
6.750	101.065	100.955	100.854
6.875	101.559	101.426	101.286
6.990	102.057	101.924	101.784
7.125	102.435	102.303	102.162
7.250	102.065	101.933	101.792
7.375	102.276	102.140	101.966
7.500	102.507	102.371	102.197
7.625	102.746	102.610	102.436

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
5.375	94.437	94.350	94.283
5.500	95.052	94.965	94.898
5.625	95.307	95.220	95.153
5.750	96.557	96.483	96.402
5.875	97.076	97.002	96.921
5.990	97.675	97.601	97.520
6.125	97.581	97.506	97.426
6.250	98.475	98.401	98.321
6.375	98.921	98.810	98.710
6.500	99.337	99.227	99.126
6.625	99.700	99.590	99.489
6.750	100.205	100.095	99.994
6.875	100.699	100.566	100.426
6.990	101.197	101.064	100.924
7.125	101.575	101.443	101.302
7.250	101.205	101.073	100.932
7.375	101.416	101.280	101.106

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.375	97.030	96.962	96.909
5.500	97.514	97.446	97.392
5.625	97.637	97.569	97.516
5.750	98.710	98.642	98.589
5.875	98.581	98.488	98.414
5.990	99.039	98.946	98.872
6.125	98.793	98.699	98.626
6.250	99.516	99.423	99.349
6.375	99.047	98.954	98.880
6.500	99.303	99.210	99.136
6.625	99.504	99.410	99.337
6.750	99.915	99.822	99.748
6.875	100.827	100.733	100.660
6.990	101.154	101.060	100.987
7.125	101.380	101.287	101.213
7.250	100.849	100.756	100.682
7.375	101.668	101.575	101.501

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.990	97.888	97.814	97.734
6.125	97.737	97.663	97.583
6.250	98.713	98.638	98.558
6.375	99.236	99.126	99.025
6.500	99.603	99.493	99.392
6.625	99.904	99.793	99.693
6.750	100.152	100.041	99.941
6.875	100.637	100.505	100.364
6.990	101.003	100.871	100.730
7.125	101.143	101.010	100.870
7.250	101.166	101.034	100.893
7.375	101.284	101.149	100.974
7.500	101.559	101.423	101.249
7.625	101.865	101.729	101.555

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.990	98.235	98.161	98.080
6.125	98.141	98.066	97.986
6.250	99.035	98.961	98.881
6.375	99.481	99.370	99.270
6.500	99.897	99.787	99.686
6.625	100.260	100.150	100.049
6.750	100.765	100.655	100.554
6.875	101.259	101.126	100.986
6.990	101.757	101.624	101.484
7.125	102.135	102.003	101.862
7.250	101.765	101.633	101.492
7.375	101.976	101.840	101.666
7.500	102.207	102.071	101.897
7.625	102.446	102.310	102.136

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.990	97.013	96.939	96.859
6.125	96.862	96.788	96.708
6.250	97.838	97.763	97.683
6.375	98.361	98.251	98.150
6.500	98.728	98.618	98.517
6.625	99.029	98.918	98.818
6.750	99.277	99.166	99.066
6.875	99.762	99.630	99.489
6.990	100.128	99.996	99.855
7.125	100.268	100.135	99.995
7.250	100.291	100.159	100.018
7.375	100.409	100.274	100.099
7.500	100.684	100.548	100.374
7.625	100.990	100.854	100.680

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	98.235	98.161	98.080
6.125	98.141	98.066	97.986
6.250	99.035	98.961	98.881
6.375	99.481	99.370	99.270
6.500	99.897	99.787	99.686
6.625	100.260	100.150	100.049
6.750	100.765	100.655	100.554
6.875	101.259	101.126	100.986
6.990	101.757	101.624	101.484
7.125	102.135	102.003	101.862
7.250	101.765	101.633	101.492
7.375	101.976	101.840	101.666
7.500	102.207	102.071	101.897
7.625	102.446	102.310	102.136

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	97.013	96.939	96.859
6.125	96.862	96.788	96.708
6.250	97.838	97.763	97.683
6.375	98.361	98.251	98.150
6.500	98.728	98.618	98.517
6.625	99.029	98.918	98.818
6.750	99.277	99.166	99.066
6.875	99.762	99.630	99.489
6.990	100.128	99.996	99.855
7.125	100.268	100.135	99.995
7.250	100.291	100.159	100.018
7.375	100.409	100.274	100.099
7.500	100.684	100.548	100.374
7.625	100.990	100.854	100.680

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

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

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

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

GIANT LENDING

Giant Lending

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

SELECT PRICING

Effective: October 30, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.990	98.835	98.761	98.680
6.125	98.741	98.666	98.586
6.250	99.635	99.561	99.481
6.375	100.081	99.970	99.870
6.500	100.497	100.387	100.286
6.625	100.860	100.750	100.649
6.750	101.365	101.255	101.154
6.875	101.859	101.726	101.586
6.990	102.357	102.224	102.084
7.125	102.735	102.603	102.462
7.250	102.365	102.233	102.092
7.375	102.576	102.440	102.266
7.500	102.807	102.671	102.497
7.625	103.046	102.910	102.736

SELECT FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.990	99.339	99.246	99.172
6.125	99.093	98.999	98.926
6.250	99.816	99.723	99.649
6.375	99.347	99.254	99.180
6.500	99.603	99.510	99.436
6.625	99.804	99.710	99.637
6.750	100.215	100.122	100.048
6.875	101.127	101.033	100.960
6.990	101.454	101.360	101.287
7.125	101.680	101.587	101.513
7.250	101.149	101.056	100.982
7.375	101.968	101.875	101.801
7.500	102.038	101.945	101.871
7.625	102.575	102.482	102.408

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.990	98.535	98.461	98.380
6.125	98.441	98.366	98.286
6.250	99.335	99.261	99.181
6.375	99.781	99.670	99.570
6.500	100.197	100.087	99.986
6.625	100.560	100.450	100.349
6.750	101.065	100.955	100.854
6.875	101.559	101.426	101.286
6.990	102.057	101.924	101.784
7.125	102.435	102.303	102.162
7.250	102.065	101.933	101.792
7.375	102.276	102.140	101.966
7.500	102.507	102.371	102.197
7.625	102.746	102.610	102.436

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	98.535	98.461	98.380
6.125	98.441	98.366	98.286
6.250	99.335	99.261	99.181
6.375	99.781	99.670	99.570
6.500	100.197	100.087	99.986
6.625	100.560	100.450	100.349
6.750	101.065	100.955	100.854
6.875	101.559	101.426	101.286
6.990	102.057	101.924	101.784
7.125	102.435	102.303	102.162
7.250	102.065	101.933	101.792
7.375	102.276	102.140	101.966
7.500	102.507	102.371	102.197
7.625	102.746	102.610	102.436

SELECT FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.990	98.188	98.114	98.034
6.125	98.037	97.963	97.883
6.250	99.013	98.938	98.858
6.375	99.536	99.426	99.325
6.500	99.903	99.793	99.692
6.625	100.204	100.093	99.993
6.750	100.452	100.341	100.241
6.875	100.937	100.805	100.664
6.990	101.303	101.171	101.030
7.125	101.443	101.310	101.170
7.250	101.466	101.334	101.193
7.375	101.584	101.449	101.274
7.500	101.859	101.723	101.549
7.625	102.165	102.029	101.855

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD			
Rate	15 Day	30 Day	45 Day
5.990	97.313	97.239	97.159
6.125	97.162	97.088	97.008
6.250	98.138	98.063	97.983
6.375	98.661	98.551	98.450
6.500	99.028	98.918	98.817
6.625	99.329	99.218	99.118
6.750	99.577	99.466	99.366
6.875	100.062	99.930	99.789
6.990	100.428	100.296	100.155
7.125	100.568	100.435	100.295
7.250	100.591	100.459	100.318
7.375	100.709	100.574	100.399
7.500	100.984	100.848	100.674
7.625	101.290	101.154	100.980

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-I			
Rate	15 Day	30 Day	45 Day
5.990	97.313	97.239	97.159
6.125	97.162	97.088	97.008
6.250	98.138	98.063	97.983
6.375	98.661	98.551	98.450
6.500	99.028	98.918	98.817
6.625	99.329	99.218	99.118
6.750	99.577	99.466	99.366
6.875	100.062	99.930	99.789
6.990	100.428	100.296	100.155
7.125	100.568	100.435	100.295
7.250	100.591	100.459	100.318
7.375	100.709	100.574	100.399
7.500	100.984	100.848	100.674
7.625	101.290	101.154	100.980

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 3			
Rate	15 Day	30 Day	45 Day
5.990	98.575	98.501	98.420
6.125	98.481	98.406	98.326
6.250	99.375	99.301	99.221
6.375	99.821	99.710	99.610
6.500	100.237	100.127	100.026
6.625	100.600	100.490	100.389
6.750	101.105	100.995	100.894
6.875	101.599	101.466	101.326
6.990	102.097	101.964	101.824
7.125	102.475	102.343	102.202
7.250	102.105	101.973	101.832
7.375	102.316	102.180	102.006
7.500	102.547	102.411	102.237
7.625	102.786	102.650	102.476

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.990	97.088	97.014	96.934
6.125	96.937	96.863	96.783
6.250	97.913	97.838	97.758
6.375	98.436	98.326	98.225
6.500	98.803	98.693	98.592
6.625	99.104	98.993	98.893
6.750	99.352	99.241	99.141
6.875	99.837	99.705	99.564
6.990	100.203	100.071	99.930
7.125	100.343	100.210	100.070
7.250	100.366	100.234	100.093
7.375	100.484	100.349	100.174
7.500	100.759	100.623	100.449
7.625	101.065	100.929	100.755

SELECT FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
5.990	99.214	99.121	99.047
6.125	98.968	98.874	98.801
6.250	99.691	99.598	99.524
6.375	99.222	99.129	99.055
6.500	99.478	99.385	99.311
6.625	99.679	99.585	99.512
6.750	100.090	99.997	99.923
6.875	101.002	100.908	100.835
6.990	101.329	101.235	101.162
7.125	101.555	101.462	101.388
7.250	101.024	100.931	100.857
7.375	101.843	101.750	101.676
7.500	101.913	101.820	101.746
7.625	102.450	102.357	102.283

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 ≥700
0.500
FICO 680-699
0.375
FICO 660-679
N/A
FICO 640-659
N/A
FICO 620-639
N/A

FICO 600-619
N/A
FICO 580-599
N/A
FICO 550-579
N/A
No FICO Score
N/A
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

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

GIANT LENDING

Giant Lending

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

Effective: October 30, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.990	98.247	98.173	98.092
6.125	98.378	98.304	98.223
6.250	99.462	99.388	99.308
6.375	99.762	99.651	99.551
6.500	100.171	100.061	99.960
6.625	100.431	100.321	100.220
6.750	100.850	100.740	100.639
6.875	101.048	100.915	100.775
6.990	101.569	101.437	101.296
7.125	101.676	101.543	101.402
7.250	101.852	101.719	101.579
7.375	101.907	101.771	101.597
7.500	102.175	102.039	101.865
7.625	102.416	102.280	102.105

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
5.990	97.497	97.423	97.342
6.125	97.628	97.554	97.473
6.250	98.712	98.638	98.558
6.375	99.012	98.901	98.801
6.500	99.421	99.311	99.210
6.625	99.681	99.571	99.470
6.750	100.100	99.990	99.889
6.875	100.298	100.165	100.025
6.990	100.819	100.687	100.546
7.125	100.926	100.793	100.652
7.250	101.102	100.969	100.829
7.375	101.157	101.021	100.847
7.500	101.425	101.289	101.115
7.625	101.666	101.530	101.355

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.990	98.861	98.768	98.694
6.125	98.840	98.747	98.673
6.250	99.753	99.660	99.586
6.375	99.138	99.045	98.971
6.500	99.387	99.294	99.220
6.625	99.485	99.391	99.318
6.750	99.810	99.717	99.643
6.875	100.425	100.332	100.259
6.990	100.776	100.683	100.609
7.125	100.730	100.637	100.563
7.250	100.746	100.652	100.579
7.375	101.409	101.316	101.242
7.500	101.517	101.424	101.350
7.625	102.055	101.962	101.888

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.990	97.809	97.735	97.654
6.125	97.855	97.781	97.701
6.250	98.940	98.866	98.786
6.375	99.363	99.252	99.152
6.500	99.763	99.652	99.552
6.625	99.958	99.847	99.747
6.750	100.283	100.173	100.072
6.875	100.701	100.568	100.428
6.990	101.091	100.958	100.818
7.125	101.160	101.027	100.887
7.250	101.128	100.996	100.855
7.375	101.176	101.040	100.866
7.500	101.491	101.355	101.181
7.625	101.958	101.822	101.648

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.990	98.047	97.973	97.892
6.125	98.178	98.104	98.023
6.250	99.262	99.188	99.108
6.375	99.562	99.451	99.351
6.500	99.971	99.861	99.760
6.625	100.231	100.121	100.020
6.750	100.650	100.540	100.439
6.875	100.848	100.715	100.575
6.990	101.369	101.237	101.096
7.125	101.476	101.343	101.202
7.250	101.652	101.519	101.379
7.375	101.707	101.571	101.397
7.500	101.975	101.839	101.665
7.625	102.216	102.080	101.905

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.990	97.084	97.010	96.929
6.125	97.130	97.056	96.976
6.250	98.215	98.141	98.061
6.375	98.638	98.527	98.427
6.500	99.038	98.927	98.827
6.625	99.233	99.122	99.022
6.750	99.558	99.448	99.347
6.875	99.976	99.843	99.703
6.990	100.366	100.233	100.093
7.125	100.435	100.302	100.162
7.250	100.403	100.271	100.130
7.375	100.451	100.315	100.141
7.500	100.766	100.630	100.456
7.625	101.233	101.097	100.923

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	98.047	97.973	97.892
6.125	98.178	98.104	98.023
6.250	99.262	99.188	99.108
6.375	99.562	99.451	99.351
6.500	99.971	99.861	99.760
6.625	100.231	100.121	100.020
6.750	100.650	100.540	100.439
6.875	100.848	100.715	100.575
6.990	101.369	101.237	101.096
7.125	101.476	101.343	101.202
7.250	101.652	101.519	101.379
7.375	101.707	101.571	101.397
7.500	101.975	101.839	101.665
7.625	102.216	102.080	101.905

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	97.084	97.010	96.929
6.125	97.130	97.056	96.976
6.250	98.215	98.141	98.061
6.375	98.638	98.527	98.427
6.500	99.038	98.927	98.827
6.625	99.233	99.122	99.022
6.750	99.558	99.448	99.347
6.875	99.976	99.843	99.703
6.990	100.366	100.233	100.093
7.125	100.435	100.302	100.162
7.250	100.403	100.271	100.130
7.375	100.451	100.315	100.141
7.500	100.766	100.630	100.456
7.625	101.233	101.097	100.923

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.990	97.827	97.753	97.672
6.125	97.958	97.884	97.803
6.250	99.042	98.968	98.888
6.375	99.342	99.231	99.131
6.500	99.751	99.641	99.540
6.625	100.011	99.901	99.800
6.750	100.430	100.320	100.219
6.875	100.628	100.495	100.355
6.990	101.149	101.017	100.876
7.125	101.256	101.123	100.982
7.250	101.432	101.299	101.159
7.375	101.487	101.351	101.177
7.500	101.755	101.619	101.445
7.625	101.996	101.860	101.685

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

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

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

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

GIANT LENDING

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

SELECT PRICING

Effective: October 30, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.990	98.547	98.473	98.392
6.125	98.678	98.604	98.523
6.250	99.762	99.688	99.608
6.375	100.062	99.951	99.851
6.500	100.471	100.361	100.260
6.625	100.731	100.621	100.520
6.750	101.150	101.040	100.939
6.875	101.348	101.215	101.075
6.990	101.869	101.737	101.596
7.125	101.976	101.843	101.702
7.250	102.152	102.019	101.879
7.375	102.207	102.071	101.897
7.500	102.475	102.339	102.165
7.625	102.716	102.580	102.405

SELECT VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.990	99.161	99.068	98.994
6.125	99.140	99.047	98.973
6.250	100.053	99.960	99.886
6.375	99.438	99.345	99.271
6.500	99.687	99.594	99.520
6.625	99.785	99.691	99.618
6.750	100.110	100.017	99.943
6.875	100.725	100.632	100.559
6.990	101.076	100.983	100.909
7.125	101.030	100.937	100.863
7.250	101.046	100.952	100.879
7.375	101.709	101.616	101.542
7.500	101.817	101.724	101.650
7.625	102.355	102.262	102.188

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.990	98.347	98.273	98.192
6.125	98.478	98.404	98.323
6.250	99.562	99.488	99.408
6.375	99.862	99.751	99.651
6.500	100.271	100.161	100.060
6.625	100.531	100.421	100.320
6.750	100.950	100.840	100.739
6.875	101.148	101.015	100.875
6.990	101.669	101.537	101.396
7.125	101.776	101.643	101.502
7.250	101.952	101.819	101.679
7.375	102.007	101.871	101.697
7.500	102.275	102.139	101.965
7.625	102.516	102.380	102.205

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	98.347	98.273	98.192
6.125	98.478	98.404	98.323
6.250	99.562	99.488	99.408
6.375	99.862	99.751	99.651
6.500	100.271	100.161	100.060
6.625	100.531	100.421	100.320
6.750	100.950	100.840	100.739
6.875	101.148	101.015	100.875
6.990	101.669	101.537	101.396
7.125	101.776	101.643	101.502
7.250	101.952	101.819	101.679
7.375	102.007	101.871	101.697
7.500	102.275	102.139	101.965
7.625	102.516	102.380	102.205

SELECT VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.990	98.109	98.035	97.954
6.125	98.155	98.081	98.001
6.250	99.240	99.166	99.086
6.375	99.663	99.552	99.452
6.500	100.063	99.952	99.852
6.625	100.258	100.147	100.047
6.750	100.583	100.473	100.372
6.875	101.001	100.868	100.728
6.990	101.391	101.258	101.118
7.125	101.460	101.327	101.187
7.250	101.428	101.296	101.155
7.375	101.476	101.340	101.166
7.500	101.791	101.655	101.481
7.625	102.258	102.122	101.948

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-Bt			
Rate	15 Day	30 Day	45 Day
5.990	97.384	97.310	97.229
6.125	97.430	97.356	97.276
6.250	98.515	98.441	98.361
6.375	98.938	98.827	98.727
6.500	99.338	99.227	99.127
6.625	99.533	99.422	99.322
6.750	99.858	99.748	99.647
6.875	100.276	100.143	100.003
6.990	100.666	100.533	100.393
7.125	100.735	100.602	100.462
7.250	100.703	100.571	100.430
7.375	100.751	100.615	100.441
7.500	101.066	100.930	100.756
7.625	101.533	101.397	101.223

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-E			
Rate	15 Day	30 Day	45 Day
5.990	97.384	97.310	97.229
6.125	97.430	97.356	97.276
6.250	98.515	98.441	98.361
6.375	98.938	98.827	98.727
6.500	99.338	99.227	99.127
6.625	99.533	99.422	99.322
6.750	99.858	99.748	99.647
6.875	100.276	100.143	100.003
6.990	100.666	100.533	100.393
7.125	100.735	100.602	100.462
7.250	100.703	100.571	100.430
7.375	100.751	100.615	100.441
7.500	101.066	100.930	100.756
7.625	101.533	101.397	101.223

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
5.990	98.597	98.523	98.442
6.125	98.728	98.654	98.573
6.250	99.812	99.738	99.658
6.375	100.112	100.001	99.901
6.500	100.521	100.411	100.310
6.625	100.781	100.671	100.570
6.750	101.200	101.090	100.989
6.875	101.398	101.265	101.125
6.990	101.919	101.787	101.646
7.125	102.026	101.893	101.752
7.250	102.202	102.069	101.929
7.375	102.257	102.121	101.947
7.500	102.525	102.389	102.215
7.625	102.766	102.630	102.455

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.990	97.159	97.085	97.004
6.125	97.205	97.131	97.051
6.250	98.290	98.216	98.136
6.375	98.713	98.602	98.502
6.500	99.113	99.002	98.902
6.625	99.308	99.197	99.097
6.750	99.633	99.523	99.422
6.875	100.051	99.918	99.778
6.990	100.441	100.308	100.168
7.125	100.510	100.377	100.237
7.250	100.478	100.346	100.205
7.375	100.526	100.390	100.216
7.500	100.841	100.705	100.531
7.625	101.308	101.172	100.998

SELECT VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
5.990	99.011	98.918	98.844
6.125	98.990	98.897	98.823
6.250	99.903	99.810	99.736
6.375	99.288	99.195	99.121
6.500	99.537	99.444	99.370
6.625	99.635	99.541	99.468
6.750	99.960	99.867	99.793
6.875	100.575	100.482	100.409
6.990	100.926	100.833	100.759
7.125	100.880	100.787	100.713
7.250	100.896	100.802	100.729
7.375	101.559	101.466	101.392
7.500	101.667	101.574	101.500
7.625	102.205	102.112	102.038

SELECT USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.990	98.127	98.053	97.972
6.125	98.258	98.184	98.103
6.250	99.342	99.268	99.188
6.375	99.642	99.531	99.431
6.500	100.051	99.941	99.840
6.625	100.311	100.201	100.100
6.750	100.730	100.620	100.519
6.875	100.928	100.795	100.655
6.990	101.449	101.317	101.176
7.125	101.556	101.423	101.282
7.250	101.732	101.599	101.459
7.375	101.787	101.651	101.477
7.500	102.055	101.919	101.745
7.625	102.296	102.160	101.985

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
0.375
FICO 680-699
0.250
FICO 660-679
N/A
FICO 640-659
N/A
FICO 620-639
N/A

FICO 600-619
N/A
FICO 580-599
N/A
FICO 550-579
N/A
No FICO Score
N/A
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

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

GIANT LENDING

Giant Lending

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

Effective: October 30, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.500	94.290	94.283	94.283
4.625	93.857	93.850	93.850
4.750	95.369	95.343	95.343
4.875	95.746	95.720	95.720
5.000	96.122	96.097	96.097
5.125	95.928	95.903	95.903
5.250	97.181	97.138	97.138
5.375	97.615	97.572	97.572
5.500	97.907	97.863	97.863
5.625	97.755	97.712	97.712
5.750	98.799	98.738	98.738
5.875	99.247	99.186	99.186
6.000	99.721	99.660	99.660
6.125	99.169	99.108	99.108
6.250	99.441	99.361	99.361
6.375	99.805	99.726	99.726
6.500	0.000	0.000	0.000
5/1 ARM Caps	Amort (Mos)	Margin/Floor	Index
1/1/5	360	2.000	1 Yr Weekly CMT

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.500	93.962	93.955	93.955
4.625	93.518	93.511	93.511
4.750	95.060	95.034	95.034
4.875	95.425	95.400	95.400
5.000	95.788	95.763	95.763
5.125	95.577	95.552	95.552
5.250	96.867	96.824	96.824
5.375	97.283	97.240	97.240
5.500	97.551	97.508	97.508
5.625	97.371	97.328	97.328
5.750	98.473	98.412	98.412
5.875	98.892	98.831	98.831
6.000	99.331	99.269	99.269
6.125	98.736	98.675	98.675
6.250	99.097	99.018	99.018
6.375	99.417	99.337	99.337
6.500	0.000	0.000	0.000
5/1 ARM Caps	Amort (Mos)	Margin/Floor	Index
1/1/5	360	2.000	1 Yr Weekly CMT

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.500	94.205	94.198	94.198
4.625	93.712	93.704	93.704
4.750	95.378	95.353	95.353
4.875	95.714	95.688	95.688
5.000	96.026	96.001	96.001
5.125	95.765	95.739	95.739
5.250	97.182	97.139	97.139
5.375	97.568	97.525	97.525
5.500	97.788	97.745	97.745
5.625	97.561	97.517	97.517
5.750	98.788	98.727	98.727
5.875	99.181	99.119	99.119
6.000	99.577	99.516	99.516
6.125	98.946	98.885	98.885

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.500	93.851	93.844	93.844
4.625	93.344	93.337	93.337
4.750	95.041	95.015	95.015
4.875	95.362	95.337	95.337
5.000	95.657	95.632	95.632
5.125	95.374	95.349	95.349
5.250	96.835	96.791	96.791
5.375	97.197	97.154	97.154
5.500	97.387	97.343	97.343
5.625	97.123	97.080	97.080
5.750	98.422	98.361	98.361
5.875	98.780	98.718	98.718
6.000	99.135	99.074	99.074
6.125	98.458	98.397	98.397

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 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

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

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

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

VA 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

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

GIANT LENDING

Giant Lending

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

Effective: October 30, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
5.990	98.275	98.201	98.120
6.125	98.181	98.106	98.026
6.250	99.075	99.001	98.921
6.375	99.521	99.410	99.310
6.500	99.937	99.827	99.726
6.625	100.300	100.190	100.089
6.750	100.805	100.695	100.594
6.875	101.299	101.166	101.026
6.990	101.797	101.664	101.524
7.125	102.175	102.043	101.902
7.250	101.805	101.673	101.532
7.375	102.016	101.880	101.706
7.500	102.247	102.111	101.937
7.625	102.486	102.350	102.176

FHA Streamline 20 Year Fixed - (320SL)			
Rate	15 Day	30 Day	45 Day
5.990	97.550	97.476	97.395
6.125	97.456	97.381	97.301
6.250	98.350	98.276	98.196
6.375	98.796	98.685	98.585
6.500	99.212	99.102	99.001
6.625	99.575	99.465	99.364
6.750	100.080	99.970	99.869
6.875	100.574	100.441	100.301
6.990	101.072	100.939	100.799
7.125	101.450	101.318	101.177
7.250	101.080	100.948	100.807
7.375	101.291	101.155	100.981
7.500	101.522	101.386	101.212
7.625	101.761	101.625	101.451

FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
5.990	98.914	98.821	98.747
6.125	98.668	98.574	98.501
6.250	99.391	99.298	99.224
6.375	98.922	98.829	98.755
6.500	99.178	99.085	99.011
6.625	99.379	99.285	99.212
6.750	99.790	99.697	99.623
6.875	100.702	100.608	100.535
6.990	101.029	100.935	100.862
7.125	101.255	101.162	101.088
7.250	100.724	100.631	100.557
7.375	101.543	101.450	101.376
7.500	101.613	101.520	101.446
7.625	102.150	102.057	101.983

FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.990	96.788	96.714	96.634
6.125	96.637	96.563	96.483
6.250	97.613	97.538	97.458
6.375	98.136	98.026	97.925
6.500	98.503	98.393	98.292
6.625	98.804	98.693	98.593
6.750	99.052	98.941	98.841
6.875	99.537	99.405	99.264
6.990	99.903	99.771	99.630
7.125	100.043	99.910	99.770
7.250	100.066	99.934	99.793
7.375	100.184	100.049	99.874
7.500	100.459	100.323	100.149
7.625	100.765	100.629	100.455

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
5.990	98.297	98.223	98.142
6.125	98.428	98.354	98.273
6.250	99.512	99.438	99.358
6.375	99.812	99.701	99.601
6.500	100.221	100.111	100.010
6.625	100.481	100.371	100.270
6.750	100.900	100.790	100.689
6.875	101.098	100.965	100.825
6.990	101.619	101.487	101.346
7.125	101.726	101.593	101.452
7.250	101.902	101.769	101.629
7.375	101.957	101.821	101.647
7.500	102.225	102.089	101.915
7.625	102.466	102.330	102.155

VA IRRRL 20 Year Fixed - (420IRL)			
Rate	15 Day	30 Day	45 Day
5.990	97.347	97.273	97.192
6.125	97.478	97.404	97.323
6.250	98.562	98.488	98.408
6.375	98.862	98.751	98.651
6.500	99.271	99.161	99.060
6.625	99.531	99.421	99.320
6.750	99.950	99.840	99.739
6.875	100.148	100.015	99.875
6.990	100.669	100.537	100.396
7.125	100.776	100.643	100.502
7.250	100.952	100.819	100.679
7.375	101.007	100.871	100.697
7.500	101.275	101.139	100.965
7.625	101.516	101.380	101.205

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
5.990	98.711	98.618	98.544
6.125	98.690	98.597	98.523
6.250	99.603	99.510	99.436
6.375	98.988	98.895	98.821
6.500	99.237	99.144	99.070
6.625	99.335	99.241	99.168
6.750	99.660	99.567	99.493
6.875	100.275	100.182	100.109
6.990	100.626	100.533	100.459
7.125	100.580	100.487	100.413
7.250	100.596	100.502	100.429
7.375	101.259	101.166	101.092
7.500	101.367	101.274	101.200
7.625	101.905	101.812	101.738

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.990	96.859	96.785	96.704
6.125	96.905	96.831	96.751
6.250	97.990	97.916	97.836
6.375	98.413	98.302	98.202
6.500	98.813	98.702	98.602
6.625	99.008	98.897	98.797
6.750	99.333	99.223	99.122
6.875	99.751	99.618	99.478
6.990	100.141	100.008	99.868
7.125	100.210	100.077	99.937
7.250	100.178	100.046	99.905
7.375	100.226	100.090	99.916
7.500	100.541	100.405	100.231
7.625	101.008	100.872	100.698

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 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

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

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

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

VA 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

60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.50
VA IRRRL >100% CLTV (Sub Fin)
-1.000
NC Floor Price
99.75

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

Effective: Friday, October 30, 2026

Jumbo Pricing

Jumbo 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	96.552	96.458	96.271	96.083
6.250	97.106	97.012	96.825	96.637
6.375	97.647	97.553	97.366	97.178
6.500	98.112	98.018	97.831	97.643
6.625	98.587	98.493	98.305	98.118
6.750	99.002	98.908	98.721	98.533
6.875	99.375	99.282	99.094	98.907
7.000	99.650	99.557	99.369	99.182
7.125	99.816	99.722	99.534	99.347
7.250	99.957	99.864	99.676	99.489
7.375	100.094	100.001	99.813	99.626
7.500	100.237	100.143	99.955	99.768
7.625	100.363	100.269	100.082	99.894
7.750	100.490	100.396	100.208	100.021
7.875	100.591	100.497	100.310	100.122
8.000	100.671	100.578	100.390	100.203
8.125	100.730	100.637	100.449	100.262
8.250	100.789	100.695	100.508	100.320
8.375	100.848	100.754	100.567	100.379

Jumbo 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	95.511	95.417	95.230	95.042
6.375	96.068	95.974	95.787	95.599
6.500	96.912	96.818	96.631	96.443
6.625	97.374	97.281	97.093	96.906
6.750	97.838	97.744	97.557	97.369
6.875	98.302	98.208	98.021	97.833
7.000	98.767	98.673	98.486	98.298
7.125	99.229	99.135	98.948	98.760
7.250	99.696	99.602	99.414	99.227
7.375	100.162	100.068	99.881	99.693
7.500	100.629	100.535	100.348	100.160
7.625	101.095	101.002	100.814	100.627
7.750	101.562	101.468	101.281	101.093
7.875	102.028	101.935	101.747	101.560
8.000	102.495	102.401	102.214	102.026

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%
Floor:	2.75%
Caps:	5/1/5
Index:	SOFR

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

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

Effective: Friday, October 30, 2026

Jumbo Pro Pricing

J30_Sapphire	Jumbo Pro 30 Year Fixed - (901SP)			
Rate	15 Day	30 Day	45 Day	60 Day
6.250	96.886	96.776	96.604	96.386
6.375	97.359	97.250	97.078	96.859
6.500	97.832	97.723	97.551	97.332
6.625	98.283	98.174	98.002	97.783
6.750	98.734	98.625	98.453	98.234
6.875	99.098	98.989	98.817	98.598
7.000	99.463	99.353	99.181	98.963
7.125	99.727	99.618	99.446	99.227
7.250	99.992	99.882	99.710	99.492
7.375	100.251	100.142	99.970	99.751
7.500	100.512	100.402	100.230	100.012

J30_BD21_Sapphire	Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)			
Rate	15 Day	30 Day	45 Day	60 Day
6.250	96.886	96.776	96.604	96.386
6.375	97.359	97.250	97.078	96.859
6.500	97.832	97.723	97.551	97.332
6.625	98.283	98.174	98.002	97.783
6.750	98.734	98.625	98.453	98.234
6.875	99.098	98.989	98.817	98.598
7.000	99.463	99.353	99.181	98.963
7.125	99.727	99.618	99.446	99.227
7.250	99.992	99.882	99.710	99.492
7.375	100.251	100.142	99.970	99.751
7.500	100.512	100.402	100.230	100.012

J30_BD10_Sapphi	Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)			
Rate	15 Day	30 Day	45 Day	60 Day
6.250	96.886	96.776	96.604	96.386
6.375	97.359	97.250	97.078	96.859
6.500	97.832	97.723	97.551	97.332
6.625	98.283	98.174	98.002	97.783
6.750	98.734	98.625	98.453	98.234
6.875	99.098	98.989	98.817	98.598
7.000	99.463	99.353	99.181	98.963
7.125	99.727	99.618	99.446	99.227
7.250	99.992	99.882	99.710	99.492
7.375	100.251	100.142	99.970	99.751
7.500	100.512	100.402	100.230	100.012

J15_Sapphire	Jumbo Pro 15 Year Fixed - (915SP)			
Rate	15 Day	30 Day	45 Day	60 Day
5.500	94.071	93.962	93.790	93.571
5.625	94.506	94.396	94.224	94.006
5.750	94.940	94.830	94.659	94.440
5.875	95.294	95.185	95.013	94.794
6.000	95.648	95.539	95.367	95.148
6.125	95.936	95.827	95.655	95.436
6.250	96.224	96.115	95.943	95.724
6.375	96.502	96.393	96.221	96.002
6.500	96.780	96.671	96.499	96.280
6.625	97.116	97.006	96.835	96.616
6.750	97.452	97.342	97.171	96.952

J106_Sapphire	Jumbo Pro 10/6 ARM - (9106SP)			
Rate	15 Day	30 Day	45 Day	60 Day
5.250	94.522	94.413	94.241	94.022
5.375	94.943	94.834	94.662	94.443
5.500	95.325	95.216	95.044	94.825
5.625	95.471	95.361	95.189	94.971
5.750	95.583	95.473	95.301	95.083
5.875	95.955	95.845	95.674	95.455
6.000	96.310	96.201	96.029	95.810
6.125	96.744	96.635	96.463	96.244
6.250	97.150	97.040	96.869	96.650
6.375	97.385	97.275	97.103	96.885
6.500	97.621	97.511	97.339	97.121
6.625	97.633	97.524	97.352	97.133
6.750	97.646	97.537	97.365	97.146
6.875	97.874	97.765	97.593	97.374
7.000	98.103	97.994	97.822	97.603

Loan Level Price Adjustments (LLPAs)

Fixed Rates	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.350	0.350	0.350	0.300	0.100		
FICO 780-799	0.350	0.350	0.300	0.250	0.050		
FICO 760-779	0.350	0.300	0.250	0.200	0.050		
FICO 740-759	0.300	0.250	0.200	0.100	0.000		
FICO 720-739	0.200	0.200	0.100	-0.050	-0.450		
FICO 700-719	0.000	-0.100	-0.300	-0.750	-1.200		
FICO 680-699	-0.250	-0.350	-1.000	-1.800	-2.600		
FICO 660-679	-0.750	-1.250	-1.750	-2.600	-3.500		

ARMS	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.350	0.350	0.350	0.300	0.100		
FICO 780-799	0.350	0.350	0.300	0.250	0.050		
FICO 760-779	0.350	0.300	0.250	0.200	0.050		
FICO 740-759	0.300	0.250	0.200	0.100	0.000		
FICO 720-739	0.200	0.200	0.100	-0.050	-0.450		
FICO 700-719	0.000	-0.100	-0.300	-0.750	-1.200		
FICO 680-699	-0.250	-0.350	-1.000	-1.800	-2.600		
FICO 660-679	-0.750	-1.250	-1.750	-2.600	-3.500		

Other Adjusters	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
Purchase	0.000	0.000	0.000	0.000	0.000		
Rate/Term Refi	0.000	0.000	0.000	-0.100	-0.150		
Cash Out Refi	-0.100	-0.100	-0.250	-0.500	-1.000		
2nd Home	0.000	0.000	-0.100	-0.150	-0.250		
Non-Owner	-0.250	-0.250	-0.500				
Condo	0.000	0.000	0.000	-0.100	-0.200		
2 Units	0.000	-0.150	-0.250	-0.350	-0.500		
3-4 Units	0.000	-0.150	-0.250				
UPB > $1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	0.000	0.000	-0.100		

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

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

Effective: Friday, October 30, 2026

Jumbo Elite Pricing

Jumbo Elite 30 Year Fixed - (901EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	92.206	92.081	91.956	91.768
6.125	93.015	92.890	92.765	92.577
6.250	93.632	93.507	93.382	93.195
6.375	94.260	94.135	94.010	93.822
6.500	94.878	94.753	94.628	94.440
6.625	95.555	95.430	95.305	95.118
6.750	96.264	96.139	96.014	95.827
6.875	96.704	96.579	96.454	96.266
7.000	97.183	97.058	96.933	96.745
7.125	97.552	97.427	97.302	97.115
7.250	97.892	97.767	97.642	97.455
7.375	98.212	98.087	97.962	97.775
7.500	98.539	98.414	98.289	98.101
7.625	98.819	98.694	98.569	98.381
7.750	99.069	98.944	98.819	98.631
7.875	99.318	99.193	99.068	98.881
8.000	99.569	99.444	99.319	99.132
8.125	99.819	99.694	99.569	99.381
8.250	100.009	99.884	99.759	99.571
8.375	100.129	100.004	99.879	99.691
8.500	100.190	100.065	99.940	99.752
8.625	100.250	100.125	100.000	99.812

Jumbo Elite 30 Year Fixed Interest Only - (901EM-IO)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	92.206	92.081	91.956	91.768
6.125	93.015	92.890	92.765	92.577
6.250	93.632	93.507	93.382	93.195
6.375	94.260	94.135	94.010	93.822
6.500	94.878	94.753	94.628	94.440
6.625	95.555	95.430	95.305	95.118
6.750	96.264	96.139	96.014	95.827
6.875	96.704	96.579	96.454	96.266
7.000	97.183	97.058	96.933	96.745
7.125	97.552	97.427	97.302	97.115
7.250	97.892	97.767	97.642	97.455
7.375	98.212	98.087	97.962	97.775
7.500	98.539	98.414	98.289	98.101
7.625	98.819	98.694	98.569	98.381
7.750	99.069	98.944	98.819	98.631
7.875	99.318	99.193	99.068	98.881
8.000	99.569	99.444	99.319	99.132
8.125	99.819	99.694	99.569	99.381
8.250	100.009	99.884	99.759	99.571
8.375	100.129	100.004	99.879	99.691
8.500	100.190	100.065	99.940	99.752
8.625	100.250	100.125	100.000	99.812

Jumbo Elite 15 Year Fixed - (915EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	92.344	92.219	92.094	91.907
6.125	93.120	92.995	92.870	92.683
6.250	93.741	93.616	93.491	93.304
6.375	94.363	94.238	94.113	93.925
6.500	94.984	94.859	94.734	94.547
6.625	95.643	95.518	95.393	95.205
6.750	96.353	96.228	96.103	95.915
6.875	96.788	96.663	96.538	96.351
7.000	97.271	97.146	97.021	96.834
7.125	97.645	97.520	97.395	97.207
7.250	97.987	97.862	97.737	97.550
7.375	98.299	98.174	98.049	97.861
7.500	98.610	98.485	98.360	98.172

Jumbo Elite 10/6 ARM - (9106EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	91.772	91.647	91.522	91.335
6.125	92.557	92.432	92.307	92.120
6.250	93.179	93.054	92.929	92.741
6.375	93.800	93.675	93.550	93.363
6.500	94.570	94.445	94.320	94.133
6.625	94.967	94.842	94.717	94.529
6.750	95.148	95.023	94.898	94.710
6.875	95.339	95.214	95.089	94.901
7.000	95.817	95.692	95.567	95.379
7.125	95.968	95.843	95.718	95.530
7.250	96.099	95.974	95.849	95.662

Loan Level Price Adjustments (LLPAs)

FICO	CLTV 0.00-55.00	CLTV 55.01-60.00	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
660-679	0.000	0.000	-0.500	-0.750	-1.500	-2.500		
680-699	0.000	0.000	0.000	-0.500	-1.000	-1.500	-2.000	-2.500
700-719	0.250	0.250	0.000	0.000	0.000	-0.500	-1.500	-2.000
720-739	0.500	0.375	0.250	0.000	0.000	0.000	-1.000	-2.000
740-759	0.500	0.500	0.375	0.250	0.000	0.000	-0.750	-1.750
760-779	0.625	0.625	0.500	0.375	0.250	0.000	-0.500	-1.500
780-850	0.750	0.625	0.500	0.375	0.375	0.125	-0.500	-1.000
Other Adjusters	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**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**
MI Source Type							0.000	0.000
Interest Only	0.000	0.000	-0.250	-0.250	-0.500	-0.500		
Investment Property	0.000	0.000	0.000	-0.250	-0.500	-0.750		
Second Home	0.000	0.000	0.000	-0.250	-0.500	-0.500	-1.750	-1.750
Cash-Out/Debt Consolidation	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Cash-Out/Home Improvement	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Cash-Out/Other	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**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**
0.000000-30.000000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30.010000-43.000000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
43.010000-45.000000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	-0.750
45.010000	0.000	-0.250	-0.250	-0.750	-1.000	-1.000		
Self Employed	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**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**
660-679	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
680-699	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
700-719	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
720-739	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
740-759	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
760-779	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125

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

Effective: Friday, October 30, 2026

Jumbo Preferred Pricing

Jumbo Preferred 30 YR Fixed - (901)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.712	95.650	95.775
6.250	96.250	96.188	96.313
6.375	96.100	96.038	96.163
6.500	96.600	96.538	96.663
6.625	96.374	96.312	96.437
6.750	96.937	96.875	97.000
6.875	97.437	97.375	97.500
7.000	97.937	97.875	98.000
7.125	98.437	98.375	98.500
7.250	98.874	98.812	98.937
7.375	99.312	99.250	99.375
7.500	99.749	99.687	99.812
7.625	100.187	100.125	100.250
7.750	100.562	100.500	100.625
7.875	100.937	100.875	101.000
8.000	101.312	101.250	101.375
8.125	101.687	101.625	101.750
8.250	101.999	101.937	102.062
8.375	102.312	102.250	102.375

Jumbo Preferred 30 YR Fixed 2:1 Buydown - (901-BD)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.712	95.650	95.775
6.250	96.250	96.188	96.313
6.375	96.100	96.038	96.163
6.500	96.600	96.538	96.663
6.625	96.374	96.312	96.437
6.750	96.937	96.875	97.000
6.875	97.437	97.375	97.500
7.000	97.937	97.875	98.000
7.125	98.437	98.375	98.500
7.250	98.874	98.812	98.937
7.375	99.312	99.250	99.375
7.500	99.749	99.687	99.812
7.625	100.187	100.125	100.250
7.750	100.562	100.500	100.625
7.875	100.937	100.875	101.000
8.000	101.312	101.250	101.375
8.125	101.687	101.625	101.750
8.250	101.999	101.937	102.062
8.375	102.312	102.250	102.375

Jumbo Preferred 30 YR Fixed 1:0 Buydown - (901-BD10)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.712	95.650	95.775
6.250	96.250	96.188	96.313
6.375	96.100	96.038	96.163
6.500	96.600	96.538	96.663
6.625	96.374	96.312	96.437
6.750	96.937	96.875	97.000
6.875	97.437	97.375	97.500
7.000	97.937	97.875	98.000
7.125	98.437	98.375	98.500
7.250	98.874	98.812	98.937
7.375	99.312	99.250	99.375
7.500	99.749	99.687	99.812
7.625	100.187	100.125	100.250
7.750	100.562	100.500	100.625
7.875	100.937	100.875	101.000
8.000	101.312	101.250	101.375
8.125	101.687	101.625	101.750
8.250	101.999	101.937	102.062
8.375	102.312	102.250	102.375

Jumbo Preferred 15 YR Fixed - (915)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.962	95.900	96.025
6.250	96.500	96.438	96.563
6.375	96.350	96.288	96.413
6.500	96.850	96.788	96.913
6.625	96.624	96.562	96.687
6.750	97.187	97.125	97.250
6.875	97.687	97.625	97.750
7.000	98.187	98.125	98.250
7.125	98.687	98.625	98.750
7.250	99.124	99.062	99.187
7.375	99.562	99.500	99.625
7.500	99.999	99.937	100.062
7.625	100.437	100.375	100.500
7.750	100.812	100.750	100.875
7.875	101.187	101.125	101.250
8.000	101.562	101.500	101.625
8.125	101.937	101.875	102.000
8.250	102.249	102.187	102.312
8.375	102.562	102.500	102.625

Loan Level Price Adjustments (LLPAs)

FICO	CLTV <=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