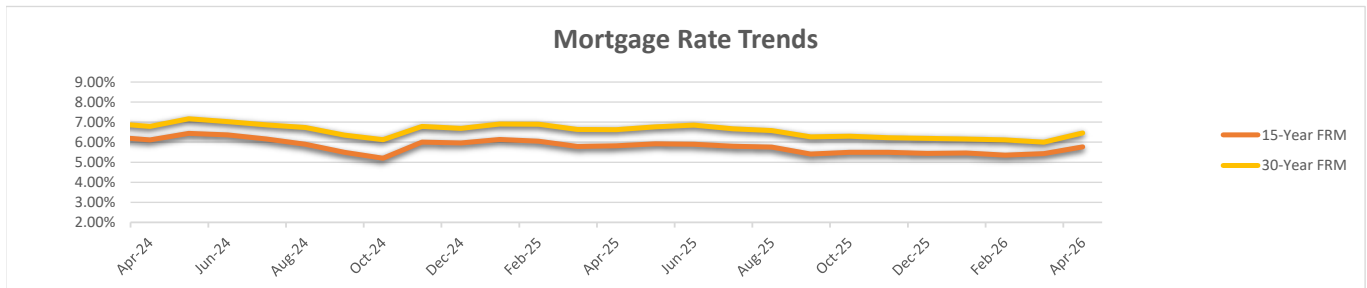


| Portfolio Fixed - Owner Occupied Max 90% LTV | | | | | | |
|--|--|--------|-----------------------|---------|--------------|-----------------|
| Program | Rate (1) | Points | P&I per \$100,000 (2) | APR (3) | 1st Adj Rate | 1st Adj Payment |
| 30 Year Fixed Rate | 5.750% | 0.000 | \$583.57 | 5.832% | N/A | N/A |
| 20 Year Fixed Rate | 5.875% | 0.000 | \$709.24 | 5.986% | N/A | N/A |
| 15 Year Fixed Rate | 5.490% | 0.000 | \$816.55 | 5.626% | N/A | N/A |
| 10 Year Fixed Rate | 5.875% | 0.000 | \$1,103.94 | 6.073% | N/A | N/A |
| Conventional Fixed - Secondary Market | | | | | | |
| Program | Rate (1) | Points | P&I per \$100,000 (2) | APR (3) | 1st Adj Rate | 1st Adj Payment |
| 30 Year Fixed Rate | 6.250% | 0.000 | \$615.72 | 6.306% | N/A | N/A |
| 30 Year Fixed Rate | 5.990% | 1.000 | \$598.91 | 6.139% | N/A | N/A |
| 20 Year Fixed Rate | 6.375% | 0.000 | \$738.23 | 6.451% | N/A | N/A |
| 20 Year Fixed Rate | 6.250% | 1.000 | \$730.93 | 6.452% | N/A | N/A |
| High Balance - Secondary Market | | | | | | |
| Program | Rate (1) | Points | P&I per \$100,000 (2) | APR (3) | 1st Adj Rate | 1st Adj Payment |
| 30 Year Fixed Rate | 7.625% | 0.000 | \$707.79 | 7.675% | N/A | N/A |
| 30 Year Fixed Rate | 6.625% | 1.000 | \$640.31 | 6.766% | N/A | N/A |
| 15 Year Fixed Rate | 7.625% | 0.000 | \$934.13 | 7.704% | N/A | N/A |
| Government - Secondary Market | | | | | | |
| Program | Rate (1) | Points | P&I per \$100,000 (2) | APR (3) | 1st Adj Rate | 1st Adj Payment |
| FHA 30 Year Fixed Rate | 6.125% | 0.000 | \$607.61 | 6.211% | N/A | N/A |
| VA 30 Yr Fixed | 6.250% | 0.000 | \$615.72 | 6.337% | N/A | N/A |
| Specialty - Call for Pricing | | | | | | |
| Program | Description | | | | | |
| FHA High Balance 30 Yr Fixed | FHA 30 year fixed with loan amount higher than county loan limit | | | | | |
| Within Reach DPA Fixed 30 | Conventional 30 year fixed with Down Payment Assistance | | | | | |
| Reverse Mortgage | Senior program to take equity out of their home | | | | | |



1. Rates effective 04/16/2026 are subject to change without notice, and use the following assumptions:

Portfolio Fixed - Owner Occupied Max 90% LTV - An owner occupied \$437,500 purchase with a \$350,000 loan amount, credit score of 740 locked for 30 days.

Conventional - An owner occupied \$905,000 purchase with a \$678,750 loan amount, credit score of 780 locked for 30 days.

High Balance - Secondary Market - An owner occupied \$1,800,000 purchase with a \$1,350,000 loan amount, credit score of 780 locked for 30 days.

Government - Secondary Market - An owner occupied \$437,500 purchase with a \$350,000 loan amount, credit score of 740 locked for 30 days.

2. Payment examples do not include cost of property taxes, insurance or mortgage insurance, so the actual payment obligation will be greater than monthly principal and interest only Payment.

3. APR = Annual Percentage Rate. All loan programs, rates, APR, points and terms listed are subject to change without notice. All loans are subject to credit approval. Rates and fees are subject to Loan Level Pricing Adjustments based on borrower and property qualifications and guidelines.

4. Applicants must meet all products and investor guidelines for program eligibility.

5. The Federal Housing Finance Agency (FHFA) publishes annual conforming loan limits that apply to all conventional loans delivered to Fannie Mae. These include baseline and high-cost area loan limits; high-cost areas vary by geographic location. (Imperial County): 1 Unit - \$832,750 | 2 Units - \$1,066,250 | 3 Units - \$1,288,800 | 4 Units - \$1,601,750

5a. HUD FHA County Loan Limits can be found [\(Here\)](#)

