



Rates to Win.

GOVERNMENT FIXED RATE PRICING

Effective: 5/19/2026 09:57 AM * Intended for internal use, and Mortgage Brokers only. Do not distribute.*

| FHA 30 YEAR FIXED | | | | | VA 30 YEAR FIXED | | | | | Lockdesk Associates Available 9am-7pm CST lockdesk@travisafinancial.com |
|-------------------|---------|---------|---------|---------|------------------|---------|---------|---------|---------|--|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | |
| 5.625 | 98.941 | 98.831 | 98.747 | 98.557 | 5.625 | 98.941 | 98.831 | 98.747 | 98.557 | |
| 5.750 | 99.366 | 99.255 | 99.172 | 98.982 | 5.750 | 99.366 | 99.255 | 99.172 | 98.982 | |
| 5.875 | 100.003 | 99.893 | 99.809 | 99.619 | 5.875 | 100.003 | 99.893 | 99.809 | 99.619 | |
| 5.990 | 100.570 | 100.460 | 100.376 | 100.186 | 5.990 | 100.570 | 100.460 | 100.376 | 100.186 | |
| 6.000 | 100.620 | 100.510 | 100.426 | 100.237 | 6.000 | 100.620 | 100.510 | 100.426 | 100.237 | |
| 6.125 | 100.934 | 100.824 | 100.740 | 100.550 | 6.125 | 100.934 | 100.824 | 100.740 | 100.550 | |
| 6.250 | 101.107 | 101.049 | 100.990 | 100.881 | 6.250 | 100.952 | 100.874 | 100.823 | 100.677 | |
| 6.375 | 101.539 | 101.461 | 101.411 | 101.265 | 6.375 | 101.539 | 101.461 | 101.411 | 101.265 | |
| 6.490 | 102.055 | 101.977 | 101.927 | 101.781 | 6.490 | 102.055 | 101.977 | 101.927 | 101.781 | |
| 6.500 | 102.102 | 102.024 | 101.973 | 101.827 | 6.500 | 102.102 | 102.024 | 101.973 | 101.827 | |
| 6.625 | 102.360 | 102.281 | 102.231 | 102.085 | 6.625 | 102.360 | 102.281 | 102.231 | 102.085 | |

| USDA 30 YEAR FIXED | | | | |
|--------------------|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 5.625 | 99.091 | 98.981 | 98.897 | 98.707 |
| 5.750 | 99.216 | 99.105 | 99.022 | 98.832 |
| 5.875 | 100.003 | 99.893 | 99.809 | 99.619 |
| 5.990 | 100.570 | 100.460 | 100.376 | 100.186 |
| 6.000 | 100.620 | 100.510 | 100.426 | 100.237 |
| 6.125 | 101.084 | 100.974 | 100.890 | 100.700 |
| 6.250 | 101.107 | 101.049 | 100.990 | 100.881 |
| 6.375 | 101.539 | 101.461 | 101.411 | 101.265 |
| 6.490 | 102.055 | 101.977 | 101.927 | 101.781 |
| 6.500 | 102.102 | 102.024 | 101.973 | 101.827 |
| 6.625 | 102.510 | 102.431 | 102.381 | 102.235 |

| Government FICO Adjustments | | Government Price Adjustments | | Extension Policy | |
|-----------------------------|--------|------------------------------|--------|--|--------|
| FICO 580-599 | -2.000 | 2-4 Units | -0.500 | 3 day Extension | -0.075 |
| FICO 600-619 | -1.500 | High Balance | -1.000 | 10 day Extension | -0.200 |
| FICO 620-639 | -1.000 | HB 4 unit | -2.000 | 15 day Extension | -0.300 |
| FICO 640-659 | -0.750 | Manufactured Home | -0.500 | 30 day Extension | -0.450 |
| FICO 660-679 | -0.500 | Condo | -0.500 | Relocks subject to worse case pricing plus applicable relock fee | |
| FICO 680-699 | -0.250 | | | | |
| FICO 700+ | 0.000 | | | | |

* This rate sheet is borrower paid pricing.
 * Rates and pricing are subject to change.
 * Please visit broker portal for live pricing.

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SPECIALTY PRODUCT FIXED RATE PRICING

| SIMPLY DPA 30 YR FIXED 3.5% FORGIVABLE 2nd | | | SIMPLY DPA 30 YR FIXED 5.0% FORGIVABLE 2nd | | |
|--|---------|---------|--|--------|--------|
| Rate | 15-Day | 30-Day | Rate | 15-Day | 30-Day |
| 6.250 | 97.091 | 97.029 | 6.250 | 95.066 | 95.004 |
| 6.375 | 97.219 | 97.157 | 6.375 | 95.194 | 95.132 |
| 6.500 | 97.348 | 97.285 | 6.500 | 95.323 | 95.260 |
| 6.625 | 97.476 | 97.414 | 6.625 | 95.451 | 95.389 |
| 6.750 | 99.258 | 99.102 | 6.750 | 97.233 | 97.077 |
| 6.875 | 99.386 | 99.230 | 6.875 | 97.361 | 97.205 |
| 7.000 | 99.515 | 99.358 | 7.000 | 97.490 | 97.333 |
| 7.125 | 99.643 | 99.487 | 7.125 | 97.618 | 97.462 |
| 7.250 | 100.428 | 100.272 | 7.250 | 98.403 | 98.247 |
| 7.375 | 100.556 | 100.400 | 7.375 | 98.531 | 98.375 |
| 7.500 | 100.663 | 100.506 | 7.500 | 98.638 | 98.481 |

| SIMPLY DPA 30 YR FIXED 3.5% REPAYABLE 2nd | | | SIMPLY DPA 30 YR FIXED 5.0% REPAYABLE 2nd | | |
|---|---------|---------|---|---------|---------|
| Rate | 15-Day | 30-Day | Rate | 15-Day | 30-Day |
| 6.250 | 98.466 | 98.404 | 6.250 | 97.146 | 97.084 |
| 6.375 | 98.594 | 98.532 | 6.375 | 97.274 | 97.212 |
| 6.500 | 98.723 | 98.660 | 6.500 | 97.403 | 97.340 |
| 6.625 | 98.851 | 98.789 | 6.625 | 97.531 | 97.469 |
| 6.750 | 100.633 | 100.477 | 6.750 | 99.313 | 99.157 |
| 6.875 | 100.761 | 100.605 | 6.875 | 99.441 | 99.285 |
| 7.000 | 100.890 | 100.733 | 7.000 | 99.570 | 99.413 |
| 7.125 | 101.018 | 100.862 | 7.125 | 99.698 | 99.542 |
| 7.250 | 101.803 | 101.647 | 7.250 | 100.483 | 100.327 |
| 7.375 | 101.931 | 101.775 | 7.375 | 100.611 | 100.455 |
| 7.500 | 102.038 | 101.881 | 7.500 | 100.718 | 100.561 |

| Specialty Price Adjustments | | Specialty FICO Adjustments | |
|--------------------------------------|--------|----------------------------|--------|
| 2 units | -0.250 | FICO >= 680 | 0.250 |
| High Balance | -2.500 | FICO 620-639 | -0.375 |
| Loan Amount <=\$125,000 | 0.500 | FICO 600-619 | -0.500 |
| Loan Amount >= \$125,000 < \$175,000 | 0.250 | | |

* LLPA's not applicable to Earned Equity program.

| FHA EARNED EQUITY 30 YR FIXED | | |
|-------------------------------|---------|---------|
| Rate | 15-Day | 30-Day |
| 6.750 | 98.757 | 98.425 |
| 7.000 | 100.621 | 100.289 |
| 7.250 | 100.871 | 100.539 |
| 7.500 | 101.234 | 100.902 |
| 7.750 | 101.359 | 101.027 |
| 8.000 | 101.862 | 101.530 |
| 8.250 | 101.987 | 101.655 |

CONVENTIONAL FIXED RATE PRICING

| Effective: | CONFORMING 30 YEAR FIXED | | | | CONFORMING 15 YEAR FIXED | | | | |
|------------|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 6.125 | 98.878 | 98.858 | 98.820 | 98.759 | 5.375 | 98.850 | 98.811 | 98.803 | 98.782 |
| 6.250 | 99.572 | 99.569 | 99.485 | 99.414 | 5.490 | 99.175 | 99.098 | 99.049 | 98.893 |
| 6.375 | 100.120 | 100.102 | 100.028 | 99.951 | 5.500 | 99.232 | 99.192 | 99.189 | 99.167 |
| 6.500 | 100.545 | 100.523 | 100.458 | 100.379 | 5.625 | 99.803 | 99.777 | 99.748 | 99.720 |
| 6.625 | 100.980 | 100.957 | 100.899 | 100.820 | 5.750 | 100.175 | 100.140 | 100.110 | 100.081 |
| 6.750 | 101.578 | 101.547 | 101.435 | 101.366 | 5.875 | 100.614 | 100.578 | 100.554 | 100.524 |
| 6.875 | 101.993 | 101.945 | 101.845 | 101.770 | 5.990 | 100.769 | 100.676 | 100.614 | 100.458 |
| 6.990 | 100.440 | 100.337 | 100.249 | 100.188 | 6.000 | 100.954 | 100.916 | 100.897 | 100.867 |
| 7.000 | 102.425 | 102.375 | 102.286 | 102.210 | 6.125 | 101.204 | 101.185 | 101.123 | 101.107 |
| 7.125 | 102.811 | 102.762 | 102.681 | 102.605 | 6.250 | 101.549 | 101.517 | 101.458 | 101.434 |
| 7.250 | 103.507 | 103.484 | 103.383 | 103.301 | 6.375 | 101.881 | 101.848 | 101.794 | 101.768 |
| 7.375 | 103.959 | 103.907 | 103.812 | 103.728 | 6.490 | 102.115 | 102.038 | 101.990 | 101.833 |
| 7.500 | 104.298 | 104.244 | 104.159 | 104.074 | 6.500 | 102.177 | 102.142 | 102.093 | 102.066 |

Lockdesk Associates
Available
9am-7pm CST
lockdesk@trivisafinancial.com

* This rate sheet is borrower paid pricing
* Rates and pricing are subject to change
* Please visit broker portal for live pricing

TPO Connect

Extension Policy

| | |
|------------------|--------|
| 3 day Extension | -0.075 |
| 10 day Extension | -0.200 |
| 15 day Extension | -0.300 |
| 30 day Extension | -0.450 |

Relocks subject to worse case pricing plus applicable release fee

| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
|-------|---------|---------|---------|---------|-------|---------|---------|---------|---------|
| 6.125 | 98.677 | 98.590 | 98.522 | 98.418 | 6.125 | 98.878 | 98.858 | 98.820 | 98.759 |
| 6.250 | 99.238 | 99.135 | 99.056 | 98.906 | 6.250 | 99.572 | 99.569 | 99.485 | 99.414 |
| 6.375 | 99.813 | 99.710 | 99.630 | 99.483 | 6.375 | 100.120 | 100.102 | 100.028 | 99.951 |
| 6.490 | 100.315 | 100.212 | 100.133 | 99.942 | 6.490 | 100.385 | 100.282 | 100.203 | 100.012 |
| 6.500 | 100.362 | 100.259 | 100.180 | 100.034 | 6.500 | 100.545 | 100.523 | 100.458 | 100.379 |
| 6.625 | 100.820 | 100.718 | 100.617 | 100.515 | 6.625 | 100.980 | 100.957 | 100.899 | 100.820 |
| 6.750 | 101.225 | 101.139 | 101.053 | 100.967 | 6.750 | 101.578 | 101.547 | 101.435 | 101.366 |
| 6.875 | 101.750 | 101.664 | 101.578 | 101.492 | 6.875 | 101.993 | 101.945 | 101.845 | 101.770 |
| 6.990 | 102.082 | 101.978 | 101.904 | 101.729 | 6.990 | 102.152 | 102.048 | 101.974 | 101.799 |
| 7.000 | 102.241 | 102.155 | 102.069 | 101.983 | 7.000 | 102.425 | 102.375 | 102.286 | 102.210 |

LLPA Waiver
All LLPA's will be waived for the following loans:
HomeReady and Home Possible

Purchase Money Loans - LLPA by Credit Score/LTV Ratio

Applicable for all loans with terms greater than 15 years

| LTV Range | | | | | | | | | |
|-----------|--------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------|
| FICO | <=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% |

Additional LLPA's by Loan Attribute Applicable to Purchase Money Loans

Applicable for all loans

| LTV Range | | | | | | | | | |
|---------------------------|--------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------|
| Loan Feature | <=30% | 30.01-60% | 60.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% | 90.01-95% | >95% |
| Adjustable-rate mortgage | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% | 0.250% | 0.250% |
| Condo | 0.000% | 0.000% | 0.125% | 0.125% | 0.750% | 0.750% | 0.750% | 0.750% | 0.750% |
| Investment Property | 1.125% | 1.125% | 1.163% | 2.125% | 3.375% | 4.125% | 4.125% | 4.125% | 4.125% |
| Second 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% |
| Two-to four-unit property | 0.000% | 0.000% | 0.375% | 0.375% | 0.625% | 0.625% | 0.625% | 0.625% | 0.625% |
| High-balance fixed-rate | 0.500% | 0.500% | 0.750% | 0.750% | 1.000% | 1.000% | 1.000% | 1.000% | 1.000% |
| High-balance ARM | 1.250% | 1.250% | 1.500% | 1.500% | 2.500% | 2.500% | 2.500% | 2.750% | 2.750% |
| Subordinate financing | 0.625% | 0.625% | 0.625% | 0.875% | 1.125% | 1.125% | 1.125% | 1.875% | 1.875% |

Limited Cash-out Refinances - LLPA by Credit Score/LTV Ratio

Applicable for all loans with terms greater than 15 years

| LTV Range | | | | | | | | | |
|-----------|--------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------|
| FICO | <=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% | 3.000% | 3.875% | 3.625% | 2.500% | 2.500% |

Additional LLPA's by Loan Attribute Applicable to Purchase Money Loans

Applicable for all loans

| LTV Range | | | | | | | | | |
|---------------------------|--------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------|
| Loan Feature | <=30% | 30.01-60% | 60.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% | 90.01-95% | >95% |
| Adjustable-rates mortgage | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% | 0.250% | 0.250% |
| Condo | 0.000% | 0.000% | 0.125% | 0.125% | 0.750% | 0.750% | 0.750% | 0.750% | 0.750% |
| Investment Property | 1.125% | 1.125% | 1.625% | 2.125% | 3.375% | 4.125% | 4.125% | 4.125% | 4.125% |
| Second 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% |
| Two-to four-unit property | 0.000% | 0.000% | 0.375% | 0.375% | 0.625% | 0.625% | 0.625% | 0.625% | 0.625% |
| High-balance fixed-rate | 0.500% | 0.500% | 0.750% | 0.750% | 1.0 | 1.000% | 1.000% | 1.000% | 1.000% |
| High-balance ARM | 1.250% | 1.250% | 1.500% | 1.500% | 2.500% | 2.500% | 2.500% | 2.750% | 2.750% |
| Subordinate financing | 0.625% | 0.625% | 0.625% | 0.875% | 1.125% | 1.125% | 1.125% | 1.875% | 1.875% |

Cash-out Refinances - LLPA by Credit Score/LTV Ratio

Applicable for all loans

| LTV Range | | | | | | | | | |
|-----------|--------|-----------|-----------|-----------|-----------|--|--|--|--|
| FICO | <=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 LLPA's by Loan Attribute Applicable to Purchase Money Loans

Applicable for all loans

| LTV Range | | | | | |
|---------------------------|--------|-----------|-----------|-----------|-----------|
| Loan Feature | <=30% | 30.01-60% | 60.01-70% | 70.01-75% | 75.01-80% |
| Condo | 0.000% | 0.000% | 0.125% | 0.125% | 0.750% |
| Investment Property | 1.125% | 1.125% | 1.625% | 2.125% | 3.375% |
| Second Home | 1.125% | 1.125% | 1.625% | 2.125% | 3.375% |
| Manufactured Home | 0.500% | 0.500% | 0.500% | 0.500% | 0.500% |
| Two-to four-unit property | 0.000% | 0.000% | 0.375% | 0.375% | 0.625% |
| High-balance fixed-rate | 1.250% | 1.250% | 1.500% | 1.500% | 1.750% |
| High-balance ARM | 2.000% | 2.000% | 2.250% | 2.250% | 3.250% |
| Subordinate financing | 0.625% | 0.625% | 0.625% | 0.875% | 1.125% |