

19000 MacArthur Blvd, Suite 250 Irvine, CA 92612 Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation*

Effective Date: Mon, October - 21 - 2024

Product Matrix

Effective Date: Mon, October - 21 - 2024																		
Non QM Program Pricing												Calculator			Calculator does not verify eligibility. Please use in conjunction with product matrix.			
														Inputs	Who		Mon, October - 21 - 2024	Full Doc Column Includes
		Base Rate / Bas	se Price				FIC	O/LTV Price Adjustmen	ts				Interest Rate →	Choose a Selection	Reset			Tax Returns
Rate	Full Doc	Alt Doc	DSCR	DSCR 5-8 Units		<=50	50.01-60			75.01-80		90.01-95	LTV Range	Choose a Selection				1099 Only
5.875 5.999					780+ 760-779	0.750 0.625	0.625 0.500	0.500 0.250 0.250 0.125	-0.125 -0.375	-0.375 -0.500		750 000	FICO Range Grade	Choose a Selection Choose a Selection	#N/A 0.000			Asset Utilization Only
6.125	97.500	97.500			740-759	0.500	0.250	0.125 -0.125	-0.500	-0.750		250	Doc Type	Choose a Selection	0.000			Asset Utilization W/ Full Doc VOF
6.250	98.000	98.000	98.250		720-739	0.250	0.125	-0.125 -0.250	-0.750	-1.000		750	Additional Adjs	Choose a Selection	0.000			702
6.375	98.250	98.250	98.750		700-719	-0.125	-0.375	-0.500 -0.750		-1.500	-4.250 -6.	500	Citizenships DTI	Choose a Selection	#N/A	NON-QM SPECIAL 25 BPS on all Full/Alt-Doc		Alt Doc Column Includes
6.499	98.750	98.750	99.250		680-699	-0.375	-0.500	-0.750 -1.250	-1.750	-2.500	-5.250			Choose a Selection	0.000	*N/A on Select		12 Bank Statements
6.625	99.000	99.000	99.500		660-679	-0.750	-1.000	-1.500 -2.000		-3.500			Loan Balance	Choose a Selection	0.000			12 or 24 CPA P&L
6.750 6.875	99.250 99.500	99.250 99.500	99.750 100.000		640-659 620-639	-1.500 -2.250	-1.750 -2.500	-2.250 -2.750 -3.000 -3.500	-3.750 -4.750	-4.500 -5.500			Purpose	Choose a Selection Choose a Selection	0.000 #N/A	DSCR 1-4 UNIT SPECIAL		Asset Utlization W/ Bank Stmt
6.999	100.000	100.000	100.500		600-619	-3.000	-3.250	-3.750 -4.250	-5.750	-6.500			Occupancy Property Type	Choose a Selection	0.000	50 BPS on DSCR Loans with Min 3Yr PPP, Min Ratio combined, Minimum 660 FICO, Proper	ty Type 1-4 Units	
7.125	100.250	100.250	100.750										Loan Term	30YR Fixed	0.000		DS	CR/No Ratio Column Includes
7.250	100.500	100.500	101.000										Escrow	Escrow Not Waived	0.000			DSCR
7.375	100.750	100.750	101.250										Prepayment Penalty	No PPP *See PPP Section*	-1.500			No Ratio
7.499	101.000	101.000	101.500	98.000			i					_	NJ - Title Vesting	All Other States	0.000			
7.625 7.750	101.250	101.250 101.500	101.750 102.000	98.250 98.500	Loan Level Price Adjustmen	ts		Select Standard	1.000	1	15YR Fixed	0.250	State Lock Term	30 Day	0.000			
7.750	101.750	101.750	102.000	98.750	DTI >45% - All Doc Types	0.000		A+	0.250		30YR Fixed	0.230	Buydown	No No	0.000			
7.999	102.250	102.250	102.750	99.250	DTI ≥50% - All Doc Types	-0.500		A	-1.250		30YR IO Fixed	-0.500	Subordinate Financing	No	0.000			
8.125	102.500	102.500	103.000	99.500	ITIN	-1.500		В	-1.750)	40YR Fixed	-0.500		Not Applicable	0.000			
8.250	102.750	102.750	103.250	99.750	VOE Only	-0.250		С	-2.250)	40YR IO Fixed	-0.750		Not Applicable	0.000			*** Extension Cost
8.375	103.000	103.000	103.500	100.000	1099 Only	-0.250		Select - DSCR	1.000	1	5/6 30YR ARM	0.000		Not Applicable	0.000	Calculator does not verify	eligibility.	David France
8.499 8.625	103.250	103.250 103.500	103.750 104.000	100.250 100.500	Asset Utilization P&L w/ Bk Stmt	-0.250 -0.250		DSCR (≥1.20) DSCR (≥1.00)	0.000		5/6 30YR IO ARM 5/6 40YR ARM	-1.000 -0.500	Total LL Gross Rate Sheet Price		#N/A #N/A	Please use in conjunction with p	product matrix.	Reset Frequency
8.750	103.500	103.500	104.000	100.500	DSCR STR	-0.500		No Ratio (0.75-0.99)	-2.000		7/6 30YR ARM	-0.500	Net Price: Rate Sheet - LLPA		Minimum Rate			
8.875	103.750	104.000	104.230	101.000	Debt Consol. >70% LTV	-1.000			2.300	1	7/6 30YR IO ARM	-1.000	Max YS	P	0.000			
8.999	104.500	104.500	105.000	101.500	Debt Consol. ≤ 70% LTV	-0.500		Lock Day	s	1	7/6 40YR ARM	-0.500	Final Pric	e →	#N/A			
9.125	104.750	104.750	105.250	101.750	Cash-Out >70% LTV	-1.000		15 Day	0.000		-							
9.250	105.000	105.000	105.500	102.000	Cash-Out ≤ 70% LTV	-0.500		30 Day	0.000		Max	Price	Borrower	Paid Comp Only				
9.375	105.250	105.250	105.750	102.250	Cash-Out/Debt Consol. FICO < 680	-0.500		45 Day	-0.250		Owner Occ/Sec Ho		*YSP allowed up to 101, may be paid to bor	rower on all Loans, or to Broker of	n Business Purpose			
9.499 9.625	105.500	105.500 105.750	106.000 106.250	102.500 102.750	2 Units 3-4 Units	0.000		60 Day	-0.500	0	No PPP 6 Month PPP	99.000 99.000	*YSP & Lender Credit a	Loans only re not Applicable to DSCR 5-8 Un	it			
9.750	106.000	106.000	106.230	103.000	DSCR 5-8 Units	-0.500 0.000		Min Rate			1YR PPP	101.000	1		<u> </u>			
9.875	106.250	106.250	106.750	103.250	Second Home	-0.750			6.999	9	2YR PPP	101.000	Loan Num	ber	Borrower Name			
9.999	106.500	106.500	107.000	103.500	No PPP *See PPP Section*	-1.500				_	3YR PPP	101.000						
10.125	106.750	106.750	107.250	103.750	6 Months PPP	-1.500				_	4YR PPP	101.000						
10.250	107.000 107.250	107.000 107.250	107.500 107.750	104.000 104.250	12 Months PPP 24 Months PPP	-1.000 -0.500		Allowable F	ees		>\$2,500,000	101.000 100.500						_
10.375	107.500	107.500	108.000	104.500	36 Months PPP	0.000		Ollok Flore		1	80.01-90.00% LTV						AIMER*** en mortgages only	
10.625	107.750	107.750	108.250	104.750	48 Months PPP	0.250					ITIN/Foreign Nation		LÉNI	DINGPROS			contact your Account Executive	
10.750	108.000	108.000	108.500	105.000	60 Months PPP	0.500		Terms Caps	Floor		Subordinate Finance	cing 100.000			Standard Drooms	sent Densities Allowed		
10.875	108.250 108.500	108.250 108.500	108.750	105.250 105.500	Escrow Waived	-0.250		5/6 ARM 2/1/5 7/6 ARM 5/1/5	Margin		NJ Title Vested In I DSCR 5-8 Units	LLC 100.000		Arizona	Standard Prepays	Mis	souri	_
10.999	108.500	108.500	109.000 109.250	105.500	NW Condo <\$150,000	-1.000 -1.000			SOFR		DSCR 5-8 Units	100.000		Alabama			ntana	
11.125	100.730	100.730	105.230	103.730	\$150,000-\$1,000,000	0.000			6 Mo	1	Floor	Price	1	Arkansas California		Neb	raska vada	_
					>\$1,000,000	0.250				1	NC Floor Pric	e 99.750		Colorado			Carolina	
Non QM Prelocks				>\$1,500,000	0.000					ARM I	Margins		Connecticut			Dakota		
				>\$2,000,000	-0.250					Occupancy	Margin	Di	strict of Columbia Florida		Okla	homa egon	_	
				>\$2,500,000	-0.500		Temporary Guidance S Extension Co	See Below		Primary Hom			Georgia		South	Carolina		
					>\$3,000,000 >\$3,500,000	-1.000 -1.500					Second Hom Investment Ho			Hawaii			Dakota	
Non-QM Pre-Locks may be locked for 30 or 45 days 30 day Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost				tensions at cost	>\$3,500,000 >\$4,000,000	-1.500 -1.500	l	All Rates @ 2 bps Extension Co	/ day	1	ilivestment Ho	4.000		Idaho Indiana			xas	
All Non-QM Pre-Locks must be Submittal Completed/Submitted within 10 days or Loc				vithin 10 days or Lock	Foreign Nat' With Fico	-1.500	l			1	NON-ON	/ SPECIAL		lowa		U		
will be cancelled					Purchase	0.000		Current lock extension costs/p active locks, regardless	olicies apply to all of lock date	1	Full/Alt-D		1	Kansas Kentucky		Vin	ginia	
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost					Subordinate Financing	-0.500	l	All 45 day locks are at a 25		1	25bp Price Improvem	ent on all Full/Alt-Doc ans		Louisiana		West	Virginia	
All 60 day locks are at a 50bp cost and are not eligible for lock extensions					NOO & 2nd Home >75% LTV	-0.500		eligible for up to 15 days of e All 60 day locks are at a 50bc	stensions at cost		*N/A on	SELECT		Maine		Wise		
All Non-QM locks that expire will be subject to a 25bp Relock Fee and Worse Case					Full/Alt NOO & 2nd Home ≤75% LTV	-0.250		All 60 day locks are at a 50bp eligible for Lock Ext	cost and are not ensions		DSCR 1-4	Unit Special: ans with Min 3Yr PPP		Massachusetts Mississippi		Wyd	ming	
l		Pricing			1					1	50 BPS on DSCR Lo Minimum 1.0 DSCR Rs 1-4	tio, Minimum 660 FICO,			No Prepaymer	at Penalties Allowed		
l					1					1	*CAN be combin	ned with SELECT	Francis archibition on BB are deless for the	Alaska	num BB abassa is sa tau		amada ka	
					State, DSCR Only		Ì				Lender Credit		there	Express prohibition on PP provisions for business purpose loans or maximum PP charge is so low there's no market for them			New Hampshire	
				Georgia	-0.250	ر ا							Delaware		New Mexico			
<u> </u>			Illinois	-0.250					40/14	an he utilized for closing		Minnesota	States with "Bostoire	ed" Prenavment Penalties				
					Kansas	-0.250	l				costs EXCEPT Br	oker Compensation	States	PPP Allow	red When:	PPP Structures	No PPP Allowed When:	
					New Jersey	-0.250					*YSP allowed up to	101, may be paid to or to Broker on Business		All of IL: If closed in the r	ame of an individual ar	nd .		
			North Carolina	-0.250							*Illinois / Cook County	rate <8% APR, or is a 8	usiness Purpose Loan & on, or LLC. **if in Cook	If closed in the name of	If closed in the name of an individual as Rate is = >8% APR, **if in Cook County < \$2			
									DSCR	it are not Applicable to 5-8 Units		County must	also be >\$250k		The cook country 4 32			
														2 months advance interest on the aggregate				
											Maryland	Maximum	of 3 years	amount of all prepayments made in a 12-month period which exceed 1/3 of the amount of the	Never			
														loan				
													Michigan	Maximum	of 3 years	1% of balance prepaid	Never	
											_	Closed in name of Corp						
													New Jersey	L.	C	Normal Rates	Closed in name of individual or LLC	
													Ohio	>=\$110,22	3; 5 year max	1% of balance prepaid	<\$110,223	
													Pennsylvania	>\$312,159 and 1-2	Unit, or any 3-4 Unit	Normal Rates	<=\$312,159 and 1-2 Unit	
													Rhode Island	Maximur	n of 1 year	1% of balance prepaid	Never	