LENDINGPROS

19000 MacArthur Blvd, Suite 200 Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period Borrower Paid Compensation

Effective Date: Tue, July - 8 - 2025

Product Matrix

					Effect	ive Date.	Tue, July - 8 -							_
	NonQM Progr	ram Pı	ricina						NonQM Pi	rice Calculator		Calculator do	es not verify eligibility. unction with product matrix.	
										Inputs	Who	elesale Ratesheet	Tue, July - 8 - 2025	Full Doc Column Includes
Base Rate / Base Price			FICO/L	TV Price Adjus	stments				Interest Rate →	Choose a Selection	Reset		.,,.,	Tax Returns
Rate Full Doc Alt Doc DSCR DSCR 5-8 Uni	9	<=50	50.01-60 60	01-65 65.01-7	0 70.01-75	75.01-80	80.01-85 85.01-9	0 90.01-95	LTV Range	Choose a Selection		n		1099 Only
6.250 6.375	780+ 760-779			.500 0.375 375 0.250		-0.125 -0.375	-1.500 -2.750 -1.750 -3.000		FICO Range	Choose a Selection Core	#N/A 0.000			Asset Utilization Only Asset Utilization W/ Full Doc
6.499 98.250 98.250	740-759			.250 0.000		-0.500	-2.000 -3.250		Reserves	Choose a Selection	0.000			VOE
6.625 98.750 98.750 98.500	720-739	0.375		.000 -0.375		-1.000	-2.500 -3.750		Program Reserves Payment History Credit Events Doc Type Additional Adjs Citizenships	Choose a Selection				
6.750 99.000 99.000 99.000 6.875 99.250 99.250 99.250	700-719 680-699	0.250		.375 -0.500 .500 -1.000		-1.500 -2.500	-3.250 -4.500 -4.250		Credit Events	36 Months Choose a Selection	-0.250			Alt Doc Column Includes 12 Bank Statements
6.999 99.750 99.750 99.750	660-679			.000 -1.500		-3.250	4.230		Additional Adjs	Choose a Selection	0.000			12 Bank Statements 12 or 24 CPA P&L
7.125 100.000 100.000 100.000	640-659	-1.000		.750 -2.250		-4.250			Citizenships	Choose a Selection	#N/A			Asset Utlization W/ Bank Stmt
7.250 100.250 100.250 100.250 7.375 100.500 100.500 100.500	620-639 600-619			2.500 -3.000 2.50 -3.750		-5.250 -6.250			DTI Loan Balance Purpose Occupancy Property Type	Choose a Selection Choose a Selection	0.000			
7.375 100.500 100.500 100.500 7.499 100.750 100.750 100.750 97.500	600-619	-2.500	-2.750 -3	.250 -3.750	-5.250	-6.250			Purpose	Choose a Selection	0.000			DSCR/No Ratio Column Includes
7.625 101.000 101.000 101.000 97.750	<u> </u>								Occupancy	Choose a Selection	#N/A	JULY NonQM SPECIAL		DSCR DSCR
7.750 101.250 101.250 101.250 98.000	†								Property Type	Choose a Selection	0.000	25 BPS Price Improvement or	all NonQM , EXCLUDES DSCR 5-8*	No Ratio
7.875 101.500 101.500 101.500 98.250			_			-			Loan Term	30YR Fixed	0.000		, EXCLUDES DSCR 5-8*	
7.999 102.000 102.000 102.000 98.750 8.125 102.250 102.250 102.250 99.000	Loan Level Price Adjustment	ts	_	Program SELECT	0.500		Loan Terri 15YR Fixed	0.250	Escrow Prepayment Penalty	Escrow Not Waived No PPP *See PPP Section*	0.000 #N/A			
8.250 102.500 102.500 102.500 99.250	DTI >45% - All Doc Types	0.000		Core	0.000	1	30YR Fixed	0.000	Prepayment Penalty NJ - Title Vesting		0.000			
8.375 102.750 102.750 102.750 99.500	DTI ≥50% - All Doc Types	-0.500		SELECT - DSCR	0.500		30YR IO Fixed	-0.500	State	Choose a Selection	0.000			
8.499 103.000 103.000 103.000 99.750	ITIN VOE Only	-1.500		ore DSCR (≥1.20) ore DSCR (≥1.00)			40YR Fixed	-0.500	Lock Term	30 Day No				*** Extension Cost
8.625 103.250 103.250 103.250 100.000 8.750 103.500 103.500 103.500 100.250	1099 Only	-0.250 -0.250		ore DSCR (21.00)		-	40YR IO Fixed 5/6 30YR ARM	-0.750 0.000	Buydown Subordinate Financing	No No	0.000			*** Extension Cost
8.875 103.750 103.750 103.750 100.500	Asset Utilization	-0.250		atio DSCR - < 0.7		-	5/6 30YR IO ARM	-1.000	Suborumate rmancing	Not Applicable	0.000			
8.999 104.250 104.250 104.250 101.000	P&L w/ Bk Stmt	-0.250				-	5/6 40YR ARM	-0.500		Not Applicable	0.000			Temporary Guidance See Below
9.125 104.500 104.500 104.500 101.250	P&L Only DSCR STR	-0.750		Reserve	S		7/6 30YR ARM	0.000	Total III D	Not Applicable	0.000			Extension Cost
9.250 104.750 104.750 104.750 101.500 9.375 105.000 105.000 105.000 101.750	Debt Consol. >70% LTV	-0.500 -0.500	⊢	< 3 Months ≥ 3 Months	0.000	1	7/6 30YR IO ARM 7/6 40YR ARM	-1.000 -0.500	Gross Rate Sheet Price	(Prior to LLPAs)	#N/A	Calculator do	es not verity eligibility. unction with product matrix	All Rates @ 2 bps / day
9.499 105.250 105.250 105.250 102.000	Debt Consol. ≤ 70% LTV	-0.250	1	≥ 6 Months	0.000	1		-0.000	Net Price: Rate Sheet - LLPA (	Prior to Min/Max YSP)	Minimum Rate			Extension Cost
9.625 105.500 105.500 105.500 102.250	Cash-Out >70% LTV	-0.500		≥ 12 Months	0.000	1	Max Price		Max YSF	,	0.000			Current lock extension costs/policies apply
9.750 105.750 105.750 105.750 102.500 9.875 106.000 106.000 106.000 102.750	Cash-Out ≤ 70% LTV Cash-Out/Debt Consol. FICO < 680	-0.250 -0.500		Down ont III	otoni		Owner Occ/Sec Home No PPP-States not allowed	102.000	Final Price	) →	#N/A			to all active locks, regardless of lock date
9.875 106.000 106.000 106.000 102.750 9.999 106.250 106.250 106.250 103.000	2 Units	0.000	-	0x30x12	0.250		No PPP-States that allow	100.000	_					All 45 day locks are at a 25bp cost and are
10.125 106.500 106.500 106.500 103.250	3-4 Units	-0.250		1x30x12	-1.250	1	1YR PPP	102.000	Borrower "YSP allowed up to 102.000, may be paid to b "YSP & Lender Credit a	Paid Comp Only orrower on all Loans, or to Broker on Bu	siness Purpose			eligible for up to 15 days of extensions at
10.250 106.750 106.750 106.750 103.500 10.375 107.000 107.000 107.000 103.750	DSCR 5-8 Units Second Home	0.000		1x30x12 (DSCR) 1x60x12	-0.250		2YR PPP 3YR PPP	102.000	*YSP & Lender Credit a	Loans only re not Anniirable to DSCR 5.8 Unit				cost All 60 day locks are at a 50bp cost and are
10.375 107.000 107.000 107.000 103.750 10.499 107.250 107.250 107.250 104.000	No PPP-States not allowed	-0.500 -1.000	l	1x30x6	-1.750 -1.750	4	4YR PPP	102.000						not eligible for Lock Extensions
10.625 107.500 107.500 107.500 104.250	No PPP-States that allow	-2.000		0x30x24	0.250	1	5YR PPP	102.000				***DISCI	AIMER***	
10.750 107.750 107.750 107.750 104.500	12 Months PPP 24 Months PPP	-0.750	_			-	>\$2,500,000 80.01-90.00% LTV	101.000					en mortgages only	
10.875         108.000         108.000         108.000         104.750           10.999         108.250         108.250         108.250         105.000	36 Months PPP	-0.500 0.250	-	12 Months	-2.000		ITIN/Foreign National	101.000	LENDIN	GPROS	For	further compliance gu	dance, please contact your	
11.125 108.500 108.500 108.500 105.250	48 Months PPP	0.500	-	24 Months	-1.250		Subordinate Financing	100.000	LENDIN			Account	Executive	
	60 Months PPP	0.750	_	36 Months		1	N.I Title Vested In LLC			Standard Pres	avment Penal	ties Allowed		
11.125 108.500 108.500 108.500 105.250		0.750			-0.250	4		100.000						
11.125 100.300 100.300 100.300 105.250	Escrow Waived	-0.250		48 Months	-0.250 0.000	1	DSCR 5-8 Units	100.000	Ariz	ona			souri	
108.500 108.500 108.500 108.500 108.500		-0.250 -1.000			0.000				Alab	ama		Moi	ntana	
	Escrow Waived NW Condo <\$150,000 \$150,000-\$1,000,000	-0.250 -1.000 -0.750 0.000		48 Months  Lock Day 15 Day	0.000 ys 0.000	1	DSCR 5-8 Units	100.000	Alab Arka	ama insas		Moi Neb		
Non QM Prelocks	Escrow Waived NW Condo <\$150,000 \$150,000-\$1,000,000 >\$1,000,000	-0.250 -1.000 -0.750 0.000 0.250		48 Months  Lock Day 15 Day 30 Day	0.000 ys				Alab	ama Insas ornia		Moi Neb Ne	ntana raska	
	Escrow Waived NW Condo  <150,000  \$150,000  \$150,000,000  \$1,000,000  \$1,500,000	-0.250 -1.000 -0.750 0.000 0.250 0.000		48 Months  Lock Day 15 Day 30 Day 45 Day	0.000 ys 0.000 0.000 -0.250		DSCR 5-8 Units	100.000	Alab Arka Calife Colo Conne	ama insas ornia rado ecticut		Moi Neb Ne North North	ntana raska vada Carolina Dakota	
	Escrow Waived NW Condo  \$150,000 \$150,000-\$1,000,000  \$51,000,000  \$51,500,000  \$2,000,000	-0.250 -1.000 -0.750 0.000 0.250 0.000 -0.250		48 Months  Lock Day 15 Day 30 Day	0.000 ys 0.000 0.000		DSCR 5-8 Units  Floor Pric NC Floor Price ARM Margii Occupancy	99.750 Margin	Alab Arka Calife Colo Conne District of	nama Insas ornia rrado ecticut Columbia		Moi Neb Net North North	ntana raska vada Carolina Dakota	
Non QM Prelocks	Eacrow Walved NW Condo  <5150,000-\$1,000,000  \$150,000-\$1,000,000  >\$1,500,000  -\$2,000,000  -\$2,000,000  -\$2,000,000	-0.250 -1.000 -0.750 0.000 0.250 0.000 -0.250 -0.500		48 Months  Lock Day 15 Day 30 Day 45 Day	0.000 ys 0.000 0.000 -0.250		DSCR 5-8 Units  Floor Pric  NC Floor Price  ARM Margii  Occupancy Primary Home	99.750  Margin 4.000	Alab Arkak Calift Colo Conne District of Floi	ama nsas ornia rado ecticut Columbia		Mot Neb Net North North Okla	ntana raska vada Carolina Dakota homa	
Non QM Prelocks  Non QM Prelocks and yellocked for 30 or 45 days 30 day Non QM Pre-Locks are eligible for up to 15 days of extensions at cost	Escrow Walved NW Condo  \$150,000  \$150,000  \$150,0000  \$15,000,000  \$1,500,000  \$2,000,000  \$2,500,000  \$3,500,000  \$3,500,000  \$3,000,000  \$3,000,000  \$3,000,000	-0.250 -1.000 -0.750 0.000 0.250 0.000 -0.250		48 Months  Lock Day 15 Day 30 Day 45 Day	0.000 ys 0.000 0.000 -0.250 -0.500		DSCR 5-8 Units  Floor Pric NC Floor Price ARM Margii Occupancy	99.750 Margin	Alab Arka Calife Colo Conne District of	ama nsas ornia rado edicut Columbia rida		Moi Nete Ne North North Odia Ori	ntana raska vada Carolina Dakota	
Non QM Prelocks  Non QM Prelocks  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.  All Non-QM Pre-Locks must be Solvantial Completed/Solvantie within 10 days.	Escrow Walved NW Condo -\$150,000 -\$150,000 -\$1,000,000 -\$1,000,000 -\$2,000,000 -\$2,000,000 -\$2,000,000 -\$2,000,000 -\$3,000,000 -\$3,000,000 -\$3,000,000	-0.250 -1.000 -0.750 0.000 0.250 -0.250 -0.500 -1.000 -2.000 -3.000		48 Months  Lock Day 15 Day 30 Day 45 Day 60 Day	0.000  0.000  0.000  -0.250  -0.500  6.750		DSCR 5-8 Units  Floor Pric NC Floor Price ARM Margil Occupancy Primary Home Second Home Investment Home	99.750  99.750  Margin 4.000 4.000	Alab Arka Arka Califu Califu Colo Conne District of Floo Gee Hav	nama nsas rornia rado ceticut Columbia rida rgija vaii iho		Moi Net Net North Olda Ori South South	ntana raska adda Carolina Dakota homa ggon Carolina Dakota Dakota	
Non QM Prelocks  Non QM Prelocks and yellocked for 30 or 45 days 30 day Non QM Pre-Locks are eligible for up to 15 days of extensions at cost	Escrow Walved WW Condo  \$150,000 315,000,000 315,000,000 351,000,000 351,000,000 351,000,000 352,500,000 352,500,000 352,500,000 352,500,000 353,500,000 353,500,000 353,500,000 354,500,000 354,500,000 354,500,000 354,500,000 354,500,000 354,500,000 364,600,000	-0.250 -1.000 -0.750 0.000 0.250 -0.250 -0.500 -1.000 -2.000 -3.000 -1.500		48 Months  Lock Day 15 Day 30 Day 45 Day 60 Day  Min Rate >\$2,500,000	0.000  0.000  0.000  -0.250  -0.500  6.750		DSCR 5-B Units  Floor Pric NC Floor Price ARM Margit Occupancy Primary Home Second Home	99.750  99.750  Margin 4.000 4.000	Alaba Arket Arket Califi Califi Conne District of Fiol Gee Hava	nama msas ornia rado cado cticut Columbia rida rgija waii ho		Moi Net Net North Olda Or: South Tenn	ntana vada czrolina Dakota Dakota Ogon Carolina Dakota Bodota Bodota Bodota Bodota Bodota Bodota Bodota	
Non QM Prelocks  Non QM Prelocks  30 day 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 All Non-QM Pre-Locks mare be Splantist Completed/Suntine Worthin 10 days on Lock will be canceled  All 45 day locks are at a 250p cost and are eligible for up to 15 days of extensions a	Escrow Walved  WW Condo  \$150,000 \$150,000 \$150,000 \$150,000 \$150,000 \$21,500,000 \$22,200,000 \$22,000,000 \$25,000,000	-0.250 -1.000 -0.750 0.000 0.250 0.000 -0.250 -0.500 -1.000 -2.000 -3.000 -1.500 0.000		48 Months  Lock Day 15 Day 30 Day 45 Day 60 Day  Min Rate >\$2,500,000 N/Foreign Nations	0.000 0.000 0.000 -0.250 -0.500  e 6.750 7.499		DSCR 5-8 Units  Floor Pric NC Floor Price ARM Margil Occupancy Primary Home Second Home Investment Home	99.750  99.750  Margin 4.000 4.000	Alab Arkska Arkska Colo Colo Conne District of Flori Geo Hara Ida Indi Ioli Ioli Ioli Ioli Ioli Ioli Ioli Iol	ama insas ornia rado ceticut Columbia rida rigia waii ho		Moi Nete North North Olda Orr South Tenn Ten Te	ntana vada carolina Dakota homa Carolina Dakota homa Carolina Dakota essee essee xas	
Non QM Prelocks  Non QM Prelocks  Non QM Prelocks 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. All two-QM Pre-Locks must be Salamintal Comprised/Salaminted within 10 days or All 50 days locks are at 55 popt can and are eligible for up to 15 days of extensions at cost.  All 60 day locks are at 550 popt and are not eligible for lock extensions.	Escrow Walved WW Condo -\$150,000 315,000,000 351,000,000 -\$1,000,000 -\$2,000,000 -\$2,000,000 -\$2,000,000 -\$3,000,000 -\$3,000,000 -\$3,000,000 -\$4,000,0	-0.250 -1.000 -0.750 0.000 0.250 -0.500 -1.000 -2.000 -3.000 -1.500 -1.500 -0.500 -1.500	Tri	48 Months  Lock Day 15 Day 30 Day 45 Day 60 Day  Min Rate >\$2,500,000	0.000 0.000 0.000 -0.250 -0.500  e 6.750 7.499		DSCR 5-8 Units  Floor Price  NC Floor Price  ARM Margin  Occupancy  Primary Home  Second Home  Investment Home  JULY NON-QM S	99.750 99.750  Margin 4.000 4.000 4.000 PECIAL	Alab Arke Arke Califu Calor Connen Connen District of Geo Have Ida Ida Indi	ama nosas ornia rado etticut Columbia rida rigia waii ho iana		Molos Neb Neb North North Oldal On South Tenn Te U U Vir	ntana vada Carolina Dakota Dakota homa Oscoriona Oscorio	
Non QM Prelocks  Non QM Prelocks  30 day 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 All Non-QM Pre-Locks mare be Splantist Completed/Suntine Worthin 10 days on Lock will be canceled  All 45 day locks are at a 250p cost and are eligible for up to 15 days of extensions a	Escrow Walved  WW Condo  \$150,000 \$150,000 \$150,000 \$150,000 \$150,000 \$21,500,000 \$22,200,000 \$22,000,000 \$25,000,000	-0.250 -1.000 -0.750 0.000 0.000 -0.250 -0.500 -1.000 -1.000 -1.500 -1.500 0.000 -1.500 -0.500 -0.500		48 Months  Lock Day 15 Day 30 Day 45 Day 60 Day  Min Rate >\$2,500,000 N/Foreign Nations	0.000 0.000 0.000 -0.250 -0.500  e 6.750 7.499		DSCR 5-8 Units  Floor Price  NC Floor Price  ARM Margin  Occupancy  Primary Home  Second Home  Investment Home  JULY NON-QM S	99.750 99.750  Margin 4.000 4.000 4.000 PECIAL	Alab Arkska Arkska Colo Colo Conne District of Flori Geo Hara Ida Indi Ioli Ioli Ioli Ioli Ioli Ioli Ioli Iol	ama issas prinia de la compania del compania del compania de la compania del		Molos Net	ntana vada carolina Dakota homa Carolina Dakota homa Carolina Dakota essee essee xas	
Non QM Prelocks  Non QM Prelocks  30 day 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 All Ron-QM Pre-Locks mare be Solvaint Ecompleted/Solvainted within 10 days on Lock will be cancelled  All 45 day locks are at a 250pc out and ere eligible for up to 15 days of extensions a All 60 day locks are at a 250pc out and are not eligible for lock extensions. All 80-QM locks are at a 250pc out and are not eligible for lock extensions.	Escrow Walved  WW Condo  \$150,000 \$150,000 \$150,000 \$150,000 \$1,000,000 \$2,000,000 \$2,200,000 \$22,000,000 \$25,000,000 \$35,000,000 \$35,000,000 \$35,000,000 \$35,000,000 \$54,000,000 Foreign Nat With Fico Purchase Subordinate Financing Subordinate Financing Subordinate Financing WOO & Zind Home >75% LTV	-0.250 -1.000 -0.750 0.000 0.000 -0.250 -0.500 -1.000 -1.000 -1.500 -1.500 0.000 -1.500 -0.500 -0.500		48 Months  Lock Day 15 Day 30 Day 45 Day 60 Day  Min Rate >\$2,500,000 N/Foreign Nationa  Allowable F Click Her	0.000 0.000 0.000 0.000 -0.250 -0.500  6.750 1.7499 Fees		DSCR 5-8 Units  Floor Pric NC Floor Price ARM Margil Occupancy Primary Home Second Home Investment Home	99.750 99.750  Margin 4.000 4.000 4.000 PECIAL	Alab Arke Arke Calife Colo Cone District of Flor Gee Gee Indistrict of Indistrict of Recolor Meta	sama misas ornia orado ceticut Columbia nida nida nida nida sama wa sasa udey sasa udey		Molos Net	ntana rasaka wada Carcolina Dakota Dakota Dakota Dakota Dakota Dakota Sassas Sa	
Non QM Prelocks  Non QM Prelocks  30 day 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  All Non-QM Pro-Locks mate the Solutination Completed/Solutination than 10 days or  Lock will be caracterial  All 55 day locks are at 2 35 days cost and ere deligible for you to 35 days of extensions a  All 06 day locks are at 3 500 cost and are not eligible for lock extensions.  All Non-QM blocks that eaple will be subject to a 350 per Rock Farand Worse Cane  All Non-QM blocks that express will be subject to a 350 per Rock Farand Worse Cane	Escrow Walved  WW Condo  \$150,000 \$150,000 \$150,000 \$150,000 \$1,000,000 \$2,000,000 \$2,200,000 \$22,000,000 \$25,000,000 \$35,000,000 \$35,000,000 \$35,000,000 \$35,000,000 \$54,000,000 Foreign Nat With Fico Purchase Subordinate Financing Subordinate Financing Subordinate Financing WOO & Zind Home >75% LTV	-0.250 -1.000 -0.750 0.000 0.000 -0.250 -0.500 -1.000 -1.000 -1.500 -1.500 0.000 -1.500 -0.500 -0.500	5/6	48 Months  Lock Day 15 Day 30 Day 45 Day 60 Day  Min Rate >\$2,500,000 N/Foreign Nations  Allowable F Cilick Her  Caps ARM 2/1/5	0.000 0.000 0.000 0.000 -0.250 -0.500  e 6.750 al 7.499 Fees		DSCR 5-8 Units  Floor Price  NC Floor Price  ARM Margin  Occupancy  Primary Home  Second Home  Investment Home  JULY NON-QM S	99.750 99.750  Margin 4.000 4.000 4.000 PECIAL	Alab Arket Arket Califu Calon Connen Connen District of Geo Geo Ida Ida Ida Indi Indi Ida Kent Kent Louiu Mass Mass Mass Mass Mass Mass Mass Mas	ama mass prints		Molos Net	ntana vada Carolina Dakota	
Non QM Prelocks  Non QM Prelocks  30 day 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  All Non-QM Pro-Locks mate the Solutination Completed/Solutination than 10 days or  Lock will be caracterial  All 55 day locks are at 2 35 days cost and ere deligible for you to 35 days of extensions a  All 06 day locks are at 3 500 cost and are not eligible for lock extensions.  All Non-QM blocks that eaple will be subject to a 350 per Rock Farand Worse Cane  All Non-QM blocks that express will be subject to a 350 per Rock Farand Worse Cane	Escrow Walved  WW Condo  \$150,000 \$150,000 \$150,000 \$150,000 \$1,000,000 \$2,000,000 \$2,200,000 \$22,000,000 \$25,000,000 \$35,000,000 \$35,000,000 \$35,000,000 \$35,000,000 \$54,000,000 Foreign Nat With Fico Purchase Subordinate Financing Subordinate Financing Subordinate Financing WOO & Zind Home >75% LTV	-0.250 -1.000 -1.000 -0.750 -0.750 -0.750 -0.500 -0.250 -0.500 -1.000 -2.000 -1.500 -1.500 -0.250 -0.250 -0.250	5/6	48 Months  Lock Day 15 Day 30 Day 45 Day 60 Day  Min Rate >\$2,500,000  N/Foreign Nations  Allowable F Click Her  Caps ARM 2/1/5 ARM 5/1/5  S/1/5  S/1	0.000 0.000 0.000 0.000 -0.250 -0.500 6.750 al 7.499 Fres  Ploor Margin o SOFR		DSCR 6-8 Units  Floor Price NC Floor Price NC Floor Price ARM Margill Coccus warp Prinsip Home Second Home Investment Home Units Home JULY NON-QMD - SS PPS Floor Improvement - CAN BE COMMISSION DOOR 6-4*	99.750  Margin 4.000 4.000 4.000 FECIAL  PECIAL  On all NorOM ECT, EXCLUDES	Alab Arke Arke Calife Colo Cone District of Flor Gee Gee Indistrict of Indistrict of Recolor Meta	ama mass prints		Molos Net	ntana rasaka wada Carcolina Dakota Dakota Dakota Dakota Dakota Dakota Sassas Sa	
Non QM Prelocks  Non QM Prelocks  30 day 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 All Ron-QM Pre-Locks mare be Solvaint Ecompleted/Solvainted within 10 days on Lock will be cancelled  All 45 day locks are at a 250pc out and ere eligible for up to 15 days of extensions a All 60 day locks are at a 250pc out and are not eligible for lock extensions. All 80-QM locks are at a 250pc out and are not eligible for lock extensions.	Escrow Walved  NW Condo  \$150,000  \$150,000  \$150,000 \$150,0000  \$51,500,000  \$2,200,000  \$2,200,000  \$2,200,000  \$2,200,000  \$2,200,000  \$2,300,000  \$2,300,000  \$3,300,000  \$3,500,000  \$3,500,000  \$4,000,000  Foreign Nat With Fico Purchase Subordinate Financing NOO & 2nd Home \$75% LTV  Full/Alt NOO & 2nd Home \$75% LTV  Georgia Illinois	-0.250 -1.000 -0.750 -0.000 -0.250 -0.250 -0.500 -0.250 -0.500 -1.000 -3.000 -1.500 -0.250 -0.000 -0.250 -0.250 -0.250 -0.250 -0.250	5/6	48 Months  Lock Day 15 Day 30 Day 45 Day 60 Day  Min Rate >\$2,500,000  N/Foreign Nations  Allowable F Click Her  Caps ARM 2/1/5 ARM 5/1/5  S/1/5  S/1	0.000 0.000 0.000 0.000 -0.250 -0.500 6.750 al 7.499 Fees Margin		DSCR 5-8 Units  Floor Price  NC Floor Price  ARM Margin  Occupancy  Primary Home  Second Home  Investment Home  JULY NON-QM S	99.750  Margin 4.000 4.000 4.000 FECIAL  PECIAL  On all NorOM ECT, EXCLUDES	Alab Arkeka Califu Califu Colon Conne District of Fior Geo Geo Geo Have Have Have Louit Louit Masse Masse Misse	ama mass prinis	ment Penaltie	Molos Net	ntana rasaka wada Carcolina Dakota Dakota Dakota Dakota Dakota Dakota Sassas Sa	
Non QM Prelocks  Non QM Prelocks may be locked for 30 or 45 days. 30 day Non-QM Pre-Locks may be locked for 30 or 45 days. 30 day Non-QM Pre-Locks are eligible for up to 35 days of extensions, at cost. All 64 days locks are set a 25 days oct and are eligible for up to 15 days of extensions. All 64 day locks are at a 25 days cost and are eligible for loop to 15 days of extensions. All 60 day locks are at a 25 days cost and are not eligible for look extensions. All hon-QM locks that expres will be a 25 days Petock free and Worse Case. Pricing	Encrow Walved WW Condo «\$150,000 \$151,000,00	-0.250 -1.000 -0.750 -0.250 -0.250 -0.250 -0.500 -1.000 -2.000 -2.000 -0.500 -0.500 -0.500 -0.500 -0.250 -0.250 -0.250 -0.250	5/6	48 Months  Lock Day 15 Day 30 Day 45 Day 60 Day  Min Rate >\$2,500,000  N/Foreign Nations  Allowable F Click Her  Caps ARM 2/1/5 ARM 5/1/5  S/1/5  S/1	0.000 0.000 0.000 0.000 -0.250 -0.500 6.750 al 7.499 Fres  Ploor Margin o SOFR		DSCR 5-8 Units  Floor Price NC Floor Price NC Floor Price ARM Margin Occurancy Prinsip Home Second Home Investment Home Investment Home JULY NON-QM 53 SI 978 Fice Improvement CAN SECOND WITH SECOND SOOR Se <sup>4</sup> Lender Cre	99.750 99.750 4.000 4.000 4.000 PECIAL On all NorOM ECT, EXCLLORS	Alab Arke Calife Color Conne District of Fior Fior Geo Geo Hav Hold Indi Indi Indi Indi Massad Massad Missis	ama smas smas smas smas smas smas smas	ment Penaltie	Molo Net Net Net North North Olds Or. South Tenn Ten U Vir Wast West West Wyc	ntana rasaka wada Carolina Dakota Dakota Dakota Dakota Dakota Segon Carolina Dakota Sessee Nas Ana Jina Jina Jina Jina Jina Jina Jina Ji	
Non QM Prelocks  Non QM Prelocks  30 day 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  All Non-QM Pro-Locks mate the Solutination Completed/Solutination than 10 days or  Lock will be caracterial  All 55 day locks are at 2 35 days cost and ere deligible for you to 35 days of extensions a  All 06 day locks are at 3 500 cost and are not eligible for lock extensions.  All Non-QM blocks that eaple will be subject to a 350 per Rock Farand Worse Cane  All Non-QM blocks that express will be subject to a 350 per Rock Farand Worse Cane	Escrow Walved WW Condo  \$150,000 \$150,000 \$150,000,000 \$150,000,000 \$25,000,00	-0.250 -0.750 -0.750 -0.750 -0.750 -0.750 -0.750 -0.250 -0.500 -1.000 -1.500 -1.500 -1.500 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250	5/6	48 Months  Lock Day 15 Day 30 Day 45 Day 60 Day  Min Rate >\$2,500,000  N/Foreign Nations  Allowable F Click Her  Caps ARM 2/1/5 ARM 5/1/5  S/1/5  S/1	0.000 0.000 0.000 0.000 -0.250 -0.500 6.750 al 7.499 Fres  Ploor Margin o SOFR		DSCR 5-8 Units  Floor Pric  NC Floor Pric  NC Floor Price  ARM Margin  Occupancy  Primary Norm  Second Home  Second Home  Investment Home  JULY NON-QM 55  25 8PP Price Improvement  COM: et Common Second  Lender Cre  2% Max Lender Cred  2% Max Len	99.750  100.000  100.000  100.000  100.000  100.000  100.000  100.000  100.000  100.00000  100.0000  100.0000  100.0000  100.00000  100.0000  100.00000  100.0000  100.0000  100.0000  100.0000  100.00000  100.00000  1	Alab Arkek Califu Calon Conne District of Flor Geo Geo Geo Have Have Have Hore Hore Kent Louis Massed Massed Massed Massed Massed Massed Flor Massed Flor Massed Massed Flor Massed Alas Express prohibition on PP provision	ama mmss  prinia  prin	ment Penaltie	Molo Net Net Net North North Olds Or. South Tenn Ten U Vir Wast West West Wyc	ntana rasaka wada Carcolina Dakota Dakota Dakota Dakota Dakota Dakota Sassas Sa	
Non QM Prelocks  Non QM Prelocks may be locked for 30 or 45 days. 30 day Non-QM Pre-Locks may be locked for 30 or 45 days. 30 day Non-QM Pre-Locks are eligible for up to 35 days of extensions, at cost. All 64 days locks are set a 25 days oct and are eligible for up to 15 days of extensions. All 64 day locks are at a 25 days cost and are eligible for loop to 15 days of extensions. All 60 day locks are at a 25 days cost and are not eligible for look extensions. All hon-QM locks that expres will be a 25 days Petock free and Worse Case. Pricing	Encrow Walved WW Condo «\$150,000 \$151,000,00	-0.250 -1.000 -0.750 -0.250 -0.250 -0.250 -0.500 -1.000 -2.000 -2.000 -0.500 -0.500 -0.500 -0.500 -0.250 -0.250 -0.250 -0.250	5/6	45 Months  Lock Do) 15 Day 30 Day 45 Day 45 Day 60 Day 45 Day 60 Day All Min Ratic \$2,500,000 NF oreign National Allowable for Citick Her  Citick Her  ARM 2115 1994 6min Coset Frequency	0.000 0.000 0.000 0.000 -0.250 -0.500 e 6.750 al 7.499 Fees fe Floor Margin o SOFR 6 Mo		DSCR 5-8 Units  Floor Price NC Floor Price NC Floor Price ARM Marging Corcus anny Prinsary Home Second Home Second Home Investment Home JULY NON-QM S S 695 Nos Improvement DBCR 5-6 DBCR 5-7  Lender Crite 73 Max Lender Crite 73 Max Lender Crite Corporation (FO) Co Beauses Corporation (FO) Co Beauses	99.750 99.750 4.000 4.000 4.000 4.000 4.000 6.01, EXCLUSES	Alab Arkek Califu Calon Conne District of Fior Gene Gene Here Here Here Here Hore Hore Hore Hor	ama smas smas prints are small	ment Penaltie	Molowed  Neth Neth North North North Olda Gra Gra South South Tenn 1 Fe U Wash West Wist	ntana rasaka wada Carcelina Dakota Dakota Dakota Dakota Dakota Dakota Carcelina Carcel	
Non QM Prelocks  Non QM Prelocks may be locked for 30 or 45 days. 30 day Non-QM Pre-Locks may be locked for 30 or 45 days. 30 day Non-QM Pre-Locks are eligible for up to 35 days of extensions, at cost. All 64 days locks are set a 25 days oct and are eligible for up to 15 days of extensions. All 64 day locks are at a 25 days cost and are eligible for loop to 15 days of extensions. All 60 day locks are at a 25 days cost and are not eligible for look extensions. All hon-QM locks that expres will be a 25 days Petock free and Worse Case. Pricing	Escrow Walved WW Condo  \$150,000 \$150,000 \$150,000,000 \$150,000,000 \$25,000,00	-0.250 -0.750 -0.750 -0.750 -0.750 -0.750 -0.750 -0.250 -0.500 -1.000 -1.500 -1.500 -1.500 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250	5/6	48 Months  Lock Day 15 Day 30 Day 45 Day 60 Day  Min Rate >\$2,500,000  N/Foreign Nations  Allowable F Click Her  Caps ARM 2/1/5 ARM 5/1/5  S/1/5  S/1	0.000  0.000  0.000  0.000  0.250  0.500  6.750  1.7499  Fors  Margin  0 SOFR  6 Mo		DSCR 5-8 Units  Floor Pric  NC Floor Pric  NC Floor Price  ARM Margin  Occupancy  Primary Norm  Second Home  Second Home  Investment Home  JULY NON-QM 55  25 8PP Price Improvement  COM: et Common Second  Lender Cre  2% Max Lender Cred  2% Max Len	99.750  99.750  Margin 4.000  4.000  4.000  PECIAL  on all NorOM ECT, EXCLUDES  dit  dit  cod as Lorder Pull Flyppios Loren Pull Flypsios Loren Pull Sta Book	Alab Arke Arke Color Color Conne District of Fior Fior Geo Hav Idal Idal Idal Idal Idal Idal Idal Idal	ama smass printa crado cuticut Columbia crida rida grigia vali ho columbia	ment Penaltie	Molowed  Neth Neth North North North Olda Gra Gra South South Tenn 1 Fe U Wash West Wist	ntana rasaka wada Carolina Dakota Dakota Dakota Dakota Dakota Segon Carolina Dakota Sessee Nas Ana Jina Jina Jina Jina Jina Jina Jina Ji	
Non QM Prelocks  Non QM Prelocks  30 day 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. All Non-QM Pre-Locks mare be Submitted Completed/Submitted within 10 days or Lock will be cancelled All 45 day locks are at a 550pp cost and ser not eligible for lock extensions of All Non-QM locks that expire will be subject to a 250p Relock Fee and Worse Case Pricing  Temporary Property Eligibility Restrictions	Escrow Walved WW Condo  \$150,000 \$150,0	-0.250 -0.750 -0.750 -0.750 -0.750 -0.750 -0.750 -0.250 -0.500 -1.000 -1.500 -1.500 -1.500 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250	5/6	45 Months  Lock D <sub>2</sub> ) 15 Day 30 Day 45 Day 60 Day 45 Day 60 Day Min Eath 32 500,000 NForeign Nationa Allowable Fa Citick Her Citick Her Care ARM 2/15	0.000  0.000  0.000  0.000  0.250  0.500  6.750  6.7499  Floor  Margin  0 SOFR  6 Mo		DSCR 5-8 Units  Floor Price  NC Floor Price  A Floor Price  Second Home  Investment Home  JULY NON-QM 3  25 BPS Price Improvement  ON ISC COMMISSION IN INC.  Lender Cre  2% Max Ledour Credit calls to discovered  Lender Cred  A Max Ledour Credit calls to discovered  The A Floor Price  A Geometric Max Ledour Credit calls to discovered  The A Geometric Max Ledour Credit calls to discovered  The A Geometric Max Ledour Credit Calls for the A Floor Price  The A Geometric Max Ledour Credit Calls for the A Floor  Floor A Geometric Max Ledour Credit Calls for the A Floor  Floor A Geometric Max Ledour Credit Calls for the A Floor  Floor A Geometric Max Ledour Credit Calls for the A Floor  Floor A Floor  A Floor A Floor  A Floor A Floor  A Fl	99.750  99.750  Margin 4.000  4.000  4.000  PECIAL  on all NorOM ECT, EXCLUDES  dit  dit  cod as Lorder Pull Flyppios Loren Pull Flypsios Loren Pull Sta Book	Alab Arkek Califu Calon Conne District of Fior Gene Gene Here Here Here Here Hore Hore Hore Hor	ama smass printa crado cuticut Columbia crida rida grigia vali ho columbia	ment Penaltie	Molowed  Neth Neth North North North Olda Gra Gra South South Tenn 1 Fe U Wash West Wist	ntana rasaka wada Carcelina Dakota Dakota Dakota Dakota Dakota Dakota Carcelina Carcel	
Non QM Prelocks  Non QM Prelocks  Non QM Prelocks may be locked for 30 or 45 days. 30 day from QM Pre-Locks are eligible for up to 15 days of extensions at cost. All flow QM Pre-Locks are eligible for up to 15 days of extensions at cost. All 65 day locks are at a 25bp cost and are eligible for up to 15 days of extensions. All 60 day locks are at a 25bp cost and are eligible for up to 15 days of extensions. All flow QM bods that expire will be higher to a 25bp flooks free and Worse Case Friend  Temporary Property Eligibility Restrictions  Properties located in the following City/County are NOT eligible	Escrow Walved WW Condo  \$150,000 \$150,0	-0.250 -0.750 -0.750 -0.750 -0.750 -0.750 -0.750 -0.250 -0.500 -1.000 -1.500 -1.500 -1.500 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250	5.76	48 Months Lock Dry 15 Day 30 Day 45 Day 60 Day 60 Day 60 Day 61 Day 62 Day 63 Day 64 Day 65 Day 65 Day 66 Day 67 Day 68 Day 68 Day 68 Day 69 Day 69 Day 69 Day 60 D	0.000  0.000 0.000 0.000 -0.250 -0.500  6.750 6.750  Floor Margin o SOFR 6 Mo  5 see Below		DSCR 5-8 Units  Floor Price NC Floor Price NC Floor Price ARM Manage General Price ARM Manage General Prince Second Home Insectment Home Insec	100.000  90.750  Margin 4.000 4.000  PECIAL  on all NorOM ECT, EXCLIDES  dit  is above.  Dead may be placed to over.	Alab Arke Arke Color Color Conne District of Fior Fior Geo Hav Idal Idal Idal Idal Idal Idal Idal Idal	sama smas praia pr		Moio Net Net Net North North Olda Orn South South Fenn Ten U Vir Wash West West Wise New Nove New New New New New	ntana rasaka wada Carolina Dakota Dakota Dakota Dakota Dakota Dakota Carolina Dakota	
Non QM Prelocks  Non QM Prelocks  Non QM Prelocks may be locked for 30 or 45 days 30 day Non QM Prelocks are eligible for up to 15 days of extensions at cost. All Ron-QM rocks are the spile for up to 15 days of extensions at cost to the spile for up to 15 days of extensions to took will be cancelled.  All 45 day locks are at a 550pc cost and are not eligible for lock extensions. All Ron-QM locks that expire will be subject to a 250p Relock Fee and Worse Case Priding  Temporary Property Eligibility Restrictions  Properties located in the following City/County are NOT eligible to be locked:	Escrow Walved WW Condo  \$150,000 \$150,0	-0.250 -0.750 -0.750 -0.750 -0.750 -0.750 -0.750 -0.250 -0.500 -1.000 -1.500 -1.500 -1.500 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250	5.56	48 Months Lock Dry 15 Day 30 Day 45 Day 60 Day 60 Day 60 Day 61 Day 62 Soo,000 Allowable F Click Her Cape ARM 21/15 ARM 51/15	0.000  ys. 0.000 0.000 0.000 0.050 0.0500 0.		DSCR 5-8 Units  Floor Price  NC Floor Price  A Floor Price  Second Home  Investment Home  JULY NON-QM 3  25 BPS Price Improvement  ON ISC COMMISSION IN INC.  Lender Cre  2% Max Ledour Credit calls to discovered  Lender Cred  A Max Ledour Credit calls to discovered  The A Floor Price  A Geometric Max Ledour Credit calls to discovered  The A Geometric Max Ledour Credit calls to discovered  The A Geometric Max Ledour Credit Calls for the A Floor Price  The A Geometric Max Ledour Credit Calls for the A Floor  Floor A Geometric Max Ledour Credit Calls for the A Floor  Floor A Geometric Max Ledour Credit Calls for the A Floor  Floor A Geometric Max Ledour Credit Calls for the A Floor  Floor A Floor  A Floor A Floor  A Floor A Floor  A Fl	100.000  90.750  Margin 4.000 4.000  PECIAL  on all NorOM ECT, EXCLIDES  dit  is above.  Dead may be placed to over.	Alab Arket Calific Calo Cone District of Fior Fior Gee Gee Individual Individ	ama smas miss prints are all and a small a		Moio Net Net Net North North Olda Or South South South Fen Ten U Vi Vi Vi Wash West West West New New New New New	ntana sraska wada Carolina Dakota Dakota Dakota Dakota Dakota Dakota Saranina Dakota Saranina	
Non QM Prelocks  Non QM Prelocks  10 on 45 days 30 day fron QM Pre-Locks may be toked for 30 or 45 days 30 day fron QM Pre-Locks are eligible for up to 15 days of extensions at cost All Son-QM Pre-Locks must be submitted Completed/s/Lemitted white 10 days or All 50 days locks are et at 25 bey not at ene eligible for up to 15 days of extensions it All 50 days locks are et at 25 bey not at ene eligible for up to 15 days of extensions. All 50 on-QM locks are et at 25 bey not at ene eligible for lock extensions. All Non-QM locks that expire will be subject to 255p Relock Free and Worse Case Prioring  Temporary Property Eligibility Restrictions  Temporary Property Eligibility Restrictions  Properties located in the following City/County are NOT eligible to be locked:  Battlimore City, Maryland  (Properties located in Battlimore City, Maryland  (Properties located in Battlimore City, Maryland	Escrow Walved WW Condo  \$150,000 \$150,0	-0.250 -0.750 -0.750 -0.750 -0.750 -0.750 -0.750 -0.250 -0.500 -1.000 -1.500 -1.500 -1.500 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250	5/5/5/77/6	48 Months  15 Day  30 Day  30 Day  40 Day  41 Day  42 Day  43 Day  44 Day  45 Day  46 Day  47 Day  48	0.000  0.000 0.000 0.000 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.05000 0.05000 0.05000 0.05000 0.05000 0.05000		DSCR 5-8 Units  Floor Frice NC Floor Price NC Floor Price ARM Margin Occupants Primary Name Second Home Investment Home Investment Home JULY NON-QM 55 25 PF Price Improvement - NAM BE COMMISSO WITH 885 CORD 1-5- COMMISSO CONTRACT - NAME COMMISSO WITH 885 C	99.750 99.750 15 Marytin 4.000 4.000 4.000 4.000 6.000	Alab Arke Arke Color Color Conne District of Fior Fior Geo Hav Idal Idal Idal Idal Idal Idal Idal Idal	ama smass prina crado cuticut Columbia crida cri	ricted" Prepa	Moio Net Net Net North North Olda Orn South South Fenn Ten U Vir Wash West West Wise New Nove New New New New New	ntana rasaka wada Carolina Dakota Dakota Dakota Dakota Dakota Dakota Carolina Dakota	
Non QM Prelocks  Non QM Prelocks  Non QM Prelocks 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. All low-QM Preciocals must be sub-locked by the cancelled control of the concelled control of the cancelled control of the cancel of	Escrow Walved WW Condo  \$150,000 \$150,0	-0.250 -0.750 -0.750 -0.750 -0.750 -0.750 -0.750 -0.250 -0.500 -1.000 -1.500 -1.500 -1.500 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250	5/5/5/77/6	48 Months  15 Day  30 Day  30 Day  40 Day  41 Day  42 Day  43 Day  44 Day  45 Day  46 Day  47 Day  48	0.000  0.000 0.000 0.000 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.0500 0.05000 0.05000 0.05000 0.05000 0.05000 0.05000		DSCR 5-8 Units  Floor Frice NC Floor Price NC Floor Price ARM Margin Occupants Primary Name Second Home Investment Home Investment Home JULY NON-QM 55 25 PF Price Improvement - NAM BE COMMISSO WITH 885 CORD 1-5- COMMISSO CONTRACT - NAME COMMISSO WITH 885 C	99.750 99.750 15 Marytin 4.000 4.000 4.000 4.000 6.000	Alab Arket Calific Calo Cone District of Fior Fior Gee Gee Individual Individ	sama mass profia rado ctctout Columbia rida rida rida rida rida rida rida ri	ricted" Preparent	Moio Net Net Net North North Olda Or South South South Fen Ten U Vi Vi Vi Wash West West West New New New New New	ntanas raska wada Carcolina Dakota Dakota Dakota Dakota Dakota Dakota Sassa Sa	
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