



Lending Pros Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective Date: Tue, November - 18 - 2025

Lock Request

Base Price			NonQM Lending Pros									
30 Day Lock			Loan Level Pricing Adjustments									
Rate	Full Doc	Alt Doc	FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
5.999	98.313	98.063	780+	0.625	0.475	0.475	0.475	0.350	0.075	(0.375)	(1.375)	(3.275)
6.125	98.938	98.688	760-779	0.500	0.438	0.438	0.350	0.225	(0.025)	(0.500)	(1.875)	(3.525)
6.250	99.476	99.226	740-759	0.438	0.350	0.350	0.225	(0.025)	(0.525)	(0.750)	(2.125)	(3.775)
6.375	99.976	99.726	720-739	0.350	0.225	0.225	(0.025)	(0.400)	(0.750)	(1.025)	(2.875)	(4.275)
6.499	100.413	100.163	700-719	(0.025)	(0.275)	(0.275)	(0.650)	(0.775)	(1.275)	(1.900)	(3.625)	(5.025)
6.625	100.811	100.561	680-699	(0.275)	(0.650)	(0.650)	(0.775)	(1.275)	(1.900)	(2.925)	(4.625)	#N/A
6.750	101.202	100.952	660-679	(0.775)	(0.775)	(0.775)	(1.275)	(1.775)	(2.875)	(3.875)	#N/A	#N/A
6.875	101.585	101.335	640-659	(1.625)	(1.750)	(1.875)	(2.250)	(2.625)	(3.875)	(4.775)	#N/A	#N/A
6.999	101.960	101.710	620-639	(2.500)	(2.500)	(2.625)	(2.775)	(3.275)	(4.775)	(5.750)	#N/A	#N/A
7.125	102.327	102.077	600-619	(3.000)	(3.250)	(3.500)	(3.750)	(4.250)	(5.625)	(6.500)	#N/A	#N/A
7.250	102.686	102.436										
7.375	103.038	102.788										
7.499	103.382	103.132										
7.625	103.718	103.468										
7.750	104.046	103.796										
7.875	104.366	104.116										
7.999	104.647	104.397										
8.125	104.897	104.647										
8.250	105.147	104.897										
8.375	105.397	105.147										
8.499	105.647	105.397										
8.625	105.897	105.647										
8.750	106.085	105.835										
8.875	106.272	106.022										
8.999	106.460	106.210										
9.125	106.647	106.397										
9.250	106.835	106.585										
9.375	107.022	106.772										
9.499	107.210	106.960										
9.625	107.397	107.147										
9.750	107.585	107.335										
9.875	107.710	107.460										
9.999	107.835	107.585										
10.125	107.960	107.710										
10.250	108.085	107.835										
10.375	108.210	107.960										
10.499	108.335	108.085										
10.625	108.460	108.210										
10.750	108.585	108.335										
10.875	108.710	108.460										
Lock Term			Prepayment Penalty									
45 Day	(0.250)		No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
60 Day	(0.500)		No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	#N/A
Extension Cost			12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
See Below Extension Cost			24 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	#N/A
All Rates @ 2 bps / day Extension Cost			36 Months PPP*	0.250	0.125	0.125	0.125	0.125	0.125	0.125	0.063	#N/A
Current lock extension costs/policies apply to all active locks, regardless of lock date			48 Months PPP*	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125	#N/A
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost			60 Months PPP*	0.750	0.625	0.625	0.625	0.625	0.625	0.625	0.500	#N/A
All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions			12 Months PPP (5% Fixed)**	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A
			24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	#N/A
			36 Months PPP (5% Fixed)**	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125	#N/A
			48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.375	#N/A
			60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.625	#N/A
Allowable Fees			Interest Only 30Yr FIX	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
Click Here			Interest Only 40Yr or ARM (30&40Yr)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A
PPP Requirements			Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
			DTI > 45% - All Doc Types	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	#N/A
			DTI ≥ 50% - All Doc Types	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(1.000)	#N/A	#N/A
			ITIN	(1.500)	(1.500)	(2.000)	(2.000)	(2.000)	(2.000)	(2.250)	(2.500)	#N/A
			Foreign Nat' With Fico	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	(2.000)	#N/A	#N/A	#N/A
			Subordinate Financing	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
			Payment History									
			0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			1x30x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	(2.000)	#N/A
			1x60x12	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A	#N/A
			1x30x6	(1.500)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	(2.000)	#N/A	#N/A
			0x30x24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			Credit Events									
			12 Months	(1.500)	(1.500)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	#N/A
			24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	(1.500)	#N/A	#N/A
			36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)
			48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			State Tier Adjustment									
			Tier 1 States	CA, MD, AZ, MA, NV, CO, GA, VA, WA, NJ, CT, SC, UT, OR, HI								0.000
			Tier 2 States	IL, NC, PA, TN, OH, OK, MI, MO, IN, RI, LA, ID, MN, DC, TX, FL								0.150
			Tier 3 States	AK, AR, AL, WI, KY, MS, KS, NM, NH, WV, WV, NE, ME, MT, DE, SD, ND, IA, VT								0.250

NOVEMBER FLASH SPECIAL
25 BPS on NonQM and DSCR



Lending Pros Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective Date: Tue, November - 18 - 2025

Base Price		
30 Day Lock		
Rate	DSCR	DSCR 5-8
5.999	97.813	#N/A
6.125	98.438	#N/A
6.250	98.875	#N/A
6.375	99.251	#N/A
6.499	99.751	#N/A
6.625	100.219	#N/A
6.750	100.657	#N/A
6.875	101.079	#N/A
6.999	101.485	#N/A
7.125	101.860	#N/A
7.250	102.235	#N/A
7.375	102.610	#N/A
7.499	102.954	98.750
7.625	103.266	99.250
7.750	103.547	99.500
7.875	103.829	99.750
7.999	104.110	100.250
8.125	104.391	100.500
8.250	104.672	100.750
8.375	104.954	101.000
8.499	105.235	101.250
8.625	105.485	101.500
8.750	105.735	101.750
8.875	105.985	102.000
8.999	106.235	102.500
9.125	106.485	102.750
9.250	106.610	103.000
9.375	106.735	103.250
9.499	106.860	103.500
9.625	106.985	103.750
9.750	107.110	104.000
9.875	107.235	104.250
9.999	107.360	104.500
10.125	107.485	104.750
10.250	107.610	105.000
10.375	107.735	105.250
10.499	107.860	105.500
10.625	107.985	105.750
10.750	108.110	106.000
10.875	108.235	106.250

Lock Term		LLPA
45 Day		(0.250)
60 Day		(0.500)
Extension Cost		
Temporary Guidance See Below Extension Cost		
All Rates @ 2 bps / day Extension Cost		
Current lock extension costs/policies apply to all active locks, regardless of lock date		
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost		
All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions		
Allowable Fees		
Click Here		
PPP Requirements		
PPP Required on NOO>80% LTV		
* 6 Months interest on 80% of the Principal Balance *		
** 5% Fixed PPP option is 5% penalty on Current Balance for the duration of the Pre-Pay Term **		

DSCR Lending Pros								
Loan Level Pricing Adjustments								
FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+	1.125	1.000	0.875	0.850	0.475	0.400	(0.125)	(2.000)
760-779	1.000	0.850	0.850	0.700	0.350	0.275	(0.375)	(2.250)
740-759	0.850	0.725	0.725	0.563	0.250	0.063	(0.500)	(2.500)
720-739	0.725	0.600	0.600	0.500	(0.125)	(0.250)	(1.375)	(3.000)
700-719	0.350	0.100	0.100	(0.125)	(0.400)	(1.150)	(2.125)	#N/A
680-699	0.100	(0.275)	(0.275)	(0.400)	(1.000)	(1.650)	(2.875)	#N/A
660-679	(0.400)	(0.400)	(0.900)	(1.400)	(2.125)	(2.750)	#N/A	#N/A
640-659	(0.900)	(1.250)	(1.650)	(1.875)	(2.875)	(3.625)	#N/A	#N/A
620-639	(2.000)	(2.250)	(2.400)	(2.875)	(3.625)	#N/A	#N/A	#N/A
Program								
SELECT - DSCR	0.500	0.500	0.500	0.500	0.500	0.500	#N/A	#N/A
Core DSCR (≥1.20)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Core DSCR (≥1.00)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Sub1 DSCR (0.75-0.99)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A
No Ratio DSCR - < 0.75	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	#N/A	#N/A	#N/A
DSCR Fusion (DSCR + Asset Util)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A
Purpose								
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate Term Refi	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)
Cash Out Refi	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	#N/A	#N/A
Rate Term Refi FICO < 680	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	#N/A
Cash Out Refi FICO < 680	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	(1.000)	#N/A	#N/A
Loan Amount								
<\$150,000	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.500)
\$150,001-\$250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)
\$250,001-\$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$1,000,000	0.375	0.250	0.250	0.250	0.250	0.000	0.000	0.000
>\$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$2,000,000	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.500)	#N/A
>\$2,500,000	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	#N/A
>\$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	#N/A	#N/A
>\$3,500,000	(2.000)	(2.250)	(2.500)	(3.000)	#N/A	#N/A	#N/A	#N/A
Property/Units								
NW Condo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.500)	#N/A	#N/A
Short Term Rental	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	#N/A
2 Units	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
3-4 Units	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A
Prepayment Penalty								
No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)
12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
24 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)
36 Months PPP*	0.250	0.125	0.125	0.125	0.125	0.125	0.125	0.063
48 Months PPP*	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125
60 Months PPP*	0.750	0.625	0.625	0.625	0.625	0.625	0.625	0.500
12 Months PPP (5% Fixed)**	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)
24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
36 Months PPP (5% Fixed)**	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125
48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.375
60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.625
Other								
Interest Only 30Yr FIX	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	#N/A
Intt Only: 40Yr or ARM (30&40Yr)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	#N/A
Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
ITIN	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	#N/A	#N/A
Foreign Nat' With Fico	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.750)	#N/A	#N/A
Subordinate Financing	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Payment History								
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1x30x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	(2.000)
1x60x12	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A
1x30x6	(1.500)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A
0x30x24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Credit Events								
12 Months	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)
24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)
36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)
48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NonQM Price Calculator		
Inputs		
Interest Rate →	Choose a Selection	Reset
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	FALSE
Program	Choose a Selection	#N/A
Reserves	Choose a Selection	0.000
Payment History	0x30x12	#N/A
Credit Events	NONE	0.000
Doc Type	Choose a Selection	0.000
Additional Adj's	Choose a Selection	#N/A
Citizenship	Choose a Selection	0.000
Loan Balance	Choose a Selection	#N/A
Purpose	Choose a Selection	#N/A
DSCR Cashout	Choose a Selection	0.000
Occupancy	Choose a Selection	0.000
Property Type	Choose a Selection	0.000
Loan Term	30YR Fixed	#N/A
Escrow	Escrow Not Waived	#N/A
Prepayment Penalty	Choose a Selection	0.000
NJ - Title Vesting		0.000
State	Choose a Selection	0.000
Lock Term	30 Day	#N/A
Buydown	No	0.000
Subordinate Financing	No	0.000
Possible Eligibility Issue	No	0.000
State Tier Adjustment	Choose a Selection	0.000
Special	Not Applicable	FALSE
Total LLPA		#N/A
Gross Rate Sheet Price (Prior to LLPAs)		#N/A
Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)		Minimum Rate
Max YSP		#N/A
Final Price →		#N/A
MANUAL LPC CALCULATOR		
Loan amount	\$500,000.00	
LPC %	2.250	\$11,250.00
LPC Flat Fee		0.000
Total LPC LLPA	2.250	
Final Price AFTER LPC →		#N/A
*YSP allowed up to 102,000, may be paid to borrower on all Loans, or to Broker on Business Purpose Loans only		
*YSP & Lender Credit are not Applicable to DSCR 5-8 Unit		
Calculator does not verify eligibility. Please use in conjunction with product matrix.		
Max Price		
24-60 Months PPP	102.000	Georgia (0.250)
>\$2,500,000	101.000	Illinois (0.250)
80.01-90.00% LTV	101.000	Kansas (0.250)
ITIN/Foreign National	101.000	New Jersey (0.250)
Subord Financing	100.000	North Carolina (0.250)
No PPP	100.000	Ohio (0.250)
12 Months PPP	101.500	Terms LLPA
NJ Title Vested in LLC	100.000	15YR Fixed 0.250
DSCR 5-8 Units	100.000	30YR Fixed 0.000
Floor Price		40YR Fixed (0.500)
NC Floor Price	99.750	5/6 30YR ARM 0.000
Min Rate		5/6 40YR ARM (0.500)
>\$2,500,000	6.625	7/6 30YR ARM 0.000
ITIN/Foreign National	7.375	7/6 40YR ARM (0.500)
		Terms Caps
		5/6 ARM 2/1/5
		7/6 ARM 5/1/5
		Floor Margin
		Index 6 Month SOFR
		Reset 6 Month
		Margin 4.000
State Tier Adjustment		
Tier 1 States	CA, MD, AZ, MA, NV, CO, GA, VA, WA, NJ, CT, SC, UT, OR, HI	0.000
Tier 2 States	IL, NC, PA, TN, OH, OK, MI, MO, IN, RI, LA, ID, MN, DC, TX, FL	0.150
Tier 3 States	AK, AR, AL, WI, KY, MS, KS, NM, NH, WY, WV, NE, ME, MT, DE, SD, ND, IA, VT	0.250