

January SPECIAL
25 BPS on NonQM and DSCR



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

Effective Date: Fri, January - 2 - 2026

Lock Request

Base Price		
30 Day Lock		
Rate	Full Doc	Alt Doc
5.999	98.163	97.913
6.125	98.788	98.538
6.250	99.326	99.076
6.375	99.826	99.576
6.499	100.263	100.013
6.625	100.661	100.411
6.750	101.052	100.802
6.875	101.435	101.185
6.999	101.810	101.560
7.125	102.177	101.927
7.250	102.536	102.286
7.375	102.888	102.638
7.499	103.232	102.982
7.625	103.568	103.318
7.750	103.896	103.646
7.875	104.216	103.966
7.999	104.497	104.247
8.125	104.747	104.497
8.250	104.997	104.747
8.375	105.247	104.997
8.499	105.497	105.247
8.625	105.747	105.497
8.750	105.935	105.685
8.875	106.122	105.872
8.999	106.310	106.060
9.125	106.497	106.247
9.250	106.685	106.435
9.375	106.872	106.622
9.499	107.060	106.810
9.625	107.247	106.997
9.750	107.435	107.185
9.875	107.560	107.310
9.999	107.685	107.435
10.125	107.810	107.560
10.250	107.935	107.685
10.375	108.060	107.810
10.499	108.185	107.935
10.625	108.310	108.060
10.750	108.435	108.185
10.875	108.560	108.310

Lock Term	LLPA	
45 Day	(0.250)	
60 Day	(0.500)	

Extension Cost	
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 $\text{NOO} > 80\% \text{ LTV}$

* 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 **

Figure 1. The effect of the number of trials on the number of correct responses. The number of correct responses was significantly higher for the 10-trial condition than for the 5-trial condition. Error bars represent the standard error of the mean.

NonQM 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	85.01-90
780+	0.625	0.475	0.475	0.475	0.350	0.075	(0.500)	(1.625)	(3.525)
760-779	0.500	0.438	0.438	0.350	0.225	(0.025)	(0.625)	(2.125)	(3.775)
740-759	0.438	0.350	0.350	0.225	(0.025)	(0.525)	(0.875)	(2.375)	(4.025)
720-739	0.350	0.225	0.225	(0.025)	(0.400)	(0.750)	(1.150)	(3.125)	(4.525)
700-719	(0.025)	(0.275)	(0.275)	(0.650)	(0.775)	(1.275)	(2.025)	(3.875)	(5.275)
680-699	(0.275)	(0.650)	(0.650)	(0.775)	(1.275)	(1.900)	(3.050)	(4.875)	#N/A
660-679	(0.775)	(0.775)	(0.775)	(1.275)	(1.775)	(2.875)	(4.000)	#N/A	#N/A
640-659	(1.625)	(1.750)	(1.875)	(2.250)	(2.625)	(3.875)	(4.900)	#N/A	#N/A
620-639	(2.500)	(2.500)	(2.625)	(2.775)	(3.275)	(4.775)	(5.875)	#N/A	#N/A
600-619	(3.000)	(3.250)	(3.500)	(3.750)	(4.250)	(5.625)	(6.625)	#N/A	#N/A

[illegible][illegible]

Purpose									
Purchase	0.000	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	(0.125)	(0.250)	(0.250)	#N/A
Cash Out Refi	0.000	(0.125)	(0.125)	(0.250)	(0.500)	(0.625)	(0.625)	#N/A	#N/A
Rate Term Refi FICO < 680	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	#N/A	#N/A
Cash Out Refi FICO < 680	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)	(1.000)	#N/A	#N/A	#N/A

Loan Amount									
<\$150,000	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.250)	(1.250)
\$150,001-\$250,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)
\$250,001-\$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$500,001-\$1,000,000	0.375	0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.250
>\$1,000,000	0.625	0.500	0.375	0.250	0.250	0.250	0.250	0.000	0.000
>\$1,500,000	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.000	0.000
>\$2,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	#N/A
>\$2,500,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
>\$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A
>\$3,500,000	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	#N/A	#N/A
>\$4,000,000	(3.000)	(3.000)	(3.000)	(3.000)	#N/A	#N/A	#N/A	#N/A	#N/A

Occupancy/Property/Units									
NOO	(0.375)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A
2nd Home	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A
NW Condo	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	#N/A	#N/A	#N/A
2 Units	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
3-4 Units	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.500)	(0.625)	#N/A	#N/A

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NonQM Price Calculator		
Inputs		
Interest Rate →	Choose a Selection	Reset
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	FALSE
Program	Core	FN/A
Reserves	Choose a Selection	0.000
Payment History	0x30x12	FN/A
Credit Events	NONE	0.000
Doc Type	Choose a Selection	0.000
Additional Adjs	Choose a Selection	FN/A
Citizenship	Choose a Selection	0.000
DTI	Choose a Selection	0.000
Loan Balance	Choose a Selection	FN/A
Purpose	Choose a Selection	FN/A
Occupancy	Choose a Selection	0.000
Property Type	Choose a Selection	0.000
Loan Term	30YR Fixed	FN/A
Escrow	Escrow Not Waived	FN/A
Prepayment Penalty	Choose a Selection	0.000
NJ - Title Vesting		0.000
State	Choose a Selection	0.000
Lock Term	30 Day	FN/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		Terms	Caps
Owner/2nd Home	102.000	5/6 ARM	2/1/5
>\$2,500,000	101.000	7/6 ARM	5/1/5
80.01-90.00% LTV	101.000	Floor	Margin
ITIN/Foreign National	101.000	Index	6 Month SOFR
Subord Financing	100.000	Reset	6 Month
No PPP	100.000	Margin	4.000
12 Months PPP	101.500	Terms	LLPA
24-60 Months PPP	102.000	15YR Fixed	0.250
Floor Price		30YR Fixed	0.000
NC Floor Price	99.750	40YR Fixed	(0.500)
Min Rate		5/6 30YR ARM	0.000
>\$2,500,000	6.625	5/6 40YR ARM	(0.500)
ITIN/Foreign National	7.375	7/6 30YR ARM	0.000
Full Doc Includes		7/6 40YR ARM	(0.500)

Tax Returns	Alt Doc Column Includes
1099 Only	12 Bank Statements
Asset Utilization Only	12 or 24 CPA P&L
Asset Utilization W/ Full Doc	Asset Utilization W/ Bank Stmt
VOE	

State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250

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January SPECIAL

25 BPS on NonQM and DSCR



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

Effective Date: Fri, January - 2 - 2026

Base Price		
30 Day Lock		
Rate	DSCR	DSCR 5-8
5.999	97.663	#N/A
6.125	98.288	#N/A
6.250	98.725	#N/A
6.375	99.101	#N/A
6.499	99.601	#N/A
6.625	100.069	#N/A
6.750	100.507	#N/A
6.875	100.929	#N/A
6.999	101.335	#N/A
7.125	101.710	#N/A
7.250	102.085	#N/A
7.375	102.460	#N/A
7.499	102.804	98.750
7.625	103.116	99.250
7.750	103.397	99.500
7.875	103.679	99.750
7.999	103.960	100.250
8.125	104.241	100.500
8.250	104.522	100.750
8.375	104.804	101.000
8.499	105.085	101.250
8.625	105.335	101.500
8.750	105.585	101.750
8.875	105.835	102.000
8.999	106.085	102.500
9.125	106.335	102.750
9.250	106.460	103.000
9.375	106.585	103.250
9.499	106.710	103.500
9.625	106.835	103.750
9.750	106.960	104.000
9.875	107.085	104.250
9.999	107.210	104.500
10.125	107.335	104.750
10.250	107.460	105.000
10.375	107.585	105.250
10.499	107.710	105.500
10.625	107.835	105.750
10.750	107.960	106.000
10.875	108.085	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	(0.625)	(2.500)
760-779	1.000	0.850	0.850	0.700	0.350	0.275	(0.875)	(2.750)
740-759	0.850	0.725	0.725	0.563	0.250	0.063	(1.000)	(3.000)
720-739	0.725	0.600	0.600	0.500	(0.125)	(0.250)	(1.875)	(3.500)
700-719	0.350	0.100	0.100	(0.125)	(0.400)	(1.150)	(2.625)	#N/A
680-699	0.100	(0.275)	(0.275)	(0.400)	(1.000)	(1.650)	(3.375)	#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 National	(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)	(0.500)	(0.500)	(0.500)	(0.500)
48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250