

February Special

25 BPS NonQm & DSCR

25 BPS ARMS



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

Effective Date: Mon, February - 9 - 2026

Table with columns: Rate, Full Doc, Alt Doc, FICO/LTV, and various interest rate scenarios (e.g., <=50, 50.01-55, etc.). Includes sections for Lock Term, Extension Cost, and PPP Requirements.

Table with columns: Interest Rate, LTV Range, FICO Range, Program, Reserves, Payment History, Credit Events, Doc Type, Additional Adjs, Citizenship, DTI, Loan Balance, Purpose, Occupancy, Property Type, Loan Term, Escrow, Prepayment Penalty, NU - Title Vesting, State, Lock Term, Buydown, Subordinate Financing, Possible Eligibility Issue, State Tier Adjustment, Special, Total LLPA, Gross Rate Sheet Price, Net Price, Final Price, Manual LPC Calculator, Max Price, Terms, Caps, Full Doc Includes, Tax Returns, Asset Utilization Only, Asset Utilization W/ Full Doc, VOE, State Tier Adjustment, Tier 1 States, Tier 2 States, Tier 3 States.



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

Effective Date: Mon, February - 9 - 2026

February Special
25 BPS NonQm & DSCR
25 BPS ARMS

| Rate | DSCR | DSCR 5-8 | FICO/LTV | <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 |
|--------|---------|----------|----------|---------|----------|----------|----------|----------|----------|----------|----------|
| 5.999 | 98.888 | #N/A | 780+ | 1.125 | 1.000 | 0.875 | 0.850 | 0.475 | 0.400 | (0.625) | (2.500) |
| 6.125 | 99.313 | #N/A | 760-779 | 1.000 | 0.850 | 0.850 | 0.700 | 0.350 | 0.275 | (0.875) | (2.750) |
| 6.250 | 99.750 | #N/A | 740-759 | 0.850 | 0.725 | 0.725 | 0.563 | 0.250 | 0.063 | (1.000) | (3.000) |
| 6.375 | 100.126 | #N/A | 720-739 | 0.725 | 0.600 | 0.600 | 0.500 | (0.125) | (0.250) | (1.875) | (3.500) |
| 6.499 | 100.626 | #N/A | 700-719 | 0.350 | 0.100 | 0.100 | (0.125) | (0.400) | (1.150) | (2.625) | #N/A |
| 6.625 | 101.094 | #N/A | 680-699 | 0.100 | (0.275) | (0.275) | (0.400) | (1.000) | (1.850) | (3.375) | #N/A |
| 6.750 | 101.532 | #N/A | 660-679 | (0.400) | (0.400) | (0.900) | (1.400) | (2.125) | (2.750) | #N/A | #N/A |
| 6.875 | 101.954 | #N/A | 640-659 | (0.900) | (1.250) | (1.650) | (1.875) | (2.875) | (3.625) | #N/A | #N/A |
| 6.999 | 102.360 | #N/A | 620-639 | (2.000) | (2.250) | (2.400) | (2.875) | (3.625) | #N/A | #N/A | #N/A |
| 7.125 | 102.735 | #N/A | | | | | | | | | |
| 7.250 | 103.110 | 97.735 | | | | | | | | | |
| 7.375 | 103.485 | 98.125 | | | | | | | | | |
| 7.499 | 103.829 | 98.750 | | | | | | | | | |
| 7.625 | 104.141 | 99.250 | | | | | | | | | |
| 7.750 | 104.422 | 99.500 | | | | | | | | | |
| 7.875 | 104.704 | 99.750 | | | | | | | | | |
| 7.999 | 104.985 | 100.250 | | | | | | | | | |
| 8.125 | 105.266 | 100.500 | | | | | | | | | |
| 8.250 | 105.547 | 100.750 | | | | | | | | | |
| 8.375 | 105.829 | 101.000 | | | | | | | | | |
| 8.499 | 106.110 | 101.250 | | | | | | | | | |
| 8.625 | 106.360 | 101.500 | | | | | | | | | |
| 8.750 | 106.610 | 101.750 | | | | | | | | | |
| 8.875 | 106.860 | 102.000 | | | | | | | | | |
| 8.999 | 107.110 | 102.500 | | | | | | | | | |
| 9.125 | 107.360 | 102.750 | | | | | | | | | |
| 9.250 | 107.485 | 103.000 | | | | | | | | | |
| 9.375 | 107.610 | 103.250 | | | | | | | | | |
| 9.499 | 107.735 | 103.500 | | | | | | | | | |
| 9.625 | 107.860 | 103.750 | | | | | | | | | |
| 9.750 | 107.985 | 104.000 | | | | | | | | | |
| 9.875 | 108.110 | 104.250 | | | | | | | | | |
| 9.999 | 108.235 | 104.500 | | | | | | | | | |
| 10.125 | 108.360 | 104.750 | | | | | | | | | |
| 10.250 | 108.485 | 105.000 | | | | | | | | | |
| 10.375 | 108.610 | 105.250 | | | | | | | | | |
| 10.499 | 108.735 | 105.500 | | | | | | | | | |
| 10.625 | 108.860 | 105.750 | | | | | | | | | |
| 10.750 | 108.985 | 106.000 | | | | | | | | | |
| 10.875 | 109.110 | 106.250 | | | | | | | | | |

| Program | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | #N/A | #N/A |
|-----------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| 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 | #N/A | #N/A |
| 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) | (3.000) | #N/A | #N/A |
| DSCR Fusion (DSCR + Asset Util) | (2.000) | (2.000) | (2.000) | (2.000) | (2.000) | (2.000) | #N/A | #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 Type | | | | | | | | |
| 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 |
| Int'l 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) |
| ITN | (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 | (1.750) | (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 |
| Current Rates | | | | | | | | |
| 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) | (0.250) | (0.500) | (0.500) |
| 48 Months | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |

| Rate | DSCR | DSCR 5-8 | FICO/LTV | <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 |
|-------|---------|----------|----------|---------|----------|----------|----------|----------|----------|----------|----------|
| 5.999 | 98.888 | #N/A | 780+ | 1.125 | 1.000 | 0.875 | 0.850 | 0.475 | 0.400 | (0.625) | (2.500) |
| 6.125 | 99.313 | #N/A | 760-779 | 1.000 | 0.850 | 0.850 | 0.700 | 0.350 | 0.275 | (0.875) | (2.750) |
| 6.250 | 99.750 | #N/A | 740-759 | 0.850 | 0.725 | 0.725 | 0.563 | 0.250 | 0.063 | (1.000) | (3.000) |
| 6.375 | 100.126 | #N/A | 720-739 | 0.725 | 0.600 | 0.600 | 0.500 | (0.125) | (0.250) | (1.875) | (3.500) |
| 6.499 | 100.626 | #N/A | 700-719 | 0.350 | 0.100 | 0.100 | (0.125) | (0.400) | (1.150) | (2.625) | #N/A |
| 6.625 | 101.094 | #N/A | 680-699 | 0.100 | (0.275) | (0.275) | (0.400) | (1.000) | (1.850) | (3.375) | #N/A |
| 6.750 | 101.532 | #N/A | 660-679 | (0.400) | (0.400) | (0.900) | (1.400) | (2.125) | (2.750) | #N/A | #N/A |
| 6.875 | 101.954 | #N/A | 640-659 | (0.900) | (1.250) | (1.650) | (1.875) | (2.875) | (3.625) | #N/A | #N/A |
| 6.999 | 102.360 | #N/A | 620-639 | (2.000) | (2.250) | (2.400) | (2.875) | (3.625) | #N/A | #N/A | #N/A |
| 7.125 | 102.735 | #N/A | | | | | | | | | |
| 7.250 | 103.110 | 97.735 | | | | | | | | | |
| 7.375 | 103.485 | 98.125 | | | | | | | | | |
| 7.499 | 103.829 | 98.750 | | | | | | | | | |
| 7.625 | 104.141 | 99.250 | | | | | | | | | |
| 7.750 | 104.422 | 99.500 | | | | | | | | | |
| 7.875 | 104.704 | 99.750 | | | | | | | | | |