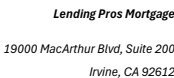


Distribution Date 10/6/2026 6:41

Distribution Date 10/6/2026 6:41

**Effective Date:** Tue, October - 6 - 2026

[illegible]

| 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+                                | 0.875   | 0.625    | 0.625    | 0.625    | 0.500    | 0.225    | (0.375)  | (1.375)  | (3.025)  |
| 760-779                             | 0.650   | 0.588    | 0.588    | 0.500    | 0.375    | 0.125    | (0.500)  | (1.875)  | (3.275)  |
| 740-759                             | 0.588   | 0.500    | 0.500    | 0.375    | 0.125    | (0.375)  | (0.750)  | (2.125)  | (3.525)  |
| 720-739                             | 0.500   | 0.375    | 0.375    | 0.125    | (0.250)  | (0.600)  | (1.025)  | (2.875)  | (4.025)  |
| 700-719                             | 0.125   | (0.125)  | (0.125)  | (0.500)  | (0.625)  | (1.125)  | (1.900)  | (3.625)  | (4.775)  |
| 680-699                             | (0.125) | (0.250)  | (0.350)  | (0.625)  | (1.125)  | (1.750)  | (2.925)  | (4.625)  | #N/A     |
| 660-679                             | (0.625) | (0.625)  | (0.500)  | (0.875)  | (1.375)  | (2.725)  | (3.875)  | #N/A     | #N/A     |
| 640-659                             | (1.375) | (1.500)  | (1.750)  | (2.000)  | (2.250)  | (3.875)  | (4.775)  | #N/A     | #N/A     |
| 620-639                             | (2.500) | (2.500)  | (2.625)  | (2.775)  | (3.275)  | (4.775)  | (5.750)  | #N/A     | #N/A     |
| 600-619                             | (3.000) | (3.250)  | (3.500)  | (3.750)  | (4.250)  | (5.625)  | (6.500)  | #N/A     | #N/A     |
| Program                             |         |          |          |          |          |          |          |          |          |
| SELECT                              | 0.500   | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | #N/A     |
| Core                                | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| Income Doc Types                    |         |          |          |          |          |          |          |          |          |
| VOE w/ Bank Statement               | (0.250) | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.500)  |
| 1099 w/ Bank Statement              | (0.250) | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.500)  |
| Asset Utilization                   | (0.375) | (0.500)  | (0.500)  | (0.500)  | (0.750)  | (1.000)  | (1.500)  | #N/A     | #N/A     |
| P&L w/ Bank Statement               | (0.125) | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.375)  | (0.375)  | (0.500)  |
| P&L Only                            | (0.750) | (0.750)  | (0.750)  | (0.750)  | (1.000)  | (1.500)  | (2.000)  | #N/A     | #N/A     |
| Professional                        | 0.250   | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    |
| 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    | 0.000    | (0.125)  | (0.125)  | #N/A     |
| Cash Out Refi                       | 0.000   | (0.125)  | (0.125)  | (0.250)  | (0.250)  | (0.250)  | (0.500)  | #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                 | 0.125   | 0.125    | 0.125    | 0.125    | 0.125    | 0.125    | 0.125    | 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   | 0.375    | 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                                 | 0.000   | 0.000    | (0.125)  | (0.375)  | (0.375)  | (0.375)  | (0.375)  | (0.500)  | #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     |
| Prepayment Penalty                  |         |          |          |          |          |          |          |          |          |
| No PPP-States not allowed           | (1.000) | (1.000)  | (1.000)  | (1.000)  | (1.000)  | (1.000)  | (1.000)  | #N/A     | #N/A     |
| No PPP-States that allow            | (1.750) | (1.750)  | (1.750)  | (1.750)  | (1.750)  | (1.750)  | (1.750)  | #N/A     | #N/A     |
| 12 Months PPP*                      | (1.000) | (1.000)  | (1.000)  | (1.000)  | (1.000)  | (1.000)  | (1.000)  | (1.000)  | #N/A     |
| 24 Months PPP*                      | (0.250) | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.750)  | (0.750)  | (0.750)  | #N/A     |
| 36 Months PPP*                      | 0.250   | 0.125    | 0.125    | 0.125    | 0.125    | 0.125    | 0.125    | 0.063    | #N/A     |
| 48 Months PPP*                      | 0.375   | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.125    | #N/A     |
| 60 Months PPP*                      | 0.750   | 0.625    | 0.625    | 0.625    | 0.625    | 0.625    | 0.625    | 0.500    | #N/A     |
| 12 Months PPP (5% Fixed)**          | (0.750) | (0.750)  | (0.750)  | (0.750)  | (0.750)  | (0.750)  | (0.750)  | (0.750)  | #N/A     |
| 24 Months PPP (5% Fixed)**          | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | (0.250)  | #N/A     |
| 36 Months PPP (5% Fixed)**          | 0.375   | 0.375    | 0.375    | 0.375    | 0.375    | 0.375    | 0.375    | 0.375    | #N/A     |
| 48 Months PPP (5% Fixed)**          | 0.625   | 0.425    | 0.425    | 0.425    | 0.425    | 0.425    | 0.425    | 0.425    | #N/A     |
| 60 Months PPP (5% Fixed)**          | 1.000   | 0.750    | 0.750    | 0.750    | 0.750    | 0.750    | 0.750    | 0.750    | #N/A     |
| Other                               |         |          |          |          |          |          |          |          |          |
| Interest Only 30Yr FIX              | (0.250) | (0.250)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  | #N/A     | #N/A     |
| 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     |
| Escrow Waived                       | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | (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                                | (2.000) | (2.000)  | (2.500)  | (2.500)  | (2.500)  | (2.500)  | (2.750)  | (3.000)  | #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                              | (1.750) | (1.750)  | (1.750)  | (1.750)  | (1.750)  | (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    |

| NonQM Price Calculator                                                                                        |                                                                            |              |              |
|---------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|--------------|--------------|
| Inputs                                                                                                        |                                                                            |              |              |
| Interest Rate →                                                                                               | Choose a Selection                                                         | Reset        |              |
| LTV Range                                                                                                     | Choose a Selection                                                         |              |              |
| FICO Range                                                                                                    | Choose a Selection                                                         | FALSE        |              |
| Program                                                                                                       | Core                                                                       | #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 Adjs                                                                                               | Choose a Selection                                                         | #N/A         |              |
| Citizenship                                                                                                   | Choose a Selection                                                         | 0.000        |              |
| DTI                                                                                                           | Choose a Selection                                                         | 0.000        |              |
| Loan Balance                                                                                                  | Choose a Selection                                                         | #N/A         |              |
| Purpose                                                                                                       | Choose a Selection                                                         | #N/A         |              |
| Occupancy                                                                                                     | Choose a Selection                                                         | 0.000        |              |
| Property Type                                                                                                 | Choose a Selection                                                         | 0.000        |              |
| Loan Term                                                                                                     | 30YR Fixed                                                                 | 0.000        |              |
| Escrow                                                                                                        | Escrow Not Waived                                                          | 0.000        |              |
| Prepayment Penalty                                                                                            | Choose a Selection                                                         | 0.000        |              |
| NJ - Title Vesting                                                                                            |                                                                            | 0.000        |              |
| State                                                                                                         | Choose a Selection                                                         | 0.000        |              |
| Lock Term                                                                                                     | 30 Day                                                                     | 0.000        |              |
| 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                                                                                                       |                                                                            | 101.500      |              |
| 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                                                      |                                                                            |              |              |
| *YSP requests must be sent via e-mail to the Lockdesk, AE and AM                                              |                                                                            |              |              |
| Calculator does not verify eligibility.<br>Please use in conjunction with product matrix.                     |                                                                            |              |              |
|                                                                                                               |                                                                            |              |              |
| Max Price                                                                                                     |                                                                            | Terms        | Caps         |
| Owner/2nd Home                                                                                                | 101.500                                                                    | 5/6 ARM      | 2/1/5        |
| >\$2,500,000                                                                                                  | 100.500                                                                    | 7/6 ARM      | 5/1/5        |
| 80.01-90.00% LTV                                                                                              | 100.500                                                                    | Floor        | Margin       |
| ITIN/Foreign National                                                                                         | 100.000                                                                    | Index        | 6 Month SOFR |
| Subord Financing                                                                                              | 100.000                                                                    | Reset        | 6 Month      |
| No PPP                                                                                                        | 100.000                                                                    | Margin       | 4.000        |
| 12 Months PPP                                                                                                 | 101.000                                                                    | Terms        | LLPA         |
| 24 Months PPP                                                                                                 | 101.500                                                                    | 15YR Fixed   | 0.250        |
| 36-60 Months PPP                                                                                              | 102.000                                                                    | 30YR Fixed   | 0.000        |
| Floor Price                                                                                                   |                                                                            | 40YR Fixed   | (0.500)      |
| NC Floor Price                                                                                                | 99.750                                                                     | 5/6 30YR ARM | 0.250        |
| Min Rate                                                                                                      |                                                                            | 5/6 40YR ARM | (0.500)      |
| >\$2,500,000                                                                                                  | 6.990                                                                      | 7/6 30YR ARM | 0.250        |
| ITIN/Foreign National                                                                                         | 7.375                                                                      | 7/6 40YR ARM | (0.500)      |
| Full Doc Includes                                                                                             | Alt Doc Column Includes                                                    |              |              |
| Tax Returns                                                                                                   | 12 Bank Statements                                                         |              |              |
| 1099 Only                                                                                                     | 12 or 24 CPA P&L                                                           |              |              |
| Asset Utilization Only                                                                                        | Asset Utilization W/ Bank Stmt                                             |              |              |
| Asset Utilization W/ Full Doc                                                                                 |                                                                            |              |              |
| 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        |              |
|                                                                                                               |                                                                            |              |              |

| October Specials            |                                                |
|-----------------------------|------------------------------------------------|
| Specials cannot be combined |                                                |
| 25 Bps                      | 30 Yr ARM NonQM Loans (Incl DSCR 5-8)          |
| 50 Bps                      | 40 Yr Fixed Rate NonQM Loans (Incl DSCR 5-8)   |
| 25 Bps                      | All 3 Yr+ Prepayment Penalties (Incl DSCR 5-8) |



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

**Effective Date:** Tue, October - 6 - 2026

| Base Price  |         |          |
|-------------|---------|----------|
| 30 Day Lock |         |          |
| Rate        | DSCR    | DSCR 5-8 |
| 6.375       | 96.101  | #N/A     |
| 6.499       | 96.663  | #N/A     |
| 6.625       | 97.163  | #N/A     |
| 6.750       | 97.663  | #N/A     |
| 6.875       | 98.163  | #N/A     |
| 6.999       | 98.663  | #N/A     |
| 7.125       | 99.163  | #N/A     |
| 7.250       | 99.663  | 95.225   |
| 7.375       | 100.038 | 95.600   |
| 7.499       | 100.413 | 96.225   |
| 7.625       | 100.788 | 96.725   |
| 7.750       | 101.163 | 96.975   |
| 7.875       | 101.476 | 97.225   |
| 7.999       | 101.788 | 97.725   |
| 8.125       | 102.101 | 97.975   |
| 8.250       | 102.413 | 98.225   |
| 8.375       | 102.726 | 98.475   |
| 8.499       | 102.976 | 98.850   |
| 8.625       | 103.226 | 99.225   |
| 8.750       | 103.476 | 99.475   |
| 8.875       | 103.726 | 99.850   |
| 8.999       | 103.976 | 99.975   |
| 9.125       | 104.226 | 100.350  |
| 9.250       | 104.476 | 100.600  |
| 9.375       | 104.726 | 100.975  |
| 9.499       | 104.851 | 101.350  |
| 9.625       | 104.976 | 101.600  |
| 9.750       | 105.101 | 101.850  |
| 9.875       | 105.226 | 102.100  |
| 9.999       | 105.351 | 102.350  |
| 10.125      | 105.476 | 102.600  |
| 10.250      | 105.601 | 102.850  |
| 10.375      | 105.726 | 103.100  |
| 10.499      | 105.851 | 103.350  |
| 10.625      | 105.976 | 103.600  |
| 10.750      | 106.101 | 103.850  |
|             |         |          |
|             |         |          |
|             |         |          |

|                  |             |
|------------------|-------------|
|                  |             |
|                  |             |
| <b>Lock Term</b> | <b>LLPA</b> |
| 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](#)

**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+                           | 1.375   | 1.150    | 1.025    | 1.000    | 0.750    | 0.550    | (0.500)  | (2.250)  |
| 760-779                        | 1.150   | 1.000    | 1.000    | 0.850    | 0.500    | 0.425    | (0.750)  | (2.500)  |
| 740-759                        | 1.000   | 0.875    | 0.875    | 0.713    | 0.400    | 0.213    | (0.875)  | (2.750)  |
| 720-739                        | 0.875   | 0.750    | 0.750    | 0.650    | 0.025    | (0.100)  | (1.750)  | (3.250)  |
| 700-719                        | 0.650   | 0.375    | 0.125    | 0.025    | (0.250)  | (1.000)  | (2.500)  | #N/A     |
| 680-699                        | 0.250   | (0.125)  | (0.125)  | (0.250)  | (0.850)  | (1.500)  | (3.250)  | #N/A     |
| 660-679                        | (0.250) | (0.250)  | (0.750)  | (1.250)  | (1.975)  | (2.600)  | #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     |

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|                           | 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   | 0.000   | 0.250 |
| Cash Out Refi             | (0.125) | (0.250) | (0.375) | (0.500) | (0.500) | (0.500) | (1.750) | #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) | #N/A    | #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 | 0.250       | 0.250   | 0.250   | 0.250   | 0.250   | 0.250   | 0.250   | 0.250   |
| >\$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    |

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| NonQM Price Calculator                              |                          |              |
|-----------------------------------------------------|--------------------------|--------------|
| Inputs                                              |                          |              |
| Interest Rate →                                     | Choose a Selection       | <b>Reset</b> |
| 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                                           | Non-Owner (Alt Doc/DSCR) | 0.000        |
| Property Type                                       | Choose a Selection       | 0.000        |
| Loan Term                                           | 30YR Fixed               | 0.000        |
| Escrow                                              | Escrow Not Waived        | 0.000        |
| Prepayment Penalty                                  | Choose a Selection       | 0.000        |
| NJ- Title Vesting                                   |                          | 0.000        |
| State                                               | Choose a Selection       | 0.000        |
| Lock Term                                           | 30 Day                   | 0.000        |
| Buydown                                             | No                       | 0.000        |
| Subordinate Financing                               | No                       | 0.000        |
| Possible Eligibility Issue                          | No                       | 0.000        |
| State Tier Adjustment                               | Choose a Selection       | 0.000        |
| Special                                             | Yes                      | 0.250        |
| 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                                             |                          | 102.000      |
| 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        |             |
| <b>Final Price AFTER LPC →</b> |       | <b>#N/A</b>  |             |

\*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  
 \*YSP requests must be sent via e-mail to the Lockdesk, AE and AM

Calculator does not verify eligibility.  
Please use in conjunction with product matrix.

| Max Price              |         | State          | LLPA    |
|------------------------|---------|----------------|---------|
| 36-60 Months PPP       | 102.000 | Georgia        | (0.250) |
| >\$2,000,000           | 100.250 | Illinois       | (0.250) |
| >\$2,500,000           | 100.000 | Kansas         | (0.250) |
| 80.01-90.00% LTV       | 100.500 | New Jersey     | (0.250) |
| ITIN/Foreign National  | 100.000 | North Carolina | (0.250) |
| Subord Financing       | 100.000 | Ohio           | (0.250) |
| No PPP                 | 100.000 | Terms          | LLPA    |
| 12 Months PPP          | 101.000 | 15YR Fixed     | 0.250   |
| 24 Months PPP          | 101.500 | 30YR Fixed     | 0.000   |
| NJ Title Vested in LLC | 100.000 | 40YR Fixed     | (0.500) |
| DSCR 5-8 Units         | 100.000 | 5/6 30YR ARM   | 0.250   |
|                        |         | 5/6 40YR ARM   | (0.500) |

|                       |       |              |              |
|-----------------------|-------|--------------|--------------|
| Min Rate              |       | 7/6 30YR ARM | 0.250        |
| >\$2,500,000          | 6.990 | 7/6 40YR ARM | (0.500)      |
| ITIN/Foreign National | 7.375 | <b>Terms</b> | <b>Caps</b>  |
|                       |       | 5/6 ARM      | 2/1/5        |
|                       |       | 7/6 ARM      | 5/1/5        |
|                       |       | Floor        | Margin       |
|                       |       | Index        | 6 Month SOFR |
|                       |       | Reset        | 6 Month      |
|                       |       | Margin       | 4.000        |

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

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