November Specials Specials Cannot Be Combined	
25 Bps	*30 yr Fixed I/O LTV <= 55%*
50 Bps	*30 yr fixed I/O LTV > 55%*
50 Bps	*40 yr fixed and 30 yr ARM I/O LTV <= 65%*
75 Bps	*40 yr fixed and 30 yr ARM I/O LTV > 65%*

Lending Pros Mortgage

19000 MacArthur Blvd, Suite 200

Irvine, CA 92612

Distribution Date *11/20/2026 7:33*

Effective Date: **Fri, November - 20 - 2026**

Base Price

30 Day Lock

Rate	Full Doc	Alt Doc
6.625	96.600	96.300
6.750	97.163	96.863
6.875	97.663	97.363
6.999	98.163	97.863
7.125	98.663	98.363
7.250	99.100	98.800
7.375	99.538	99.238
7.499	99.975	99.675
7.625	100.413	100.113
7.750	100.788	100.488
7.875	101.163	100.863
7.999	101.538	101.238
8.125	101.913	101.613
8.250	102.225	101.925
8.375	102.538	102.238
8.499	102.850	102.550
8.625	103.163	102.863
8.750	103.475	103.175
8.875	103.788	103.488
8.999	104.038	103.738
9.125	104.288	103.988
9.250	104.538	104.238
9.375	104.788	104.488
9.499	105.038	104.738
9.625	105.225	104.925
9.750	105.413	105.113
9.875	105.600	105.300
9.999	105.788	105.488
10.125	105.975	105.675
10.250	106.163	105.863
10.375	106.288	105.988
10.499	106.413	106.113
10.625	106.538	106.238
10.750	106.663	106.363

Lock Term	LLPA	
45 Day	(0.250)	

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 NOT eligible for Lock extensions
The maximum available lock period, including extensions is 45 days

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 **

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	0.525	0.400	0.375	(0.225)	(1.175)	(2.650)
760-779	0.650	0.588	0.593	0.400	0.275	0.275	(0.350)	(1.675)	(2.900)
740-759	0.588	0.500	0.500	0.275	0.275	(0.225)	(0.600)	(1.925)	(3.150)
720-739	0.500	0.375	0.375	0.275	(0.100)	(0.450)	(0.875)	(2.675)	(3.650)
700-719	0.375	0.125	0.125	(0.350)	(0.475)	(0.975)	(1.750)	(3.425)	(4.400)
680-699	0.075	(0.050)	(0.150)	(0.475)	(1.000)	(1.625)	(2.800)	(4.500)	#N/A
660-679	(0.425)	(0.425)	(0.300)	(0.725)	(1.250)	(2.600)	(3.750)	#N/A	#N/A
640-659	(1.175)	(1.300)	(1.550)	(1.850)	(2.125)	(3.750)	(4.650)	#N/A	#N/A
620-639	(2.300)	(2.300)	(2.425)	(2.625)	(3.150)	(4.650)	(5.625)	#N/A	#N/A
600-619	(2.800)	(3.050)	(3.300)	(3.600)	(4.125)	(5.500)	(6.375)	#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	(0.250)	(0.375)	(0.375)	(0.375)	(0.625)	(0.875)	(1.000)	#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	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.625)	(1.000)	#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	(0.750)	(0.750)	(0.875)	(0.875)	(1.125)	(1.500)	#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 FIXED	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
Interest Only 40Yr FIXED	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A
Interest Only 30Yr ARM	(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	#N/A
Buydown	No	0.000
Subordinate Financing	No	0.000
Possible Eligibility Issue	No	0.000
State Tier Adjusment	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**	

Extentions/Concessions

Exceptions

*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		Terms	Caps
Owner/2nd Home	102.250	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	100.500	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 Months PPP	102.000	15YR Fixed	0.250
36-60 Months PPP	102.750	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	7.375	7/6 30YR ARM	0.250
ITIN/Foreign National	7.750	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**

November Specials	
Specials Cannot Be Combined	
25 Bps	*30 yr Fixed I/O LTV <= 55%*
50 Bps	*30 yr fixed I/O LTV > 55%*
50 Bps	*40 yr fixed and 30 yr ARM I/O LTV <= 65%*
75 Bps	*40 yr fixed and 30 yr ARM I/O LTV > 65%*

Lending Pros Mortgage

19000 MacArthur Blvd, Suite 200

Irvine, CA 92612

Effective Date: **Fri, November - 20 - 2026**

Base Price

30 Day Lock

Rate	DSCR	DSCR 5-8
6.625	96.650	#N/A
6.750	97.275	#N/A
6.875	97.775	#N/A
6.999	98.275	#N/A
7.125	98.775	#N/A
7.250	99.275	#N/A
7.375	99.775	#N/A
7.499	100.213	#N/A
7.625	100.588	95.500
7.750	100.963	96.000
7.875	101.338	96.500
7.999	101.713	97.000
8.125	102.025	97.438
8.250	102.338	97.813
8.375	102.650	98.188
8.499	102.963	98.563
8.625	103.275	98.938
8.750	103.588	99.313
8.875	103.900	99.656
8.999	104.150	99.969
9.125	104.400	100.219
9.250	104.650	100.469
9.375	104.838	100.719
9.499	105.025	100.969
9.625	105.213	101.219
9.750	105.400	101.469
9.875	105.525	101.719
9.999	105.650	101.969
10.125	105.775	102.219
10.250	105.900	102.469
10.375	106.025	102.719
10.499	106.150	102.969
10.625	106.275	103.219
10.750	106.400	103.469

Lock Term	LLPA
45 Day	(0.250)

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 NOT eligible for Lock extensions

The maximum available lock period, including extensions is 45 days

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+	1.325	1.100	0.975	0.875	0.875	0.675	(0.250)	(2.125)
760-779	1.100	0.950	0.950	0.825	0.625	0.550	(0.500)	(2.375)
740-759	0.950	0.825	0.825	0.725	0.525	0.338	(0.625)	(2.625)
720-739	0.825	0.700	0.700	0.625	0.150	0.025	(1.500)	(3.125)
700-719	0.700	0.575	0.325	0.150	(0.125)	(0.875)	(2.250)	#N/A
680-699	0.375	0.000	0.000	(0.125)	(0.725)	(1.375)	(3.125)	#N/A
660-679	(0.125)	(0.125)	(0.625)	(1.125)	(1.850)	(2.475)	#N/A	#N/A
640-659	(0.775)	(1.125)	(1.525)	(1.750)	(2.750)	(3.500)	#N/A	#N/A
620-639	(1.875)	(2.125)	(2.275)	(2.750)	(3.500)	#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)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
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)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	#N/A	#N/A
No Ratio DSCR - < 0.75	(3.500)	(3.500)	(3.500)	(3.500)	(3.500)	#N/A	#N/A	#N/A
DSCR Fusion (DSCR + Asset Util)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	#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	0.000	0.250
Cash Out Refi	(0.375)	(0.500)	(0.625)	(0.750)	(0.875)	(0.875)	(2.250)	#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	(0.750)	(0.750)	(0.875)	(1.125)	(1.125)	#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

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)	#N/A
No PPP-States that allow	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	#N/A
12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
24 Months PPP*	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	(0.750)	(0.750)	(0.750)
36 Months PPP*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.187)
48 Months PPP*	0.125	0.125	0.125	0.125	0.125	0.125	0.125	(0.125)
60 Months PPP*	0.500	0.375	0.375	0.375	0.375	0.375	0.375	0.250
12 Months PPP (5% Fixed)**	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.750)	(0.750)	(0.750)
36 Months PPP (5% Fixed)**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.187)
48 Months PPP (5% Fixed)**	0.125	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)
60 Months PPP (5% Fixed)**	0.500	0.375	0.375	0.375	0.375	0.375	0.375	0.250

Other

Interest Only 30Yr FIXED	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	#N/A
Interest Only 40Yr FIXED	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	#N/A
Interest Only 30Yr ARM	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	#N/A
Escrow Waived	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
ITIN	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.500)	#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

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 Adjs	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	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**	

Extentions/Concessions

Exceptions

*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	102.750	Georgia	(0.250)
>$2,000,000	100.750	Illinois	(0.250)
>$2,500,000	100.500	Kansas	(0.250)
80.01-90.00% LTV	101.000	New Jersey	(0.250)
ITIN/Foreign National	100.500	North Carolina	(0.250)
Subord Financing	100.000	Ohio	(0.250)
No PPP	100.000	**Terms**	**LLPA**
12 Months PPP	101.500	15YR Fixed	0.250
24 Months PPP	102.000	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	7.375	7/6 40YR ARM	(0.500)
ITIN/Foreign National	7.750	**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**

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective Date: Tue, October - 6 - 2026

Base Price

30 Day Lock

Rate	Full Doc
8.500	97.500
8.625	97.875
8.750	98.250
8.875	98.625
9.000	99.000
9.125	99.375
9.250	99.750
9.375	100.125
9.500	100.500
9.625	100.750
9.750	101.000
9.875	101.250
10.000	101.500
10.125	101.750
10.250	102.000

Lock Term	LLPA
45 Day	(0.250)

Max Price
99.500

Terms
30 Year Fixed Only

Allowable Fees
Click Here

Core Flex Lending Pros

Loan Level Pricing Adjustments

FICO/LTV	<=50	50.01-55	55.01-60	60.01-65
640+	1.000	0.750	0.500	0.250
620-639	0.750	0.500	0.250	0.000
600-619	0.500	0.250	0.000	(0.250)
580-599	0.000	(0.250)	(0.500)	(1.000)
540-579	(0.250)	(0.375)	(0.750)	(1.250)
500-539	(0.500)	(0.625)	(1.000)	(1.500)
Purpose				
Purchase	0.000	0.000	0.000	0.000
Rate Term Refi	(0.250)	(0.250)	(0.250)	(0.250)
Cash Out Refi	(0.500)	(0.500)	(0.500)	#N/A
Loan Amount				
$200,000-$250,000	(0.250)	(0.250)	(0.250)	(0.250)
$250,001-$500,000	0.000	0.000	0.000	0.000
$500,001-$750,000	0.000	0.000	0.000	0.000
$750,001-$1,000,000	(0.250)	(0.250)	(0.250)	(0.250)
>$1,000,000	(0.250)	(0.250)	(0.250)	(0.250)
Property Type				
Warrantable Condo	0.000	0.000	0.000	0.000
2-4 Units	(0.250)	(0.250)	(0.250)	(0.250)
Payment History				
0x30x12	0.000	0.000	0.000	0.000
1x30x12	(0.500)	(0.500)	(0.500)	#N/A
Other				
Permanent Resident Aliens	(0.250)	(0.250)	(0.250)	(0.250)
DTI >40 <=45	(0.250)	(0.250)	(0.250)	(0.250)

• Ineligible States/Geographic Areas : AK, HI, Cook County (IL), NJ, NY, MA • US Territories ineligible

State Tier Adjustment - Applys to all LTVs

Tier 1 States	AZ, CA, CO, CT, GA, 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	AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250

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 NOT eligible for Lock extensions
The maximum available lock period, including extensions is 45 days

Core Flex Price Calculator

Inputs

Interest Rate →	Choose a Selection	Reset
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	FALSE
Program		0.000
Reserves	Choose a Selection	0.000
Payment History	Choose a Selection	#N/A
Credit Events	Choose a Selection	#N/A
Doc Type	Full Doc	0.000
Additional Adjs	None in this Dropdown	0.000
Citizenship	Choose a Selection	#N/A
DTI	Choose a Selection	#N/A
Loan Balance	Choose a Selection	#N/A
Purpose	Choose a Selection	#N/A
Occupancy	Primary	0.000
Property Type	Choose a Selection	#N/A
Loan Term	30YR Fixed	0.000
Escrow	Choose a Selection	0.000
Prepayment Penalty		0.000
NJ - Title Vesting		0.000
State	Choose a Selection	#N/A
Lock Term	Choose a Selection	#N/A
Buydown	Choose a Selection	0.000
Subordinate Financing	Choose a Selection	0.000
Possible Eligibility Issue	Choose a Selection	0.000
State Tier Adjusment	Tier 1 States	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)		*#N/A*
Max YSP		*99.500*
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 99.500, may be paid to borrower on all loans

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

