

## NanQ "ONE" Program

Coupon	Base Rate / Base Price		
	Full Doc	Alt Doc	DSCR
6.499			
6.625			
6.750			
6.875			
6.999	97.750	97.750	
7.125	98.000	98.000	
7.250	98.250	98.250	98.250
7.375	98.500	98.500	98.500
7.499	98.750	98.750	98.750
7.625	99.000	99.000	99.000
7.750	99.250	99.250	99.250
7.875	99.500	99.500	99.500
7.999	100.250	100.250	100.250
8.125	100.500	100.500	100.500
8.250	100.750	100.750	100.750
8.375	101.000	101.000	101.000
8.499	101.250	101.250	101.250
8.625	101.500	101.500	101.500
8.750	101.750	101.750	101.750
8.875	102.000	102.000	102.000
8.999	102.500	102.500	102.500
9.125	102.750	102.750	102.750
9.250	103.000	103.000	103.000
9.375	103.250	103.250	103.250
9.499	103.500	103.500	103.500
9.625	103.750	103.750	103.750
9.750	104.000	104.000	104.000
9.875	104.250	104.250	104.250
9.999	104.500	104.500	104.500
10.125	104.750	104.750	104.750
10.250	105.000	105.000	105.000
10.375	105.250	105.250	105.250
10.499	105.500	105.500	105.500
10.625	105.750	105.750	105.750
10.750	106.000	106.000	106.000
10.875	106.250	106.250	106.250
10.999	106.500	106.500	106.500
11.125	106.750	106.750	106.750
11.250	107.000	107.000	107.000
11.375	107.250	107.250	107.250
11.499	107.500	107.500	107.500

FICO/TVL Price Adjustments									
	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
780+	0.500	0.375	0.250	0.000	-0.125	-1.000	-4.000	-6.000	
760-779	0.375	0.250	0.000	-0.125	-0.500	-1.250	-4.250	-6.750	
740-759	0.250	0.000	-0.125	-0.500	-0.750	-1.500	-4.500	-6.500	
720-739	0.000	-0.125	-0.500	-0.750	-1.000	-1.750	-5.000	-7.000	
700-719	-0.125	-0.500	-0.750	-1.000	-1.500	-2.250	-5.750	-7.750	
680-699	-0.500	-0.750	-1.000	-1.500	-2.250	-3.250	-6.750		
660-679	-1.000	-1.250	-1.750	-2.250	-3.000	-4.250			
640-659	-1.750	-2.000	-2.500	-3.000	-4.000	-5.250			
620-639	-2.250	-2.500	-3.000	-3.750	-4.750	-6.250			
600-619	-2.750	-3.000	-3.750	-4.500	-5.750	-7.250			

Loan Level Price Adjustments	
	LLPA
DTI >50% - All Doc Types	-0.500
ITIN	-2.000
VOE Only	-0.750
1099 Only	-0.750
Asset Utilization	-0.750
Debt Consol. >70% LTV	-1.000
Debt Consol. < 70% LTV	-0.500
Cash-Out >70% LTV	-1.000
Cash-Out < 70% LTV	-0.500
24 Units	-0.500
34 Units	-0.500
Second Home	-0.750
No PPP - "See PPP Section"	-1.500
6 Months PPP	-1.500
12 Months PPP	-1.000
24 Months PPP	-0.500
36 Months PPP	0.000
48 Months PPP	0.250
60 Months PPP	0.500
Escrow Waived	-0.250
NW Condo	-1.000
Condolet	-1.000
<\$150,000	-1.000
\$150,000-\$1,000,000	0.000
>\$1,000,000	0.250
>\$1,500,000	0.000
>\$2,000,000	-0.500
>\$2,500,000	-0.500
>\$3,000,000	-1.500
>\$3,500,000	-1.500
>\$4,000,000	-1.500
Foreign Nat With Fico	-1.500
Purchase	0.000
NOI & 2nd Home >75% LTV	-1.000
FULL Nat NOI & 2nd Home <75% L	-0.500

State, DSCR Only	
Georgia	-0.250
Illinois	-0.250
Kansas	-0.250
New Jersey	-0.250
North Carolina	-0.250

Grades	
Select Standard	1.000
A+	0.250
A	-1.250
B	-1.750
C	-2.250
Select - DSCR	1.000
DSCR ( $\geq 1.20$ )	0.000
DSCR ( $\geq 1.00$ )	0.000
No Ratio (0.75-0.99)	-2.000

Lock Days	
15 Day	0.000
30 Day	0.000
45 Day	-0.500

Minimum Rates by Doc Type		
Select	Full/Alt Doc	DSCR
6.999%	6.999%	7.250%

<b>Allowable Fees</b>
<a href="#"><u>Click Here</u></a>

Loan Term	Caps	Floor
5/6 ARM	2/1/5	=Rate
7/6 ARM	5/1/5	=Rate
Index	6mo SOFR	
Reset Frequency	6 Mo	

Temporary Guidance See Below  
Extension Cost

Rates <=8.500% @ 5 bps /day  
Rates >8.500% @ 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 50bp cost and are  
not eligible for lock extensions

Loan Term	
15YR Fixed	0.2500
30YR Fixed	0.0000
30YR IO Fixed	-0.5000
40YR Fixed	-0.5000
40YR IO Fixed	-0.7500
5/6 30YR ARM	0.0000
5/6 30YR IO ARM	-0.5000
5/6 40YR ARM	-0.5000
7/6 30YR ARM	0.0000
7/6 30YR IO ARM	-0.5000
7/6 40YR ARM	-0.5000

Max Price	
Owner Occ/Sec Home	101,000
No PPP	99,000
6 Month PPP	99,000
1YR PPP	101,000
2YR PPP	101,000
3YR PPP	101,000
4YR PPP	101,000
5YR PPP	101,000
>\$3,000,000	99,500
80.01-90.00% LTV	101,000
ITIN/Foreign National	101,000
Select (Full/Alt)	101,000
NC Floor Price	99,750
ARM Margins	
Occupancy	Margin
Primary Home	4.000
Second Home	4.000
Investment Home	4.000

<p><b>NON-QM SPECIAL</b></p> <p>65.01-75.00 LTV &amp; 720+ FICO (50 BPS)</p> <p>55.01-65.00 LTV &amp; 720+ FICO (75 BPS)</p> <p>&lt;=55 LTV &amp; 720+ FICO (100 BPS)</p> <p>*N/A on Select</p>
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Condotel
Minimum \$250,000 loan amount
45 day lock minimum
Must be conditionally approved to lock

**Lender Credit**

1% Max Lender Credit can be utilized for closing costs EXCEPT Broker Compensation

## PriceOne Calculator

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

Fri, December - 1 - 2023

	Inputs
Interest Rate	Choose a Selection
LTV Range	Choose a Selection
FICO Range	Choose a Selection
Grade	Choose a Selection
Doc Type	Choose a Selection
Additional Adjts	Choose a Selection
Citizenships	Choose a Selection
DRI	Choose a Selection
Loan Balance	Choose a Selection
Purpose	Choose a Selection
Occupancy	Choose a Selection
Property Type	Choose a Selection
Loan Term	30YR Fixed
Escrow	Escrow Not Waived
Prepayment Penalty	No PPP "See PPP Section"
State	Choose a Selection
Lock Term	30 Day
Buydown	No
	Not Applicable
	Not Applicable

Reset

Wholesale RateSheet

#N/A

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

-1.500

0.000

0.000

0.000

0.000

0.000

0.000

0.000

#N/A

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

-1.500

0.000

0.000

0.000

0.000

0.000

0.000

0.000

NON-QM SPECIAL

55.01-75.00 LTV & 720+ FICO (50 Bps)

55.01-65.00 LTV & 720+ FICO (75 Bps)

<55 LTV & 720+ FICO (100 Bps)

\*N/A on select

Total LLPAs	#N/A	<p><i>Calculator does not verify eligibility. Please use in conjunction with product matrix.</i></p>
Gross Rate Sheet Price (Prior to LLPAs)	#N/A	
Net Price: Rate Sheet - LLPAs (Prior to Min/Max YSP)	Minimum Rate	
Max YSP	0.000	

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099
1990	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099

Borrower Paid Comp Only		

\*6 months interest on 80% of the original principal balance  
Minimum 3 Year Prepay Required for All Investment/DSCR Loans with LTV's >80%  
(States with No PPP >80% is not available)  
No PPP price option only allowed where prohibited by State  
\*PPP is only Allowed on the following:  
Non-TRID Loans - Investment  
Non-TRID Loans - DSCR

NEVER ALLOWED IN ALASKA, MAINE, MINNESOTA, AND NEW MEXICO			
STATES	PPP REQUIRED WHEN:	PPP STRUCTURES	NO PPP ALLOWED WHEN:
Arkansas	Maximum of 3 years	Max Rates: 3-2-1	Never
Illinois / Cook County	If closed in the name of an individual and rate <8% APR, Cook County >\$250k or is a Business Purpose Loan, closed in a Corporation, or LLC	Normal Rates	If closed in the name of an individual and Rate is >=8% APR, Cook County <\$250k
Indiana	Fixed Rates	Normal Rates	ARM Loans
Iowa	Maximum of 5 years	Max Rates: 5-4-3-2-1	Never
Kansas	6 Months only	Normal Rates	Never
Kentucky	Always allowed	Max Rates: 3-2-1	Never
Maryland	Maximum of 3 years	Normal Rates	Never
Michigan	Maximum of 3 years	1% Fixed	Never
Mississippi	<8% Interest Rate, Maximum of 5 years	Max rates: 5-4-3-2-1, Unpaid Principle Bal	= > 8% Interest Rate
Missouri	Always allowed	Max Rates: 2-2-2-2	Never
New Jersey	Closed in name of Corp. or LLC	Normal Rates	Closed in name of individual
Ohio	>= \$100,000	Normal Rates	< \$100,000
Oklahoma	APOR > 8%, Maximum 2 years	Max Rates: 2-1 Loan AMT Prepaid	Never
Pennsylvania	>\$301,022 and 1-2 Unit, or any 3-4 Unit	Normal Rates	<=\$301,022 and 1-2 Unit
Rhode Island	Maximum of 1 year	2% Fixed	Never
Texas	Purchase, or Non-Homestead Refinances	Normal Rates	Homestead Refinances

STATES	PPP REQUIRED WHEN:	PPP STRUCTURES	NO PPP ALLOWED WHEN:
Arkansas	Maximum of 3 years	Max Rates: 3-2-1	Never
Illinois / Cook County	If closed in the name of an individual and rate <8% APR. Cook County <\$250k, or is a Business Purpose Loan, closed in a Corporation, or LLC	Normal Rates	If closed in the name of an individual and Rate is >=8% APR, Cook County <= \$250K
Indiana	Fixed Rates	Normal Rates	ARM Loans
Iowa	Maximum of 5 years	Max Rates: 5-4-3-2-1	Never
Kansas	6 Months only	Normal Rates	Never
Kentucky	Always allowed	Max Rates: 3-2-1	Never
Maryland	Maximum of 3 years	Normal Rates	Never
Michigan	Maximum of 3 years	1% Fixed	Never
Mississippi	<8% Interest Rate, Maximum of 5 years	Max Rates: 5-4-3-2-1, Unpaid Principle Bal	= > 8% Interest Rate
Missouri	Always allowed	Max Rates: 2-2-2-2	Never
New Jersey	Closed in name of Corp. or LLC	Normal Rates	Closed in name of individual
Ohio	>= \$100,000	Normal Rates	< \$100,000
Oklahoma	APR <= 9%, Maximum 2 years	Max Rates: 2-1 Loan AMT Prepaid	Never
Pennsylvania	<\$301,022 and 1-2 Unit, or any 3-4 Unit	Normal Rates	<=\$301,022 and 1-2 Unit
Rhode Island	Maximum of 1 year	2% Fixed	Never
Texas	Purchase, or Non-Homesteaded Refinances	Normal Rates	Homestead Refinances

**NEVER ALLOWED IN ALASKA, MAINE, MINNESOTA, AND NEW MEXICO**

<b>Full Doc Column Includes</b>
Tax Returns
1099 Only
Asset Utilization Only
Asset Utilization W/ Full Doc
VOE

<b>Alt Doc Column Includes</b>
12 Bank Statements
12 or 24 CPA P&L
Asset Utilization W/ Bank Stmt

DSCR/No Ratio Column Includes
DSCR
No Ratio

### \*\*\* Extension Cost

**Temporary Guidance See Below  
Extension Cost**

**Rates  $\leq 8,500\%$  @ 5 bps / day**  
**Rates  $> 8,500\%$  @ 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 50bp cost and are not eligible for lock extensions**

**All 45 day locks are at a 50bp cost and are not eligible for lock extensions**