

NanQ "ONE" Program

| Coupon | Base Rate / Base Price | | | DSCR |
|--------|------------------------|---------|---------|------|
| | Full Doc | Alt Doc | | |
| 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/LTV 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 | -0.750 | -3.500 | -5.500 | |
| 760-779 | 0.375 | 0.250 | 0.000 | -0.125 | -0.500 | -1.000 | -3.750 | -5.750 | |
| 740-759 | 0.250 | 0.000 | -0.125 | -0.500 | -0.750 | -1.250 | -4.000 | -6.000 | |
| 720-739 | 0.000 | -0.125 | -0.500 | -0.750 | -1.000 | -1.500 | -4.500 | -6.500 | |
| 700-719 | -0.125 | -0.500 | -0.750 | -1.000 | -1.500 | -2.000 | -5.250 | -7.250 | |
| 680-699 | -0.500 | -0.750 | -1.000 | -1.500 | -2.000 | -2.500 | -6.250 | | |
| 660-679 | -1.000 | -1.250 | -1.750 | -2.250 | -3.000 | -4.000 | | | |
| 640-659 | -1.750 | -2.000 | -2.500 | -3.000 | -4.000 | -5.000 | | | |
| 620-639 | -2.250 | -2.500 | -3.000 | -3.750 | -4.750 | -6.000 | | | |
| 600-619 | -2.750 | -3.000 | -3.750 | -4.500 | -5.750 | -7.000 | | | |

| Loan Level Price Adjustments | |
|------------------------------|-------|
| | LLPA |
| DTI ≥50% - All Doc Types | -0.50 |
| ITIN | -2.00 |
| VOE Only | -0.75 |
| 1999 Only | -0.75 |
| Asset Utilization | -0.75 |
| Debt Consol. >70% LTV | -1.00 |
| Debt Consol. ≤ 70% LTV | -0.50 |
| Cash-Out >70% LTV | -1.00 |
| Cash-Out ≤ 70% LTV | -0.50 |
| 2 Units | 0.00 |
| 3-4 Units | -0.50 |
| Second Home | -0.75 |
| No PPP *See PPP Section* | -1.50 |
| 6 Months PPP | -1.50 |
| 12 Months PPP | -1.00 |
| 24 Months PPP | -0.50 |

| Grades | |
|----------------------|--------|
| Select Standard | 1.000 |
| A+ | 0.250 |
| A | -1.250 |
| B | -1.750 |
| C | -2.250 |
| Select - DSCR | 1.000 |
| DSCR (≥ 1.20) | 0.000 |
| DSCR (≥ 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% |

| |
|-----------------------------------|
| Allowable Fees |
| <u>Click Here</u> |

| 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

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

| 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 | | | |

PriceOne Calculator

| | | Inputs | | Wholesale Ratesheet | | Wed, December - 6 - 2023 | |
|--------------------|--------------------------|------------------|--|---------------------|--|--------------------------|--|
| Interest Rate -- | Choose a Selection | <div>Reset</div> | <div>LOAN STREAM</div> <div>NON-QM SPECIAL</div> <div>65.01-75.00 LTV & 720+ FICO (50 BPS)</div> <div>55.01-65.00 LTV & 720+ FICO (75 BPS)</div> <div><55 LTV & 720+ FICO (100 BPS)</div> <div>*N/A on Select</div> | | | | |
| LTV Range | Choose a Selection | #N/A | | | | | |
| FICO Range | Choose a Selection | 0.000 | | | | | |
| Grade | Choose a Selection | 0.000 | | | | | |
| Doc Type | Choose a Selection | 0.000 | | | | | |
| Additional Adjts | Choose a Selection | #N/A | | | | | |
| Citizenships | Choose a Selection | 0.000 | | | | | |
| DTI | Choose a Selection | 0.000 | | | | | |
| Loan Balance | Choose a Selection | 0.000 | | | | | |
| 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 | No PPP 'See PPP Section' | -1.500 | | | | | |
| State | Choose a Selection | 0.000 | | | | | |
| Lock Term | 30 Day | 0.000 | | | | | |
| Buydown | No | 0.000 | | | | | |
| | Not Applicable | 0.000 | | | | | |
| | Not Applicable | 0.000 | | | | | |

| | | |
|--|--------------|--|
| Total LLPAs | #N/A | <p>Calculator does not verify eligibility. Please use in conjunction with product matrix.</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 | |

Borrower Paid Comp Only

| Max Price | |
|-----------------------|---------|
| Owner Occ/Sec Home | 101.00% |
| No PPP | 99.00% |
| 6 Month PPP | 99.00% |
| 1YR PPP | 101.00% |
| 2YR PPP | 101.00% |
| 3YR PPP | 101.00% |
| 4YR PPP | 101.00% |
| 5YR PPP | 101.00% |
| >\$3,000,000 | 99.50% |
| 80.01-90.00% LTV | 101.00% |
| ITIN/Foreign National | 101.00% |
| Select (Full/Alt) | 101.00% |
| NC Floor Price | 99.75% |

| ARM Margins | |
|-----------------|--------|
| Occupancy | Margin |
| Primary Home | 4.00% |
| Second Home | 4.00% |
| Investment Home | 4.00% |

| NON-QM SPECIAL |
|--------------------------------------|
| 65.01-75.00 LTV & 720+ FICO (50 BPS) |
| 55.01-65.00 LTV & 720+ FICO (75 BPS) |
| <=55 LTV & 720+ FICO (100 BPS) |
| *N/A on Select |

| 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 |

| NEVER ALLOWED IN ALASKA, MAINE, MINNESOTA, AND NEW MEXICO | |
|---|---|
| STATES | PPP REQUIRED WHEN: |
| Arkansas | Maximum of 3 years |
| 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 |
| Indiana | Fixed Rates |
| Iowa | Maximum of 5 years |
| Kansas | 6 Months only |
| Kentucky | Always allowed |
| Maryland | Maximum of 3 years |
| Michigan | Maximum of 3 years |
| Mississippi | <8% Interest Rate, Maximum of 5 years |
| Missouri | Always allowed |
| New Jersey | Closed in name of Corp. or LLC |
| Ohio | >= \$100,000 |
| Oklahoma | APOR > 8%, Maximum 2 years |
| Pennsylvania | >\$301,022 and 1-2 Unit, or any 3-4 Unit |
| Rhode Island | Maximum of 1 year |
| Texas | Purchase, or Non-Homestead Refinances |