

## NonQM Program Pricing

Rate	Base Rate / Base Price			
	Full Doc	Air Doc	DCSR	DCSR 5-8 Units
6.250				
6.375				
6.450	98.750	98.750		
6.625	99.250	99.250	99.000	
6.750	99.500	99.500	99.500	
6.875	99.750	99.750	99.750	
7.000	100.250	100.250	100.250	
7.125	100.500	100.500	100.500	
7.250	100.750	100.750	100.750	
7.375	101.000	101.000	101.000	
7.499	101.250	101.250	101.250	98.000
7.625	101.500	101.500	101.500	98.250
7.750	101.750	101.750	101.750	98.500
7.875	102.000	102.000	102.000	98.750
7.999	102.500	102.500	102.500	99.250
8.125	102.750	102.750	102.750	99.500
8.250	103.000	103.000	103.000	99.750
8.375	103.250	103.250	103.250	100.000
8.499	103.500	103.500	103.500	100.250
8.625	103.750	103.750	103.750	100.500
8.750	104.000	104.000	104.000	100.750
8.875	104.250	104.250	104.250	101.000
8.999	104.750	104.750	104.750	101.500
9.125	105.000	105.000	105.000	101.750
9.250	105.250	105.250	105.250	102.000
9.375	105.500	105.500	105.500	102.250
9.499	105.750	105.750	105.750	102.500
9.625	106.000	106.000	106.000	102.750
9.750	106.250	106.250	106.250	103.000
9.875	106.500	106.500	106.500	103.250
9.999	106.750	106.750	106.750	103.500
10.125	107.000	107.000	107.000	103.750
10.250	107.250	107.250	107.250	104.000
10.375	107.500	107.500	107.500	104.250
10.499	107.750	107.750	107.750	104.500
10.625	108.000	108.000	108.000	104.750
10.750	108.250	108.250	108.250	105.000
10.875	108.500	108.500	108.500	105.250
10.999	108.750	108.750	108.750	105.500
11.125	109.000	109.000	109.000	105.750

Loan Level Price Adjustments		LLPA
DTI <45% - All Doc Types		-0.500
DTI <50% - All Doc Types		-0.500
DTI		-1.000
VOE Only		-0.250
1099 Only		-0.250
Asset Utilization		-0.250
Wkly Rts Stmt		-0.250
DISC STR		-0.500
Debt Consol. >70% LTV		-0.500
Debt Consol. ≤70% LTV		-0.250
Cash-Out >70% LTV		-0.500
Cash-Out ≤70% LTV		-0.250
Cash-Out/Debt Consol. FICO < 680		-0.500
2 Units		0.000
3+ Units		0.250
DISC 5-8 Units		0.000
Second Home		-0.500
No PPP-States not allowed		-1.000
No PPP-States that allow		-0.500
12 Months PPP		-0.750
24 Months PPP		-0.500
36 Months PPP		0.250
48 Months PPP		-0.500
60 Months PPP		0.250
Encrow Waived		-0.750
WV Condo		-1.000
\$150,000		-0.750
\$150,000-\$1,000,000		0.000
\$81,000,000		0.250
\$51,500,000		0.250
\$20,000,000		-0.250
\$2,500,000		-0.500
\$33,000,000		-0.750
\$33,500,000		-1.000
\$4,000,000		-1.500
Foreign Nat' With Fico		-1.500
Foreign Nat' No Fico		-1.500
Subordinate Financing		-0.500
NOI & 2nd Home >75% LTV		-0.250
FULL/NOI 2nd & 2nd Home ≤75% LTV		0.000

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

Non QM Prelocks
<p>Non-QM Pre-Locks may be locked for 30 or 45 days</p> <p>30 day Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost</p> <p>All Non-QM Pre-Locks must be Submitted/Completed/Submitted within 19 days or Locks will be cancelled</p> <p>All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost</p> <p>cost</p> <p>All 60 day locks are at a 50bp cost and are not eligible for lock extensions</p> <p>All Non-QM locks that expire will be subject to a 25bp Relock Fee and Worse Case Pricing</p>

Program	
SELECT	0.500
Core	0.000
SELECT - DSCR	0.500
Core DSCR ( $\geq 1.20$ )	0.000
Core DSCR ( $\geq 1.00$ )	0.000
Subf DSCR (0.75-0.99)	-2.000
Reserves	
< 3 Months	0.000
$\geq 3$ Months	0.000
$\geq 6$ Months	0.000
$\geq 12$ Months	0.000
Payment History	
0x30x12	0.250
1x30x12	-1.250
1x30x12 (DSCR)	-0.250
1x60x12	-1.750
1x36x6	-1.750
0x30x24	0.250

Credit Events	
12 Months	-2.000
24 Months	-1.250
36 Months	-0.250
48 Months	0.000

Lock Days	
15 Day	0.000
30 Day	0.000
45 Day	-0.250
60 Day	-0.500

Min Rate	
>\$2,000,000	6.625
ITIN/Foreign National	7.499

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

Terms	Caps	Floor
5/6 ARM	2/1/5	Margin
7/6 ARM	5/1/5	
Index	6mo SOFR	
Reset Frequency		6 Mo

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

Loan Term	
15YR Fixed	0.250%
30YR Fixed	0.000%
30YR IO Fixed	-0.500%
40YR Fixed	-0.500%
40YR IO Fixed	-0.750%
5/6 30YR ARM	0.000%
5/6 30YR IO ARM	-1.000%
5/6 40YR ARM	-0.500%
7/6 30YR ARM	0.000%
7/6 30YR IO ARM	-1.000%
7/6 40YR ARM	-0.500%

Max Price	
Owner Occ/Sec Home	101.0000
No PPP-States not allowed	100.0000
No PPP-States that allow	100.0000
1YR PPP	101.5000
2YR PPP	101.5000
3YR PPP	101.5000
4YR PPP	101.5000
5YR PPP	101.5000
>\$2,500,000	100.5000
80.01-90.00% LTV	101.0000
ITIN/Foreign National	101.0000
Subordinate Financing	100.0000
NJ Title Vested In LLC	100.0000
DSCR 5-8 Units	100.0000

Floor Price	
NC Floor Price	99.750
ARM Margins	
Occupancy	Margin
Primary Home	4.000
Second Home	4.000
Investment Home	4.000

**JUNE NON-QM SPECIAL**

25 BPS Price Improvement on all NonQM  
"CAN BE COMBINED WITH SELECT"

### Lender Credit

1.5% Max Lender Credit can be utilized for closing costs  
EXCEPT Broker Compensation

\*YSP allowed up to 101,500, 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

**PPP Requirements**

3 Year PPP Required on NOO >80% LTV  
6 Months Interest on 80% of the Original Principal Balance

## NonQM Price Calculator

Inputs		
Interest Rate	Choose a Selection	<b>Reset</b>
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	<b>#N/A</b>
Program	Care	0.000
Reserves	Choose a Selection	0.000
Payment History	Choose a Selection	0.000
Credit Events	36 Months	-0.250
Dco Type	Choose a Selection	
Additional Adj's	Choose a Selection	<b>#N/A</b>
Citizenships	Choose a Selection	<b>#N/A</b>
DTI	Choose a Selection	0.000
Loan Balance	Choose a Selection	0.000
Purpose	Choose a Selection	0.000
Occupancy	Choose a Selection	<b>#N/A</b>
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"	<b>#N/A</b>
N/A- Rate Testing		0.000
State	Choose a Selection	0.000
Lock Term	30 Day	0.000
Buydown	No	0.000
Subordinate Financing	No	0.000
	Not Applicable	0.000
	Not Applicable	0.000
Special	Yes	0
	<b>Total LLPA</b>	<b>#N/A</b>
	Gross Rate Sheet Price (Prior to LLPA)	0.000
	Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)	Minimum Rate
	Max YSP	0.000

Final Price →	#N/A
<p align="center"><b>Borrower Paid Comp Only</b></p> <p>*YSP allowed up to 101.500, may be paid to borrower on all Loans, or to Broker on Business Purpose Loans only</p> <p>*YSP &amp; Lender Credit are not Applicable to DSCR 5-8 Unit</p>	

	Intenc
Standard Prepayment Pen	
Arizona	

Arkansas	
California	
Colorado	
Connecticut	
District of Columbia	
Florida	
Georgia	
Massachusetts	

Idaho	
Indiana	
Iowa	
Kansas	
Kentucky	
Louisiana	
Maine	
Massachusetts	

No Prepayment Penalties	
Alaska - Express prohibition on PP provisions for business purpose loans or maximum PP charge is so low there's no market for them	
Delaware	
Minnesota	

States with "Restricted" Preparation		
States	PPP Allowed When:	
Illinois / Cook County	All of IL: If closed in the name of an individual and rate < 8% APR, or is a Business Purpose Loan &	

Illinois / Cook County	Closed in a Corporation, or LLC. **If in Cook County must also be >\$250k	
Maryland	Maximum of 3 years	2 months ag pre month
Michigan	Maximum of 3 years	1
New Jersey	Closed in name of Corp (INC) **Does NOT include LLC	
Ohio	>= \$112,957; 5 year max	1% of
Pennsylvania	>\$312,159 and 1-2 Unit, or any 3- 4 Unit	
Rhode Island	Maximum of 1 year	2

ComplAppr 3/2025

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

## Lock Request

### Product Matrix



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



**Intended for 1st lien mortgages only** For further compliance guidance, please contact the Compliance Help Desk at:  
compliancehelp@ocmbc.com

Standard Prepayment Penalties Allowed		
Arizona		Missouri
Alabama		Montana
Arkansas		Nebraska
California		Nevada
Colorado		North Carolina
Connecticut		North Dakota
District of Columbia		Oklahoma
Florida		Oregon
Georgia		South Carolina
Hawaii		South Dakota
Idaho		Tennessee
Indiana		Texas
Iowa		Utah
Kansas		Virginia
Kentucky		Washington
Louisiana		West Virginia
Maine		Wisconsin
Massachusetts		Wyoming
Mississippi		

No Prepayment Penalties Allowed	
Alaska - Express prohibition on PP provisions for business purpose loans or maximum PP charge is so low there's no market for them	New Hampshire
Delaware	New Mexico
Minnesota	

States with "Restricted" Prepayment Penalties			
States	PPP Allowed When:	PPP Structures	No PPP Allowed When:
Illinois / Cook County	All of it. If closed in the name of an individual and rate < 8% APR, or is a Business Purpose loan & closed in a Corporation, or LLC. **If in Cook County must also be >\$250k	Normal Rates	If closed in the name of an individual and Rate is > 8% APR, **If in Cook County < \$250K
Maryland	Maximum of 3 years	2 months a advance interest on the aggregate amount of all prepayments made in a 12-month period which exceed 1/3 of the amount of the loan	Never
Michigan	Maximum of 3 years	1% of balance prepaid	Never
New Jersey	Closed in name of Corp (Inc.) **does NOT include LLC	Normal Rates	Closed in name of individual or LLC
Ohio	>= \$112,957; 5 year max	1% of original principal amount	< \$112,957
Pennsylvania	>\$312,159 and 1-2 Unit, or any 3-4 Unit	Normal Rates	<=\$312,159 and 1-2 Unit
Rhode Island	Maximum of 1 year	2% of balance prepaid	Never

5	<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**

**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

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