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<p>Temporary Guidance Fee Below Extension Cost</p> <p>All Rates @ 2 Sps / day Extension Cost</p> <p>Current lock extension costs/policies apply to all active locks, regardless of lock state</p> <p>All 45 day locks are at a 25sp cost and are eligible for the 15 day extension cost if taken</p> <p>All 60 day locks are at a 50sp cost and are not eligible for Lock Extensions</p>	<p>For all Consumer Loans, Lender Credit may only be utilized to pay for borrower paid closing costs, subject to Max Price limits above.</p>
	<p>PPP Requirements</p> <p>PPP Required on 80% - 80% LTV</p> <p>6 Months Extension on 80% of the Original Principal Balance</p>

NonQM Price Calculator		Calculator does not verify eligibility. Please use in conjunction with product matrix.	
		 	Wholesale Ratesheet Tue, July 1 - 2025
Interest Rate --	Choose a Selection		
LTV Range	Choose a Selection		
FICO Range	Choose a Selection	#N/A	
Program	Choose a Selection	0.000	
Reserves	Choose a Selection	0.000	
Payment History	Choose a Selection	0.000	
Credit Events	36 Months	0.250	
Doc Type	Choose a Selection		
Additional Adj's	Choose a Selection	0.000	
Citizenships	Choose a Selection	#N/A	
DTI	Choose a Selection	0.000	
Loan Balance	Choose a Selection	0.000	
Purpose	Choose a Selection	0.000	
Occupancy	Choose a Selection	#N/A	
Property Type	Choose a Selection	0.000	
Loan Term	30Yr Fixed	0.000	
Escrow	Escrow Not Waived	0.000	
Prepayment Penalty	No Prep /See PPP Section	#N/A	
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	
	Not Applicable	0.000	
	Not Applicable	0.000	
	Not Applicable	0.000	

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

Final Price →	#N/A	
Borrower Paid Comp Only		
*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 5-6 Unit		

	<p align="center">***DISCLAIMER***</p> <p>Intended for 1st lien mortgages only For further compliance guidance, <u>please contact the Compliance Help Desk at: compliancehelp@ocmbc.com</u></p>
<p align="center">Standard Prepayment Penalties Allowed</p>	
<p align="center">Arizona</p>	<p align="center">Missouri</p>

	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 IL: 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 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

Compiled Apr. 3/2025

Full Doc Column Includes
Tax Returns
1099 Only
Asset Utilization Only
Asset Utilization W/ Full Doc
VOE
Alt Doc Column Includes
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