		Stream Mo MacArthur Blvd,				Wholesale Ra 30 Day Lo	atesheet ock Period					
	NonQM Program Pricing			Borrower Paid Compensation* Effective Date: Mon. July - 14 - 2025			Lock Request		equest P	oduct Matrix		
				Enective Date	5. Won, July - 14 - 20	123	NonQM Price Calculator		Calculator o Please use in cor	Calculator does not verify eligibility. Please use in conjunction with product matrix.		
Base Rate / Base Price				Price Adjustm	onte			Interest Rate →	Inputs Choose a Selection	Wholesale Ratesheet	Mon, July - 14 - 2025	Full Doc Column Include Tax Returns
Full Doc Alt Doc DSCR DSCR 5-8 Units			i0.01-60 60.01	1-65 65.01-70		80 80.01-85 85.01-90	90.01-95	LTV Range FICO Range	Choose a Selection			1099 Only
	780+ 760-779			00 0.375	0.125 -0.125 0.000 -0.375	5 -1.750 -3.000		Program	Choose a Selection Core	0.000		Asset Utilization Only Asset Utilization W/ Full Do
98,500 98,500	740-759	0.500	0.375 0.2	50 0.000	-0.375 -0.500	-2.000 -3.250		Program Reserves	Choose a Selection Choose a Selection	0.000		VOE
99.000 99.000 98.750 99.250 99.250 99.250	720-739 700-719	0.375 0	0.250 0.0	00 -0.375 75 -0.500	-0.500 -1.000 -1.000 -1.500	0 -2.500 -3.750 0 -3.250 -4.500		Payment History Credit Events Doc Type	36 Months	-0.250		Alt Doc Column Include
99.500 99.500 99.500 100.000 100.000 100.000	680-699 660-679		-0.375 -0.5 -0.500 -1.0		-1.500 -2.500 -2.250 -3.250			Doc Type Additional Adis	Choose a Selection Choose a Selection	0.000		12 Bank Statements 12 or 24 CPA P&L
100.250 100.250 100.250	640-659	-1.000 -	-1.250 -1.7	50 -2.250	-3.250 -4.250			Citizenships DTI	Choose a Selection	#N/A		Asset Utlization W/ Bank St
100.500 100.500 100.500 100.750 100.750 100.750	620-639 600-619			00 -3.000 50 -3.750	-4.250 -5.250 -5.250 -6.250			DTI Loan Balance	Choose a Selection Choose a Selection	0.000		
101.000 101.000 101.000 97.750								Purpose Occupancy	Choose a Selection Choose a Selection	0.000		DSCR/No Ratio Column Inc
101.250 101.250 101.250 98.000 101.500 101.500 101.500 98.250	+							Property Type	Choose a Selection	ULY NonQM SPECIAL	n all NonOM	DSCR No Ratio
101.750         101.750         101.750         98.500           102.250         102.250         102.250         99.000	Loan Level Price Adjustm			D		Loan Term		Loan Term Escrow	30YR Fixed Escrow Not Waived	0.000 25 BPS Price Improvement of 0.000 *CAN COMBINE WITH SELEC	T, EXCLUDES DSCR 5-8*	
102.500 102.500 102.500 99.250		LLPA		SELECT	0.500	15YR Fixed	0.250	Prepayment Penalty	No PPP *See PPP Section*	#N/A		
102.750 102.750 102.750 99.500 103.000 103.000 103.000 99.750	DTI>45% - All Doc Types DTI≥50% - All Doc Types	0.000	SE	Core LECT - DSCR	0.000	30YR Fixed 30YR IO Fixed	0.000	NJ - Title Vesting State	Choose a Selection	0.000		
103.250 103.250 103.250 100.000	ITIN	-1.500	Con	e DSCR (≥1.20)	0.000	40YR Fixed	-0.500	Lock Term	30 Day	0.000		
103.500         103.500         103.500         100.250           103.750         103.750         103.750         100.500	VOE Only 1099 Only	-0.250	Con	e DSCR (≥1.00) DSCR (0.75-0.99)	0.000	40YR IO Fixed 5/6 30YR ARM	-0.750	Buydown Subordinate Financing	No	0.000		*** Extension Cost
104.000 104.000 104.000 100.750	Asset Utilization	-0.250	No Rat	io DSCR - < 0.75	-3.000	5/6 30YR IO ARM	-1.000	outoronnate Phrancing	Not Applicable	0.000		
104.500 104.500 104.500 101.250 104.750 104.750 104.750 101.500	P&L w/ Bk Stmt P&L Only	-0.250		Reserves		5/6 40YR ARM 7/6 30YR ARM	-0.500		Not Applicable Not Applicable	0.000		Temporary Guidance See B Extension Cost
105.000 105.000 105.000 101.750	DSCR STR	-0.500		< 3 Months	0.000	7/6 30YR IO ARM	-1.000	Total LLF	PA		oes not verify eligibility. junction with product matrix.	
105.250         105.250         105.250         102.000           105.500         105.500         105.500         102.250	Debt Consol. >70% LTV Debt Consol. ≤ 70% LTV	-0.500		≥ 3 Months ≥ 6 Months	0.000	7/6 40YR ARM	-0.500	Gross Rate Sheet Price Net Price: Rate Sheet - LLPA		#N/A Please use in con imum Rate	ijunction with product matrix.	All Rates @ 2 bps / day Extension Cost
105.750 105.750 105.750 102.500	Cash-Out >70% LTV	-0.500		≥ 12 Months	0.000	Max Price		Max YSF	P	0.000		Current lock extension costs/poli- to all active locks, regardless of
106.000 106.000 106.000 102.750 106.250 106.250 106.250 103.000	Cash-Out ≤ 70% LTV Cash-Out/Debt Consol. FICO < 680	-0.250		Payment Hist	orv	Owner Occ/Sec Home No PPP-States not allowed	102.000	Final Price	$\rightarrow$	#N/A		to all active locks, regardless of
106.500 106.500 106.500 103.250	2 Units 3-4 Units	0.000		0x30x12 1x30x12	0.250	No PPP-States that allow 1YR PPP	100.000	Borrower	Paid Comp Only			All 45 day locks are at a 25bp co
106.750         106.750         103.500           107.000         107.000         107.000         103.750           107.250         107.250         107.250         104.000	3-4 Units DSCR 5-8 Units	-0.250	1x	1x30x12 30x12 (DSCR)	-1.250 -0.250	2YR PPP	102.000	"YSP allowed up to 102.000, may be paid to b	corrower on all Loans, or to Broker on Busine Loans only are not Applicable to DSCR 5-8 Unit	is Purpose		eligible for up to 15 days of exte cost
	Second Home	-0.500		1x60x12 1x30x6	-1.750	3YR PPP 4YR PPP	102.000	"YSP & Lender Credit a	are not Applicable to DSCR 5-8 Unit			All 60 day locks are at a 50bp con not eligible for Lock Extens
107.500         107.500         107.500         104.250           107.750         107.750         107.750         104.500           108.000         108.000         108.000         104.750	No PPP-States not allowed No PPP-States that allow	-1.000		0x30x24	-1.750 0.250	5YR PPP	102.000			***DISC	LAIMER***	-
108.000         108.000         108.000         104.750           108.250         108.250         108.250         105.000	12 Months PPP 24 Months PPP	-0.750		Credit Event	·•	>\$2,500,000 80.01-90.00% LTV	101.000		🔺 NI	Intended for 1st lien mortga	es only For further compliance	
108.500 108.500 108.500 105.250	36 Months PPP	0.250		12 Months	-2.000	ITIN/Foreign National	101.000			gui please contact the Ce	dance, ompliance Help Desk at;	
5 108.750 108.750 108.750 105.500	48 Months PPP 60 Months PPP	0.500		24 Months 36 Months	-1.250 -0.250	Subordinate Financing NJ Title Vested In LLC	100.000	5 T K E /			elp@ocmbc.com	
	Escrow Waived	-0.250		48 Months	0.000	DSCR 5-8 Units	100.000	Arit	Standard Prepay zona	nent Penalties Allowed	issouri	
	NW Condo <\$150.000	-1.000		Lock Days			<u> </u>		oama		ontana	
	\$150,000-\$1,000,000	0.000		15 Day	0.000	Floor Price	_	Arka	ansas ornia		braska evada	
Non QM Prelocks	>\$1,000,000 >\$1,500,000	0.250		30 Day 45 Day	0.000	NC Floor Price ARM Margins	99.750	Colo		Nort	n Carolina	
	>\$2,000,000	-0.250		60 Day	-0.500	Occupancy	Margin	Conne District of	ecticut		h Dakota Jahoma	
Non-QM Pre-Locks may be locked for 30 or 45 days	>\$2,500,000 >\$3,000.000	-0.500		Min Rate		Primary Home Second Home	4.000		rida		regon	
fav Non-OM Pre-Locks are eligible for up to 15 days of extensions at cost	>\$3,500,000	-2.000		>\$2,500,000	6.750	Investment Home	4.000	Geo		Sout	n Carolina h Dakota	
-QM Pre-Locks must be Submittal Completed/Submitted within 10 days or Lock will be cancelled	>\$4,000,000 Foreign Nat' With Fico	-3.000	ITIN	Foreign National	7.499			Han			n Dakota inessee	
ay locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost	Purchase	-1.500		Allowable Fe	es	JULY NON-QM SPEC			iana	1	exas	
I 60 day locks are at a 50bp cost and are not eligible for lock extensions n-QM locks that expire will be subject to a 25bp Relock Fee and Worse Case	Subordinate Financing NOO & 2nd Home >75% LTV	-0.500		Click Here				lo Kar	wa		Utah irginia	
Pricing	Full/Alt NOO & 2nd Home ≤75% LT\	-0.250 / 0.000				25 BPS Price Improvement on a *CAN BE COMBINED WITH SELECT DSCR 5-8*	all NonQM T, EXCLUDES	Kent	tucky	Wa	hington	
0				Cans	Floor	DSCH 5-8"						
· · ··································			Terms	RM 2/1/5					siana		t Virginia sconsin	
y	State, DSCR Only		5/6 A 7/6 A	RM 5/1/5	Margin		-	Ma Massac	siana aine husetts	wi	t Virginia sconsin voming	
9		-0.250	7/6 A	RM 5/1/5	SOFR	Lender Credit		Ma Massac	siana aine chusetts issippi	wi	sconsin	
	State, DSCR Only Georgia Illinois Kansas	-0.250	7/6 A	RM 5/1/5	SOFR	Lender Credit		Ma Massac Missi	siana iine :husetts issippi No Prepayme	Wi	sconsin	
Temporary Property Eligibility Restrictions	State, DSCR Only Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	7/6 A	RM 5/1/5	SOFR	2% Max Lender Credit can be utilized	t Las Lender Paid	Ma Massac Missi Express prohibition on PP provisi	siana iine husetts issippi No Prepayme ika - ons for business purpose loans	Wi Wi Int Penalties Allowed	sconsin	
	State, DSCR Only Georgia Illinois Kansas	-0.250	7/6 A Ind Re	RM 5/1/5 ex 6mo 3 set Frequency	SOFR 6 Mo	2% Max Lender Credit can be utilized Compensation (LPC) On Business P Only surject to Max Price Limit	t las Lender Paid Porpose Loans is abnue	Ma Massac Missi Express prohibition on PP provisi	siana ine chusetts issippi No Prepayme ika -	Wi Wi Int Penalties Allowed	sconsin roming	
	State, DSCR Only Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	7/6 A Ind Re	RM 5/1/5 ex 6mo : set Frequency iemporary Guidance Se Extension Cost	SOFR 6 Mo e Below	2% Max Lender Credit can be utilized	t las Lender Paid Porpose Loans is abnue	Ma Massac Missi Express prohibition on PP provisi	siana hine husetts issippi No Prepayme ika - ons for business purpose loans w there's no market for them	wi wi nt Penalties Allowed	sconsin roming	
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Temporary Property Eligibility Restrictions riles located in the following City/County are NOT eligible to be locked:	State, DSCR Only Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	7/6 A Ind Re	RM 5/1/5 ex 6mo : set Frequency emporary Guidance Se Extension Cost Al Rates @ 2 bps / Extension Cost	SOFR 6 Mo e Below day	2% Max Lender Credit can be utilized Compensation (LPC) On Business P Only surject to Max Price Limit	t Las Lender Paid Purpose Loans Its above. dit may only be losing costs, above.	Mt Massac Missis Express prohibition on PP provisi maximum PP charge is so lo Dela	siana hne husetts sisippi No Prepayme ka - ons for business purpose loans w there's no market for them ware	With Penalties Allowed	sconsin roming tampshire	
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Temporary Property Eligibility Restrictions rties located in the following Chyl/County are NOT eligible to be locked: •Baltimore Chy, Maryland periole located in Baltimore Chy are not restricted)	State, DSCR Only Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	7/6 A Ind Rei Current al a	RM 5/1/5 ex 6mo 2 set Frequency emporary Guidance Sa Extension Cost Al Ratee (§ 2 bps / Extension Cost lock extension costs/ titve locks, regardless two lock as at a 26%	e Below day of lock date of lock date	2% Max Lender Credit can be utilized Compensation (LPC) On Business P Only, subject to Max Phote Limit Por al Consume Loams, Lender Oct subject to Max Proce limits a subject to Max Proce limits a	t las Lender Paid Propose Loans fit nabove. dit may only be loaing costs, above. nts	Masaca Masaca Missi Express prohibition on PP provisi maximum PP charge is so Io Dela Minn States *Illinois / Cook County Maryland Michigan	slana husetts busetts sisppi No Prepayme No Prepayme No Prepayme No Prepayme ware States with "Restric PPP Allowed When: All of LL if closed in the name an individual and rate < 3% A or is a Busines Purpose Lan closed in a Corporation, or U **If in Cook County must also >\$250k Maximum of 3 years	Will     Win     Win     Win     Win     Prenalties Allowed     New I     New I     New I     Prepayment Penalties     PPP Structures     PPP Structures     Prepayments made in a 12:     month perdowthich exceed 13:     of balance prepaid	komsin tampshire  Mexico  No PPP Allowed When:  If closed in the name of an individual and Bate is > 5% APR,  **If in Cook County < \$250K  Never Never Never	
Temporary Property Eligibility Restrictions rtles located in the following City/County are NOT eligible to be locked: -Baltimore City, Maryland erise located in Baltimore Courty are not restricted)	State, DSCR Only Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	7/6 A Ind Rei Current al a	RM 5/1/5 ex 6mo 2 set Frequency emporary Guidance Sa Extension Cost Al Ratee (§ 2 bps / Extension Cost lock extension costs/ titve locks, regardless two lock as at a 26%	e Below day of lock date of lock date	2% Max Lender Credit can be utilized Compensation (LPC) On Business P Only, subject to Max Phote Limit Por al Consume Loams, Lender Oct subject to Max Proce limits a subject to Max Proce limits a	t las Lender Paid Propose Loans fit nabove. dit may only be loaing costs, above. nts	Masaaca Masaaca Alas Espress prohibition on PP provisi maximum PP charge is so to Dela Minn States **Illinois / Cook County Maryland Michigan New Jersey	slana hine husetts husetts husets No Prepayme ka - ons for business purpose loans w there's no market for them ware esota States with #Restric All of Lit if closed in the name an individual and rate < 8% A loans Purpose loans or is a Business Purpose loan closed in a Corporation, or Li **If in Cook County must also >\$250k Maximum of 3 years Closed in name of Corp (Inc. *dees NOT Include LLE	Will     Win     Win     Penalties Allowed     New I     Penalties Allowed     New I     New I     Penalties     PP Structures     PP Structures     PP Structures     Prepayment Penalties     PPP Structures     Prepayment small in a 12-     month period which exceed 13/     of the amount of all     prepayments made in a 12-     month period which exceed 13/     of the amount of all     prepayments made in a 12-     month period which exceed 13/     of the amount of all     prepayments made in a 12-     month period which exceed 13/     of the amount of the loan     1% of balance prepaid     Normal Rates		
Temporary Property Eligibility Restrictions rtles located in the following City/County are NOT eligible to be locked: -Baltimore City, Maryland erise located in Baltimore Courty are not restricted)	State, DSCR Only Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	7/6 A Ind Rei Current al a	RM 5/1/5 ex 6mo 2 set Frequency emporary Guidance Sa Extension Cost Al Ratee (§ 2 bps / Extension Cost lock extension costs/ titve locks, regardless two lock as at a 26%	e Below day of lock date of lock date	2% Max Lender Credit can be utilized Compensation (LPC) On Business P Only, subject to Max Phote Limit Por al Consume Loams, Lender Oct subject to Max Proce limits a subject to Max Proce limits a	t las Lender Paid Propose Loans fit nabove. dit may only be loaing costs, above. nts	Masaca Masaca Missi Express prohibition on PP provisi maximum PP charge is so Io Dela Minn States *Illinois / Cook County Maryland Michigan	slana ine husetts isispin No Prepayme ka - ons for business purpose loans w there's no market for them were states with "Restrict States with" Restrict All of ILI f closed in the name an individual and rate < 8% A or is a Business Purpose Loan closed in a Corporation, or Li **If In cook County must also >\$230k Maximum of 3 years Closed in name of Corp (Inc. *does NOT include ILE >\$51,57, Syear max	Viii      Viiii      Viiii	sconsin jorning sampshire Meskco If closed in the name of an individual and Rate is = > 8K APR, **If in Cook County < S250K Never Never Closed in name of individual or	
Temporary Property Eligibility Restrictions rtles located in the following City/County are NOT eligible to be locked: -Baltimore City, Maryland erise located in Baltimore Courty are not restricted)	State, DSCR Only Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	7/6 A Ind Rei Current al a	RM 5/1/5 ex 6mo 2 set Frequency emporary Guidance Sa Extension Cost Al Ratee (§ 2 bps / Extension Cost lock extension costs/ titve locks, regardless two lock as at a 26%	e Below day of lock date of lock date	2% Max Lender Credit can be utilized Compensation (LPC) On Business P Only, subject to Max Phote Limit Por al Consume Loams, Lender Oct subject to Max Proce limits a subject to Max Proce limits a	t las Lender Paid Propose Loans fit nabove. dit may only be loaing costs, above. nts	Masaa Masaa Alas Espress prohibition on PP provisi maximum PP charge is so to Dela Minn States **Illinois / Cook County Maryland Michigan New Jersey	slana hine husetts hu	Viii      Viiii      Viiii		