LONN		MacArthur Blvd, S				Wholesale Rat 30 Day Lo					· · · · · · · · · · · · · · · · · · ·	
MORTGAGE	10000	Irvine, CA 9261	2		Effective Da	Borrower Paid Compe	ensation*		Lock Re	quest Pr	oduct Matrix	
MORTOROE	NonQM Pro	NonQM Program Pricing			Ellective Da	te. Pri, July - 18 - 202	5	NonQM Price Calculator		Calculator does not verify eligibility. Please use in conjunction with product matrix.		
Base Rate / Base Price				Price Adjustm				Interest Rate →	Inputs Choose a Selection	Wholesale Ratesheet	Fri, July - 18 - 2025	Full Doc Column Include Tax Returns
Full Doc Alt Doc DSCR DSCR 5-8			0.01-60 60.01-	-65 65.01-70		-80 80.01-85 85.01-90	90.01-95	LTV Range	Choose a Selection			1099 Only
Image: Image in the second s	780+ 760-779		0.500 0.500		0.125 -0.12 0.000 -0.37			FICO Range Program	Choose a Selection Core	#NA STREAM		Asset Utilization Only Asset Utilization W/ Full D
98,750 98,750	740-759	0.500 0	0.375 0.250	0.000	-0.375 -0.50	0 -2.000 -3.250		Program Reserves		0.000		VOE
99.250 99.250 99.000 99.500 99.500 99.500	720-739 700-719	0.375 0	0.250 0.000	0 -0.375 75 -0.500	-0.500 -1.00	00 -2.500 -3.750 00 -3.250 -4.500		Payment History		0.000		Alt Doc Column Include
99.750 99.750 99.750	680-699	0.000 -0	0.375 -0.50	-1.000	-1.500 -2.50	-4.250		Credit Events Doc Type	Choose a Selection			12 Bank Statements
100.250 100.250 100.250 100.500 100.500 100.500	660-679 640-659	-0.500 -0	-0.500 -1.00	-1.500 50 -2.250	-2.250 -3.25 -3.250 -4.25	50		Additional Adjs Citizenships	Choose a Selection Choose a Selection	0.000		12 or 24 CPA P&L Asset Utization W/ Bank St
100.750 100.750 100.750	620-639	-1.750 -2	-2.000 -2.50	-3.000	-4.250 -5.25	50		DTI	Choose a Selection	0.000		Asset Ouization W/ Dank S
101.000 101.000 101.000 101.250 101.250 101.250 98.00	600-619	-2.500 -3	-2.750 -3.25	-3.750	-5.250 -6.25	50		Loan Balance Purpose		0.000		DSCR/No Ratio Column Inc
101.500 101.500 101.500 98.25								Occupancy	Choose a Selection	#N/A		DSCR
101.750 101.750 101.750 98.50 102.000 102.000 102.000 98.75								Property Type Loan Term	Choose a Selection 30YR Fixed	0.000 25 BPS Price Improvement o 0.000 *CAN COMBINE WITH SELEC	on all NonQM	No Ratio
102.000 102.000 102.000 98.75	Loan Level Price Adjust	ments		Program		Loan Term		Escrow		*CAN COMBINE WITH SELEC	T, EXCLUDES DSCR 5-8*	
102.750 102.750 102.750 99.50		LLPA 0.000		SELECT Core	0.500	15YR Fixed 30YR Fixed	0.250	Prepayment Penalty NJ - Title Vesting	No PPP *See PPP Section*	#N/A 0.000		
103.000 103.000 103.000 99.75 103.250 103.250 103.250 100.0		-0.500	SEL	LECT - DSCR	0.000	30YR IO Fixed	-0.500	NJ - Title Vesting State		0.000		
103.500 103.500 103.500 100.2 103.750 103.750 103.750 100.5		-1.500	Core	DSCR (≥1.20)	0.000	40YR Fixed	-0.500	Lock Term	30 Day	0.000		
103.750 103.750 103.750 100.5 104.000 104.000 104.000 100.7		-0.250 -0.250	Core Sub1 D	DSCR (≥1.00) DSCR (0.75-0.99)	0.000	40YR IO Fixed 5/6 30YR ARM	-0.750	Buydown Subordinate Financing		0.000		*** Extension Cost
104.250 104.250 104.250 101.0) Asset Utilization	-0.250	No Ratio	o DSCR - < 0.75	-3.000	5/6 30YR IO ARM	-1.000	outorunater manting	Not Applicable	0.000		
104.750 104.750 104.750 101.5 105.000 105.000 105.000 101.7		-0.250		Reserves		5/6 40YR ARM 7/6 30YR ARM	-0.500			0.000		Temporary Guidance See Be Extension Cost
105.250 105.250 105.250 102.0	DSCR STR	-0.500		< 3 Months	0.000	7/6 30YR IO ARM	-1.000	Total LLI	PA		loes not verify eligibility. njunction with product matrix.	
105.500 105.500 105.500 102.2		-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 com mum Rate	njunction with product matrix.	All Rates @ 2 bps / day Extension Cost
105.750 105.750 105.750 102.5 106.000 106.000 106.000 102.7		-0.250		12 Months	0.000	Max Price		Max YS		0.000		Current look extension costs/polit
106.250 106.250 106.250 103.0) Cash-Out ≤ 70% LTV	-0.250				Owner Occ/Sec Home No PPP-States not allowed	102.000	Final Price	9 →	#N/A		Current lock extension costs/poli to all active locks, regardless of
106.750 106.750 106.750 103.5) 2 Units	0 -0.500		Payment Histo 0x30x12	0.250	No PPP-States that allow	100.000	D	Pold Open Option			All 45 day locks are at a 25bp cos
107.000 107.000 107.000 103.7	3-4 Units	-0.250		1x30x12	-1.250	1YR PPP 2YR PPP	102.000	"YSP allowed up to 102.000, may be paid to t	r Paid Comp Only borrower on all Loans, or to Broker on Busines	Purpose		eligible for up to 15 days of exter
0 107.250 107.250 107.250 104.0 5 107.500 107.500 107.500 104.2	Second Home	0.000		0x12 (DSCR) 1x60x12	-0.250	2YR PPP 3YR PPP	102.000	"YSP & Lender Credit a	Loans only are not Applicable to DSCR 5-8 Unit			All 60 day locks are at a 50bp cos
107 750 107 750 107 750 104 5	No PPP-States not allowed No PPP-States that allow	-1.000		1x30x6 0x30x24	-1.750	4YR PPP 5YR PPP	102.000					not eligible for Lock Extens
108.000 108.000 108.000 104.7 108.250 108.250 108.250 105.0	12 Months PPP	-2.000			0.250	>\$2,500,000	102.000		A NI	***DISC	CLAIMER*** ges only For further compliance	
5 108.500 108.500 108.500 105.2		-0.500		Credit Event	s	80.01-90.00% LTV ITIN/Foreign National	101.000	LO		gui	dance,	
9 108.750 108.750 108.750 105.5 5 109.000 109.000 109.000 105.7		0.250	2	24 Months	-2.000	Subordinate Financing	101.000	STREA	A M 🝆		ompliance Help Desk at; elp@ocmbc.com	
	60 Months PPP Escrow Waived	0.750	3	36 Months 48 Months	-0.250	NJ Title Vested In LLC DSCR 5-8 Units	100.000		Standard Prepayr	ent Penalties Allowed	enp@ocmbc.com	
	NW Condo	-0.250	4	46 Months	0.000	DSCR 5-6 Units	100.000		zona		issouri	
	<\$150,000 \$150,000-\$1,000,000	-0.750		Lock Days					bama ansas	M	ontana braska	
Non QM Prelocks	\$150,000-\$1,000,000 >\$1.000.000	0.000		15 Day 30 Day	0.000	Floor Price NC Floor Price	99.750	Calif	fornia	N	evada	
	>\$1,500,000	0.000		45 Day	-0.250	ARM Margins			orado		h Carolina	
	>\$2,000,000	-0.250		60 Day	-0.500	Occupancy	Margin	Conn District of			h Dakota lahoma	
Non-QM Pre-Locks may be locked for 30 or 45 days	>\$2,500,000	-0.500		Min Rate		Primary Home Second Home	4.000	Flo	rida	0	regon	
day Non-OM Pre-Locks are eligible for up to 15 days of extensions at co	>\$3,500,000	-2.000		\$2,500,000	6.750	Investment Home	4.000		orgia waii		h Carolina h Dakota	
n-QM Pre-Locks must be Submittal Completed/Submitted within 10 da Lock will be cancelled	s or Foreign Nat' With Fico	-3.000	ITIN/F	Foreign National	7.499	JULY NON-QM SPEC	141		aho		nessee	
ay locks are at a 25bp cost and are eligible for up to 15 days of extensi cost	Purchase	0.000		Allowable Fe	99	JOET NON-QWI SPEC	.iAL		liana		lexas	
60 day locks are at a 50bp cost and are not eligible for lock extension -QM locks that expire will be subject to a 25bp Relock Fee and Worse	Subordinate Financing NOO & 2nd Home >75% LTV	-0.500		Click Here			ŀ		wa nsas		Utah irginia	
Pricing	Full/Alt NOO & 2nd Home ≤75% LT	-0.250 TV 0.000				25 BPS Price Improvement on all *CAN BE COMBINED WITH SELECT, DSCR 5-8*	EXCLUDES		tucky		shington	
			Terms	Caps	Floor	DSCR 5-8*			isiana		t Virginia	
	State, DSCR Only		5/6 AR		Margin		ŀ		aine chusetts		sconsin yoming	
		-0.250		x 6mo S	OFR				issippi			
	Georgia		Index			Lender Credit			No Prepaymen	t Penalties Allowed		
	Georgia Illinois	-0.250	Rese	et Frequency	6 MO		-					
Temporary Property Eligibility Restrictions	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	Rese	et Frequency	6 MD	2% Max Lender Credit can be utilized a	as Lender Paid	Ala:		r New I	lamoshire	
Temporary Property Eligibility Restrictions	Georgia Illinois Kansas	-0.250	Rese			2% Max Lender Credit can be utilized a Compensation (LPC) On Business Pu Only subject to Max Price Limits	as Lender Paid urpose Loans	Express prohibition on PP provisi		r New F	lampshire	
Temporary Property Eligibility Restrictions	Georgia Illinois Kansas New Jersey	-0.250 -0.250	Rese			2% Max Lender Credit can be utilized a Compensation (LPC) On Business Pu Only subject to Max Price Limits	as Lender Paid urpose Loans	Express prohibition on PP provisi maximum PP charge is so lo	ons for business purpose loans o w there's no market for them			
	Georgia Illinois Kansas New Jersey North Carolina	-0.250 -0.250	Rese	mporary Guidance Se Extension Cost	e Below	2% Max Lender Credit can be utilized a	as Lender Paid urpose Loans	Express prohibition on PP provisi maximum PP charge is so lo Dela	ons for business purpose loans on w there's no market for them ware		łampshire v Mexico	
rties located in the following City/County are NOT eligi be locked:	Georgia Illinois Kansas New Jersey North Carolina	-0.250 -0.250	Rese	mporary Guidance Se Extension Cost All Rates @ 2 bps / Extension Cost	e Below day	2% Max Lender Credit can be utilized Comparisation (LPC) On Business Pr Only, subject to Max Prios Limits For al Consumer Loars, Lender Credit utilized to pay for borrower paid clo subject to Max Price limits ab	as Lender Paid urpose Loans a above. It may only be sing costs, sove.	Express prohibition on PP provisi maximum PP charge is so lo Dela	oons for business purpose loans o w there's no market for them ware tesota	Nev		
rtles located in the following City/County are NOT eligil be locked: -Battimore City, Maryland	Georgia Ilinois Kansas New Jossy North Carolina e to	-0.250 -0.250	Rese	mporary Guidance Se Extension Cost	e Below day	2% Max Lender Credit can be utilized a Compensation (LPC) On Business Pu Only subject to Max Price Limits	as Lender Paid urpose Loans a above. It may only be sing costs, sove.	Express prohibition on PP provisi maximum PP charge is so lo Dela Minn	ons for business purpose loans of w there's no market for them ware hesota States with "Restrict	Nev d" Prepayment Penalties	/ Mexico	
rties located in the following City/County are NOT eligit be locked: •Battimore City, Maryland serties located in Battimore County are not restric	Georgia Ilinois Kansas New Jossy North Carolina e to	-0.250 -0.250	Text Current lo all acti	mporary Guidance Se Extension Cost All Rates (§ 2 bps / Extension Cost Dock extension costs/pp toe locks, regardless / pp locks, regardless /	e Below day of lock date cost and are	2% Max Leveler Condit can be utilized a Compensation (L=C) On Busiless Pr Only, subject to Max Prince Limits For al Consumer Learns, Leveler Cred utilized to pay for benevers paid cle subject to Max Price limits ab	as Lender Paid urpose Loans a above. It may only be using costs, aove.	Express prohibition on PP provisi maximum PP charge is so lo Dela	ons for business purpose loans of w there's no market for them ware hesota States with "Restrict PPP Allowed When:	New Control Prepayment Penalties PPP Structures		
rtles located in the following City/County are NOT eligil be locked: -Battimore City, Maryland	Georgia Ilinois Kansas New Jossy North Carolina e to	-0.250 -0.250	Text Current lo all acti	mporary Guidance Se Extension Cost All Rates (§ 2 bps / Extension Cost Dock extension costs/pp toe locks, regardless / pp locks, regardless /	e Below day of lock date cost and are	2% Max Leveler Condit can be utilized a Compensation (L=C) On Busiless Pr Only, subject to Max Prince Limits For al Consumer Learns, Leveler Cred utilized to pay for benevers paid cle subject to Max Price limits ab	as Lender Paid urpose Loans a above. It may only be using costs, aove.	Express prohibition on PP provisi maximum PP charge is so lo Dela Minn	ons for business purpose loans of w there's no market for them ware sesota States with "Restrict PPP Allowed When: All of IL: If closed in the name.	New Comparison of the second s	/ Mexico No PPP Allowed When:	
rties located in the following City/County are NOT eligit be locked: •Baltimore City, Maryland erties located in Baltimore County are not restric	Georgia Ilinois Kansas New Jossy North Carolina e to	-0.250 -0.250	Text Current lo all acti	mporary Guidance Se Extension Cost Al Rates @ 2 bps / Extension Cost bock extension costs/p tive locks, regardless (e Below day of lock date cost and are	2% Max Lender Credit can be utilized Comparisation (LPC) On Business Pr Only, subject to Max Prios Limits For al Consumer Loars, Lender Credit utilized to pay for borrower paid clo subject to Max Price limits ab	as Lender Paid urpose Loans a above. It may only be using costs, aove.	Express prohibition on PP provisi maximum PP charge is so lo Pela Minn States	ons for business purpose loans of w there's no market for them ware States with "Restrict PPP Allowed When: All of IL: If closed in the name an individual and rate <% A F or is a Busines Purpose Loan	Herealties	No PPP Allowed When: If closed in the name of an	
ties located in the following City/County are NOT eligit be locked: •Baltimore City, Maryland eries located in Baltimore County are not restric	Georgia Ilinois Kansas New Jossy North Carolina e to	-0.250 -0.250	Text Current lo all acti	mporary Guidance Se Extension Cost All Rates (§ 2 bps / Extension Cost Dock extension costs/pp toe locks, regardless / pp locks, regardless /	e Below day of lock date cost and are	2% Max Leveler Condit can be utilized a Compensation (L=C) On Busiless Pr Only, subject to Max Prince Limits For al Consumer Learns, Leveler Cred utilized to pay for benevers paid cle subject to Max Price limits ab	as Lender Paid urpose Loans a above. It may only be using costs, aove.	Express prohibition on PP provisi maximum PP charge is so lo Dela Minn	ons for business purpose loans of w there's no market for them seasta States with "Restrict PPP Allowed When: All of IL if closed in the name, an individual and rate <8A k or is a Business Purpose Loan closed in a Corporation, or LU	New Prepayment Penalties PPP Structures R R Normal Rates	/ Mexico No PPP Allowed When:	
ties located in the following City/County are NOT eligit be locked: -Battimore City, Maryland erities located in Battimore County are not restric	Georgia Ilinois Kansas New Jossy North Carolina e to	-0.250 -0.250	Text Current lo all acti	mporary Guidance Se Extension Cost All Rates (§ 2 bps / Extension Cost Dock extension costs/pp toe locks, regardless / pp locks, regardless /	e Below day of lock date cost and are	2% Max Leveler Condit can be utilized a Compensation (L=C) On Busiless Pr Only, subject to Max Prince Limits For al Consumer Learns, Leveler Cred utilized to pay for benevers paid cle subject to Max Price limits ab	as Lender Paid urpose Loans a above. It may only be using costs, aove.	Express prohibition on PP provisi maximum PP charge is so lo Pela Minn States	ons for business purpose loans of w there's no market for them ware States with "Restrict PPP Allowed When: All of IL: If closed in the name an individual and rate <% A F or is a Busines Purpose Loan	New Prepayment Penalties PPP Structures R R Normal Rates	Mexico No PPP Allowed When: If closed in the name of an Individual and Rate is => 5% APR,	
irties located in the following City/County are NOT eligit be locked: -Battimore City, Maryland periols located in Battimore County are not restric	Georgia Ilinois Kansas New Jossy North Carolina e to	-0.250 -0.250	Text Current lo all acti	mporary Guidance Se Extension Cost All Rates (§ 2 bps / Extension Cost Dock extension costs/pp toe locks, regardless / pp locks, regardless /	e Below day of lock date cost and are	2% Max Leveler Condit can be utilized a Compensation (L=C) On Busiless Pr Only, subject to Max Prince Limits For al Consumer Learns, Leveler Cred utilized to pay for benevers paid cle subject to Max Price limits ab	as Lender Paid urpose Loans a above. It may only be using costs, aove.	Express prohibition on PP provisi maximum PP charge is so lo Pela Minn States	ons for business purpose loans of withere's no market for them besota States with "Restrict PPP Allowed When: All of IL: If closed in the name. an individual and rate <% AF or is a Business Purpose Loan closed in a Corporation, or LL "If in Cook County must also '	New Prepayment Penalties PPP Structures R R Normal Rates	Mexico No PPP Allowed When: If closed in the name of an individual and flate is => 8% APR, **If in Cook County < \$250K	
irties located in the following City/County are NOT eligit be locked: -Battimore City, Maryland periols located in Battimore County are not restric	Georgia Ilinois Kansas New Jossy North Carolina e to	-0.250 -0.250	Text Current lo all acti	mporary Guidance Se Extension Cost All Rates (§ 2 bps / Extension Cost Dock extension costs/pp toe locks, regardless / pp locks, regardless /	e Below day of lock date cost and are	2% Max Leveler Condit can be utilized a Compensation (L=C) On Busiless Pr Only, subject to Max Prince Limits For al Consumer Learns, Leveler Cred utilized to pay for benevers paid cle subject to Max Price limits ab	as Lender Paid urpose Loans a above. It may only be using costs, aove.	Express prohibition on PP provisi maximum PP charge is so lo Dela Minn States *Illinois / Cook County	ons for business purpose loans on we there's no market for them esota States with "Restrict PPP Allowed When: All of IL: If closed in the name an individual and rate <8% Af or is a Business Purpose Loan closed in a Corporation, or LU +**If in Cook County must also >\$250k	New Prepayment Penalties PPP Structures fr, r, Normal Rates e 2 months advance interest on th aggregate amount of all	Mexico No PPP Allowed When: If closed in the name of an Individual and Rate is => 8K APR, **If in Cook County < \$250K	
rties located in the following City/County are NOT eligit be locked: •Battimore City, Maryland serties located in Battimore County are not restric	Georgia Ilinois Kansas New Jossy North Carolina e to	-0.250 -0.250	Text Current lo all acti	mporary Guidance Se Extension Cost All Rates (§ 2 bps / Extension Cost Dock extension costs/pp toe locks, regardless / pp locks, regardless /	e Below day of lock date cost and are	2% Max Leveler Condit can be utilized a Compensation (L=C) On Busiless Pr Only, subject to Max Prince Limits For al Consumer Learns, Leveler Cred utilized to pay for benevers paid cle subject to Max Price limits ab	as Lender Paid urpose Loans a above. It may only be using costs, aove.	Express prohibition on PP provisi maximum PP charge is so lo Pela Minn States	ons for business purpose loans of withere's no market for them besota States with "Restrict PPP Allowed When: All of IL: If closed in the name. an individual and rate <% AF or is a Business Purpose Loan closed in a Corporation, or LL "If in Cook County must also '	New Prepayment Penalties PPP Structures R A Normal Rates e 2 months advance interest on th agregate amount of all orceavements made in a 12-5	Mexico No PPP Allowed When: If closed in the name of an individual and flate is => 8% APR, **If in Cook County < \$250K	
rties located in the following City/County are NOT eligit be locked: -Baltimore City, Maryland perios located in Baltimore County are not restric	Georgia Ilinois Kansas New Jossy North Carolina e to	-0.250 -0.250	Text Current lo all acti	mporary Guidance Se Extension Cost All Rates (§ 2 bps / Extension Cost Dock extension costs/pp toe locks, regardless / pp locks, regardless /	e Below day of lock date cost and are	2% Max Leveler Condit can be utilized a Compensation (L=C) On Busiless Pr Only, subject to Max Prince Limits For al Consumer Learns, Leveler Cred utilized to pay for benevers paid cle subject to Max Price limits ab	as Lender Paid urpose Loans a above. It may only be using costs, aove.	Express prohibition on P P provisi maximum PP charge is so to Pela Minn States "Illinois / Cook County Maryland	ions for business purpose loans of where's no market for them wither's no market for them were	New Prepayment Penalties Prepayment Penalties PPP Structures R R Normal Rates e Z months advance interest on th agregate amount of all prepayment made in a 12- month period which exceed 1/3 of the amount of the loan	Mexico No PPP Allowed When: If closed in the name of an Individual and test is = > 8% APR, **If in Cook County < \$250K Never	
irties located in the following City/County are NOT eligit be locked: -Battimore City, Maryland periols located in Battimore County are not restric	Georgia Ilinois Kansas New Jossy North Carolina e to	-0.250 -0.250	Text Current lo all acti	mporary Guidance Se Extension Cost All Rates (§ 2 bps / Extension Cost Dock extension costs/pp toe locks, regardless / pp locks, regardless /	e Below day of lock date cost and are	2% Max Leveler Condit can be utilized a Compensation (L=C) On Busiless Pr Only, subject to Max Prince Limits For al Consumer Learns, Leveler Cred utilized to pay for benevers paid cle subject to Max Price limits ab	as Lender Paid urpose Loans a above. It may only be using costs, aove.	Express prohibition on PP provisi maximum PP charge is so lo Dela Minn States *Illinois / Cook County	ons for business purpose loans of withere's no market for them set as states with "Restrict PPP Allowed When: All of IL: If closed in the name: an individual and rate <8% AF or is a Business Purpose Loan closed in a Corporation, or LL **If in cook County must also in >\$250k Maximum of 3 years Maximum of 3 years	New PPP Structures PPP Structures PPP Structures PPP Structures PPP structures Port and the segregate amount of all prepayments made in a 12: month period which exceed 13: of hearmonit of beloan 1% of balance prepaid	Mexico No PPP Allowed When: If closed in the name of an Individual and Rate is => 8% APR, **If in Cook County < \$250K Never Never Never	
rties located in the following City/County are NOT eligit be locked: -Baltimore City, Maryland perios located in Baltimore County are not restric	Georgia Ilinois Kanaas New Jossy North Carolina e to	-0.250 -0.250	Text Current lo all acti	mporary Guidance Se Extension Cost All Rates (§ 2 bps / Extension Cost Dock extension costs/pp toe locks, regardless / pp locks, regardless /	e Below day of lock date cost and are	2% Max Leveler Condit can be utilized a Compensation (L=C) On Busiless Pr Only, subject to Max Prince Limits For al Consumer Learns, Leveler Cred utilized to pay for benevers paid cle subject to Max Price limits ab	as Lender Paid urpose Loans a above. It may only be using costs, aove.	Express prohibition on P P provisi maximum PP charge is so to Pela Minn States "Illinois / Cook County Maryland	ions for business purpose loans of where's no market for them wither's no market for them were test as the states with "Restrict And the states and the stat	New Prepayment Penalties Prepayment Penalties PPP Structures R R Normal Rates e Z months advance interest on th agregate amount of all prepayment made in a 12- month period which exceed 1/3 of the amount of the loan	Mexico No PPP Allowed When: If closed in the name of an Individual and test is = > 8% APR, **If in Cook County < \$250K Never	
rties located in the following City/County are NOT eligit be locked: -Baltimore City, Maryland perios located in Baltimore County are not restric	Georgia Ilinois Kanaas New Jossy North Carolina e to	-0.250 -0.250	Text Current lo all acti	mporary Guidance Se Extension Cost All Rates (§ 2 bps / Extension Cost Dock extension costs/pp toe locks, regardless / pp locks, regardless /	e Below day of lock date cost and are	2% Max Leveler Condit can be utilized a Compensation (L=C) On Busiless Pr Only, subject to Max Prince Limits For al Consumer Learns, Leveler Cred utilized to pay for benevers paid cle subject to Max Price limits ab	as Lender Paid urpose Loans a above. It may only be using costs, aove.	Express prohibition on PP provisi maximum PP charge is so io Delei Minn States *illinois / Cook County Maryland Michigan	ons for business purpose loans on water's no market for them water's no market for them tests and the states with "Restrict States with "Restrict All of IL: If closed in the name, an individual and rate <% AF 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.) *oes N1 include LIC >\$110 in cont Corp (Inc.)	New Prepayment Penalties Prepayment Penalties PPP Structures R R S Prepayment Penalties PPP Structures R S S PPP Structures S PPP Structures S Normal Rates S Normal Rates S Normal Rates S	Mexico No PPP Allowed When: If closed in the name of an Individual and Rate is => 8K APR, **If in Cook County < \$250K Never Never Closed in name of individual or LC	
rties located in the following City/County are NOT eligit be locked: -Baltimore City, Maryland perios located in Baltimore County are not restric	Georgia Ilinois Kanaas New Jossy North Carolina e to	-0.250 -0.250	Text Current lo all acti	mporary Guidance Se Extension Cost All Rates (§ 2 bps / Extension Cost Dock extension costs/pp toe locks, regardless / pp locks, regardless /	e Below day of lock date cost and are	2% Max Leveler Condit can be utilized a Compensation (L=C) On Busiless Pr Only, subject to Max Prince Limits For al Consumer Learns, Leveler Cred utilized to pay for benevers paid cle subject to Max Price limits ab	as Lender Paid urpose Loans a above. It may only be using costs, aove.	Express prohibition on PP provisi maximum PP charge is so to Dela Minn States "Illinois / Cook County Maryland Michigan New Jersey Ohio	ons for business purpose loans of withere's no market for them exota States with "Restrict PPP Allowed When: All of IL: If closed in the name. an individual and rate <8% AF or is a Business Purpose Loan closed in a Corporation, or LL **If in Cock County must also >\$250k Maximum of 3 years Closed in name of 2 years Closed in name of 2 years Closed in name of 12 winty or may >\$112,975, 5 year may >\$123,159 and 12 winty or may >\$12,975, 5 year may >\$12,975, 9 year m	New Prepayment Penalties Prepayment Penalties PPP Structures R R S Prepayment Penalties PPP Structures R S S PPP Structures S PPP Structures S Normal Rates S Normal Rates S Normal Rates S	Mexico No PPP Allowed When: If closed in the name of an Individual and Rate is => 8K APR, **If in Cook County < \$250K Never Never Closed in name of individual or LC	
rties located in the following City/County are NOT eligit be locked: •Battimore City, Maryland serties located in Battimore County are not restric	Georgia Ilinois Kanaas New Jossy North Carolina e to	-0.250 -0.250	Text Current lo all acti	mporary Guidance Se Extension Cost All Rates (§ 2 bps / Extension Cost Dock extension costs/pp toe locks, regardless / pp locks, regardless /	e Below day of lock date cost and are	2% Max Leveler Condit can be utilized a Compensation (L=C) On Busiless Pr Only, subject to Max Prince Limits For al Consumer Learns, Leveler Cred utilized to pay for benevers paid cle subject to Max Price limits ab	as Lender Paid urpose Loans a above. It may only be using costs, aove.	Express prohibition on PP provisi maximum PP charge is so to Delete Minn States *Illinois / Cook County Maryland Michigan New Jersey	ons for business purpose loans on water's no market for them water's no market for them tests and the states with "Restrict States with "Restrict All of IL: If closed in the name, an individual and rate <% AF 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.) *oes N1 include LIC >\$110 in cont Corp (Inc.)	New Prepayment Penalties PPP Structures R R Normal Rates 2 months advance interest on th aggregate amount of all prepayments made in a 12- month period which exceed 13/s of balance prepaid Normal Rates 1% of original principal amount	Mexico No PPP Allowed When: If closed in the name of an individual and flate is ⇒ 58% APR, **If in Cook County < \$250K Never Never Closed in name of individual or LCC i < \$112,057	