

October NonQM SPECIAL

35 BPS on Purchase, 25 BPS on Cash- out and R&T

*CAN COMBINE WITH SELECT, INCLUDES DSCR 5-8



LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective Date: Fri, October - 10 - 2025

Base Price		NonQM LoanStream									
30 Day Lock		Loan Level Pricing Adjustments									
Rate	Price	FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
5.999	98.063	780+	0.375	0.225	0.225	0.225	0.100	0.075	(0.375)	(1.625)	(3.275)
6.125	98.688	760-779	0.250	0.188	0.188	0.100	(0.025)	(0.025)	(0.500)	(2.125)	(3.525)
6.250	99.226	740-759	0.188	0.100	0.100	(0.025)	(0.275)	(0.525)	(0.750)	(2.375)	(3.775)
6.375	99.726	720-739	0.100	(0.025)	(0.025)	(0.275)	(0.650)	(0.750)	(1.025)	(2.875)	(4.275)
6.499	100.163	700-719	(0.025)	(0.275)	(0.275)	(0.650)	(0.775)	(1.025)	(1.650)	(3.625)	(5.025)
6.625	100.561	680-699	(0.275)	(0.650)	(0.650)	(0.775)	(1.275)	(1.650)	(2.675)	(4.625)	#N/A
6.750	100.952	660-679	(0.775)	(0.775)	(0.775)	(1.275)	(1.775)	(2.625)	(3.625)	#N/A	#N/A
6.875	101.335	640-659	(1.625)	(1.750)	(1.875)	(2.250)	(2.625)	(3.625)	(4.525)	#N/A	#N/A
6.999	101.710	620-639	(2.500)	(2.500)	(2.625)	(2.775)	(3.275)	(4.525)	(5.500)	#N/A	#N/A
7.125	102.077	600-619	(3.000)	(3.250)	(3.500)	(3.750)	(4.250)	(5.375)	(6.250)	#N/A	#N/A
		Program									
7.250	102.436	SELECT	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A
7.375	102.788	Core	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Income Doc Types									
7.499	103.132	VOE w/ Bank Statement	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
7.625	103.468	1099 w/ Bank Statement	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
7.750	103.796	Asset Utilization	(0.125)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(1.000)	#N/A	#N/A
7.875	104.116	P&L w/ Bank Statement	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)
7.999	104.397	P&L Only	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.500)	(2.000)	#N/A	#N/A
8.125	104.647	Professional	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
		Purpose									
8.250	104.897	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.375	105.147	Rate Term Refi	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.250)	#N/A
8.499	105.397	Cash Out Refi	0.000	(0.125)	(0.125)	(0.250)	(0.500)	(0.625)	(0.625)	#N/A	#N/A
8.625	105.647	Rate Term Refi FICO < 680	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	#N/A	#N/A
8.750	105.835	Cash Out Refi FICO < 680	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)	(1.000)	#N/A	#N/A	#N/A
		Loan Amount									
8.875	106.022	<\$150,000	(0.500)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.250)	(1.250)	
8.999	106.210	\$150,001-\$250,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)
9.125	106.397	\$250,001-\$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.250	106.585	>\$1,000,000	0.625	0.500	0.375	0.250	0.250	0.250	0.250	0.000	0.000
9.375	106.772	>\$1,500,000	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.000	0.000
9.499	106.960	>\$2,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	#N/A	#N/A
9.625	107.147	>\$2,500,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	#N/A
9.750	107.335	>\$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A	#N/A
9.875	107.460	>\$3,500,000	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	#N/A	#N/A
9.999	107.585	>\$4,000,000	(3.000)	(3.000)	(3.000)	(3.000)	#N/A	#N/A	#N/A	#N/A	#N/A
		Occupancy/Property/Units									
10.125	107.710	NOO	(0.375)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A
10.250	107.835	2nd Home	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A
10.375	107.960	NW Condo	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	#N/A	#N/A	#N/A
10.499	108.085	2 Units	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
10.625	108.210	3-4 Units	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.500)	(0.625)	#N/A	#N/A
		Prepayment Penalty									
10.750	108.335	No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
10.875	108.460	No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A
		12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
		24 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	#N/A
		36 Months PPP*	0.250	0.125	0.125	0.125	0.125	0.125	0.125	0.063	#N/A
		48 Months PPP*	0.375	0.250	0.250	0.250	0.250	0.250	0.125	0.125	#N/A
		60 Months PPP*	0.750	0.625	0.625	0.625	0.625	0.625	0.500	0.500	#N/A
		12 Months PPP (5% Fixed)**	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.000)	#N/A
		24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	#N/A
		36 Months PPP (5% Fixed)**	0.375	0.250	0.250	0.250	0.250	0.250	0.125	0.125	#N/A
		48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.375	#N/A
		60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.625	#N/A
		Other									
		Interest Only 30Yr FIX	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
		Interest Only 40Yr or ARM (30&40Yr)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	#N/A
		Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
		DTI >45% - All Doc Types	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	#N/A
		DTI >50% - All Doc Types	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(1.000)	#N/A	#N/A
		ITIN	(1.500)	(1.500)	(2.000)	(2.000)	(2.000)	(2.000)	(2.250)	(2.500)	#N/A
		Foreign Nat' With Fico	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	(2.000)	#N/A	#N/A	#N/A
		Subordinate Financing	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
		Payment History									
		0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		1x30x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	(2.000)	#N/A
		1x60x12	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A	#N/A
		1x30x6	(1.500)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A	#N/A
		0x30x24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Credit Events									
		12 Months	(1.500)	(1.500)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	#N/A
		24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	(1.500)	#N/A	#N/A
		36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)
		48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NonQM Price Calculator			
		Inputs	
Interest Rate →	Choose a Selection	Reset	
LTV Range	Choose a Selection		
FICO Range	Choose a Selection	FALSE	
Program	Core	#N/A	
Reserves	Choose a Selection	0.000	
Payment History	0x30x12	#N/A	
Credit Events	NONE	0.000	
Doc Type	Choose a Selection	0.000	
Additional Adj	Choose a Selection	#N/A	
Citizenship	Choose a Selection	0.000	
—DTI—	Choose a Selection	0.000	
Loan Balance	Choose a Selection	#N/A	
Purpose	Choose a Selection	#N/A	
Occupancy	Choose a Selection	0.000	
Property Type	Choose a Selection	0.000	
Loan Term	30YR Fixed	#N/A	
Escrow	Escrow Not Waived	#N/A	
Prepayment Penalty	Choose a Selection	0.000	
NJ - Title Vesting		0.000	
State	Choose a Selection	0.000	
Lock Term	30 Day	#N/A	
Buydown	No	0.000	
Subordinate Financing	No	0.000	
Possible Eligibility Issue	No	0.000	
State Tier Adjustment	Choose a Selection	0.000	
Special	#N/A	0.000	
Total LLPA		#N/A	
Gross Rate Sheet Price (Prior to LLPAs)		#N/A	
Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)		Minimum Rate	
Max YSP		#N/A	
Final Price →		#N/A	
MANUAL LPC CALCULATOR			
Loan amount		\$500,000.00	
LPC %	2.250	\$11,250.00	
LPC Flat Fee		0.000	
Total LPC LLPA		2.250	
Final Price AFTER LPC →		#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 5-8 Unit			
Calculator does not verify eligibility.			
Please use in conjunction with product matrix.			
Max Price		Terms	Caps
Owner/2nd Home	102.000	5/6 ARM	2/1/5
>\$2,500,000	101.000	7/6 ARM	5/1/5
80.01-90.00% LTV	101.000	Floor	Margin
ITIN/Foreign National	101.000	Index	6 Month SOFR
Subord Financing	100.000	Reset	6 Month
No PPP	100.000	Margin	4.000
12 Months PPP	101.000	Terms	LLPA
24-60 Months PPP	102.000	15YR Fixed	0.250
Floor Price		30YR Fixed	0.000
NC Floor Price	99.750	40YR Fixed	(0.500)
Min Rate		5/6 30YR ARM	0.000
>\$2,500,000	6.625	5/6 40YR ARM	(0.500)
ITIN/Foreign National	7.375	7/6 30YR ARM	0.000
Full Doc Includes		7/6 40YR ARM	(0.500)
Tax Returns		Alt Doc Column Includes	
1099 Only		12 Bank Statements	
Asset Utilization Only		12 or 24 CPA P&L	
Asset Utilization W/ Full Doc		Asset Utilization W/ Bank Stmt	
VOE			
State Tier Adjustment			
Tier 1 States	CA, FL, TX, MD, AZ, MA, NV, CO, GA, VA, WA, NJ, CT, SC, UT, OR, HI		0.000
Tier 2 States	IL, NC, PA, TN, OH, OK, MI, MO, IN, RI, LA, ID, MN, DC		0.150
Tier 3 States	AK, AR, AL, WI, KY, MS, KS, NM, NH, WY, WV, NE, ME, MT, DE, SD, ND, IA, VT		0.250

October NonQM SPECIAL

35 BPS on Purchase, 25 BPS on Cash- out and R&T

*CAN COMBINE WITH SELECT, INCLUDES DSCR 5-8



LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective Date: Fri, October - 10 - 2025

Base Price

DSCR LoanStream

NonQM Price Calculator

30 Day Lock		
Rate	DSCR	DSCR 5-8
5.999	97.813	#N/A
6.125	98.438	#N/A
6.250	98.875	#N/A
6.375	99.251	#N/A
6.499	99.751	#N/A
6.625	100.219	#N/A
6.750	100.657	#N/A
6.875	101.079	#N/A
6.999	101.485	#N/A
7.125	101.860	#N/A
7.250	102.235	#N/A
7.375	102.610	#N/A
7.499	102.954	98.938
7.625	103.266	99.438
7.750	103.547	99.688
7.875	103.829	99.938
7.999	104.110	100.438
8.125	104.391	100.688
8.250	104.672	100.938
8.375	104.954	101.188
8.499	105.235	101.438
8.625	105.485	101.688
8.750	105.735	101.938
8.875	105.985	102.188
8.999	106.235	102.688
9.125	106.485	102.938
9.250	106.610	103.188
9.375	106.735	103.438
9.499	106.860	103.688
9.625	106.985	103.938
9.750	107.110	104.188
9.875	107.235	104.438
9.999	107.360	104.688
10.125	107.485	104.938
10.250	107.610	105.188
10.375	107.735	105.438
10.499	107.860	105.688
10.625	107.985	105.938
10.750	108.110	106.188
10.875	108.235	106.438

Lock Term	LLPA
45 Day	(0.250)
60 Day	(0.500)

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

Allowable Fees
Click Here

PPP Requirements

PPP Required on NOO>80% LTV
* 6 Months interest on 80% of the Principal Balance *
** 5% Fixed PPP option is 5% penalty on Current Balance for the duration of the Pre-Pay Term **

Loan Level Pricing Adjustments								
FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+	0.875	0.750	0.625	0.600	0.475	0.400	(0.125)	(1.750)
760-779	0.750	0.600	0.600	0.450	0.350	0.275	(0.375)	(2.000)
740-759	0.600	0.475	0.475	0.313	0.250	0.063	(0.500)	(2.250)
720-739	0.475	0.350	0.350	0.250	(0.125)	(0.250)	(1.125)	(2.750)
700-719	0.350	0.100	0.100	(0.125)	(0.400)	(0.900)	(1.875)	#N/A
680-699	0.100	(0.275)	(0.275)	(0.400)	(0.750)	(1.400)	(2.625)	#N/A
660-679	(0.400)	(0.400)	(0.900)	(1.400)	(1.875)	(2.500)	#N/A	#N/A
640-659	(0.900)	(1.250)	(1.650)	(1.875)	(2.625)	(3.375)	#N/A	#N/A
620-639	(2.000)	(2.250)	(2.400)	(2.625)	(3.375)	#N/A	#N/A	#N/A

Program									
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SELECT - DSCR	0.500	0.500	0.500	0.500	0.500	0.500	#N/A	#N/A
Core DSCR (≥1.20)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Core DSCR (≥1.00)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Sub1 DSCR (0.75-0.99)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A
No Ratio DSCR - < 0.75	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	#N/A	#N/A	#N/A
DSCR Fusion (DSCR + Asset Util)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A
Purpose								
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate Term Refi	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)
Cash Out Refi	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	#N/A	#N/A
Rate Term Refi FICO < 680	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	#N/A
Cash Out Refi FICO < 680	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	(1.000)	#N/A	#N/A

Loan Amount							
<\$150,000	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(1.500)
\$150,001-\$250,000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)
\$250,001-\$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$1,000,000	0.375	0.250	0.250	0.250	0.250	0.000	0.000
>\$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$2,000,000	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	#N/A
>\$2,500,000	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	#N/A
>\$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	#N/A
>\$3,500,000	(2.000)	(2.250)	(2.500)	(3.000)	#N/A	#N/A	#N/A

Property/Units								
NW Condo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.500)	#N/A	#N/A
Short Term Rental	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	#N/A
2 Units	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
3-4 Units	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A

Prepayment Penalty								
No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)
12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
24 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)
36 Months PPP*	0.250	0.125	0.125	0.125	0.125	0.125	0.125	0.063
48 Months PPP*	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125
60 Months PPP*	0.750	0.625	0.625	0.625	0.625	0.625	0.625	0.500
12 Months PPP (5% Fixed)**	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)
24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
36 Months PPP (5% Fixed)**	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125
48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.375
60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.625

Other								
Interest Only 30Yr FIX	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	#N/A
Intt Only: 40Yr or ARM (30&40Yr)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	#N/A
Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
ITIN	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	#N/A	#N/A
Foreign Nat' With Fico	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.750)	#N/A	#N/A
Subordinate Financing	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)

Payment History								
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1x30x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	(2.000)
1x60x12	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A
1x30x6	(1.500)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A
0x30x24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

		Credit Events						
12 Months	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	#N/A
24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	#N/A	#N/A
36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)
48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Inputs		
Interest Rate →	Choose a Selection	Reset
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	FALSE
Program	Choose a Selection	#N/A
Reserves	Choose a Selection	0.000
Payment History	0x30x12	#N/A
Credit Events	NONE	0.000
Doc Type	Choose a Selection	0.000
Additional Adjis	Choose a Selection	#N/A
Citizenship	Choose a Selection	0.000
Loan Balance	Choose a Selection	#N/A
Purpose	Choose a Selection	#N/A
DSCR Cashout	Choose a Selection	0.000
Occupancy	Choose a Selection	0.000
Property Type	Choose a Selection	0.000
Loan Term	30YR Fixed	#N/A
Escrow	Escrow Not Waived	#N/A
Prepayment Penalty	Choose a Selection	0.000
NJ - Title Vesting		0.000
State	Choose a Selection	0.000
Lock Term	30 Day	#N/A
Buydown	No	0.000
Subordinate Financing	No	0.000
Possible Eligibility Issue	No	0.000
State Tier Adjustment	Choose a Selection	0.000
Special	#N/A	0.000

Total LLPA	#N/A
Gross Rate Sheet Price (Prior to LLPAs)	#N/A
Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)	Minimum Rate
Max YSP	#N/A
Final Price →	#N/A

MANUAL LPC CALCULATOR		
Loan amount	\$500,000.00	
LPC %	2.250	\$11,250.00
LPC Flat Fee		0.000
Total LPC LLPA	2.250	
Final Price AFTER LPC →	#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 5-8 Unit
Calculator does not verify eligibility.
Please use in conjunction with product matrix.

Max Price		State	LLPA
24-60 Months PPP	102.000	Georgia	(0.250)
>\$2,500,000	101.000	Illinois	(0.250)
80.01-90.00% LTV	101.000	Kansas	(0.250)
ITIN/Foreign National	101.000	New Jersey	(0.250)
Subord Financing	100.000	North Carolina	(0.250)
No PPP	100.000	Ohio	(0.250)
12 Months PPP	101.000	Terms	LLPA
NJ Title Vested in LLC	100.000	15YR Fixed	0.250
DSCR 5-8 Units	100.000	30YR Fixed	0.000
Floor Price		40YR Fixed	(0.500)
NC Floor Price	99.750	5/6 30YR ARM	0.000
Min Rate		5/6 40YR ARM	(0.500)
>\$2,500,000	6.625	7/6 30YR ARM	0.000
ITIN/Foreign National	7.375	7/6 40YR ARM	(0.500)

Terms	Caps
5/6 ARM	2/1/5
7/6 ARM	5/1/5
Floor	Margin
Index	6 Month SOFR
Reset	6 Month
Margin	4.000

State Tier Adjustment		
Tier 1 States	CA, FL, TX, MD, AZ, MA, NV, CO, GA, VA, WA, NJ, CT, SC, UT, OR, HI	0.000
Tier 2 States	IL, NC, PA, TN, OH, OK, MI, MO, IN, RI, LA, ID, MN, DC	0.150
Tier 3 States	AK, AR, AL, WI, KY, MS, KS, NM, NH, WY, WV, NE, ME, MT, DE, SD, ND, IA, VT	0.250