

March Special  
25 Bps NonQm & DSCR



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

Effective Date: Wed, March - 25 - 2026

Base Price		
30 Day Lock		
Rate	Full Doc	Alt Doc
5.875	97.513	97.213
5.999	98.263	97.963
6.125	98.888	98.588
6.250	99.426	99.126
6.375	99.926	99.626
6.499	100.363	100.063
6.625	100.761	100.461
6.750	101.152	100.852
6.875	101.535	101.235
6.999	101.910	101.610
7.125	102.277	101.977
7.250	102.636	102.336
7.375	102.988	102.688
7.499	103.332	103.032
7.625	103.668	103.368
7.750	103.996	103.696
7.875	104.316	104.016
7.999	104.597	104.297
8.125	104.847	104.547
8.250	105.097	104.797
8.375	105.347	105.047
8.499	105.597	105.297
8.625	105.847	105.547
8.750	106.035	105.735
8.875	106.222	105.922
8.999	106.410	106.110
9.125	106.597	106.297
9.250	106.785	106.485
9.375	106.972	106.672
9.499	107.160	106.860
9.625	107.347	107.047
9.750	107.535	107.235
9.875	107.660	107.360
9.999	107.785	107.485
10.125	107.910	107.610
10.250	108.035	107.735
10.375	108.160	107.860
10.499	108.285	107.985
10.625	108.410	108.110
10.750	108.535	108.235

  

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

  

Extension Cost	
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	
<a href="#">Click Here</a>	
Escrow Waived	
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 **	

NonQM LoanStream										
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	85.01-90	
780+	0.775	0.625	0.625	0.625	0.500	0.225	(0.500)	(1.625)	(3.525)	
760-779	0.650	0.588	0.588	0.500	0.375	0.125	(0.625)	(2.125)	(3.775)	
740-759	0.588	0.500	0.500	0.375	0.125	(0.375)	(0.875)	(2.375)	(4.025)	
720-739	0.500	0.375	0.375	0.125	(0.250)	(0.600)	(1.150)	(3.125)	(4.525)	
700-719	0.125	(0.125)	(0.125)	(0.500)	(0.625)	(1.125)	(2.025)	(3.875)	(5.275)	
680-699	(0.125)	(0.500)	(0.500)	(0.625)	(1.125)	(1.750)	(3.050)	(4.875)	#N/A	
660-679	(0.625)	(0.625)	(0.625)	(1.125)	(1.625)	(2.725)	(4.000)	#N/A	#N/A	
640-659	(1.625)	(1.750)	(1.875)	(2.250)	(2.625)	(3.875)	(4.900)	#N/A	#N/A	
620-639	(2.500)	(2.500)	(2.625)	(2.775)	(3.275)	(4.775)	(5.875)	#N/A	#N/A	
600-619	(3.000)	(3.250)	(3.500)	(3.750)	(4.250)	(5.625)	(6.625)	#N/A	#N/A	
Program										
SELECT	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A
Core	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Income Doc Types										
VOE w/ Bank Statement	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	
1099 w/ Bank Statement	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	
Asset Utilization	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	(1.500)	#N/A	#N/A	
P&L w/ Bank Statement	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	
P&L Only	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.500)	(2.000)	#N/A	#N/A	
Professional	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Purpose										
Purchase	0.000	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	(0.125)	(0.250)	(0.250)	#N/A	
Cash Out Refi	0.000	(0.125)	(0.125)	(0.250)	(0.500)	(0.625)	#N/A	#N/A	#N/A	
Rate Term Refi FICO < 680	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	#N/A	#N/A	
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										
<\$150,000	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.250)	(1.250)	
\$150,001-\$250,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	
\$250,001-\$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
\$500,001-\$1,000,000	0.375	0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.250	
>\$1,000,000	0.625	0.375	0.375	0.250	0.250	0.250	0.250	0.000	0.000	
>\$1,500,000	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.000	0.000	
>\$2,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	#N/A	#N/A	
>\$2,500,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	
>\$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A	
>\$3,500,000	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	#N/A	#N/A	
>\$4,000,000	(3.000)	(3.000)	(3.000)	(3.000)	#N/A	#N/A	#N/A	#N/A	#N/A	
Occupancy/Property/Units										
NOO	(0.250)	(0.375)	(0.375)	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	#N/A	
2nd Home	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	
NW Condo	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	#N/A	#N/A	#N/A	
2 Units	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3-4 Units	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.500)	(0.625)	#N/A	#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)	#N/A	
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(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	0.250	0.125	#N/A	
60 Months PPP*	0.750	0.625	0.625	0.625	0.625	0.625	0.625	0.500	#N/A	
12 Months PPP (5% Fixed)**	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A	
24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	#N/A	
36 Months PPP (5% Fixed)**	0.375	0.250	0.250	0.250	0.250	0.250	0.250	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)	(0.750)	(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	
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	(1.750)	(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	<b>Reset</b>
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	Choose a Selection	#N/A
Credit Events	Choose a Selection	#N/A
Doc Type	Choose a Selection	0.000
Additional Adjs	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	Choose a Selection	0.000
Escrow	Choose a Selection	0.000
Prepayment Penalty	Choose a Selection	0.000
NJ - Title Vesting		0.000
State	Choose a Selection	0.000
Lock Term	Choose a Selection	0.000
Buydown	Choose a Selection	0.000
Subordinate Financing	Choose a Selection	0.000
Possible Eligibility Issue	Choose a Selection	0.000
State Tier Adjustment	Tier 2 States	0.150
Special	Not Applicable	FALSE
Total LLPA		#N/A
Gross Rate Sheet Price (Prior to LLPA's)		#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
*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		
Owner/2nd Home	102.000	5/6 ARM
>\$2,500,000	101.000	7/6 ARM
80.01-90.00% LTV	101.000	Floor
ITIN/Foreign National	101.000	Index
Subord Financing	100.000	Reset
No PPP	100.000	Margin
12 Months PPP	101.500	Terms
24 Months PPP	102.000	15YR Fixed
36-60 Months PPP	102.500	30YR Fixed
Floor Price		
NC Floor Price	99.750	40YR Fixed
Min Rate		
>\$2,500,000	6.625	5/6 30YR ARM
ITIN/Foreign National	7.125	7/6 40YR ARM
Full Doc Includes		
Tax Returns		12 Bank Statements
1099 Only		12 or 24 CPA P&L
Asset Utilization Only		Asset Utilization W/ Bank Stmt
Asset Utilization W/ Full Doc		
VOE		
State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250

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25 Bps NonQm & DSCR



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30 Day Lock		
Rate	DSCR	DSCR 5-8
5.875	97.138	#N/A
5.999	97.888	#N/A
6.125	98.513	#N/A
6.250	98.950	#N/A
6.375	99.326	#N/A
6.499	99.826	#N/A
6.625	100.294	#N/A
6.750	100.732	#N/A
6.875	101.154	#N/A
6.999	101.560	96.875
7.125	101.935	97.250
7.250	102.310	97.750
7.375	102.685	98.125
7.499	103.029	98.750
7.625	103.341	99.250
7.750	103.622	99.500
7.875	103.904	99.750
7.999	104.185	100.250
8.125	104.466	100.500
8.250	104.747	100.750
8.375	105.029	101.000
8.499	105.310	101.375
8.625	105.560	101.750
8.750	105.810	102.000
8.875	106.060	102.375
8.999	106.310	102.500
9.125	106.560	102.875
9.250	106.885	103.125
9.375	106.810	103.500
9.499	106.935	103.875
9.625	107.060	104.125
9.750	107.185	104.375
9.875	107.310	104.625
9.999	107.435	104.875
10.125	107.560	105.125
10.250	107.685	105.375
10.375	107.810	105.625
10.499	107.935	105.875
10.625	108.060	106.125
10.750	108.185	106.375
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		
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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		
<a href="#">Click Here</a>		
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 **		

DSCR LoanStream									
FICO/LTV	Loan Level Pricing Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	80.01-85
780+	1.275	1.150	1.025	1.000	0.625	0.550	(0.625)	(2.500)	
760-779	1.150	1.000	1.000	0.850	0.500	0.425	(0.875)	(2.750)	
740-759	1.000	0.875	0.875	0.713	0.400	0.213	(1.000)	(3.000)	
720-739	0.875	0.750	0.750	0.650	0.025	(0.100)	(1.875)	(3.500)	
700-719	0.500	0.250	(0.250)	0.025	(0.250)	(1.000)	(2.625)	#N/A	
680-699	0.250	(0.125)	(0.125)	(0.250)	(0.850)	(1.500)	(3.375)	#N/A	
660-679	(0.250)	(0.250)	(0.750)	(1.250)	(1.975)	(2.600)	#N/A	#N/A	
640-659	(0.900)	(1.250)	(1.650)	(1.875)	(2.875)	(3.625)	#N/A	#N/A	
620-639	(2.000)	(2.250)	(2.400)	(2.875)	(3.625)	#N/A	#N/A	#N/A	
Program									
SELECT - DSCR	0.500	0.500	0.500	0.500	0.500	0.500	#N/A	#N/A	
Core DSCR (≥1.20)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
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)	(0.750)	(1.500)	
\$150,001-\$250,000	0.000	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	0.000	
>\$1,000,000	0.375	0.250	0.250	0.250	0.250	0.000	0.000	0.000	
>\$1,500,000	0.000	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)	(0.500)	#N/A	
>\$2,500,000	(0.375)	(0.375)	(0.500)	(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	#N/A	
>\$3,500,000	(2.000)	(2.250)	(2.500)	(3.000)	#N/A	#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 National	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	#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	(1.750)	(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)	(2.000)	(2.000)	(2.000)	
24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	
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	

NonQM Price Calculator			
Inputs			Reset
Interest Rate →	Choose a Selection		
LTV Range	Choose a Selection		
FICO Range	Choose a Selection		FALSE
Program	Core DSCR (≥1.20)		#N/A
Reserves	Choose a Selection		0.000
Payment History	Choose a Selection		#N/A
Credit Events	Choose a Selection		#N/A
Doc Type	Choose a Selection		0.000
Additional Adjs	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	Choose a Selection		0.000
Escrow	Choose a Selection		0.000
Prepayment Penalty	Choose a Selection		0.000
NJ - Title Vesting			0.000
State	Choose a Selection		0.000
Lock Term	Choose a Selection		0.000
Buydown	No		(0.500)
Subordinate Financing	No		0.000
Possible Eligibility Issue	No		0.000
State Tier Adjustment	Tier 2 States		0.150
Special	Not Applicable		FALSE
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	
*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	
36-60 Months PPP	Georgia	(0.250)	
>\$2,500,000	Illinois	(0.250)	
80.01-90.00% LTV	Kansas	(0.250)	
ITIN/Foreign National	New Jersey	(0.250)	
Subord Financing	North Carolina	(0.250)	
No PPP	Ohio	(0.250)	
12 Months PPP	Terms	LLPA	
24 Months PPP	15YR Fixed	0.250	
NJ Title Vested in LLC	30YR Fixed	0.000	
DSCR 5-8 Units	40YR Fixed	(0.500)	
	5/6 30YR ARM	0.250	
	5/6 40YR ARM	(0.500)	
Min Rate	7/6 30YR ARM	0.250	
>\$2,500,000	7/6 40YR ARM	(0.500)	
ITIN/Foreign National	7.125	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	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000	
Tier 2 States	DC, FL, ID, IL, IN, IA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150	
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250	