

Effective Date: **Fri, May -1 -2026**

| Base Price | | | |
|-------------|----------|---------|---------|
| 30 Day Lock | | | |
| | Full Doc | Alt Doc | DSCR |
| 7.250 | 98.375 | 98.125 | |
| 7.375 | 99.000 | 98.750 | |
| 7.499 | 99.625 | 99.375 | |
| 7.625 | 100.063 | 99.813 | |
| 7.750 | 100.500 | 100.250 | |
| 7.875 | 100.938 | 100.688 | |
| 7.999 | 101.344 | 101.094 | |
| 8.125 | 101.750 | 101.500 | |
| 8.250 | 102.156 | 101.906 | |
| 8.375 | 102.531 | 102.281 | |
| 8.499 | 102.906 | 102.656 | 99.900 |
| 8.625 | 103.281 | 103.031 | 100.150 |
| 8.750 | 103.594 | 103.344 | 100.400 |
| 8.875 | 103.906 | 103.656 | 100.650 |
| 8.999 | 104.219 | 103.969 | 100.900 |
| 9.125 | 104.531 | 104.281 | 101.150 |
| 9.250 | 104.844 | 104.594 | 101.400 |
| 9.375 | 105.125 | 104.875 | 101.650 |
| 9.499 | 105.406 | 105.156 | 101.900 |
| 9.625 | 105.688 | 105.438 | 102.150 |
| 9.750 | 105.875 | 105.625 | 102.400 |
| 9.875 | 106.063 | 105.813 | 102.650 |
| 9.999 | 106.250 | 106.000 | 102.900 |
| 10.125 | 106.438 | 106.188 | 103.150 |
| 10.250 | 106.625 | 106.375 | 103.400 |
| 10.375 | 106.813 | 106.563 | 103.650 |
| 10.499 | 107.000 | 106.750 | 104.150 |
| 10.625 | 107.188 | 106.938 | 104.650 |
| 10.750 | 107.375 | 107.125 | 105.150 |
| 10.875 | 107.563 | 107.313 | 105.650 |
| 10.999 | 107.750 | 107.500 | 105.900 |
| 11.125 | 107.938 | 107.688 | 106.150 |
| 11.250 | 108.125 | 107.875 | 106.400 |
| 11.375 | 108.313 | 108.063 | 106.650 |
| 11.499 | 108.500 | 108.250 | 106.900 |
| 11.625 | 108.688 | 108.438 | 107.150 |
| 11.750 | 108.875 | 108.625 | 107.400 |
| 11.875 | 109.063 | 108.813 | 107.650 |
| 11.999 | 109.250 | 109.000 | 107.900 |
| 12.125 | 109.438 | 109.188 | 108.150 |

| Closed End Seconds | | | | | | | | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| FICO/LTV Loan Level Pricing Adjustments | | | | | | | | | | |
| | HCLTV 00.01-50 | HCLTV 50.01-55 | HCLTV 55.01-60 | HCLTV 60.01-65 | HCLTV 65.01-70 | HCLTV 70.01-75 | HCLTV 75.01-80 | HCLTV 80.01-85 | HCLTV 85.01-90 | |
| ≥ 800 | 0.750 | 0.250 | 0.125 | (0.125) | (0.250) | (0.750) | (1.125) | (3.000) | (5.000) | |
| 780 - 799 | 0.625 | 0.125 | (0.125) | (0.250) | (0.375) | (1.000) | (1.375) | (3.250) | (5.500) | |
| 760 - 779 | 0.500 | (0.125) | (0.250) | (0.375) | (0.625) | (1.375) | (1.625) | (3.750) | (6.250) | |
| 740 - 759 | 0.250 | (0.250) | (0.375) | (0.625) | (1.125) | (1.625) | (2.250) | (4.750) | (7.500) | |
| 720 - 739 | 0.125 | (0.375) | (0.875) | (1.125) | (1.500) | (2.000) | (3.000) | (6.000) | (9.250) | |
| 700 - 719 | (0.375) | (1.000) | (1.500) | (2.000) | (2.375) | (3.000) | (4.500) | (7.250) | (10.500) | |
| 680 - 699 | (2.000) | (2.250) | (2.750) | (3.250) | (3.625) | (4.250) | (6.750) | (9.000) | #N/A | |
| 660 - 679 | (3.000) | (3.250) | (3.750) | (4.250) | (4.625) | (5.750) | (7.750) | #N/A | #N/A | |

| Loan Level Pricing Adjustments | | | | | | | | | | |
|--------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------|
| Loan Program | | | | | | | | | | |
| Standalone Second | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Concurrent Second | (0.500) | (0.500) | (0.500) | (0.500) | (0.750) | (0.750) | (0.750) | (1.000) | (1.250) | |

| Income Doc Type | | | | | | | | | | |
|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--|
| Select Full Doc | 0.750 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | NA | NA | |
| P&L w/Bk Stmt | (0.500) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (1.000) | (1.000) | |
| Asset Utilization | (0.500) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (1.000) | (1.000) | |
| 1099 Only | (0.500) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (1.000) | NA | |
| WVOE Only | (0.500) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (1.000) | NA | |
| DSCR - STR | (0.500) | (1.000) | (1.000) | (1.000) | (1.000) | (2.000) | NA | NA | NA | |

| Occupancy | | | | | | | | | | |
|--------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|----|--|
| Investment Property (Non-DSCR) | (2.500) | (2.500) | (2.500) | (2.500) | (2.500) | (2.500) | (2.500) | (2.500) | NA | |
| Second Home | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.250) | (1.500) | (1.500) | NA | |

| Loan Amount | | | | | | | | | | |
|---------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--|
| \$75,000-\$100,000 | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.500) | (1.000) | |
| \$100,001-\$125,000 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.000 | 0.000 | |
| \$125,001-\$150,000 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | |
| \$150,001-\$350,000 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | |
| \$350,001-\$500,000 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | |
| \$500,001-\$750,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | |

| Debt to Income Ratio | | | | | | | | | | |
|----------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------|
| DTI 00.01-43 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| DTI 43.01-45 | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.500) | (0.500) | (0.750) | (0.750) | |
| DTI 45.01-50 | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (1.000) | (1.000) | NA | NA | |

| Citizenship/Tax Status | | | | | | | | | | |
|----------------------------|---------|---------|---------|---------|---------|---------|----|----|----|--|
| ITIN | (2.500) | (2.500) | (2.500) | (2.500) | (3.000) | (3.000) | NA | NA | NA | |
| Foreign National with Fico | (1.500) | (1.500) | (1.500) | (1.500) | (1.500) | (1.500) | NA | NA | NA | |

| Property Type/Units | | | | | | | | | | |
|---------------------|---------|---------|---------|---------|---------|---------|---------|----|----|--|
| 2 Units | (0.125) | (0.125) | (0.250) | (0.500) | (0.500) | (0.500) | NA | NA | NA | |
| 3-4 Units | (0.500) | (0.500) | (0.500) | (1.000) | (1.000) | (1.000) | NA | NA | NA | |
| Warrantable Condo | 0.000 | (0.125) | (0.125) | (0.250) | (0.250) | (0.500) | (0.500) | NA | NA | |

Extensions
Extension Cost
2 bps / day
Current lock extension costs/policies apply to all active locks, regardless of lock date.
All 45 day locks are at a 50bp cost and are not eligible for lock extensions

Underwriting Fees
Click Here
No Underwriting Fee Buyout Allowed

| Price Calculator | | |
|---|--------------------|--------------|
| Interest Rate → | Choose a Selection | Reset |
| LTV Range | Choose a Selection | |
| FICO Range | Choose a Selection | 0.000 |
| Loan Program | Choose a Selection | 0.000 |
| Doc Type | Choose a Selection | 0.000 |
| Additional Adjustments | Choose a Selection | 0.000 |
| Citizenships | Choose a Selection | 0.000 |
| DTI | Choose a Selection | 0.000 |
| Loan Balance | Choose a Selection | 0.000 |
| Occupancy | Choose a Selection | 0.000 |
| Property Type | Choose a Selection | 0.000 |
| Loan Term | 30YR Fixed | 0.000 |
| State | Choose a Selection | 0.000 |
| Credit Event | Choose a Selection | 0.000 |
| Housing History | Choose a Selection | 0.000 |
| Lock Term | 30 Day | 0.000 |
| CES Special | Yes | FALSE |
| Total LLPA | | 0.000 |
| 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 |
| MANUAL LPC CALCULATOR | | |
| Loan amount | \$175,000 | |
| LPC % | 2.250 | \$3,937.50 |
| LPC Flat Fee | \$100.00 | 0.057 |
| Total LPC LLPA | 2.307 | |
| 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 | Loan Term | Loan Term |
|----------------|-----------|------------|-----------|
| Max Price | 102.000 | 30YR Fixed | 0.000 |
| Max Rate (CA) | 12.250 | 20YR Fixed | 0.125 |
| NC Floor Price | 99.750 | 10YR Fixed | 0.125 |