



Base Price		
30 Day Lock		
Rate	Full Doc	Alt Doc
5.875	96.813	96.513
5.999	97.563	97.263
6.125	98.188	97.888
6.250	98.726	98.426
6.375	99.226	98.926
6.499	99.663	99.363
6.625	100.061	99.761
6.750	100.452	100.152
6.875	100.835	100.535
6.999	101.210	100.910
7.125	101.577	101.277
7.250	101.936	101.636
7.375	102.288	101.988
7.499	102.632	102.332
7.625	102.968	102.668
7.750	103.296	102.996
7.875	103.616	103.316
7.999	103.897	103.597
8.125	104.147	103.847
8.250	104.397	104.097
8.375	104.647	104.347
8.499	104.897	104.597
8.625	105.147	104.847
8.750	105.335	105.035
8.875	105.522	105.222
8.999	105.710	105.410
9.125	105.897	105.597
9.250	106.085	105.785
9.375	106.272	105.972
9.499	106.460	106.160
9.625	106.647	106.347
9.750	106.835	106.535
9.875	106.960	106.660
9.999	107.085	106.785
10.125	107.210	106.910
10.250	107.335	107.035
10.375	107.460	107.160
10.499	107.585	107.285
10.625	107.710	107.410
10.750	107.835	107.535

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
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 **

NonQM 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	85.01-90	
780+	0.875	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)	(0.250)	(0.350)	(0.625)	(1.125)	(1.750)	(3.050)	(4.875)	#N/A	
660-679	(0.625)	(0.625)	(0.500)	(0.875)	(1.375)	(2.725)	(4.000)	#N/A	#N/A	
640-659	(1.375)	(1.500)	(1.750)	(2.000)	(2.250)	(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)	(3.750)	(4.250)	(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)	(1.000)	(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	0.000	(0.125)	(0.125)	#N/A	
Cash Out Refi	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.500)	(0.500)	#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)	(0.750)	(1.000)	#N/A	#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	0.125	0.125	0.125	0.125	0.125	0.125	0.125	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)	(0.500)	#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	0.000	0.000	(0.125)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	#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*	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(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)	(0.750)	#N/A	
24 Months PPP (5% Fixed)**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	#N/A	
36 Months PPP (5% Fixed)**	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	#N/A	
48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.425	#N/A	
60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.750	#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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(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	(2.000)	(2.000)	(2.500)	(2.500)	(2.500)	(2.500)	(2.750)	(3.000)	#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	

Lock Term		
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
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 **

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	30Yr Fixed	#N/A
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	30 Day	#N/A
Buydown	Choose a Selection	0.000
Subordinate Financing	Choose a Selection	0.000
Possible Eligibility Issue	Choose a Selection	0.000
State Tier Adjustment	Choose a Selection	0.000
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	100.500	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	



Effective Date: Fri, June - 12 - 2026

Base Price		
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	96.925
7.125	101.935	97.300
7.250	102.310	97.800
7.375	102.685	98.175
7.499	103.029	98.800
7.625	103.341	99.300
7.750	103.622	99.550
7.875	103.904	99.800
7.999	104.185	100.300
8.125	104.466	100.550
8.250	104.747	100.800
8.375	105.029	101.050
8.499	105.310	101.425
8.625	105.560	101.800
8.750	105.810	102.050
8.875	106.060	102.425
8.999	106.310	102.550
9.125	106.560	102.925
9.250	106.885	103.175
9.375	106.810	103.550
9.499	106.935	103.925
9.625	107.060	104.175
9.750	107.185	104.425
9.875	107.310	104.675
9.999	107.435	104.925
10.125	107.560	105.175
10.250	107.685	105.425
10.375	107.810	105.675
10.499	107.935	105.925
10.625	108.060	106.175
10.750	108.185	106.425
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		
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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	
780+	1.375	1.150	1.025	1.000	0.750	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	0.650	0.375	0.125	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)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
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)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#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	0.000	0.250	
Cash Out Refi	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)	(1.000)	#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	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
>\$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*	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(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)	(0.750)	
24 Months PPP (5% Fixed)**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	
36 Months PPP (5% Fixed)**	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.425	
60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.750	
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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	
ITIN	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.500)	#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 (≥1.00)	#N/A	
Reserves	Choose a Selection	0.000	
Payment History	Choose a Selection	#N/A	
Credit Events	Choose a Selection	#N/A	
Doc Type	DSCR	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	No	0.000	
Occupancy	Non-Owner (Alt Doc/DSCR)	0.000	
Property Type	Choose a Selection	0.000	
Loan Term	30YR Fixed	#N/A	
Escrow	Choose a Selection	#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	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)	
>\$2,000,000	Illinois	(0.250)	
>\$2,500,000	Kansas	(0.250)	
80.01-90.00% LTV	New Jersey	(0.250)	
ITIN/Foreign National	North Carolina	(0.250)	
Subord Financing	Ohio	(0.250)	
No PPP	Terms	LLPA	
12 Months PPP	15YR Fixed	0.250	
24 Months PPP	30YR Fixed	0.000	
NJ Title Vested in LLC	40YR Fixed	(0.500)	
DSCR 5-8 Units	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	7.375		
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	



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

Effective Date: Mon, May - 4 - 2028

Base Price		Core Flex LoanStream					Core Flex Price Calculator	
<b>30 Day Lock</b>		<b>Loan Level Pricing Adjustments</b>					<b>Inputs</b>	
Rate	Full Doc	FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	Interest Rate →	Choose a Selection
7.000	94.500	640+	0.500	0.250	0.000	(0.250)	LTV Range	Choose a Selection
7.125	94.875	620-639	0.250	0.000	(0.250)	(0.500)	FICO Range	Choose a Selection
7.250	95.250	600-619	0.000	(0.250)	(0.500)	(0.750)	Program	Choose a Selection
7.375	95.625	580-599	(0.500)	(0.750)	(1.000)	(1.500)	Reserves	Choose a Selection
7.500	96.000	540-579	(0.750)	(0.875)	(1.250)	(1.750)	Payment History	Choose a Selection
7.625	96.375	500-539	(1.000)	(1.125)	(1.500)	(2.000)	Credit Events	Choose a Selection
7.750	96.750						Doc Type	Full Doc
7.875	97.125						Additional Adjs	None in this Dropdown
8.000	97.500						Citizenship	Choose a Selection
8.125	97.875						DTI	Choose a Selection
8.250	98.250						Loan Balance	Choose a Selection
8.375	98.625						Purpose	Choose a Selection
8.500	99.000						Occupancy	Choose a Selection
8.625	99.250						Property Type	Choose a Selection
8.750	99.500						Loan Term	30YR Fixed
8.875	99.750						Escrow	Choose a Selection
9.000	100.000						Prepayment Penalty	
9.125	100.250						NJ - Title Vesting	
9.250	100.500						State	Choose a Selection
9.375	100.750						Lock Term	Choose a Selection
9.500	101.000						Buydown	Choose a Selection
9.625	101.250						Subordinate Financing	Choose a Selection
9.750	101.500						Possible Eligibility Issue	Choose a Selection
							State Tier Adjustment	Tier 2 States
							Special	Not Applicable
							<b>Total LLPA</b>	
							<i>Gross Rate Sheet Price (Prior to LLPAs)</i>	
							<i>Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)</i>	
							<b>Max YSP</b>	
							<b>Final Price →</b>	
							<b>MANUAL LPC CALCULATOR</b>	
							Loan amount	
							LPC %	2.250
							LPC Flat Fee	
							Total LPC LLPA	
							<b>Final Price AFTER LPC →</b>	
							*YSP allowed up to 99.000, may be paid to borrower on	
							Calculator does not verify eligibility. Please use in conjunction w	

Core Flex LoanStream				
FICO/LTV	Loan Level Pricing Adjustments			
	<=50	50.01-55	55.01-60	60.01-65
640+	0.500	0.250	0.000	(0.250)
620-639	0.250	0.000	(0.250)	(0.500)
600-619	0.000	(0.250)	(0.500)	(0.750)
580-599	(0.500)	(0.750)	(1.000)	(1.500)
540-579	(0.750)	(0.875)	(1.250)	(1.750)
500-539	(1.000)	(1.125)	(1.500)	(2.000)
Purpose				
Purchase	0.000	0.000	0.000	0.000
Rate Term Refi	(0.250)	(0.250)	(0.250)	(0.250)
Cash Out Refi	(0.500)	(0.500)	(0.500)	#N/A
Loan Amount				
\$200,000-\$250,000	(0.250)	(0.250)	(0.250)	(0.250)
\$250,001-\$500,000	0.000	0.000	0.000	0.000
\$500,001-\$750,000	0.000	0.000	0.000	0.000
\$750,001-\$1,000,000	(0.250)	(0.250)	(0.250)	(0.250)
>\$1,000,000	(0.250)	(0.250)	(0.250)	(0.250)
Property Type				
Warrantable Condo	0.000	0.000	0.000	0.000
2-4 Units	(0.250)	(0.250)	(0.250)	(0.250)
Payment History				
0x30x12	0.000	0.000	0.000	0.000
1x30x12	(0.500)	(0.500)	(0.500)	#N/A
Other				
Permanent Resident Aliens	(0.250)	(0.250)	(0.250)	(0.250)
DTI >40 <=45	(0.250)	(0.250)	(0.250)	(0.250)
* Ineligible States/Geographic Areas : AK, HI, Cook County (IL), NJ, NY, MA • US Territories Ineligible				
State Tier Adjustment - Applies to all LTVs				
Tier 1 States	AZ, CA, CO, CT, GA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN, 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	AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY			0.250
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				

Lock Term	LLPA
45 Day	(0.250)
60 Day	(0.500)
Max Price	
99.000	
Terms	
30 Year Fixed Only	
Allowable Fees	
<a href="#">Click Here</a>	

Core Flex Price Calculator	
Inputs	
Interest Rate →	Choose a Selection
LTV Range	Choose a Selection
FICO Range	Choose a Selection
Program	Choose a Selection
Reserves	Choose a Selection
Payment History	Choose a Selection
Credit Events	Choose a Selection
Doc Type	Full Doc
Additional Adjs	None in this Dropdown
Citizenship	Choose a Selection
DTI	Choose a Selection
Loan Balance	Choose a Selection
Purpose	Choose a Selection
Occupancy	Choose a Selection
Property Type	Choose a Selection
Loan Term	30YR Fixed
Escrow	Choose a Selection
Prepayment Penalty	
NJ - Title Vesting	
State	Choose a Selection
Lock Term	Choose a Selection
Buydown	Choose a Selection
Subordinate Financing	Choose a Selection
Possible Eligibility Issue	Choose a Selection
State Tier Adjustment	Tier 2 States
Special	Not Applicable
<b>Total LLPA</b>	
<i>Gross Rate Sheet Price (Prior to LLPAs)</i>	
<i>Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)</i>	
<b>Max YSP</b>	
<b>Final Price →</b>	
<b>MANUAL LPC CALCULATOR</b>	
Loan amount	
LPC %	2.250
LPC Flat Fee	
Total LPC LLPA	
<b>Final Price AFTER LPC →</b>	
*YSP allowed up to 99.000, may be paid to borrower on	
Calculator does not verify eligibility. Please use in conjunction w	

Dr

Reset

FALSE

0.000

0.000

#N/A

#N/A

0.000

0.000

#N/A

#N/A

#N/A

0.000

#N/A

0.000

0.000

0.000

0.000

#N/A

#N/A

0.000

0.000

0.000

0.150

FALSE

#N/A

#N/A

#N/A

#N/A

#N/A

500,000.00

\$11,250.00

0.000

2.250

#N/A

all loans

with product matrix.