

Effective Date: **Mon, June - 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 |

| Lock Days | LLPA    |
|-----------|---------|
| 15 Day    | 0.000   |
| 30 Day    | 0.000   |
| 45 Day    | (0.500) |

| 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 | <b>Reset</b> |
| 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   | Choose a Selection | #N/A         |
| State   | Choose a Selection | 0.000        |
| Credit Event  | Choose a Selection | 0.000        |
| Housing History   | 0x30x24            | 0.000        |
| Lock Term   | 30 Day             | 0.000        |
| CES Special   | Yes                | FALSE        |
| <b>Total LLPA</b>   |                    | <b>#N/A</b>  |
| <b>Gross Rate Sheet Price (Prior to LLPAs)</b>  |                    | <b>#N/A</b>  |
| <b>Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)</b>  |                    | Minimum Rate |
| <b>Max YSP</b>  |                    | 0.000        |
| <b>Final Price →</b>  |                    | #N/A         |
| <b>MANUAL LPC CALCULATOR</b>  |                    |              |
| Loan amount   | \$175,000          |              |
| LPC %   | 2.250              | \$3,937.50   |
| LPC Flat Fee  | \$100.00           | 0.057        |
| Total LPC LLPA  | 2.307              |              |
| <b>Final Price AFTER LPC →</b>  |                    | #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     |