

October Specials		
Specials cannot be combined		
25 Bps	30 Yr ARM NonQM Loans (Incl DSCR 5-8)	
50 Bps	40 Yr Fixed Rate NonQM Loans (Incl DSCR 5-8)	
25 Bps	All 3 Yr+ Prepayment Penalties (Incl DSCR 5-8)	

Distribution Date 10/2/2026 9:19



LoanStream Mortgage
1900 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective Date: Fri, October - 2 - 2026

Base Price			NonQM LoanStream										NonQM Price Calculator			
30 Day Lock			Loan Level Pricing Adjustments										Inputs			
Rate	Full Doc	Alt Doc	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	Interest Rate →	Choose a Selection	Reset	
6.375	96.476	96.176	780+	0.875	0.625	0.625	0.625	0.500	0.225	(0.375)	(1.375)	(3.025)	LTV Range	Choose a Selection		
6.499	96.976	96.676	760-779	0.650	0.588	0.588	0.500	0.375	0.125	(0.500)	(1.875)	(3.275)	FICO Range	Choose a Selection	FALSE	
6.625	97.476	97.176	740-759	0.588	0.500	0.500	0.375	0.125	(0.375)	(0.750)	(2.125)	(3.525)	Program	Choose a Selection	#N/A	
6.750	97.976	97.676	720-739	0.500	0.375	0.375	0.125	(0.250)	(0.600)	(1.025)	(2.875)	(4.025)	Reserves	Choose a Selection	0.000	
6.875	98.413	98.113	700-719	0.125	(0.125)	(0.125)	(0.500)	(0.625)	(1.125)	(1.900)	(3.625)	(4.775)	Payment History	Choose a Selection	#N/A	
6.999	98.851	98.551	680-699	(0.125)	(0.250)	(0.350)	(0.625)	(1.125)	(1.750)	(2.925)	(4.625)	#N/A	Credit Events	Choose a Selection	#N/A	
7.125	99.288	98.988	660-679	(0.625)	(0.625)	(0.500)	(0.875)	(1.375)	(2.725)	(3.875)	#N/A	#N/A	Doc Type	Choose a Selection	0.000	
7.250	99.694	99.394	640-659	(1.375)	(1.500)	(1.750)	(2.000)	(2.250)	(3.875)	(4.775)	#N/A	#N/A	Additional Adjs	Choose a Selection	#N/A	
7.375	100.069	99.769	620-639	(2.500)	(2.500)	(2.625)	(2.775)	(3.275)	(4.775)	(5.750)	#N/A	#N/A	Citizenship	Choose a Selection	0.000	
7.499	100.444	100.144	600-619	(3.000)	(3.250)	(3.500)	(3.750)	(4.250)	(5.625)	(6.500)	#N/A	#N/A	DTI	Choose a Selection	0.000	
7.625	100.788	100.488											Loan Balance	Choose a Selection	#N/A	
7.750	101.101	100.801											Purpose	Choose a Selection	#N/A	
7.875	101.413	101.113	SELECT	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A	Occupancy	Choose a Selection	0.000	
7.999	101.726	101.426	Core	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	Property Type	Choose a Selection	0.000	
8.125	102.007	101.707											Loan Term	30YR Fixed	#N/A	
8.250	102.288	101.988	VOE w/ Bank Statement	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	Escrow	Choose a Selection	0.000	
8.375	102.569	102.269	1099 w/ Bank Statement	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	Prepayment Penalty	Choose a Selection	0.000	
8.499	102.819	102.519	Asset Utilization	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	(1.500)	#N/A	#N/A	NJ - Title Vesting		0.000	
8.625	103.069	102.769	P&L w/ Bank Statement	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	State	Choose a Selection	0.000	
8.750	103.319	103.019	P&L Only	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.500)	(2.000)	#N/A	#N/A	Lock Term	30 Day	#N/A	
8.875	103.569	103.269	Professional	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	Buydown	Choose a Selection	0.000	
8.999	103.819	103.519											Subordinate Financing	Choose a Selection	0.000	
9.125	104.069	103.769	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	Possible Eligibility Issue	Choose a Selection	0.000	
9.250	104.319	104.019	Rate Term Refi	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	#N/A	State Tier Adjustment	Choose a Selection	0.000	
9.375	104.569	104.269	Cash Out Refi	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.500)	#N/A	#N/A	Special	Not Applicable	FALSE	
9.499	104.819	104.519	Rate Term Refi FICO < 680	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	#N/A	#N/A	Total LLPA		#N/A	
9.625	105.007	104.707	Cash Out Refi FICO < 680	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)	(1.000)	#N/A	#N/A	#N/A	Gross Rate Sheet Price (Prior to LLPAs)		#N/A	
9.750	105.194	104.894											Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)		Minimum Rate	
9.875	105.382	105.082	<\$150,000	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.250)	(1.250)	Max YSP		#N/A	
9.999	105.569	105.269	\$150,001-\$250,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	Final Price →		#N/A	
10.125	105.757	105.457	\$250,001-\$500,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000	0.000	MANUAL LPC CALCULATOR			
10.250	105.944	105.644	\$500,001-\$1,000,000	0.375	0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.250	Loan amount	\$500,000.00		
10.375	106.132	105.832	>\$1,000,000	0.625	0.375	0.375	0.250	0.250	0.250	0.250	0.000	0.000	LPC %	2.250	\$11,250.00	
10.499	106.257	105.957	>\$1,500,000	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.000	0.000	LPC Flat Fee		0.000	
10.625	106.382	106.082	>\$2,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	#N/A	Total LPC LLPA	2.250		
10.750	106.507	106.207	>\$2,500,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	Final Price AFTER LPC →	#N/A		
			>\$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A	*YSP allowed up to 102.000, may be paid to borrower on all Loans, or to Broker on Business Purpose Loans only			
			>\$3,500,000	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	#N/A	#N/A	*YSP & Lender Credit are not Applicable to DSCR 5-8 Unit			
			>\$4,000,000	(3.000)	(3.000)	(3.000)	(3.000)	#N/A	#N/A	#N/A	#N/A	#N/A	*YSP requests must be sent via e-mail to the Lockdesk, AE and AM			
			Occupancy/Property/Units										Calculator does not verify eligibility. Please use in conjunction with product matrix.			
			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	#N/A				
			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)	#N/A	#N/A				
			No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#N/A	#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			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 **																

<u>October Specials</u> <i>Specials cannot be combined</i>	
25 Bps	30 Yr ARM NonQM Loans (Incl DSCR 5-8)
50 Bps	40 Yr Fixed Rate NonQM Loans (Incl DSCR 5-8)
25 Bps	All 3 Yr+ Prepayment Penalties (Incl DSCR 5-8)

**LoanStream Mortgage**

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective Date:

Fri, October - 2 - 2026

[illegible]

DSCR 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
780+	1.375	1.150	1.025	1.000	0.750	0.550	(0.500)	(2.250)
760-779	1.150	1.000	1.000	0.850	0.500	0.425	(0.750)	(2.500)
740-759	1.000	0.875	0.875	0.713	0.400	0.213	(0.875)	(2.750)
720-739	0.875	0.750	0.750	0.650	0.025	(0.100)	(1.750)	(3.250)
700-719	0.650	0.375	0.125	0.025	(0.250)	(1.000)	(2.500)	#N/A
680-699	0.250	(0.125)	(0.125)	(0.250)	(0.850)	(1.500)	(3.250)	#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)	(1.750)	#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)	#N/A	#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)	#N/A
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#N/A
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	#N/A
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)	(1.750)	#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	(1.750)	(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	DSCR	0.000
Additional Adjs	Choose a Selection	#N/A
Citizenship	US Citizen	#N/A
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	30 Day	#N/A
Buydown	Choose a Selection	0.000
Subordinate Financing	Choose a Selection	0.000
Possible Eligibility Issue	No	0.000
State Tier Adjustment	Choose a Selection	0.000
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		
*YSP requests must be sent via e-mail to the Lockdesk, AE and AM		
Calculator does not verify eligibility.		
Please use in conjunction with product matrix.		
Max Price		State
36-60 Months PPP	102.500	Georgia
>\$2,000,000	100.750	Illinois
>\$2,500,000	100.500	Kansas
80.01-90.00% LTV	101.000	New Jersey
ITIN/Foreign National	100.500	North Carolina
Subord Financing	100.000	Ohio
No PPP	100.000	Terms
12 Months PPP	101.500	15YR Fixed
24 Months PPP	102.000	30YR Fixed
NJ Title Vested in LLC	100.000	40YR Fixed
DSCR 5-8 Units	100.000	5/6 30YR ARM
		5/6 40YR ARM
Min Rate		7/6 30YR ARM
>\$2,500,000	6.990	7/6 40YR ARM
ITIN/Foreign National	7.375	Terms
		5/6 ARM
		7/6 ARM
		Floor
		Index
		Reset
		Margin
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, WW, WY	0.250

or
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
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0.000
#N/A
0.000
0.000
0.000
0.000
0.000
0.000
FALSE
#N/A
#N/A
#N/A
#N/A
99.500
#N/A
500,000.00
\$11,250.00
0.000
2.250
#N/A
all loans
all product matrix.