

19000 MacArthur Blvd, Suite 200 Irvine, CA 92612 Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation*
active Date: Thu, April - 24 - 2025

Lock Request

Product Matrix

LENDING		Irvine, CA 92612		Effective Dat	e: Thu, April - 24 -:	pensation* 2025	Lock		T TOUGET WILLTIN	_	
NonQM Program Pricing							NonQM Price Calculator		Calculator does not verify eligibility. Please use in conjunction with product matrix.		1
								Inputs	Wholesale Ratesheet	Thu, April - 24 - 2025	Full Doc Column Includes
Base Rate / Base Price Rate Full Doc Alt Doc DSCR DSCR 5-8 Unit			FICO/LTV Price Adjustn 1-60 60.01-65 65.01-70	nents	80 80.01-85 85.01-90	90.01-95	Interest Rate → LTV Range	Choose a Selection Choose a Selection	Reset	D	Tax Returns 1099 Only
5.875	780+	0.750 0.63	25 0.500 0.250	0.000 -0.125	5 -2.000 -3.500	30.01-33	FICO Range	Choose a Selection	FORWAR LENDING	G (S)	Asset Utilization Only
5.999	760-779	0.625 0.5					Program	Core Choose a Selection	0.000		Asset Utilization W/ Full Doc
6.125 6.250	740-759 720-739	0.500 0.2 0.250 0.1					Reserves Payment History		0.000		VOE
6.375	700-719	0.125 -0.1	25 -0.375 -0.500	-1.000 -1.500	0 -3.750 -5.250		Credit Events	36 Months	0.250		Alt Doc Column Includes
6.499 6.625 98,750 98,750	680-699	-0.125 -0.3 -0.500 -0.5		-1.500 -2.500 -2.250 -3.250			Doc Type Additional Adis	Choose a Selection	0.000		12 Bank Statements
6.625 98.750 98.750 6.750 99.000 99.000 99.250	660-679 640-659	-0.500 -0.5 -1.000 -1.2		-2.250 -3.250 -3.250 -4.250			Additional Adjs Citizenships		0.000 eN/A		12 or 24 CPA P&L Asset Utlization W/ Bank Stmt
6.875 99.250 99.250 99.500	620-639	-1.750 -2.0	000 -2.500 -3.000	-4.250 -5.250	0		DTI	Choose a Selection	0.000		70000 Ottization W Dank Oth
6.999 99.750 99.750 100.000	600-619	-2.500 -2.7	750 -3.250 -3.750	-5.250 -6.250	0		Loan Balance	Choose a Selection	0.000		
7.125 100.000 100.000 100.250 7.250 100.250 100.250 100.500							Purpose Occupancy	Choose a Selection Choose a Selection	0.000 PN/A		DSCR/No Ratio Column Includes DSCR
7.375 100.500 100.500 100.750	A						Property Type		April NonQM SPECIAL		No Ratio
7.499 100.750 100.750 101.000 97.500	Ī						Loan Term	30YR Fixed	25 BPS Price Improvement of Can be combined with SELI	ECT*	
7.625 101.000 101.000 101.250 97.750 7.750 101.250 101.250 101.500 98.000	Loan Level Price Adjustmen	nts LLPA	Program SELECT	0.750	Loan Term 15YR Fixed	0.250	Escrow Prepayment Penalty		0.000 #N/A		
7.875 101.250 101.250 101.500 98.000 7.875 101.500 101.500 101.750 98.250	DTI >45% - All Doc Types	0.000	Core	0.000	30YR Fixed	0.000	NJ - Title Vesting		0.000		
7.999 102.000 102.000 102.250 98.750	DTI ≥50% - All Doc Types	-0.500	SELECT - DSCR	0.750	30YR IO Fixed	-0.500	State	Choose a Selection	0.000		
8.125 102.250 102.250 102.500 99.000	ITIN VOE Only	-2.000	Core DSCR (≥1.20) Core DSCR (≥1.00)		40YR Fixed	-0.500	Lock Term		0.000		
8.250 102.500 102.500 102.750 99.250 8.375 102.750 102.750 103.000 99.500	1099 Only	-0.250 -0.250	Sub1 DSCR (0.75-0.9	0.000	40YR IO Fixed 5/6 30YR ARM	-0.750 0.000	Buydown Subordinate Financing		0.000		*** Extension Cost
8.499 103.000 103.000 103.250 99.750	Asset Utilization	-0.250		0.000	5/6 30YR IO ARM	-1.000	ouseramate i maneing	Not Applicable	0.000		
8.625 103.250 103.250 103.500 100.000 8.750 103.500 103.500 103.750 100.250	P&L w/ Bk Stmt DSCR STR	-0.250	Reserves	0.000	5/6 40YR ARM 7/6 30YR ARM	-0.500			0.000		Temporary Guidance See Below
8.750 103.500 103.500 103.750 100.250 8.875 103.750 103.750 104.000 100.500	Debt Consol. >70% LTV	-0.500 -0.500	≥ 3 Months	0.000	7/6 30YR ARM 7/6 30YR IO ARM	0.000 -1.000	Total LLI		0.000 Calculator o	does not verify eligibility.	Extension Cost
8.999 104.250 104.250 104.500 101.000	Debt Consol. ≤ 70% LTV	-0.250	≥ 6 Months	0.000	7/6 40YR ARM	-0.500	Gross Rate Sheet Price	e (Prior to LLPAs)	#N/A Please use in co	njunction with product matrix.	All Rates @ 2 bps / day
9.125 104.500 104.500 104.750 101.250	Cash-Out >70% LTV	-1.000	≥ 12 Months	0.000			Net Price: Rate Sheet - LLPA Max YS		num Rate		Extension Cost
9.250 104.750 104.750 105.000 101.500 9.375 105.000 105.000 105.250 101.750	Cash-Out ≤ 70% LTV Cash-Out/Debt Consol, FICO < 680	-0.500 -0.500	Payment His	tory	Owner Occ/Sec Home	101.000	Max YS		0.000 N/A		Current lock extension costs/policies apply to
9.499 105.250 105.250 105.500 102.000	2 Units	0.000	0x30x12	0.250	No PPP-States not allower	d 100.000	T mai Frice	.g →	IN A		all active locks, regardless of lock date
9.625 105.500 105.500 105.750 102.250	3-4 Units	-0.500	1x30x12 1x30x12 (DSCR)	-1.250	No PPP-States that allow 1YR PPP	100.000	Porrowe	r Paid Comp Only			All 45 day locks are at a 25bp cost and are
9.750 105.750 105.750 106.000 102.500 9.875 106.000 106.000 106.250 102.750	DSCR 5-8 Units Second Home	0.000 -0.500	1x30x12 (DSCR) 1x60x12	-0.250 -1.750	2YR PPP	101.000	"YSP allowed up to 101, may be paid to borrowe "YSP & Lender Credit	er on all Loans, or to Broker on Business Purpos	Loans only		eligible for up to 15 days of extensions at cost All 60 day locks are at a 50bp cost and are not
9.999 106.250 106.250 106.500 103.000	No PPP-States not allowed	-1.500	1x30x6	-1.750	3YR PPP	101.000	"YSP & Lender Credit	are not Applicable to DSCR 5-8 Unit			eligible for Lock Extensions
10.125 106.500 106.500 106.750 103.250 10.250 106.750 106.750 107.000 103.500	No PPP-States that allow 12 Months PPP	-3.000	0x30x24	0.250	4YR PPP 5YR PPP	101.000					4
10.250 106.750 106.750 107.000 103.500 10.375 107.000 107.000 107.250 103.750	24 Months PPP	-1.000 -0.500	Credit Ever	nts	>\$2,500,000	101.000	EODWA	NPD N		LAIMER***	
10.499 107.250 107.250 107.500 104.000	36 Months PPP	0.250	12 Months	-2.000	80.01-90.00% LTV	101.000	LENDI	NG NG		ien mortgages only iidance, <u>please contact your</u>	
10.625 107.500 107.500 107.750 104.250 10.750 107.750 107.750 108.000 104.500	48 Months PPP 60 Months PPP	0.500	24 Months 36 Months	-1.250 -0.250	ITIN/Foreign National Subordinate Financing	101.000	LENDI	NO	Account	Executive	
10.750 107.750 108.000 104.500 10.875 108.000 108.000 108.250 104.750	Escrow Waived	0.750 -0.250	48 Months	0.000	NJ Title Vested In LLC	100.000		Standard Prepaym	at Develope Allermed		
10.999 108.250 108.250 108.500 105.000	NW Condo	-0.250 -1.000			DSCR 5-8 Units	100.000	Aria	zona Standard Prepaym	ent Penalties Allowed Mi	ssouri	
11.125 108.500 108.500 108.750 105.250	<\$150,000 \$150,000-\$1,000,000	-1.000 0.000	Lock Day		Floor Price			bama		ntana	
	>\$1,000,000	0.250	15 Day	0.000	NC Floor Price	99.750		ansas		braska evada	
Non QM Prelocks	>\$1,500,000	0.000	30 Day	0.000	ARM Margin	iS		orado		Carolina	
	>\$2,000,000	-0.250	45 Day	-0.250	Occupancy	Margin		ecticut		n Dakota	
	>\$2,500,000 >\$3,000,000	-0.500 -1.000	60 Day	-0.500	Primary Home Second Home	4.000		f Columbia	Okl	ahoma	
Non-QM Pre-Locks may be locked for 30 or 45 days	>\$3,000,000 >\$3,500,000	-1.500	Min Rate		Investment Home	4.000		orida orgia		regon Carolina	
30 day Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost All Non-QM Pre-Locks must be Submittal Completed/Submitted within 10 days or	>\$4,000,000	-1.500		6.625				wali		n Dakota	
Lock will be cancelled	Foreign Nat' With Fico Purchase	-1.500	ITIN/Foreign Nationa	7.499	APRIL NON-QM SI	PECIAL	Ida			nessee	
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions a cost	Subordinate Financing	0.000 -0.500	Allowable F	ees				fiana	To	exas	
All 60 day locks are at a 50bp cost and are not eligible for lock extensions	NOO & 2nd Home >75% LTV										
All Non-QM locks that expire will be subject to a 25bp Relock Fee and Worse Case		-0.500	Click Hen	1	26 BBS Brice Improvement o	on all NonOM		nsas		Itah	
Pricing		-0.500 -0.250	Click Hen		25 BPS Price Improvement o "Can be combined with S	on all NonQM SELECT*	Kar	nsas tucky	Vi		
Pricing		-0.500	Click Hen	Floor	25 BPS Price Improvement o "Can be combined with S	on all NonQM SELECT*	Kar Kent Loui	nsas tucky isiana	Vi Was West	Itah rginia hington Virginia	
Pricing		-0.500	Click Hen Terms Caps 5/6 ARM 2/1/5	Floor	25 BPS Price Improvement o *Can be combined with S	on all NonQM SELECT*	Kar Kent Loui Ma	nsas tucky Islana aine	Vi Wasi West Wis	Itah rginia hington Virginia consin	
Pricing	Fulli/Alt NOO & 2nd Home ≤75% LTV State, DSCR Only	-0.500 -0.250	Click Hen Terms Caps 5/6 ARM 2/1/5 7/6 ARM 5/1/5	Floor Margin			Kar Kent Loui Ma Massac	nsas tucky isiana	Vi Wasi West Wis	Itah rginia hington Virginia	
Pricing		-0.500	Click Hen Terms Caps 5/6 ARM 2/1/5 7/6 ARM 5/1/5	Floor	Lender Cred	dit	Kar Kent Loui Ma Massac	nsas tucky Islana alne chusetts Issippi	Vi Wasi West Wis	Itah rginia hington Virginia consin	
Pricing	Full/Alt NOO & 2nd Home ≤75% LTV State, DSCR Only Georgia Illinois Kansas	-0.500 -0.250 -0.250 -0.250 -0.250 -0.250	Click Hen Terms Caps 5/6 ARM 2/1/5 7/6 ARM 5/1/5 Index 6mm	Floor Margin	Lender Cred 1% Max Lender Credit can be uit costs EXCEPT Broker Con	dit	Kar Kenn Loui Ma Massac Missi	nsas tucky Isilana aine chusetts issippi No Prepayment	Vi Wasi West Wis Wy Penalties Allowed	Itah ginia inington Virginia consin oming	
Pricing	Full/Alt NOO & 2nd Home ≤75% LTV State, DSCR Only Georgia Illinois Kansas New Jersey	-0.500 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250	Click Hen Terms Caps 5/6 ARM 2/1/5 7/6 ARM 5/1/5 Index 6mm	Floor Margin	Lender Cred 1% Max Lender Credit can be uti costs EXCEPT Broker Con 'YSP allowed up to 101, may be j	dit dized for closing appropriation paid to borrower stoors Purpose	Kar Kent Loui MM Massac Missi Alaa Express prohibition on PP provisi	nsas tucky Isiana aine chusetts Isistippi No Prepayment ska - ons for business purpose loans or	Vi Wasi West Wis Wy Penalties Allowed	Itah rginia hington Virginia consin	
Pricing	Full/Alt NOO & 2nd Home ≤75% LTV State, DSCR Only Georgia Illinois Kansas	-0.500 -0.250 -0.250 -0.250 -0.250 -0.250	Terms Caps 5/6 ARM 2/1/5 7/6 ARM 5/1/5 index 6mm Reset Frequency	Floor Margin SOFR 6 Mo	Lender Cred 1% Max Lender Credit can be uti costs EXCEPT Broker Con 'YSP allowed up to 101, may be j	dit dized for closing appropriation paid to borrower stoors Purpose	Kan Kent Loui Me Massac Missia Missia First Alas Express prohibition on PP provisi maximum PP charge is so lo	nsas tucky Islana sine thusetts issispi No Prepayment ska - tons for business purpose loans or ow there's no market for them	VI Was Salowed Penalties Allowed New H	Atah Jirginia	
Pricing	Full/Alt NOO & 2nd Home ≤75% LTV State, DSCR Only Georgia Illinois Kansas New Jersey	-0.500 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250	Click Hen Terms Caps 5/6 ARM 2/1/5 7/6 ARM 5/1/5 Index 6mm	Floor Margin SOFR 6 Mo	Lender Cred 1% Max Lender Credit can be uit costs EXCEPT Broker Con	dit dized for closing appropriation paid to borrower stoors Purpose	Kan Kent Loui Me Massac Missia Missia First Alas Express prohibition on PP provisi maximum PP charge is so lo	nsas tucky Isiana aine chusetts Isistippi No Prepayment ska - ons for business purpose loans or	VI Was Salowed Penalties Allowed New H	Itah ginia inington Virginia consin oming	
Pricing	Full/Alt NOO & 2nd Home ≤75% LTV State, DSCR Only Georgia Illinois Kansas New Jersey	-0.500 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250	Click Hen Terms Cape 5:6 ARM 2/1/5 7:6 ARM 5/1/5 Index 6mm Reset Frequency Temporary Guidance Extension Co All Rates 62 2pc	Floor Margin SOFR 6 Mo	Lender Cred 1% Max Lender Credit can be at ooste EXCEPT Broker Con OSE BLOOKER OF DISTRICT OF THE ONE OF T	Sitzed for closing mpersation paid to borrower siness Purpose plicable to DSCR	Kan Kent Loui Mis Massas Missi Alan Express prohibition on PP provisi maximum PP chargers so lo Dela	nsas tucky Islana sine thusetts issispi No Prepayment ska - tons for business purpose loans or ow there's no market for them	VI Was Salowed Penalties Allowed New H	Atah Jirginia	
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Pricing	Full/Alt NOO & 2nd Home ≤75% LTV State, DSCR Only Georgia Illinois Kansas New Jersey	-0.500 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250	Click Hen Terms Cape 5:6 ARM 2/1/5 7:6 ARM 5/1/5 Index 6mm Reset Frequency Temporary Guidance Extension Co All Rates 62 2pc	Floor Margin SOFR 6 Mo	Lender Cred 1% Max Lender Credit can be sit costs & CKEPT Boller Cost on all Loans, or to Broker on be 1/50 F a Lender Cost in set to Age 1/50 F a Lender C	Site site of the s	Kan Kent Loui Mis Massas Missi Alan Express prohibition on PP provisi maximum PP chargers so lo Dela	nsas Islama Jaine Chusetts Isistepi No Prepayment Iska One So Prepayment Iska One So The So Prepayment Iska One So The S	Vi Wastes West West With With With With With With With West Wy Penalities Allowed	Atah Jirginia	
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Pricing	Full/Alt NOO & 2nd Home ≤75% LTV State, DSCR Only Georgia Illinois Kansas New Jersey	-0.500 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250	Torres Care Se ARM 217 76 ARM 5115 76 ARM	Floor Margin SOFR 6 Mo Solor of Mo Solor o	Lender Cred 1% Max Lender Credit can be sit costs & CKEPT Boller Cost on all Loans, or to Broker on be 1/50 F a Lender Cost in set to Age 1/50 F a Lender C	ilized for closing mperasition paid to borrower siness Purpose plicable to DSCR	Kan Kenena Loui Musa Massac Massac Missi Express prohibition on PP provisi maximum PP charge is so lo Dela Minn	nsas tudy lisiana aine chusetts ksisppi No Prepayment ska - nons for business purpose loans or ow there's no market for them aware States with "Restricte PPP Allowed When: All off Lit If closed in the name of an Individual and rate × 8% MP and rate × 8% MP	Vi Wastes West West With With With With With With With West Wy Penalities Allowed	No PPP Allowed When:	
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Pricing	Full/Alt NOO & 2nd Home ≤75% LTV State, DSCR Only Georgia Illinois Kansas New Jersey	-0.500 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250	Torres Care Se ARM 217 76 ARM 5115 76 ARM	Floor Margin SOFR 6 Mo Solor of Mo Solor o	Lender Cred 1% Max Lender Creds can be ket costs EXCEPT Bloster Corn 1/EP allowed up to 101, may be on al Leane, or Leane cost 1/SP & Lender Credit see not Ap 1/SP & Lender Credit see not A	ilized for closing mperasition paid to borrower siness Purpose plicable to DSCR	Kan Kenena Kenena Massac Massac Missi Express prohibition on PP provisi maximum PP charge is so lo Dela Minn States	nsas tuddy isiana aine chusetts issippi No Prepayment ska - non for business purpose loans or w there's no market for them ware PPP Allowed When: PPP Allowed When: All of ILL if I close in the name of an individual and rate < 8% APP or is a Business Purpose Loan & closed in a Corporation, or Iso Life I in Cook County must also closed in a Corporation, or Iso Life I in Cook County must also Life I in Cook County Life I in Cook Cook Cook Cook Cook Cook Cook Coo	VI Wastes West West With With With With With With Wey Penalties Allowed New H New H Prepayment Penalties PPP Structures	No PPP Allowed When: If closed in the name of an	
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Pricing	Full/Alt NOO & 2nd Home ≤75% LTV State, DSCR Only Georgia Illinois Kansas New Jersey	-0.500 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250	Torres Care Se ARM 217 A PAR STATE S	Floor Margin SOFR 6 Mo Solor 6 Mo To day at	Lender Cred 1% Max Lender Creds can be ket costs EXCEPT Bloster Corn 1/EP allowed up to 101, may be on al Leane, or Leane cost 1/SP & Lender Credit see not Ap 1/SP & Lender Credit see not A	ilized for closing mperasition paid to borrower siness Purpose plicable to DSCR	Kan Kenena Kenena Massac Massac Missi Express prohibition on PP provisi maximum PP charge is so lo Dela Minn States	nsas tuddy isiana aine chusetts issippi No Prepayment ska - non for business purpose loans or w there's no market for them ware PPP Allowed When: PPP Allowed When: All of ILL if I close in the name of an individual and rate < 8% APP or is a Business Purpose Loan & closed in a Corporation, or Iso Life I in Cook County must also closed in a Corporation, or Iso Life I in Cook County must also Life I in Cook County Life I in Cook Cook Cook Cook Cook Cook Cook Coo	West West West Wist Wist Wist Wist Wiy Wy Penalties Allowed New H	No PPP Allowed When: If closed in the name of an individual and Rate is => 8% APR,	
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Pricing	Full/Alt NOO & 2nd Home ≤75% LTV State, DSCR Only Georgia Illinois Kansas New Jersey	-0.500 -0.250 -0.250 -0.250 -0.250 -0.250 -0.250	Torres Care Se ARM 217 A PAR STATE S	Floor Margin SOFR 6 Mo Solor 6 Mo To day at	Lender Cred 1% Max Lender Creds can be ket costs EXCEPT Bloster Corn 1/EP allowed up to 101, may be on al Leane, or Leane cost 1/SP & Lender Credit see not Ap 1/SP & Lender Credit see not A	ilized for closing mperasition paid to borrower siness Purpose plicable to DSCR	Kan Kenena Kenena Massac Massac Missi Express prohibition on PP provisi maximum PP charge is so lo Dela Minn States	nsas tuddy isiana aine chusetts issippi No Prepayment ska - non for business purpose loans or w there's no market for them ware PPP Allowed When: PPP Allowed When: All of ILL if I close in the name of an individual and rate < 8% APP or is a Business Purpose Loan & closed in a Corporation, or Iso Life I in Cook County must also closed in a Corporation, or Iso Life I in Cook County must also Life I in Cook County Life I in Cook Cook Cook Cook Cook Cook Cook Coo	West West West Wist Wist Wist Wist Wist Wist Wist Wy Wy Penalities Allowed New H Ne	No PPP Allowed When: If closed in the name of an individual and Rate is => 8% APR,	
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