

19000 MacArthur Blvd, Suite 200 Irvine, CA 92612

Wholesale Ratesheet

Effective Date:

30 Day Lock Period Borrower Paid Compensation*

Lock Request

Product Matrix

Full Doc Column Includes
Tax Returns
1099 Only
Asset Utilization Only
Asset Utilization Wr Full Doc
VOE

Alt Doc Column Includes 12 Bank Statements 12 or 24 CPA P&L Asset Utlization W/ Bank Stmt

DSCR/No Ratio Column Includes

DSCR

No Ratio

Temporary Guidance See Below Extension Cost
AIR Reade (2 pps / day Extension Cost
Current lock extension costs)policies apply to all active locks, regardless of lock date
AII 45 day locks are at a 250p cost and are eligible for up to 15 days of extensions at
AII 60 day locks are at a 550p cost and are eligible for up to 15 days of extensions and one eligible for Lock Extensions

									tive Date:	Tue, July - 8 - 202					
				NonQM Prog	rom D	ricina						NonOM D	rice Calculator	Calculator o	loes not verify eligibility. njunction with product matrix.
				Nongwi Prog	alli P	ricing						NonQW P	rice Calculator	Please use in cor	junction with product matrix.
													Inputs	Wholesale Ratesheet	Tue, July - 8 - 2
	Base Rate / Bas	30 1 1100					D/LTV Price Adju	stments				Interest Rate →	Choose a Selection	Reset	_
Rate Full Doc	Alt Doc	DSCR	DSCR 5-8 Units		<=50		60.01-65 65.01-	70 70.01-75	75.01-80	80.01-85 85.01-90	90.01-95	LTV Range	Choose a Selection	FORWAR LENDING	D
6.250				780+	0.625		0.500 0.375		-0.125	-1.500 -2.750		FICO Range	Choose a Selection	#N/A LENDING	G I
6.375				760-779			0.375 0.250	0.000	-0.375	-1.750 -3.000		Program	Core		
6.499 98.250	98.250			740-759	0.500	0.375	0.250 0.000	-0.375	-0.500	-2.000 -3.250		Reserves	Choose a Selection	0.000	
6.625 98.750	98.750	98.500		720-739	0.375	0.250	0.000 +0.375		-1.000	-2.500 -3.750		Payment History	Choose a Selection	0.000	
6.750 99.000	99.000	99.000		700-719	0.250	0.000	-0.375 -0.500	-1.000	-1.500	-3.250 -4.500		Credit Events	36 Months	0.250	
6.875 99.250	99.250	99.250		680-699	0.000	-0.375	-0.500 -1.000	0 -1.500	-2.500	-4.250		Doc Type	Choose a Selection		
6.999 99.750	99.750	99.750		660-679		-0.500	-1.000 -1.50		-3.250			Additional Adjs	Choose a Selection	0.000	
7.125 100.000	100.000	100.000		640-659			-1.750 -2.250		-4.250			Citizenships	Choose a Selection	#N/A	
7.250 100.250	100.250	100.250		620-639	-1.750	-2.000	-2.500 -3.000		-5.250			DTI	Choose a Selection	0.000	
7.375 100.500	100.500	100.500		600-619	-2 500	-2.750	-3 250 -3 750	0 -5.250	-6.250			Loan Balance	Choose a Selection	0.000	
7.499 100.750	100.750	100.750	97.500			2 00			-			Purpose		0.000	
7.625 101.000	101.000	101.000	97.750		4							Occupancy	Choose a Selection	ANTA	
7.750 101.250	101.250	101.250	98.000									Property Type		0.000 JULY NonQM SPECIAL	
7.875 101.280	101.250	101.250	98.000									Loan Term			n all NonQM
7.875 101.500	101.500	107.500	98.250	Loan Level Price Adjustmen	_					Loan Term		Escrow		0.000 *CAN COMBINE WITH SELEC	T, EXCLUDES DSCR 5-8*
8.125 102.250	102.000	102.000	99.000	Loan Level Price Adjustmen	LLPA		SELECT	0.500	4	15YR Fixed	0.250	Prepayment Penalty	No PPP *See PPP Section*	0.000	
8.250 102.250	102.250	102.250	99.250	DTI >45% - All Doc Types	0.000		Core	0.000	-	30YR Fixed	0.000	NJ - Title Vesting		0.000	
8.375 102.500	102.500	102.500		DTI≥50% - All Doc Types	-0.500		SELECT - DSCR	0.000	-			State		0.000	
			99.500	ITIN		U			-	30YR IO Fixed	-0.500				
8.499 103.000	103.000	103.000	99.750		-1.500	0	Core DSCR (≥1.20			40YR Fixed	-0.500	Lock Term		0.000	
8.625 103.250	103.250	103.250	100.000	VOE Only	-0.250		Core DSCR (≥1.00	0.000		40YR IO Fixed	-0.750	Buydown		0.000	
8.750 103.500	103.500	103.500	100.250	1099 Only	-0.250	0	Sub1 DSCR (0.75-0.			5/6 30YR ARM	0.000	Subordinate Financing		0.000	
8.875 103.750	103.750	103.750	100.500	Asset Utilization	-0.250	0	No Ratio DSCR - < 0	.75 -3.000		5/6 30YR IO ARM	-1.000		Not Applicable	0.000	
8.999 104.250	104.250	104.250	101.000	P&L w/ Bk Stmt	-0.250					5/6 40YR ARM	-0.500			0.000	
9.125 104.500	104.500	104.500	101.250	P&L Only	-0.750		Reserv	8	4	7/6 30YR ARM	0.000		Not Applicable	0.000	
9.250 104.750	104.750	104.750	101.500	DSCR STR	-0.500	0	< 3 Months	0.000	1	7/6 30YR IO ARM	-1.000	Total LL		#N/A Calculator of	loes not verify eligibility.
9.375 105.000	105.000	105.000	101.750	Debt Consol. >70% LTV	-0.500	0	≥ 3 Months	0.000	1	7/6 40YR ARM	-0.500	Gross Rate Sheet Price		#N/A Please use in con	junction with product matrix.
9.499 105.250	105.250	105.250	102.000	Debt Consol. ≤ 70% LTV	-0.250	0	≥ 6 Months	0.000	1			Net Price: Rate Sheet - LLPA		mum Rate	
9.625 105.500	105.500	105.500	102.250	Cash-Out >70% LTV	-0.500		≥ 12 Months	0.000	1	Max Price		Max YS		0.000	
9.750 105.750	105.300	105.300	102.500	Cash-Out ≤ 70% LTV	-0.250			0.000	4	Owner Occ/Sec Home	102.000	Final Pric		#N/A	
9.875 106.000	105.750	105.750	102.500	Cash-Out/Debt Consol. FICO < 680	-0.500	0	Payment H	istory	4	No PPP-States not allowed	100.000	- Hiai File			
9.975 106.000	106.000	106.000	102.750	2 Units	0.000	0	0x30x12	0.250	4	No PPP-States that allow	100.000	i			
10.125 106.250	106.250	106.250	103.000	3-4 Units	-0.250	0	1x30x12	-1 250	1	1YR PPP	102.000	Borrowe	r Paid Comp Only		
10.125 106.500	106.500	106.500	103.250	DSCR 5-8 Units			1x30x12 (DSCR)	-1.250	4	2YR PPP		"YSP allowed up to 102.000, may be paid to	borrower on all Loans, or to Broker on Business Loans only are not Applicable to DSCR 5-8 Unit	Purpose	
10.250 106.750	106.750	107,000	103.500	Second Home	0.000	-	1x60x12	-1.750	4	3YR PPP	102.000	*YSP & Lender Credit	are not Applicable to DSCR 5-8 Unit		
10.375 107.000	107.000	107.000	103.750	No PPP-States not allowed			1x30x6		-	4YR PPP					
				No PPP-States flot allowed No PPP-States that allow	-1.000		0x30x24	-1.750	-	5YR PPP	102.000				
	107.500	107.500 107.750	104.250	12 Months PPP	-2.000		UX3UX24	0.250	1	>\$2.500.000	102.000			***DISC	LAIMER***
10.750 107.750 10.875 108.000	107.750 108.000	108.000	104.500 104.750	24 Months PPP	-0.750		Credit Fu	onto		80.01-90.00% LTV		FORWA LENDI	ARD	Intended for 1st I	ien mortgages only
				36 Months PPP	-0.500		Credit EV	ants	4		101.000	LENDI	NGI		idance, please contact your
10.999 108.250	108.250	108.250	105.000		0.250		12 Months	-2.000	_	ITIN/Foreign National	101.000				Executive
11.125 108.500	108.500	108.500	105.250	48 Months PPP	0.500		24 Months	-1.250		Subordinate Financing	100.000			Account	LXCCUUVE
				60 Months PPP Escrow Waived	0.750		36 Months 48 Months	-0.250	4	NJ Title Vested In LLC DSCR 5-8 Units	100.000		Standard Prepayme	ent Penalties Allowed	
					-0.250	0	48 Months	0.000	_	DSCR 5-8 Units	100.000	Ari	izona	Mi	ssouri
				NW Condo	-1.000	0			_			Δlai	bama	Mo	ntana
				<\$150,000	-0.750	0	Lock Da	ys	4				ansas		hraska
				\$150,000-\$1,000,000	0.000	0	15 Day	0.000	1	Floor Price			fornia		evada
	Non QM Pre	elocks		>\$1,000,000	0.250	0	30 Day	0.000	1	NC Floor Price	99.750		orado		Carolina
				>\$1.500.000	0.000	0	45 Day	-0.250	1	ARM Margins					
				>\$2,000,000	-0.250		60 Day	-0.500	4	0	Marein		ecticut		Dakota
				>\$2,500,000	-0.500		oo buy	*0.500	4	Primary Home	4.000		f Columbia		ahoma
	e-Locks may be lock			>\$3.000.000	-1.000				-			Flo	orida	Oi	egon
30 day Non-QM Pre-Locks				>\$3,500,000			>\$2,500,000	te	4	Second Home	4.000	Geo	orgia	South	Carolina
All Non-QM Pre-Locks must	t ha Suhmittal Com	p to 13 days of ea	d within 10 days or		-2.000				_	Investment Home	4.000	Ha	waii	Souti	Dakota
All Horr Open File Locks mask	Lock will be can	relled	o within 20 days or	>\$4,000,000	-3.000	0	ITIN/Foreign Nation	al 7.499				Idi	aho	Ten	nessee
II 45 day locks are at a 25bp	op cost and are eligii	ble for up to 15 d	days of extensions at	Foreign Nat' With Fico	-1.500	0			_	JULY NON-QM SPE	IAL		fiana		exas
	cost			Purchase	0.000	0	Allowable	Fees	4				ewa		tah
All 60 day locks are at a				Subordinate Financing	-0.500	0	Click He	<u>∉e</u>	1						rginia
All Non-QM locks that expire	ire will be subject to	o a 25bp Relock F	ee and Worse Case	NOO & 2nd Home >75% LTV	-0.250	0			-					VI	rginia
	Pricing			Full/Alt NOO & 2nd Home ≤75% LTV	0.000	0					NonOM		nsas		
									-	25 BPS Price Improvement on a "CAN BE COMBINED WITH SELEC"	NonQM EXCLUDES	Ken	rtucky	Was	hington
							Terms Caps	Floor	•	25 BPS Price Improvement on a "CAN BE COMBINED WITH SELEC" DSCR 5-8"	NonQM EXCLUDES	Ken Loui	itucky isiana	West	Virginia
							Terms Caps 5/6 ARM 2/1/5		•	25 BPS Price Improvement on a "CAN BE COMBINED WITH SELEC" DSCR 5-8"	NonQM EXCLUDES	Ken Loui Ma	itucky isiana aine	West	Virginia consin
				State, DSCR Only				Margin		25 BPS Price Improvement on a *CAN BE COMBINED WITH SELEC' DSCR 5-8*	NonQM EXCLUDES	Ken Loui Ma Massac	itucky Isiana aine chusetts	West	Virginia
				otate, boott omy	-0.250		5/6 ARM 2/1/5 7/6 ARM 5/1/5	Margin		25 BPS Price Improvement on a "CAN BE COMBINED WITH SELEC" DSCR 5-8"	NonQM EXCLUDES	Ken Loui Ma Massac	tucky Isiana aine chusetts iissippi	West Wis Wy	Virginia consin
				Georgia Georgia		0	5/6 ARM 2/1/5 7/6 ARM 5/1/5 Index 6n	Margin no SOFR		DSCR 5-8*		Ken Loui Ma Massac	tucky Isiana aine chusetts iissippi	West	Virginia consin
				Georgia Illinois	-0.250	0	5/6 ARM 2/1/5 7/6 ARM 5/1/5	Margin no SOFR		25 BPS Price Improvement on a "CAN BE COMBINED WITH SELEC' DSCR 5-8" Lender Credit		Ken Loui Mi Mi Massa Miss	tucky islana aine chusetts issippi No Prepayment	West Wis Wy	Virginia consin
Temporary D	Property Elic	nihility Doot	trictions	Georgia Illinois Kansas	-0.250 -0.250	0	5/6 ARM 2/1/5 7/6 ARM 5/1/5 Index 6n	Margin no SOFR]	Lender Credit		Ken Loui Mi Massac Miss	tucky isiana aine chusetts issippi No Prepayment ska -	West Wis Wy Penalties Allowed	Virginia consin oming
Temporary P	Property Elig	gibility Rest	trictions	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/5 7/6 ARM 5/1/5 Index 6n	Margin no SOFR]	Lender Credit	is Lender Paid	Ken Loui Mi; Massac Miss Miss Express prohibition on PP provisi	tucky isiana aine chusetts issippi No Prepayment ska - ions for business purpose loans or	West Wis Wy Penalties Allowed	Virginia consin
Temporary P	Property Elig	gibility Rest	trictions	Georgia Illinois Kansas	-0.250 -0.250	0 0 0 0	5/6 ARM 2/1/5 7/6 ARM 5/1/5 Index 6n	Margin no SOFR]]	Lender Credit 2% Max Lender Credit can be utilized Compensation (LPC) On Business Purp	is Lender Paid size Loans Only,	Ken Loui Mi; Massac Miss Miss Express prohibition on PP provisi	tucky isiana aine chusetts issippi No Prepayment ska -	West Wis Wy Penalties Allowed	Virginia consin oming
Temporary P	Property Elig	gibility Rest	trictions	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/5 7/6 ARM 5/1/5 Index 6n Reset Frequency	Margin Margin Margin Margin Margin Margin Margin Margin]	Lender Credit 2% Max Lender Credit can be utilized Compensation (LPC) On Business Purp	is Lender Paid size Loans Only,	Ken Loui Missac Miss Misss Miss Alia Express prohibition on PP provisi maximum PP charge is so ic	tucky Islana aine chusetts issippi No Prepayment ska - ions for business purpose loans or ow there's no market for them	West Wis Wy Penalties Allowed New H	Virginia consin oming ampshire
Temporary P	Property Elig	gibility Rest	irictions	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/5 7/6 ARM 5/1/5 Index 6n Reset Frequency	Margin Margin Margin Margin Margin Margin Margin Margin]	Lender Credit 2% Max Lender Credit can be utilized Compensation (IPC) On Business Purp	is Lender Paid size Loans Only,	Ken Loudum Massassassassassassassassassassassassass	tucky islam aine chousetts issippi No Prepayment ska - nons for business purpose loans or where's no market for them	West Wis Wy Penalties Allowed New H	Virginia consin oming
		-		Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/5 7/6 ARM 5/1/6 Index 6n Reset Frequency Temporary Guidano Extension C	Margin no SOFR 6 Mo]	Lender Credit 2% Max Lender Credit can be utilized Compensation (LPC) On Business Purp	is Lender Paid size Loans Only,	Ken Loudum Massassassassassassassassassassassassass	tucky Islana aine chusetts issippi No Prepayment ska - ions for business purpose loans or ow there's no market for them	West Wis Wy Penalties Allowed New H	Virginia consin oming ampshire
Temporary P	the following Ci	ity/County are		Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/5 7/6 ARM 5/1/5 Index 6n Reset Frequency	Margin no SOFR 6 Mo]	Lender Credit 2% Max Lender Credit can be utilized Compensation (LPC) On Business Purp	is Lender Paid size Loans Only,	Ken Loudum Massassassassassassassassassassassassass	tucky isidan aine chusetts dissippi No Prepayment ska - ions for business purpose loans or ow there's no market for them aware mesota	West With Wey Penalties Allowed New H	Virginia consin oming ampshire
Properties located in th	the following Ci	ity/County are		Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/5 7/6 ARM 5/1/5 Index 6n Reset Frequency Temporary Guidano Extension C All Rates @ 2 b Extension C	Margin mo SOFR 6 Mo e See Below Cost pps / day Cost		Lender Credit Linder Credit 2% Max Lender Credit can be utilized Compensation (LPC) on Business Pur For all Consumer Learns, Lender Cre utilized to pay for borrower paid closing Max Price lints above	is Lender Paid ose Loans Only, sove. It may only be costs, subject to	Ken Ken Louid Min Measasan Massasan Mas	tutuky isisiana aine chusetts isistepi No Prepayment kka nons for business purpose loans or ow there's no market for them ware usware States with "Restricte States with "Restricte	West With Wry Penalties Allowed New H New d" Prepayment Penalties	Virginia consin oming ampshire Mexico
Properties located in th	the following Ci be locked altimore City,	ity/County are d: Maryland	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/5 7/6 ARM 5/1/6 Index 6n Reset Frequency Temporary Guidano Extension C	Margin mo SOFR 6 Mo e See Below Cost pps / day Cost		Lender Credit 2% Max Lender Credit can be utilized Compensation (LPC) On Business Purp	is Lender Paid ose Loans Only, sove. It may only be costs, subject to	Ken Loudum Massassassassassassassassassassassassass	tucky isidan aine chusetts dissippi No Prepayment ska - ions for business purpose loans or ow there's no market for them aware mesota	West With Wey Penalties Allowed New H	Virginia consin oming ampshire
Properties located in the	the following Ci be locked altimore City, I in Baltimore	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/5 7/6 ARM 5/1/5 Index 6ri Reset Frequency Temporary Guidano Extersion C Al Rates @ 2 b Extersion C all active locks, regards	Margin mo SOFR 6 Mo e See Below Cost ps / day Cost tts/policies apply to ess of lock date		Lender Credit Linder Credit 2% Max Lender Credit can be utilized Compensation (LPC) on Business Pur For all Consumer Learns, Lender Cre utilized to pay for borrower paid closing Max Price lints above	is Lender Paid ose Loans Only, sove. It may only be costs, subject to	Ken Ken Louid Min Measasan Massasan Mas	tucky sisiana alne chusetts isisippi No Prepayment ska - ons for business purpose loans or where's no market for them aware nesota States with "Restricte PPP Allowed When:	West With Wry Penalties Allowed New H New d" Prepayment Penalties	Virginia consin oming ampshire Mexico
roperties located in th	the following Ci be locked altimore City,	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/5 7/6 ARM 5/1/5 7/6 ARM 5/1/5 Index 6 Reset Frequency Temporary Guideno Extension C All Rates (8) 2 b Extension C Current to kednession cos all active tocks, regard All 45 day locks are at a 2	Margin mo SOFR 6 Mo 6 Mo 6 Mo 6 Mo 6 Mo 6 Mo 7 Mo 6 Mo 7 Mo 7 Mo 7 Mo 8	-	Lender Credit VP, Max Lender Cred can be stilled VP, Max Lender Cred can be stilled VP, Max Lender Credit can be stilled VP, Max Lender Credit can be stilled For all Consenser Lender Credit Max Price limits allowe PPP Requireme:	is Lender Paid see Loans Only, sove. It may only be costs, subject to	Ken Ken Louid Min Measasan Massasan Mas	tucky isidan aine chusetts issisppi No Prepayment ska - ions for business purpose loans or owthere's no market for them aware nesota States with "Restricte PPP Allowed When: All of ILL if closed in the name of	West Wise Wise West West West West West West West We	Virginia consin oming ampshire Mexico
roperties located in th -Bal Properties located i	the following Ci be locked altimore City, I in Baltimore	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/6 7/6 ARM 5/1/5 7/6 ARM 5/1/5 7/6 ARM 5/1/5 Temporary Guidence Extension All Rates @ 2 b Extension Current lock extension cos all active locks, regards 4/4 6 day locks are at a 2 seligible for up to 15 days of	Margin mo SOFR 6 Mo 7 Mo 6 Mo 7		Lender Credit Lender Credit 2% Max Lender Orest can be utilized Compensation (EVT) Of Business Part For all Consumer Leave, Lender Credit Max Paris entire Leave, Lender Credit Max Paris entire Leave, Lender Credit PPP Requirement PPP Requirement PPP Required on 1000-1604 Students Students Hereson of NY of So (1)	is Lender Paid see Loans Only, sove. It may only be costs, subject to	Ken Ken Louid Min Measasan Massasan Mas	tucky sisiana aine chusetts sisan No Prepsyment ska - ons for business purpose loans or where's no market for them ware seasos States with "Restricte PPP Allowed When: All of It. If closed in the name of an Individual and rate 8 8% APP	West Wise Wise Wise Wise Wise Wise Wise Wise	Virginia consin oming ampshire Mexico
roperties located in th	the following Ci be locked altimore City, I in Baltimore	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/5 7/6 ARM 5/1/5 7/6 ARM 5/1/5 Index 6 Reset Frequency Temporary Guideno Extension C All Rates (8) 2 b Extension C Current to kednession cos all active tocks, regard All 45 day locks are at a 2	Margin mo SOFR 6 Mo 7 Mo 6 Mo 7	- - - - - - - - - - - - - - - - - - -	Lender Credit VP, Max Lender Cred can be stilled VP, Max Lender Cred can be stilled VP, Max Lender Credit can be stilled VP, Max Lender Credit can be stilled For all Consenser Lender Credit Max Price limits allowe PPP Requireme:	is Lender Paid see Loans Only, sove. It may only be costs, subject to	Kenn Kenn Managaman Managaman Massasaman Massasaman Massasaman Massasaman Massasaman Managaman M	trucky isidian aine chusetts isissppi No Prepayment ska - ions for business purpose loans or where's no market for them aware nesota States with "Restricte PPP Allowed When: All of IL: If closed in the name of an individual and rate < 8% APP or is a Business Purpose Loan & for is a Business Purpose Loan &	West Wise Wise Wise Wise Wise Wise Wise Wise	Virginia consin oming ampshire Mexico No PPP Allowed When: If closed in the name of an
roperties located in th -Bal Properties located i	the following Ci be locked altimore City, I in Baltimore	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/6 7/6 ARM 5/1/5 7/6 ARM 5/1/5 7/6 ARM 5/1/5 Temporary Guidence Extension All Rates @ 2 b Extension Current lock extension cos all active locks, regards 4/4 6 day locks are at a 2 seligible for up to 15 days of	Margin mo SOFR 6 Mo 7 Mo 6 Mo 7		Lender Credit Lender Credit 2% Max Lender Orest can be utilized Compensation (EVT) Of Business Part For all Consumer Leave, Lender Credit Max Paris entire Leave, Lender Credit Max Paris entire Leave, Lender Credit PPP Requirement PPP Requirement PPP Required on 1000-1604 Students Students Hereson of NY of So (1)	is Lender Paid see Loans Only, sove. It may only be costs, subject to	Ken Ken Louid Min Measasan Massasan Mas	tucky isiana aine chusetts isiana No Prepayment ska - ons for business purpose loans or where's no market for them sware sesota States with "Restricte PPP Allowed When: All of IL: If closed in the name of an individual and rate < 8% APP or is a Business Purpose Loan & closed in sess purpose Loan & closed	West With With Wey Pensities Allowed New H New Of Prepayment Pensities PPP Structures	Virginia consin oming ampshire Mexico No PPP Allowed When: If closed in the name of an Individual and Rate is => 8% AP
roperties located in th	the following Ci be locked altimore City, I in Baltimore	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/6 7/6 ARM 5/1/5 7/6 ARM 5/1/5 7/6 ARM 5/1/5 Temporary Guidence Extension All Rates @ 2 b Extension Current lock extension cos all active locks, regards 4/4 6 day locks are at a 2 seligible for up to 15 days of	Margin mo SOFR 6 Mo 7 Mo 6 Mo 7	7	Lender Credit Lender Credit 2% Max Lender Orest can be utilized Compensation (EVT) Of Business Part For all Consumer Leave, Lender Credit Max Paris entire Leave, Lender Credit Max Paris entire Leave, Lender Credit PPP Requirement PPP Requirement PPP Required on 1000-1604 Students Students Hereson of NY of So (1)	is Lender Paid see Loans Only, sove. It may only be costs, subject to	Kenn Kenn Managaman Managaman Massasaman Massasaman Massasaman Massasaman Massasaman Managaman M	tutuky sisiana aine chusetts isisppi No Prepayment gka. No Interest purpose loans or ow there's no market for them sware sware All of III and the state of the s	West With With Wey Pensities Allowed New H New Of Prepayment Pensities PPP Structures	Virginia consin consin ampshire Mexico No PPP Allowed When: If closed in the name of an
roperties located in th	the following Ci be locked altimore City, I in Baltimore	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/6 7/6 ARM 5/1/5 7/6 ARM 5/1/5 7/6 ARM 5/1/5 Temporary Guidence Extension All Rates @ 2 b Extension Current lock extension cos all active locks, regards 4/4 6 day locks are at a 2 seligible for up to 15 days of	Margin mo SOFR 6 Mo 7 Mo 6 Mo 7		Lender Credit Lender Credit 2% Max Lender Orest can be utilized Compensation (EVT) Of Business Part For all Consumer Leave, Lender Credit Max Paris entire Leave, Lender Credit Max Paris entire Leave, Lender Credit PPP Requirement PPP Requirement PPP Required on 1000-1604 Students Students Hereson of NY of So (1)	is Lender Paid see Loans Only, sove. It may only be costs, subject to	Kenn Kenn Managaman Managaman Massasaman Massasaman Massasaman Massasaman Massasaman Managaman M	tucky isidane aine chusetts isidane No Prepayment ska - ons for business purpose loans or where's no market for them sware sesota States with "Restricte PPP Allowed When: All of IL: If closed in the name of an individual and rate < 8% APP or is a Business Purpose Loan & closed in sess purpose Loan & close	West With With Wey Pensities Allowed New H New Of Prepayment Pensities PPP Structures	Virginia consin oming ampshire Mexico No PPP Allowed When: If closed in the name of an individual and Rate is = 5 8% APP
Properties located in the	the following Ci be locked altimore City, I in Baltimore	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/6 7/6 ARM 5/1/5 7/6 ARM 5/1/5 7/6 ARM 5/1/5 Temporary Guidence Extension All Rates @ 2 b Extension Current lock extension cos all active locks, regards 4/4 6 day locks are at a 2 seligible for up to 15 days of	Margin mo SOFR 6 Mo 7 Mo 6 Mo 7		Lender Credit Lender Credit 2% Max Lender Orest can be utilized Compensation (EVT) Of Business Part For all Consumer Leave, Lender Credit Max Paris entire Leave, Lender Credit Max Paris entire Leave, Lender Credit PPP Requirement PPP Requirement For 8 Support on 100 Cold Cold Alter Price Cold Cold Alter Price	is Lender Paid see Loans Only, sove. It may only be costs, subject to	Kenn Kenn Managaman Managaman Massasaman Massasaman Massasaman Massasaman Massasaman Managaman M	tutuky sisiana aine chusetts isisppi No Prepayment gka. No Interest purpose loans or ow there's no market for them sware sware All of III and the state of the s	West With With Wey Penalties Allowed New H New Of Prepayment Penalties PPP Structures Normal Rates	Virginia consin oming ampshire Mexico No PPP Allowed When: If closed in the name of an individual and Rate is = 5 8% APP
Properties located in the	the following Ci be locked altimore City, I in Baltimore	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/6 7/6 ARM 5/1/5 7/6 ARM 5/1/5 7/6 ARM 5/1/5 Temporary Guidence Extension All Rates @ 2 b Extension Current lock extension cos all active locks, regards 4/4 6 day locks are at a 2 seligible for up to 15 days of	Margin mo SOFR 6 Mo 7 Mo 6 Mo 7		Lender Credit Lender Credit 2% Max Lender Orest can be utilized Compensation (EVT) Of Business Part For all Consumer Leave, Lender Credit Max Paris entire Leave, Lender Credit Max Paris entire Leave, Lender Credit PPP Requirement PPP Requirement For 8 Support on 100 Cold Cold Alter Price Cold Cold Alter Price	is Lender Paid see Loans Only, sove. It may only be costs, subject to	Kenn Kenn Managaman Managaman Massasaman Massasaman Massasaman Massasaman Massasaman Managaman M	tutuky sisiana aine chusetts isisppi No Prepayment gka. No Interest purpose loans or ow there's no market for them sware sware All of III and the state of the s	West Wise Wise Wey Penalties Allowed New New A**Prepayment Penalties PPP Structures Normal Rates 2 months advance interest on the	Virginia consin oming ampshire Mexico No PPP Allowed When: If closed in the name of an Individual and Rate is = 3 8M and Individual and Rate is = 5 8M and Individual and Rate is = 5 8M and Rate is =
roperties located in th	the following Ci be locked altimore City, I in Baltimore	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/6 7/6 ARM 5/1/5 7/6 ARM 5/1/5 7/6 ARM 5/1/5 Temporary Guidence Extension All Rates @ 2 b Extension Current lock extension cos all active locks, regards 4/4 6 day locks are at a 2 seligible for up to 15 days of	Margin mo SOFR 6 Mo 7 Mo 6 Mo 7		Lender Credit Lender Credit 2% Max Lender Orest can be utilized Compensation (EVT) Of Business Part For all Consumer Leave, Lender Credit Max Paris entire Leave, Lender Credit Max Paris entire Leave, Lender Credit PPP Requirement PPP Requirement For 8 Support on 100 Cold Cold Alter Price Cold Cold Alter Price	is Lender Paid see Loans Only, sove. It may only be costs, subject to	Ken Loui Min Massass Miss Miss Express prohibition on PP provisi maximum PP charge is so to Min States "Illinois / Cook County	ska - ska - ons for business purpose loans or where's no market for them where's no market for them ware nesota States with "Restricte PPP Allowed When: All of It: If closed in the name of an individual and rate - 8% Apr or is a Business Purpose, or 158 Business Purposion, or 158 Business Purposio	West Wis Wis Penalties Allowed New H New H Prepayment Penalties PPPP Structures Normal Rates aggregate amount of all	Wirghia consin pming ampshire Mexico No PPP Allowed When: If closed in the name of an individual and Rate is = > 8% AP ""If in Cook County's \$250k
roperties located in th -Bal Properties located i	the following Ci be locked altimore City, I in Baltimore	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/6 7/6 ARM 5/1/5 7/6 ARM 5/1/5 7/6 ARM 5/1/5 Temporary Guidence Extension All Rates @ 2 b Extension Current lock extension cos all active locks, regards 4/4 6 day locks are at a 2 seligible for up to 15 days of	Margin mo SOFR 6 Mo 7 Mo 6 Mo 7		Lender Credit Lender Credit 2% Max Lender Orest can be utilized Compensation (EVT) Of Business Part For all Consumer Leave, Lender Credit Max Paris entire Leave, Lender Credit Max Paris entire Leave, Lender Credit PPP Requirement PPP Requirement For 8 Support on 100 Cold Cold Alter Price Cold Cold Alter Price	is Lender Paid see Loans Only, sove. It may only be costs, subject to	Kenn Kenn Managaman Managaman Massasaman Massasaman Massasaman Massasaman Massasaman Managaman M	tutuky sisiana aine chusetts isisppi No Prepayment gka. No Interest purpose loans or ow there's no market for them sware sware All of III and the state of the s	West Wise Wise Wey Penalties Allowed New New Ar Prepayment Penalties PPP Structures Normal Rates 2 months advance interest on the aggregate amount of all prepayment made in a 12-	Virginia consin oming ampshire Mexico No PPP Allowed When: If closed in the name of an Individual and Rate is => 8% AP
roperties located in th -Bal Properties located i	the following Ci be locked altimore City, I in Baltimore	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/6 7/6 ARM 5/1/5 7/6 ARM 5/1/5 7/6 ARM 5/1/5 Temporary Guidence Extension All Rates @ 2 b Extension Current lock extension cos all active locks, regards 4/4 6 day locks are at a 2 seligible for up to 15 days of	Margin mo SOFR 6 Mo		Lender Credit Lender Credit 2% Max Lender Orest can be utilized Compensation (EVT) Of Business Part For all Consumer Leave, Lender Credit Max Paris entire Leave, Lender Credit Max Paris entire Leave, Lender Credit PPP Requirement PPP Requirement For 8 Support on 100 Cold Cold Alter Price Cold Cold Alter Price	is Lender Paid see Loans Only, sove. It may only be costs, subject to	Ken Loui Min Massass Miss Miss Express prohibition on PP provisi maximum PP charge is so to Min States "Illinois / Cook County	ska - ska - ons for business purpose loans or where's no market for them where's no market for them ware nesota States with "Restricte PPP Allowed When: All of It: If closed in the name of an individual and rate - 8% Apr or is a Business Purpose, or 158 Business Purposion, or 158 Business Purposio	West Wis Wis Wis New H N	Wirginia consin pming Ampshire Mexico No PPP Allowed When: If closed in the name of an individual and Rate is > 5% AV ""If in Cook County < \$250K
roperties located in th -Bal Properties located i	the following Ci be locked altimore City, I in Baltimore	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/6 7/6 ARM 5/1/5 7/6 ARM 5/1/5 7/6 ARM 5/1/5 Temporary Guidence Extension All Rates @ 2 b Extension Current lock extension cos all active locks, regards 4/4 6 day locks are at a 2 seligible for up to 15 days of	Margin mo SOFR 6 Mo		Lender Credit Lender Credit 2% Max Lender Orest can be utilized Compensation (EVT) Of Business Part For all Consumer Leave, Lender Credit Max Paris entire Leave, Lender Credit Max Paris entire Leave, Lender Credit PPP Requirement PPP Requirement For 8 Support on 100 Cold Cold Alter Price Cold Cold Alter Price	is Lender Paid see Loans Only, sove. It may only be costs, subject to	Ken Loui MM Massass Miss Miss Ala Express prohibition on PP provision maximum PP charge is so ic Dela Minn States "Illinois / Cook County Maryland	tutuky sisiama aine chusetts isisppi No Prepayment gka. No Interest of the construction of the constructio	West Wis Wis Wy Penalties Allowed New H New H New H New H Normal Rates PPP Structures 2 months advance interest on the aggregate amount of all prepayments made in a 12-month period which exceed 1/3 of the amount of the loan of the mount of the loan out of the loan o	Virginia consin oming ampshire Mexico No PPP Allowed When: If closed in the name of an individual and Raties > 38 K. And Market S. And Mar
roperties located in th	the following Ci be locked altimore City, I in Baltimore	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/6 7/6 ARM 5/1/5 7/6 ARM 5/1/5 7/6 ARM 5/1/5 Temporary Guidence Extension All Rates @ 2 b Extension Current lock extension cos all active locks, regards 4/4 6 day locks are at a 2 seligible for up to 15 days of	Margin mo SOFR 6 Mo		Lender Credit Lender Credit 2% Max Lender Orest can be utilized Compensation (EVT) Of Business Part For all Consumer Leave, Lender Credit Max Paris entire Leave, Lender Credit Max Paris entire Leave, Lender Credit PPP Requirement PPP Requirement For 8 Support on 100 Cold Cold Alter Price Cold Cold Alter Price	is Lender Paid see Loans Only, sove. It may only be costs, subject to	Ken Loui Min Massass Miss Miss Express prohibition on PP provisi maximum PP charge is so to Min States "Illinois / Cook County	tutuky sisiana aine chrusetts sisana No Prepsyment ska - ons for business purpose loans or where's no market for them ware sessota States with "Restricte PPP Allowed When: All of It: If closed in the name of an Individual and rate = 8% App or is a Business Purpose Loan & closed in sessor purpose coan & closed in Sessor purpose coan & or is a sessor purpose coan &	West Wis Wis Wis New H N	Virginia consin ming mampshire Mexico No PPP Allowed When: If closed in the name of an individual and Rate is = > 8% AP **If in Cook County < \$250K Never
roperties located in th -Bal Properties located i	the following Ci be locked altimore City, I in Baltimore	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/6 7/6 ARM 5/1/5 7/6 ARM 5/1/5 7/6 ARM 5/1/5 Temporary Guidence Extension All Rates @ 2 b Extension Current lock extension cos all active locks, regards 4/4 6 day locks are at a 2 seligible for up to 15 days of	Margin mo SOFR 6 Mo		Lender Credit Lender Credit 2% Max Lender Orest can be utilized Compensation (EVT) Of Business Part For all Consumer Leave, Lender Credit Max Paris entire Leave, Lender Credit Max Paris entire Leave, Lender Credit PPP Requirement PPP Requirement For 8 Support on 100 Cold Cold Alter Price Cold Cold Alter Price	is Lender Paid see Loans Only, sove. It may only be costs, subject to	Ken	tutuky sisiana aine chusetts isisppi No Prepayment yka . No States with "Restricte States with "Restricte PIP II flowed in the named an individual and rate < 4% APP or is a Business Purpose Loan & closed in a Corporat must at close to Maximum of 3 years Closed in a Corporat must at Corporation, and the Maximum of 3 years Closed in and of 3 years Closed in and of 3 years	West Wis Wis Wis Penalties Allowed New H N	Virginia consin oming ampshire Mexico No PPP Allowed When: If closed in the name of an individual and Rate is > 38 K and with the consideration of the c
roperties located in th	the following Ci be locked altimore City, I in Baltimore	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/6 7/6 ARM 5/1/5 7/6 ARM 5/1/5 7/6 ARM 5/1/5 Temporary Guidence Extension All Rates @ 2 b Extension Current lock extension cos all active locks, regards 4/4 6 day locks are at a 2 seligible for up to 15 days of	Margin mo SOFR 6 Mo		Lender Credit Lender Credit 2% Max Lender Orest can be utilized Compensation (EVT) Of Business Part For all Consumer Leave, Lender Credit Max Paris entire Leave, Lender Credit Max Paris entire Leave, Lender Credit PPP Requirement PPP Requirement For 8 Support on 100 Cold Cold Alter Price Cold Cold Alter Price	is Lender Paid see Loans Only, sove. It may only be costs, subject to	Ken Louise Min Massass Miss Miss Miss Ala Express prohibition on PP provisi maximum PP charge is so to maximum PF charge is so to Min States *illinois / Cook County Maryland Michigan New Jersey	ska - ons for business purpose loans or where's no market for them where's no market for them ware PPP Allowed When: All of IL: If closed in the name of an Individual and rate - 8% APP or is a Business purpose loan 8 closed in sensor purpose loan 8 closed in sensor purpose loan 8 sensor purpose loan 8 sensor purpose loan 8 closed in a sensor purpose loan 8 de Maximum of 3 years Closed in name of Corp (Inc.) *does NOT include ILC **Or Include IL	Penalties Allowed New H New H New H New H New H Ner H New	Wirghia consin ming mampshire Mexico No PPP Allowed When: If closed in the name of an individual and Rate is = 28% AP **If in Cook County < \$250K Never Closed in name of individual of the cook of the co
Properties located in the	the following Ci be locked altimore City, I in Baltimore	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/6 7/6 ARM 5/1/5 7/6 ARM 5/1/5 7/6 ARM 5/1/5 Temporary Guidence Extension All Rates @ 2 b Extension Current lock extension cos all active locks, regards 4/4 6 day locks are at a 2 seligible for up to 15 days of	Margin mo SOFR 6 Mo		Lender Credit Lender Credit 2% Max Lender Orest can be utilized Compensation (EVT) Of Business Part For all Consumer Leave, Lender Credit Max Paris entire Leave, Lender Credit Max Paris entire Leave, Lender Credit PPP Requirement PPP Requirement For 8 Support on 100 Cold Cold Alter Price Cold Cold Alter Price	is Lender Paid see Loans Only, sove. It may only be costs, subject to	Ken	tutuky sisiana aine kha . yka . No Prepayment yka . No States with "Restricte States with "Restricte All off line with a state with "Restricte All off line with a state with "Restricte All off line with a state with "Restricte All off line with "Restricte All off lin	West With With With New H New H New H New H New H Nermal Rates 2 months advance interest on the aggregate amount of all prepayments made in a 12- month period which exceed 1/3 of the amount of the loan 1% of balance prepaid Normal Rates 1% of original principal amount	Virginia consin oming ampshire Mexico No PPP Allowed When: If closed in the name of an individual and Rate is ~ 38 % political "*If in Cook County < \$250K Never Never Closed in name of individual or
Properties located in the	the following Ci be locked altimore City, I in Baltimore	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/6 7/6 ARM 5/1/5 7/6 ARM 5/1/5 7/6 ARM 5/1/5 Temporary Guidence Extension All Rates @ 2 b Extension Current lock extension cos all active locks, regards 4/4 6 day locks are at a 2 seligible for up to 15 days of	Margin mo SOFR 6 Mo		Lender Credit Lender Credit 2% Max Lender Orest can be utilized Compensation (EVT) Of Business Part For all Consumer Leave, Lender Credit Max Paris entire Leave, Lender Credit Max Paris entire Leave, Lender Credit PPP Requirement PPP Requirement PPP Required on 100 of 1	is Lender Paid see Loans Only, sove. It may only be costs, subject to	Ken	ska - ons for business purpose loans or where's no market for them where's no market for them ware PPP Allowed When: All of IL: If closed in the name of an Individual and rate - 8% APP or is a Business purpose loan 8 closed in sensor purpose loan 8 closed in sensor purpose loan 8 sensor purpose loan 8 sensor purpose loan 8 closed in a sensor purpose loan 8 de Maximum of 3 years Closed in name of Corp (Inc.) *does NOT include ILC **Or Include IL	Penalties Allowed New H Normal Rates	Wirghia consin ming mapshire Mexico No PPP Allowed When: If closed in the name of an individual and Rate is = 8 % APF "If in Cook County < \$250K Never Closed in name of individual or title (\$112,957
Properties located in the	the following Ci be locked altimore City, I in Baltimore	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/6 7/6 ARM 5/1/5 7/6 ARM 5/1/5 7/6 ARM 5/1/5 Temporary Guidence Extension All Rates @ 2 b Extension Current lock extension cos all active locks, regards 4/4 6 day locks are at a 2 seligible for up to 15 days of	Margin mo SOFR 6 Mo		Lender Credit Lender Credit 2% Max Lender Orest can be utilized Compensation (EVT) Of Business Part For all Consumer Leave, Lender Credit Max Paris entire Leave, Lender Credit Max Paris entire Leave, Lender Credit PPP Requirement PPP Requirement PPP Required on 100 of 1	is Lender Paid see Loans Only, sove. It may only be costs, subject to	Ken Loui Min Massas Miss Miss Ala Express prohibition on PP provision maximum PP charge is so Io Dela Minn States "Illinois / Cook County Maryland Michigan New Jersey Ohlo Pennsylvania	sisten	West With With With New H New H New H New H New H Nermal Rates 2 months advance interest on the aggregate amount of all prepayments made in a 12- month period which exceed 1/3 of the amount of the loan 1% of balance prepaid Normal Rates 1% of original principal amount	Virginia consin consin consin consin consin consin consin consiste No PPP Allowed When: If closed in the name of an individual and Rate is = 8 % APF **If in Cook County < \$250K Never Closed in name of individual or Closed in name of individual or Closed in name of individual or
Properties located in the	the following Ci be locked altimore City, I in Baltimore	ity/County are d: Maryland County are r	e NOT eligible to	Georgia Illinois Kansas New Jersey	-0.250 -0.250 -0.250	0 0 0 0	5/6 ARM 2/1/6 7/6 ARM 5/1/5 7/6 ARM 5/1/5 7/6 ARM 5/1/5 Temporary Guidence Extension All Rates @ 2 b Extension Current lock extension cos all active locks, regards 4/4 6 day locks are at a 2 seligible for up to 15 days of	Margin mo SOFR 6 Mo		Lender Credit Lender Credit 2% Max Lender Orest can be utilized Compensation (EVT) Of Business Part For all Consumer Leave, Lender Credit Max Paris entire Leave, Lender Credit Max Paris entire Leave, Lender Credit PPP Requirement PPP Requirement PPP Required on 100 of 1	is Lender Paid see Loans Only, sove. It may only be costs, subject to	Ken	ska - ons for business purpose loans or where's no market for them where's no market for them ware I all off Lit if closed in the name of an individual and rate = 8% APP or is a Business purpose loan 8 closed in service in the same of an individual and rate = 8% APP or is a Business purpose loan 8 closed in service in the same of is a Business propriation, or Iu. **If in Cook County must also be >\$250k Maximum of 3 years Closed in name of Corp (Inc.) *does NOT include ILL >>\$112,957.5 years max >\$312,159.87.5 years max >\$3212,159.87.5 years max	Penalties Allowed New H Normal Rates	Wirghia consin ming mapshire Mexico No PPP Allowed When: If closed in the name of an individual and Rate is = 8 % APF "If in Cook County < \$250K Never Closed in name of individual or title (\$112,957