

LOCK IN YOUR LOANS BY 7/31

July Price Improvement Specials for Non-QM and FHA/VA Programs

Non-QM & Closed End Seconds July Special

• 25 BPS Improvement on Non-QM & Closed End Seconds (excludes 5-8 units).

FHA/VA July Special

25 BPS Price Improvement on ALL FHA/VA (Excludes CalHFA) can be combined with SELECT.*

25 BPS Price Improvement does not require Select and may be used on its own.

Specials apply to all eligible Non-QM, FHA, VA loans, including low/high balance, Closed-End Seconds, and DPA Programs excluding CalHFA DPA programs, HELOCs, DSCR 5-8 and Jumbo Programs. Specials may not be combined with any other price improvement or special unless explicitly stated.

Offers valid for loans locked between 07/01/2025 and 07/31/2025. All offers are subject to change without prior notice. Rate and price improvements are applicable only to qualifying loan programs and borrowers, and not all applicants will qualify. Specials cannot be combined with any other offer or price exception unless explicitly stated. Loans must meet the eligibility criteria outlined in the Prime and Non-QM programs to qualify for 'SELECT' pricing enhancements. Terms, restrictions, and conditions apply. This is not a commitment to lend.

Loans may qualify for additional price improvement with Select Specials as indicated on our Prime and Non-QM Rate sheets. These specials, and their details may change at any time and are subject to the loan qualifying as 'Select'.

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