

**25 BPS Price Improvement on Non-QM***

- Purchase/ R/T Refi/ Cash-Out
- Includes DSCR 5-8 units and Jumbo

25 BPS Price Improvement on FHA and Fast 100/100+ DPA programs

- FHA: 25 BPS Price Improvement
- Includes Fast 100/100+ DPA loans and Streamlines

*Non-QM Specials exclude Seconds (Closed End or Stand-Alone)

Offers valid for loans locked between 1/1/2026 and 1/31/2026. 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. Terms, restrictions, and conditions apply. This is not a commitment to lend.

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