

March Special		
25 Bps	NonQm & DSCR	



Forward Lending Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective Date: Wed, March - 25 - 2026

Base Price			NonQM Forward Lending									
30 Day Lock			Loan Level Pricing Adjustments									
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
5.875	97.513	97.213	780+	0.775	0.625	0.625	0.625	0.500	0.225	(0.500)	(1.625)	(3.525)
5.999	98.263	97.963	760-779	0.650	0.588	0.588	0.500	0.375	0.125	(0.625)	(2.125)	(3.775)
6.125	98.888	98.588	740-759	0.588	0.500	0.500	0.375	0.125	(0.375)	(0.875)	(2.375)	(4.025)
6.250	99.426	99.126	720-739	0.500	0.375	0.375	0.125	(0.250)	(0.600)	(1.150)	(3.125)	(4.525)
6.375	99.926	99.626	700-719	0.125	(0.125)	(0.125)	(0.500)	(0.625)	(1.125)	(2.025)	(3.875)	(5.275)
6.499	100.363	100.063	680-699	(0.125)	(0.500)	(0.500)	(0.625)	(1.125)	(1.750)	(3.050)	(4.875)	#N/A
6.625	100.761	100.461	660-679	(0.625)	(0.625)	(0.625)	(1.125)	(1.625)	(2.725)	(4.000)	#N/A	#N/A
6.750	101.152	100.852	640-659	(1.625)	(1.750)	(1.875)	(2.250)	(2.625)	(3.875)	(4.900)	#N/A	#N/A
6.875	101.535	101.235	620-639	(2.500)	(2.500)	(2.625)	(2.775)	(3.275)	(4.775)	(5.875)	#N/A	#N/A
6.999	101.910	101.610	600-619	(3.000)	(3.250)	(3.500)	(3.750)	(4.250)	(5.625)	(6.625)	#N/A	#N/A
			Program									
7.125	102.277	101.977	SELECT	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A
7.250	102.636	102.336	Core	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			Income Doc Types									
7.375	102.988	102.688	VOE w/ Bank Statement	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
7.499	103.332	103.032	1099 w/ Bank Statement	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
7.625	103.668	103.368	Asset Utilization	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	(1.500)	#N/A	#N/A
7.750	103.996	103.696	P&L w/ Bank Statement	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)
7.875	104.316	104.016	P&L Only	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.500)	(2.000)	#N/A	#N/A
7.999	104.597	104.297	Professional	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
			Purpose									
8.125	104.847	104.547	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.250	105.097	104.797	Rate Term Refi	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.250)	#N/A
8.375	105.347	105.047	Cash Out Refi	0.000	(0.125)	(0.125)	(0.250)	(0.500)	(0.625)	(0.625)	#N/A	#N/A
8.499	105.597	105.297	Rate Term Refi FICO < 680	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	#N/A	#N/A
8.625	105.847	105.547	Cash Out Refi FICO < 680	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)	(1.000)	#N/A	#N/A	#N/A
			Loan Amount									
8.750	106.035	105.735	<\$150,000	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.250)	(1.250)
8.875	106.222	105.922	\$150,001-\$250,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)
8.999	106.410	106.110	\$250,001-\$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.125	106.597	106.297	\$500,001-\$1,000,000	0.375	0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.250
9.250	106.785	106.485	>\$1,000,000	0.625	0.375	0.375	0.250	0.250	0.250	0.250	0.000	0.000
9.375	106.972	106.672	>\$1,500,000	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.000	0.000
9.499	107.160	106.860	>\$2,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	#N/A
9.625	107.347	107.047	>\$2,500,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
9.750	107.535	107.235	>\$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A
9.875	107.785	107.485	>\$3,500,000	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	#N/A	#N/A
9.999	107.910	107.610	>\$4,000,000	(3.000)	(3.000)	(3.000)	(3.000)	#N/A	#N/A	#N/A	#N/A	#N/A
			Occupancy/Property/Units									
10.125	108.035	107.735	NOO	(0.250)	(0.375)	(0.375)	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	#N/A
10.250	108.160	107.860	2nd Home	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A
10.375	108.285	107.985	NW Condo	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	#N/A	#N/A	#N/A
10.499	108.410	108.110	2 Units	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
10.625	108.535	108.235	3-4 Units	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.500)	(0.625)	#N/A	#N/A
			Prepayment Penalty									
10.750	108.660	108.360	No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
	108.785	108.485	No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	#N/A
	108.910	108.610	12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
	109.035	108.735	24 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	#N/A
	109.160	108.860	36 Months PPP*	0.250	0.125	0.125	0.125	0.125	0.125	0.125	0.063	#N/A
	109.285	108.985	48 Months PPP*	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125	#N/A
	109.410	109.110	60 Months PPP*	0.750	0.625	0.625	0.625	0.625	0.625	0.625	0.500	#N/A
	109.535	109.235	12 Months PPP (5% Fixed)**	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A
			24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	#N/A
			36 Months PPP (5% Fixed)**	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125	#N/A
			48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.375	#N/A
			60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.625	#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	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(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	(1.500)	(1.500)	(2.000)	(2.000)	(2.000)	(2.000)	(2.250)	(2.500)	#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)	(2.000)	(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

NonQM Price Calculator			
Inputs			
Interest Rate →	Choose a Selection	Reset	
LTV Range	Choose a Selection		
FICO Range	Choose a Selection	FALSE	
Program	Core	#N/A	
Reserves	Choose a Selection	0.000	
Payment History	0x30x12	#N/A	
Credit Events	NONE	0.000	
Doc Type	Choose a Selection	0.000	
Additional Adjs	Choose a Selection	#N/A	
Citizenship	Choose a Selection	0.000	
DTI	Choose a Selection	0.000	
Loan Balance	Choose a Selection	#N/A	
Purpose	Choose a Selection	#N/A	
Occupancy	Choose a Selection	0.000	
Property Type	Choose a Selection	0.000	
Loan Term	30YR Fixed	0.000	
Escrow	Escrow Not Waived	0.000	
Prepayment Penalty	Choose a Selection	0.000	
NJ - Title Vesting		0.000	
State	Choose a Selection	0.000	
Lock Term	30 Day	0.000	
Buydown	No	0.000	
Subordinate Financing	No	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			
Calculator does not verify eligibility.			
Please use in conjunction with product matrix.			
Max Price		Terms	Caps
Owner/2nd Home	102.000	5/6 ARM	2/1/5
>\$2,500,000	101.000	7/6 ARM	5/1/5
80.01-90.00% LTV	101.000	Floor	Margin
ITIN/Foreign National	101.000	Index	6 Month SOFR
Subord Financing	100.000	Reset	6 Month
No PPP	100.000	Margin	4.000
12 Months PPP	101.500	Terms	LLPA
24 Months PPP	102.000	15YR Fixed	0.250
36-60 Months PPP	102.500	30YR Fixed	0.000
Floor Price		40YR Fixed	(0.500)
NC Floor Price	99.750	5/6 30YR ARM	0.250
Min Rate		5/6 40YR ARM	(0.500)
>\$2,500,000	6.625	7/6 30YR ARM	0.250
ITIN/Foreign National	7.125	7/6 40YR ARM	(0.500)
Full Doc Includes		Alt Doc Column Includes	
Tax Returns		12 Bank Statements	
1099 Only		12 or 24 CPA P&L	
Asset Utilization Only		Asset Utilization W/ Bank Stmt	
Asset Utilization W/ Full Doc			
VOE			
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, WY		0.250

MarchSpecial	
25 Bps	NonQm & DSCR



Forward Lending Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective Date: Wed, March - 25 - 2026

Base Price		
30 Day Lock		
Rate	DSCR	DSCR 5-8
5.875	97.138	#N/A
5.999	97.888	#N/A
6.125	98.513	#N/A
6.250	98.950	#N/A
6.375	99.326	#N/A
6.499	99.826	#N/A
6.625	100.294	#N/A
6.750	100.732	#N/A
6.875	101.154	#N/A
6.999	101.560	96.875
7.125	101.935	97.250
7.250	102.310	97.750
7.375	102.685	98.125
7.499	103.029	98.750
7.625	103.341	99.250
7.750	103.622	99.500
7.875	103.904	99.750
7.999	104.185	100.250
8.125	104.466	100.500
8.250	104.747	100.750
8.375	105.029	101.000
8.499	105.310	101.375
8.625	105.560	101.750
8.750	105.810	102.000
8.875	106.060	102.375
8.999	106.310	102.500
9.125	106.560	102.875
9.250	106.685	103.125
9.375	106.810	103.500
9.499	106.935	103.875
9.625	107.060	104.125
9.750	107.185	104.375
9.875	107.310	104.625
9.999	107.435	104.875
10.125	107.560	105.125
10.250	107.685	105.375
10.375	107.810	105.625
10.499	107.935	105.875
10.625	108.060	106.125
10.750	108.185	106.375

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Lock Term	LLPA
45 Day	(0.250)
60 Day	(0.500)

Extension Cost
Temporary Guidance 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 **

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DSCR Forward Lending								
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+	1.275	1.150	1.025	1.000	0.625	0.550	(0.625)	(2.500)
760-779	1.150	1.000	1.000	0.850	0.500	0.425	(0.875)	(2.750)
740-759	1.000	0.875	0.875	0.713	0.400	0.213	(1.000)	(3.000)
720-739	0.875	0.750	0.750	0.650	0.025	(0.100)	(1.875)	(3.500)
700-719	0.500	0.250	(0.250)	0.025	(0.250)	(1.000)	(2.625)	#N/A
680-699	0.250	(0.125)	(0.125)	(0.250)	(0.850)	(1.500)	(3.375)	#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)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
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)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#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	(0.250)	(0.500)
Cash Out Refi	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	#N/A	#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)	(1.000)	#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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$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)	(1.000)
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)
12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
24 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(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)	(1.000)
24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
36 Months PPP (5% Fixed)**	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125
48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.375
60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.625
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	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
ITIN	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	#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		
Interest Rate →	Choose a Selection	Reset
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	FALSE
Program	Choose a Selection	#N/A
Reserves	Choose a Selection	0.000
Payment History	0x30x12	#N/A
Credit Events	NONE	0.000
Doc Type	Choose a Selection	0.000
Additional Adjs	Choose a Selection	#N/A
Citizenship	Choose a Selection	0.000
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	30YR Fixed	0.000
Escrow	Escrow Not Waived	0.000
Prepayment Penalty	Choose a Selection	0.000
NJ - Title Vesting		0.000
State	Choose a Selection	0.000
Lock Term	30 Day	0.000
Buydown	No	0.000
Subordinate Financing	No	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		
Calculator does not verify eligibility. Please use in conjunction with product matrix.		
Max Price		
36-60 Months PPP	102.500	Georgia (0.250)
>\$2,500,000	101.000	Illinois (0.250)
80.01-90.00% LTV	101.000	Kansas (0.250)
ITIN/Foreign National	101.000	New Jersey (0.250)
Subord Financing	100.000	North Carolina (0.250)
No PPP	100.000	Ohio (0.250)
12 Months PPP	101.500	Terms LLPA
24 Months PPP	102.000	15YR Fixed 0.250
NJ Title Vested in LLC	100.000	30YR Fixed 0.000
DSCR 5-8 Units	100.000	40YR Fixed (0.500)
		5/6 30YR ARM 0.250
		5/6 40YR ARM (0.500)
Min Rate		7/6 30YR ARM 0.250
>\$2,500,000	6.625	7/6 40YR ARM (0.500)
ITIN/Foreign National	7.125	Terms Caps
		5/6 ARM 2/1/5
		7/6 ARM 5/1/5
		Floor Margin
		Index 6 Month SOFR
		Reset 6 Month
		Margin 4.000
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, WY	0.250