



Distribution Date 5/15/2026 6:33

Effective Date: Fri, May -15 -2026

| Base Price  |          |         |
|-------------|----------|---------|
| 30 Day Lock |          |         |
| Rate        | Full Doc | Alt Doc |
| 5.875       | 97.213   | 96.913  |
| 5.999       | 97.963   | 97.663  |
| 6.125       | 98.588   | 98.288  |
| 6.250       | 99.126   | 98.826  |
| 6.375       | 99.626   | 99.326  |
| 6.499       | 100.063  | 99.763  |
| 6.625       | 100.461  | 100.161 |
| 6.750       | 100.852  | 100.552 |
| 6.875       | 101.235  | 100.935 |
| 6.999       | 101.610  | 101.310 |
| 7.125       | 101.977  | 101.677 |
| 7.250       | 102.336  | 102.036 |
| 7.375       | 102.688  | 102.388 |
| 7.499       | 103.032  | 102.732 |
| 7.625       | 103.368  | 103.068 |
| 7.750       | 103.696  | 103.396 |
| 7.875       | 104.016  | 103.716 |
| 7.999       | 104.297  | 103.997 |
| 8.125       | 104.547  | 104.247 |
| 8.250       | 104.797  | 104.497 |
| 8.375       | 105.047  | 104.747 |
| 8.499       | 105.297  | 104.997 |
| 8.625       | 105.547  | 105.247 |
| 8.750       | 105.735  | 105.435 |
| 8.875       | 105.922  | 105.622 |
| 8.999       | 106.110  | 105.810 |
| 9.125       | 106.297  | 105.997 |
| 9.250       | 106.485  | 106.185 |
| 9.375       | 106.672  | 106.372 |
| 9.499       | 106.860  | 106.560 |
| 9.625       | 107.047  | 106.747 |
| 9.750       | 107.235  | 106.935 |
| 9.875       | 107.360  | 107.060 |
| 9.999       | 107.485  | 107.185 |
| 10.125      | 107.610  | 107.310 |
| 10.250      | 107.735  | 107.435 |
| 10.375      | 107.860  | 107.560 |
| 10.499      | 107.985  | 107.685 |
| 10.625      | 108.110  | 107.810 |
| 10.750      | 108.235  | 107.935 |

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

| Extension Cost                         |  |
|--|--|
| 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 |
|----------------|
| Escrow Waived  |

| 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 ** |

| NonQM 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 | 85.01-90 |  |
| 780+                                | 0.775   | 0.625    | 0.625    | 0.625    | 0.500    | 0.225    | (0.500)  | (1.625)  | (3.525)  |  |
| 760-779                             | 0.650   | 0.588    | 0.588    | 0.500    | 0.375    | 0.125    | (0.625)  | (2.125)  | (3.775)  |  |
| 740-759                             | 0.588   | 0.500    | 0.500    | 0.375    | 0.125    | (0.375)  | (0.875)  | (2.375)  | (4.025)  |  |
| 720-739                             | 0.500   | 0.375    | 0.375    | 0.125    | (0.250)  | (0.600)  | (1.150)  | (3.125)  | (4.525)  |  |
| 700-719                             | 0.125   | (0.125)  | (0.125)  | (0.500)  | (0.625)  | (1.125)  | (2.025)  | (3.875)  | (5.275)  |  |
| 680-699                             | (0.125) | (0.500)  | (0.500)  | (0.625)  | (1.125)  | (1.750)  | (3.050)  | (4.875)  | #N/A     |  |
| 660-679                             | (0.625) | (0.625)  | (0.625)  | (1.125)  | (1.625)  | (2.725)  | (4.400)  | #N/A     | #N/A     |  |
| 640-659                             | (1.625) | (1.750)  | (1.875)  | (2.250)  | (2.625)  | (3.875)  | (4.900)  | #N/A     | #N/A     |  |
| 620-639                             | (2.500) | (2.500)  | (2.625)  | (2.775)  | (3.275)  | (4.775)  | (5.875)  | #N/A     | #N/A     |  |
| 600-619                             | (3.000) | (3.250)  | (3.500)  | (3.750)  | (4.250)  | (5.625)  | (6.625)  | #N/A     | #N/A     |  |
| Program                             |         |          |          |          |          |          |          |          |          |  |
| SELECT                              | 0.500   | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | #N/A     |  |
| Core                                | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |  |
| Income Doc Types                    |         |          |          |          |          |          |          |          |          |  |
| VOE w/ Bank Statement               | (0.250) | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.500)  |  |
| 1099 w/ Bank Statement              | (0.250) | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.500)  |  |
| Asset Utilization                   | (0.375) | (0.500)  | (0.500)  | (0.500)  | (0.750)  | (1.000)  | (1.500)  | #N/A     | #N/A     |  |
| P&L w/ Bank Statement               | (0.125) | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.375)  | (0.375)  | (0.500)  |  |
| P&L Only                            | (0.750) | (0.750)  | (0.750)  | (0.750)  | (1.000)  | (1.500)  | (2.000)  | #N/A     | #N/A     |  |
| Professional                        | 0.250   | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    |  |
| Purpose                             |         |          |          |          |          |          |          |          |          |  |
| Purchase                            | 0.000   | 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    | (0.125)  | (0.250)  | (0.250)  | #N/A     |  |
| Cash Out Refi                       | 0.000   | (0.125)  | (0.125)  | (0.250)  | (0.500)  | (0.625)  | (0.625)  | #N/A     | #N/A     |  |
| Rate Term Refi FICO < 680           | (0.250) | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.500)  | (0.500)  | #N/A     | #N/A     |  |
| Cash Out Refi FICO < 680            | (0.500) | (0.500)  | (0.625)  | (0.750)  | (1.000)  | #N/A     | #N/A     | #N/A     | #N/A     |  |
| Loan Amount                         |         |          |          |          |          |          |          |          |          |  |
| <\$150,000                          | (0.500) | (0.750)  | (0.750)  | (0.750)  | (0.750)  | (0.875)  | (1.000)  | (1.250)  | (1.250)  |  |
| \$150,001-\$250,000                 | 0.000   | 0.000    | (0.125)  | (0.125)  | (0.125)  | (0.125)  | (0.250)  | (0.250)  | (0.250)  |  |
| \$250,001-\$500,000                 | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |  |
| \$500,001-\$1,000,000               | 0.375   | 0.375    | 0.375    | 0.375    | 0.375    | 0.250    | 0.250    | 0.250    | 0.250    |  |
| >\$1,000,000                        | 0.625   | 0.375    | 0.375    | 0.250    | 0.250    | 0.250    | 0.250    | 0.000    | 0.000    |  |
| >\$1,500,000                        | 0.250   | 0.250    | 0.125    | 0.125    | 0.125    | 0.125    | 0.125    | 0.000    | 0.000    |  |
| >\$2,000,000                        | (0.250) | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.375)  | (0.500)  | #N/A     |  |
| >\$2,500,000                        | (0.500) | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  | #N/A     | #N/A     |  |
| >\$3,000,000                        | (1.000) | (1.000)  | (1.000)  | (1.000)  | (1.000)  | (1.000)  | (1.000)  | #N/A     | #N/A     |  |
| >\$3,500,000                        | (2.000) | (2.000)  | (2.000)  | (2.000)  | (2.000)  | #N/A     | #N/A     | #N/A     | #N/A     |  |
| >\$4,000,000                        | (3.000) | (3.000)  | (3.000)  | (3.000)  | #N/A     | #N/A     | #N/A     | #N/A     | #N/A     |  |
| Occupancy/Property/Units            |         |          |          |          |          |          |          |          |          |  |
| NOO                                 | (0.250) | (0.375)  | (0.375)  | (0.625)  | (0.625)  | (0.625)  | (0.625)  | (0.875)  | #N/A     |  |
| 2nd Home                            | (0.250) | (0.250)  | (0.250)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  | #N/A     |  |
| NW Condo                            | (1.000) | (1.000)  | (1.000)  | (1.000)  | (1.250)  | (1.500)  | #N/A     | #N/A     | #N/A     |  |
| 2 Units                             | 0.000   | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |  |
| 3-4 Units                           | (0.125) | (0.125)  | (0.250)  | (0.250)  | (0.250)  | (0.500)  | (0.625)  | #N/A     | #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)  | #N/A     |  |
| No PPP-States that allow            | (1.750) | (1.750)  | (1.750)  | (1.750)  | (1.750)  | (1.750)  | (1.750)  | (2.000)  | #N/A     |  |
| 12 Months PPP*                      | (1.000) | (1.000)  | (1.000)  | (1.000)  | (1.000)  | (1.000)  | (1.000)  | (1.000)  | #N/A     |  |
| 24 Months PPP*                      | (0.500) | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.750)  | (0.750)  | (0.750)  | #N/A     |  |
| 36 Months PPP*                      | 0.250   | 0.125    | 0.125    | 0.125    | 0.125    | 0.125    | 0.125    | 0.063    | #N/A     |  |
| 48 Months PPP*                      | 0.375   | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.125    | #N/A     |  |
| 60 Months PPP*                      | 0.750   | 0.625    | 0.625    | 0.625    | 0.625    | 0.625    | 0.625    | 0.500    | #N/A     |  |
| 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)  | (1.750)  | (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 | <b>Reset</b> |
| 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         | #N/A         |
| 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 LLPA)              |                    | #N/A         |
| Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP) |                    | Minimum Rate |
| Max YSP   |                    | #N/A         |
| <b>Final Price →</b>                                |                    | <b>#N/A</b>  |

| MANUAL LPC CALCULATOR |       |              |
|-----------------------|-------|--------------|
| Loan amount           |       | \$500,000.00 |
| LPC %                 | 2.250 | \$11,250.00  |
| LPC Flat Fee          | </    |              |

**May Special**  
25 Bps NonQm & DSCR (Incl 5-8)



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

Effective Date: Fri, May - 15 - 2026

| Base Price  |         |          |
|-------------|---------|----------|
| 30 Day Lock |         |          |
| Rate        | DSCR    | DSCR 5-8 |
| 5.875       | 97.238  | #N/A     |
| 5.999       | 97.988  | #N/A     |
| 6.125       | 98.613  | #N/A     |
| 6.250       | 99.050  | #N/A     |
| 6.375       | 99.426  | #N/A     |
| 6.499       | 99.926  | #N/A     |
| 6.625       | 100.394 | #N/A     |
| 6.750       | 100.832 | #N/A     |
| 6.875       | 101.254 | #N/A     |
| 6.999       | 101.660 | 96.875   |
| 7.125       | 102.035 | 97.250   |
| 7.250       | 102.410 | 97.750   |
| 7.375       | 102.785 | 98.125   |
| 7.499       | 103.129 | 98.750   |
| 7.625       | 103.441 | 99.250   |
| 7.750       | 103.722 | 99.500   |
| 7.875       | 104.004 | 99.750   |
| 7.999       | 104.285 | 100.250  |
| 8.125       | 104.566 | 100.500  |
| 8.250       | 104.847 | 100.750  |
| 8.375       | 105.129 | 101.000  |
| 8.499       | 105.410 | 101.375  |
| 8.625       | 105.660 | 101.750  |
| 8.750       | 105.910 | 102.000  |
| 8.875       | 106.160 | 102.375  |
| 8.999       | 106.410 | 102.500  |
| 9.125       | 106.660 | 102.875  |
| 9.250       | 106.785 | 103.125  |
| 9.375       | 106.910 | 103.500  |
| 9.499       | 107.035 | 103.875  |
| 9.625       | 107.160 | 104.125  |
| 9.750       | 107.285 | 104.375  |
| 9.875       | 107.410 | 104.625  |
| 9.999       | 107.535 | 104.875  |
| 10.125      | 107.660 | 105.125  |
| 10.250      | 107.785 | 105.375  |
| 10.375      | 107.910 | 105.625  |
| 10.499      | 108.035 | 105.875  |
| 10.625      | 108.160 | 106.125  |
| 10.750      | 108.285 | 106.375  |

  

| 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  |  |
|---|--|
| <a href="#">Click Here</a>  |  |
| 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 ** |  |

| 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) | (1.750) | (1.750) | (1.750) | (1.750) | (1.750) | (1.750) | (1.750) | #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   | 0.000   | (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   | 0.000   | (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) | (1.500) | #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 | <b>Reset</b> |
| 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         | #N/A         |
| 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              | State   | LLPA                   |
|------------------------|---------|------------------------|
| 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)   |
|                        |         | 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 |

