

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



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

Distribution Date 6/25/26 7:35

Effective Date: Thu, June -25 -2026

| Base Price  |          |         |
|-------------|----------|---------|
| 30 Day Lock |          |         |
| Rate        | Full Doc | Alt Doc |
| 5.875       | 96.763   | 96.463  |
| 5.999       | 97.513   | 97.213  |
| 6.125       | 98.138   | 97.838  |
| 6.250       | 98.676   | 98.376  |
| 6.375       | 99.176   | 98.876  |
| 6.499       | 99.613   | 99.313  |
| 6.625       | 100.011  | 99.711  |
| 6.750       | 100.402  | 100.102 |
| 6.875       | 100.785  | 100.485 |
| 6.999       | 101.160  | 100.860 |
| 7.125       | 101.527  | 101.227 |
| 7.250       | 101.886  | 101.586 |
| 7.375       | 102.238  | 101.938 |
| 7.499       | 102.582  | 102.282 |
| 7.625       | 102.918  | 102.618 |
| 7.750       | 103.246  | 102.946 |
| 7.875       | 103.566  | 103.266 |
| 7.999       | 103.847  | 103.547 |
| 8.125       | 104.097  | 103.797 |
| 8.250       | 104.347  | 104.047 |
| 8.375       | 104.597  | 104.297 |
| 8.499       | 104.847  | 104.547 |
| 8.625       | 105.097  | 104.797 |
| 8.750       | 105.285  | 104.985 |
| 8.875       | 105.472  | 105.172 |
| 8.999       | 105.660  | 105.360 |
| 9.125       | 105.847  | 105.547 |
| 9.250       | 106.035  | 105.735 |
| 9.375       | 106.222  | 105.922 |
| 9.499       | 106.410  | 106.110 |
| 9.625       | 106.597  | 106.297 |
| 9.750       | 106.785  | 106.485 |
| 9.875       | 106.910  | 106.610 |
| 9.999       | 107.035  | 106.735 |
| 10.125      | 107.160  | 106.860 |
| 10.250      | 107.285  | 106.985 |
| 10.375      | 107.410  | 107.110 |
| 10.499      | 107.535  | 107.235 |
| 10.625      | 107.660  | 107.360 |
| 10.750      | 107.785  | 107.485 |

  

| 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             |  |
|----------------------------|--|
| <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 ** |  |

| 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+                           | 0.875   | 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)  | (0.125)  | (0.250)  | (1.125)  | (2.025)  | (3.875)  | (5.275)  |  |
| 680-699                        | (0.125) | (0.250)  | (0.350)  | (0.625)  | (1.125)  | (1.750)  | (3.050)  | (4.875)  | #N/A     |  |
| 660-679                        | (0.625) | (0.625)  | (0.500)  | (0.875)  | (1.375)  | (2.725)  | (4.400)  | #N/A     | #N/A     |  |
| 640-659                        | (1.375) | (1.500)  | (1.750)  | (2.000)  | (2.250)  | (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 | 0.500 | #N/A  |
| Core    | 0.000 | 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   | 0.000   | (0.125) | (0.125) | #N/A  |  |
| Cash Out Refi             | 0.000   | (0.125) | (0.125) | (0.250) | (0.250) | (0.500) | (0.500) | #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   | 0.125   | 0.125   | 0.125   | 0.125   | 0.125   | 0.125   | 0.125   | 0.000   | 0.000   |  |
| \$500,001-\$1,000,000 | 0.375   | 0.375   | 0.375   | 0.375   | 0.375   | 0.375   | 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) | (0.500) | (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                      | 0.000   | 0.000   | (0.125) | (0.375) | (0.375) | (0.375) | (0.375) | (0.500) | #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) | (0.500) | (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*             | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (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) | (0.750) | #N/A |  |
| 24 Months PPP (5% Fixed)** | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | (0.250) | #N/A |  |
| 36 Months PPP (5% Fixed)** | 0.375   | 0.375   | 0.375   | 0.375   | 0.375   | 0.375   | 0.375   | 0.375   | #N/A |  |
| 48 Months PPP (5% Fixed)** | 0.625   | 0.425   | 0.425   | 0.425   | 0.425   | 0.425   | 0.425   | 0.425   | #N/A |  |
| 60 Months PPP (5% Fixed)** | 1.000   | 0.750   | 0.750   | 0.750   | 0.750   | 0.750   | 0.750   | 0.750   | #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                       | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | (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                                | (2.000) | (2.000) | (2.500) | (2.500) | (2.500) | (2.500) | (2.750) | (3.000) | #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 | 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 | 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   | 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  | #N/A         |
| Prepayment Penalty                                  | Choose a Selection | 0.000        |
| NJ - Title Vesting                                  |                    | 0.000        |
| State   | Choose a Selection | 0.000        |
| Lock Term   | 30 Day             | #N/A         |
| 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         |
| <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                   |              | 0.000       |
| Total LPC LLPA                 |              | 2.250       |
| <b>Final Price AFTER LPC →</b> |              | <b>#N/A</b> |

\*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 | 100.500 | 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 | 7.375   | 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 |                         |



Effective Date: Thu, June - 25 - 2026

| Base Price  |         |          |
|-------------|---------|----------|
| 30 Day Lock |         |          |
| Rate        | DSCR    | DSCR 5-8 |
| 5.875       | 96.938  | #N/A     |
| 5.999       | 97.688  | #N/A     |
| 6.125       | 98.313  | #N/A     |
| 6.250       | 98.750  | #N/A     |
| 6.375       | 99.126  | #N/A     |
| 6.499       | 99.626  | #N/A     |
| 6.625       | 100.094 | #N/A     |
| 6.750       | 100.532 | #N/A     |
| 6.875       | 100.954 | #N/A     |
| 6.999       | 101.360 | 96.675   |
| 7.125       | 101.735 | 97.050   |
| 7.250       | 102.110 | 97.550   |
| 7.375       | 102.485 | 97.925   |
| 7.499       | 102.829 | 98.550   |
| 7.625       | 103.141 | 99.050   |
| 7.750       | 103.422 | 99.300   |
| 7.875       | 103.704 | 99.550   |
| 7.999       | 103.985 | 100.050  |
| 8.125       | 104.266 | 100.300  |
| 8.250       | 104.547 | 100.550  |
| 8.375       | 104.829 | 100.800  |
| 8.499       | 105.110 | 101.175  |
| 8.625       | 105.360 | 101.550  |
| 8.750       | 105.610 | 101.800  |
| 8.875       | 105.860 | 102.175  |
| 8.999       | 106.110 | 102.300  |
| 9.125       | 106.360 | 102.675  |
| 9.250       | 106.610 | 102.925  |
| 9.375       | 106.860 | 103.300  |
| 9.499       | 107.110 | 103.675  |
| 9.625       | 107.360 | 103.925  |
| 9.750       | 107.610 | 104.175  |
| 9.875       | 107.860 | 104.425  |
| 9.999       | 108.110 | 104.675  |
| 10.125      | 108.360 | 104.925  |
| 10.250      | 108.610 | 105.175  |
| 10.375      | 108.860 | 105.425  |
| 10.499      | 109.110 | 105.675  |
| 10.625      | 109.360 | 105.925  |
| 10.750      | 109.610 | 106.175  |

  

| 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 |                                |          |          |          |          |          |          |          |  |
|----------------------|--------------------------------|----------|----------|----------|----------|----------|----------|----------|--|
| FICO/LTV             | Loan Level Pricing Adjustments |          |          |          |          |          |          |          |  |
|                      | <=50                           | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 |  |
| 780+                 | 1.375                          | 1.150    | 1.025    | 1.000    | 0.750    | 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              | 0.650                          | 0.375    | 0.125    | 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)               | 0.375   | 0.375   | 0.375   | 0.375   | 0.375   | 0.375   | 0.375   | 0.375 |  |
| 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 |  |
| Cash Out Refi             | (0.125) | (0.250) | (0.375) | (0.500) | (0.500) | (0.500) | (1.750) | #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) | #N/A    | #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 | 0.250   | 0.250   | 0.250   | 0.250   | 0.250   | 0.250   | 0.250   | 0.250   |  |
| >\$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*             | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (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) | (0.750) |  |
| 24 Months PPP (5% Fixed)** | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | (0.250) |  |
| 36 Months PPP (5% Fixed)** | 0.375   | 0.375   | 0.375   | 0.375   | 0.375   | 0.375   | 0.375   | 0.375   |  |
| 48 Months PPP (5% Fixed)** | 0.625   | 0.425   | 0.425   | 0.425   | 0.425   | 0.425   | 0.425   | 0.425   |  |
| 60 Months PPP (5% Fixed)** | 1.000   | 0.750   | 0.750   | 0.750   | 0.750   | 0.750   | 0.750   | 0.750   |  |

  

| 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                    | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | (0.250) |  |
| ITIN                             | (2.000) | (2.000) | (2.000) | (2.000) | (2.000) | (2.500) | #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  |                          | Reset        |
| Interest Rate →                                     | Choose a Selection       | Reset        |
| LTV Range   | Choose a Selection       | FALSE        |
| FICO Range  | Choose a Selection       | FALSE        |
| Program   | Core DSCR (≥1.00)        | #N/A         |
| Reserves  | Choose a Selection       | 0.000        |
| Payment History                                     | Choose a Selection       | #N/A         |
| Credit Events                                       | NONE                     | 0.000        |
| Doc Type  | DSCR                     | 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  | No                       | 0.000        |
| Occupancy   | Non-Owner (Alt Doc/DSCR) | 0.000        |
| Property Type                                       | Choose a Selection       | 0.000        |
| Loan Term   | 30Yr Fixed               | #N/A         |
| Escrow  | Choose a Selection       | 0.000        |
| Prepayment Penalty                                  | Choose a Selection       | 0.000        |
| NJ - Title Vesting                                  |                          | 0.000        |
| State   | Choose a Selection       | 0.000        |
| Lock Term   | 30 Day                   | #N/A         |
| Buydown   | No                       | 0.000        |
| Subordinate Financing                               | No                       | 0.000        |
| Possible Eligibility Issue                          | No                       | 0.000        |
| State Tier Adjustment                               | Tier 2 States            | 0.150        |
| 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)        |
| >\$2,000,000           | 100.750 | Illinois (0.250)       |
| >\$2,500,000           | 100.500 | Kansas (0.250)         |
| 80.01-90.00% LTV       | 101.000 | New Jersey (0.250)     |
| ITIN/Foreign National  | 100.500 | North Carolina (0.250) |
| Subord Financing       | 100.000 | Ohio (0.250)           |
| No PPP                 | 100.000 | Terms LLPA             |
| 12 Months PPP          | 101.500 | 15Yr Fixed 0.250       |
| 24 Months PPP          | 102.000 | 30Yr Fixed 0.000       |
| NJ Title Vested in LLC | 100.000 | 40Yr Fixed (0.500)     |
| DSCR 5-8 Units         | 100.000 | 5/6 30Yr ARM 0.250     |
|                        |         | 5/6 40Yr ARM (0.500)   |
|                        |         | 7/6 30Yr ARM 0.250     |
|                        |         | 7/6 40Yr ARM (0.500)   |
| >\$2,500,000           | 6.625   | Terms Caps             |
| ITIN/Foreign National  | 7.375   | 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 |



LoanStream Mortgage  
19000 MacArthur Blvd, Suite 200  
Irvine, CA 92612

Effective Date: Mon, May - 4 - 2026

| Base Price                 |             | Non-QM Equity Forward  |  |          |          |          | Non-QM Equity Forward Price Calculator              |                       |                    |
|----------------------------|-------------|--|--|----------|----------|----------|---|-----------------------|--------------------|
| <b>30 Day Lock</b>         |             | <b>Loan Level Pricing Adjustments</b>  |  |          |          |          | <b>Inputs</b>                                       |                       |                    |
| Rate                       | Full Doc    | FICO/LTV   | <=50   | 50.01-55 | 55.01-60 | 60.01-65 | Interest Rate →                                     | Choose a Selection    | <b>Reset</b>       |
| 7.000                      | 94.500      | 640+   | 0.500  | 0.250    | 0.000    | (0.250)  | LTV Range   | Choose a Selection    | FALSE              |
| 7.125                      | 94.875      | 620-639  | 0.250  | 0.000    | (0.250)  | (0.500)  | FICO Range  | Choose a Selection    | 0.000              |
| 7.250                      | 95.250      | 600-619  | 0.000  | (0.250)  | (0.500)  | (0.750)  | Program   | Reserves              | Choose a Selection |
| 7.375                      | 95.625      | 580-599  | (0.500)  | (0.750)  | (1.000)  | (1.500)  | Payment History                                     | Choose a Selection    | #N/A               |
| 7.500                      | 96.000      | 540-579  | (0.750)  | (0.875)  | (1.250)  | (1.750)  | Credit Events                                       | Choose a Selection    | #N/A               |
| 7.625                      | 96.375      | 500-539  | (1.000)  | (1.125)  | (1.500)  | (2.000)  | Doc Type  | Full Doc              | 0.000              |
| 7.750                      | 96.750      |  |  |          |          |          | Additional Adjs                                     | None in this Dropdown | 0.000              |
| 7.875                      | 97.125      |  |  |          |          |          | Citizenship   | Choose a Selection    | #N/A               |
| 8.000                      | 97.500      |  |  |          |          |          | DTI   | Choose a Selection    | #N/A               |
| 8.125                      | 97.875      |  |  |          |          |          | Loan Balance  | Choose a Selection    | #N/A               |
| 8.250                      | 98.250      |  |  |          |          |          | Purpose   | Choose a Selection    | #N/A               |
| 8.375                      | 98.625      |  |  |          |          |          | Occupancy   | Primary               | 0.000              |
| 8.500                      | 99.000      |  |  |          |          |          | Property Type                                       | Choose a Selection    | #N/A               |
| 8.625                      | 99.250      |  |  |          |          |          | Loan Term   | 30YR Fixed            | 0.000              |
| 8.750                      | 99.500      |  |  |          |          |          | Escrow  | Choose a Selection    | 0.000              |
| 8.875                      | 99.750      |  |  |          |          |          | Prepayment Penalty                                  |                       | 0.000              |
| 9.000                      | 100.000     |  |  |          |          |          | NJ - Title Vesting                                  |                       | 0.000              |
| 9.125                      | 100.250     |  |  |          |          |          | State   | Choose a Selection    | #N/A               |
| 9.250                      | 100.500     |  |  |          |          |          | Lock Term   | Choose a Selection    | #N/A               |
| 9.375                      | 100.750     |  |  |          |          |          | Buydown   | Choose a Selection    | 0.000              |
| 9.500                      | 101.000     |  |  |          |          |          | Subordinate Financing                               | Choose a Selection    | 0.000              |
| 9.625                      | 101.250     |  |  |          |          |          | Possible Eligibility Issue                          | Choose a Selection    | 0.000              |
| 9.750                      | 101.500     |  |  |          |          |          | State Tier Adjustment                               | Tier 1 States         | 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) |                       | #N/A               |
|                            |             |  |  |          |          |          | Max YSP   |                       | 99.000             |
|                            |             |  |  |          |          |          | <b>Final Price →</b>                                |                       | <b>#N/A</b>        |
| <b>Lock Term</b>           | <b>LLPA</b> | <b>State Tier Adjustment - Applies to all LTVs</b>   |  |          |          |          | <b>MANUAL LPC CALCULATOR</b>                        |                       |                    |
| 45 Day                     | (0.250)     | Tier 1 States  | AZ, CA, CO, CT, GA, MD, NJ, NV, OR, SC, UT, VA, WA                     |          |          | 0.000    | Loan amount   | \$500,000.00          |                    |
| 60 Day                     | (0.500)     | Tier 2 States  | DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX         |          |          | 0.150    | LPC %   | 2.250                 | \$11,250.00        |
|                            |             | Tier 3 States  | AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY |          |          | 0.250    | LPC Flat Fee  |                       | 0.000              |
|                            |             |  |  |          |          |          | Total LPC LLPA                                      | 2.250                 |                    |
| <b>Max Price</b>           | 99.000      | <b>Extension Cost</b>  |  |          |          |          | <b>Final Price AFTER LPC →</b>                      |                       |                    |
| <b>Terms</b>               |             | See Below Extension Cost   |  |          |          |          | <b>#N/A</b>   |                       |                    |
| <b>30 Year Fixed Only</b>  |             | All Rates @ 2 bps / day Extension Cost   |  |          |          |          |   |                       |                    |
| <b>Allowable Fees</b>      |             | Current lock extension costs/policies apply to all active locks, regardless of lock date     |  |          |          |          |   |                       |                    |
| <a href="#">Click Here</a> |             | 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                 |  |          |          |          |   |                       |                    |
|                            |             | *YSP allowed up to 99.000, may be paid to borrower on all loans                              |  |          |          |          |   |                       |                    |
|                            |             | Calculator does not verify eligibility. Please use in conjunction with product matrix.       |  |          |          |          |   |                       |                    |

**For 1st Lien Business Purpose Loans Only**

**Prepay Penalty (PPP) Requirements**

**PPP Required on NOO with > 80% LTV**

**PPP Options**

**6 months interest on 80% of the Principal Balance;  
5% Fixed PPP Option = 5% Penalty on Current Balance  
for the duration of the PPP term**

**STANDARD PREPAYMENT PENALTIES ALLOWED**

|                           |                    |                     |
|---------------------------|--------------------|---------------------|
| Arizona (AZ)              | Idaho (ID)         | Montana (MT)        |
| Alabama (AL)              | Indiana (IN)       | Nebraska (NE)       |
| Arkansas (AR)             | Iowa (IA)          | Nevada (NV)         |
| California (CA)           | Kansas (KS)        | North Carolina (NC) |
| Colorado (CO)             | Kentucky (KY)      | North Dakota (ND)   |
| Connecticut (CT)          | Louisiana (LA)     | Oklahoma (OK)       |
| District of Columbia (DC) | Maine (ME)         | Oregon (OR)         |
| Florida (FL)              | Massachusetts (MA) | South Carolina (SC) |
| Georgia (GA)              | Mississippi (MS)   | South Dakota (SD)   |
| Hawaii (HI)               | Missouri (MO)      | Tennessee (TN)      |

**NO PREPAYMENT PENALTIES ALLOWED**

|   |                |
|---|----------------|
| Alaska (AK) - Express prohibition on PP provisions for business purpose loans or maximum PP charge is so low there's no market for them | Delaware (DE)  |
|   | Minnesota (MN) |

**STATES WITH 'RESTRICTED' PREPAYMENT PENALTIES**

| State                   | PPP allowed when:  | PPP Structure   |
|-------------------------|--|---|
| *Illinois / Cook County | All of IL: If closed in the name of an individual and rate < 8% APR, or is a Business Purpose Loan & closed in a Corporation, or LLC. **if in Cook County must also be >\$250k | Normal Rates  |
| Maryland (MD)           | Maximum of 3 years   | 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 |
| Michigan (MI)           | Maximum of 3 years PPP   | 1% of balance prepaid   |
| New Jersey (NJ)         | Closed in name of Corp (Inc.) *does NOT include LLC  | Normal Rates  |
| Ohio (OH)               | > = \$116,356 - effective 1-1-2026 (this adjusts annually); 5 year max   | 1% of original principal amount   |

|                   |  |                       |
|-------------------|--|-----------------------|
| Pennsylvania (PA) | >\$329,411 - effective 1-1-2026 (this adjusts annually) and 1-2 Unit, or any 3-4 Unit, including 5-8 Units | Normal Rates          |
| Rhode Island (RI) | Maximum of 1 year PPP  | 2% of balance prepaid |



<=\$329,411 and 1-2 Unit

Never

3. Business Purpose Scenario with Max  
In this Scenario NO YSP available (Max YSP Av  
After Broker YSP Max Price :  
After LPC Max Price of 99

4. Business Purpose Scenario with Max  
Broker Requested YSP to Broker of 0.000 (Max YS  
After Broker YSP Max Price :  
After LPC Max Price of 10  
Leftover YSP or Lender Credit of 0.50

| Scenarios  | YSP (Yield Spr   |
|--|--|
| <b>nts for Max Price = Net Price</b><br><b>nal Price with LPC</b>  | Extra money that a Lender CAN pay to the                           |
| of 102, LPC Comp of 2.750<br>e 99.250 (102.000 - 2.750)  | <b>LPC (Lender Paid</b>  |
| of 102, LPC Comp of 2.000<br>e 100.000 (102.000 - 2.000)   | Broker Compensation Comp Plan that was selected w<br>that's paid b |
| 100.000, LPC Comp of 1.000<br>e 99.000 (100.000 - 1.000)   | <b>BPC (Borrower Pa</b><br>Broker Compensation Paic                |
| of 102, LPC Comp of 1.000<br>e 101.000 (102.000 - 1.000)<br>d be paid to the Borrower  |  |
| <b>PC + YSP Scenarios</b>  |  |
| Price of 102.000, LPC Comp of 1.500<br>iP Available 2.000 due to Max Price of 102.000)<br>f 101.000 (102.000 - 1.000)<br>1.500 (101.000 - 1.500) |  |
| Price of 102.000, LPC Comp of 2.500<br>iP Available 2.000 due to Max Price of 102.000)<br>100.000 (102.000 - 2.000)<br>7.500 (100.000 - 2.500)   |  |

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Price of 100.000, LPC Comp of 1.000  
Available 0.000 due to Max Price of 100.000)  
100.000 (100.000 - 0.000)  
1.000 (100.000 - 1.000)

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Price of 102.000, LPC Comp of 1.500  
IP Available 2.000 due to Max Price of 102.000)  
102.000 (102.000 - 0.000)  
0.500 (102.000 - 1.500)  
0 will now be paid to the borrower

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**Lead Premium)**

Mortgage Broker / Originator or Borrower

**Lead Compensation)**

When signing Broker Package IE: 2.750 No Min No Max,  
by the Lender

**Lead Compensation)**

paid directly by the Borrower



