July Special

25 Bps	NonQm Select & Core (Incl DSCR 5-8)

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

Distribution Date *7/10/26 7:46*

Effective Date: **Fri, July - 10 - 2026**

Base Price

30 Day Lock

Rate	Full Doc	Alt Doc
5.875	96.913	96.613
5.999	97.663	97.363
6.125	98.288	97.988
6.250	98.826	98.526
6.375	99.326	99.026
6.499	99.763	99.463
6.625	100.161	99.861
6.750	100.552	100.252
6.875	100.935	100.635
6.999	101.310	101.010
7.125	101.677	101.377
7.250	102.036	101.736
7.375	102.388	102.088
7.499	102.732	102.432
7.625	103.068	102.768
7.750	103.396	103.096
7.875	103.716	103.416
7.999	103.997	103.697
8.125	104.247	103.947
8.250	104.497	104.197
8.375	104.747	104.447
8.499	104.997	104.697
8.625	105.247	104.947
8.750	105.435	105.135
8.875	105.622	105.322
8.999	105.810	105.510
9.125	105.997	105.697
9.250	106.185	105.885
9.375	106.372	106.072
9.499	106.560	106.260
9.625	106.747	106.447
9.750	106.935	106.635
9.875	107.060	106.760
9.999	107.185	106.885
10.125	107.310	107.010
10.250	107.435	107.135
10.375	107.560	107.260
10.499	107.685	107.385
10.625	107.810	107.510
10.750	107.935	107.635

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

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 **

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)	(0.500)	(0.625)	(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)	(4.000)	#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	#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	0.000	(0.125)	(0.125)	#N/A
Cash Out Refi	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(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)	(0.625)	(0.750)	(1.000)	#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	0.250	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	0.000	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	#N/A
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*	(0.250)	(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
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	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	#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 Adjusment	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	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	Asset Utlization 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

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25 Bps	NonQm Select & Core (Incl DSCR 5-8)

Effective Date: Fri, July - 10 - 2026

Base Price

30 Day Lock

Rate	DSCR	DSCR 5-8
5.875	97.038	#N/A
5.999	97.788	#N/A
6.125	98.413	#N/A
6.250	98.850	#N/A
6.375	99.226	#N/A
6.499	99.726	#N/A
6.625	100.194	#N/A
6.750	100.632	#N/A
6.875	101.054	#N/A
6.999	101.460	96.675
7.125	101.835	97.050
7.250	102.210	97.550
7.375	102.585	97.925
7.499	102.929	98.550
7.625	103.241	99.050
7.750	103.522	99.300
7.875	103.804	99.550
7.999	104.085	100.050
8.125	104.366	100.300
8.250	104.647	100.550
8.375	104.929	100.800
8.499	105.210	101.175
8.625	105.460	101.550
8.750	105.710	101.800
8.875	105.960	102.175
8.999	106.210	102.300
9.125	106.460	102.675
9.250	106.585	102.925
9.375	106.710	103.300
9.499	106.835	103.675
9.625	106.960	103.925
9.750	107.085	104.175
9.875	107.210	104.425
9.999	107.335	104.675
10.125	107.460	104.925
10.250	107.585	105.175
10.375	107.710	105.425
10.499	107.835	105.675
10.625	107.960	105.925
10.750	108.085	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

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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 **

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+	1.375	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	#N/A
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

Interest Rate →	Choose a Selection	Reset
LTV Range	Choose a Selection	
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 Adjusment	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)
Min Rate		7/6 30YR ARM	0.250
>$2,500,000	6.625	7/6 40YR ARM	(0.500)
ITIN/Foreign National	7.375	**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**

FORWARD LENDING

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

Effective Date: Mon, May - 4 - 2026

Base Price

30 Day Lock

Rate	Full Doc
7.000	94.500
7.125	94.875
7.250	95.250
7.375	95.625
7.500	96.000
7.625	96.375
7.750	96.750
7.875	97.125
8.000	97.500
8.125	97.875
8.250	98.250
8.375	98.625
8.500	99.000
8.625	99.250
8.750	99.500
8.875	99.750
9.000	100.000
9.125	100.250
9.250	100.500
9.375	100.750
9.500	101.000
9.625	101.250
9.750	101.500

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

Max Price

99.000

Terms

30 Year Fixed Only

Allowable Fees

Click Here

Non-QM Equity Forward

Loan Level Pricing Adjustments

FICO/LTV	<=50	50.01-55	55.01-60	60.01-65
640+	0.500	0.250	0.000	(0.250)
620-639	0.250	0.000	(0.250)	(0.500)
600-619	0.000	(0.250)	(0.500)	(0.750)
580-599	(0.500)	(0.750)	(1.000)	(1.500)
540-579	(0.750)	(0.875)	(1.250)	(1.750)
500-539	(1.000)	(1.125)	(1.500)	(2.000)
Purpose				
Purchase	0.000	0.000	0.000	0.000
Rate Term Refi	(0.250)	(0.250)	(0.250)	(0.250)
Cash Out Refi	(0.500)	(0.500)	(0.500)	#N/A
Loan Amount				
$200,000-$250,000	(0.250)	(0.250)	(0.250)	(0.250)
$250,001-$500,000	0.000	0.000	0.000	0.000
$500,001-$750,000	0.000	0.000	0.000	0.000
$750,001-$1,000,000	(0.250)	(0.250)	(0.250)	(0.250)
>$1,000,000	(0.250)	(0.250)	(0.250)	(0.250)
Property Type				
Warrantable Condo	0.000	0.000	0.000	0.000
2-4 Units	(0.250)	(0.250)	(0.250)	(0.250)
Payment History				
0x30x12	0.000	0.000	0.000	0.000
1x30x12	(0.500)	(0.500)	(0.500)	#N/A
Other				
Permanent Resident Aliens	(0.250)	(0.250)	(0.250)	(0.250)
DTI >40 <=45	(0.250)	(0.250)	(0.250)	(0.250)

- Ineligible States/Geographic Areas : AK, HI, Cook County (IL), NJ, NY, MA
- US Territories ineligible

State Tier Adjustment - Applys to all LTVs

Tier 1 States	AZ, CA, CO, CT, GA, 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	AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250

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

Non-QM Equity Forward Price Calculator

Inputs

Interest Rate →	Choose a Selection	Reset
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	FALSE
Program		0.000
Reserves	Choose a Selection	0.000
Payment History	Choose a Selection	#N/A
Credit Events	Choose a Selection	#N/A
Doc Type	Full Doc	0.000
Additional Adjs	None in this Dropdown	0.000
Citizenship	Choose a Selection	#N/A
DTI	Choose a Selection	#N/A
Loan Balance	Choose a Selection	#N/A
Purpose	Choose a Selection	#N/A
Occupancy	Primary	0.000
Property Type	Choose a Selection	#N/A
Loan Term	30YR Fixed	0.000
Escrow	Choose a Selection	0.000
Prepayment Penalty		0.000
NJ - Title Vesting		0.000
State	Choose a Selection	#N/A
Lock Term	Choose a Selection	#N/A
Buydown	Choose a Selection	0.000
Subordinate Financing	Choose a Selection	0.000
Possible Eligibility Issue	Choose a Selection	0.000
State Tier Adjusment	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***
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 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 ajusts 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

Texas (TX)
Utah (UT)
Vermont (VT)
Virginia (VA)
Washington (WA)
West Virginia (WV)
Wisconsin (WI)
Wyoming (WY)

New Hampshire (NH)
New Mexico (NM)

<u>No</u> PPP allowed when:
If closed in the name of an individual and Rate is = > 8% APR, **if in Cook County < $250K
Never
Never
Closed in name of individual or LLC
Loan is < $116,356

NonQM LPC
Base Price - LLPAs - Adjustmer
Net Price - LPC = Fir

1. Scenario with Max Price c
After LPC Max Price would b

2. Scenario with Max Price c
After LPC Max Price would be

3. Scenario with Max Price of
After LPC Max Price would b

4. Scenario with Max Price c
After LPC Max Price would be
Lender Credit of 1.000 woul

Business Purpose LP

1. Business Purpose Sceario with Max
Broker Requested YSP to Broker of 1.000 (Max YS
After Broker YSP Max Price of
After LPC Max Price of 99

2. Business Purpose Scenario with Max
Broker Requested YSP to Broker of 2.000 (Max YS
After Broker YSP Max Price
After LPC Max Price of 97

<=$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 9
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 ıts for Max Price = Net Price ıal Price with LPC	YSP (Yield Spr Extra money that a Lender CAN pay to the
ɔf 102, LPC Comp of 2.750 e 99.250 (102.000 - 2.750)	LPC (Lender Paid Broker Compensation Comp Plan that was selected w that's paid b
ɔf 102, LPC Comp of 2.000 ɜ 100.000 (102.000 - 2.000)	
100.000, LPC Comp of 1.000 e 99.000 (100.000 - 1.000)	BPC (Borrower Pa Broker Compensation Paic
ɔf 102, LPC Comp of 1.000 ɜ 101.000 (102.000 - 1.000) d be paid to the Borrower	

ʼC + YSP Scenarios
Price of 102.000, LPC Comp of 1.500 ɜP Available 2.000 due to Max Price of 102.000) f 101.000 (102.000 - 1.000) ɔ.500 (101.000 - 1.500)
Price of 102.000, LPC Comp of 2.500 ɜP Available 2.000 due to Max Price of 102.000) 100.000 (102.000 - 2.000) ʼ.500 (100.000 - 2.500)

Price of 100.000, LPC Comp of 1.000 vailable 0.000 due to Max Price of 100.000) 100.000 (100.000 - 0.000) 9.000 (100.000 - 1.000)
Price of 102.000, LPC Comp of 1.500 SP 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

ead Premium)
Mortgage Broker / Originator or Borrower
l Compensation)
hen signing Broker Package IE: 2.750 No Min No Max, y the Lender
id Compensation)
d directly by the Borrower