DRIVE LIKE A CHAMPION WITH OUR AUGUST SPECIALS

LOCK IN YOUR LOANS BY 8/31

Special 1: Non-QM 25 BPS Price Improvement

- 25 BPS on Non-QM Select & Core
  - Includes Closed-End Seconds and DSCR 5-8

Special 2: Government Price Improvements

- 25 BPS on FHA, VA & USDA*
  - FICO 620+ Non-Select Standard & High Balance
- 12.5 BPS on FHA, VA & USDA Select
  - Includes Select Standard & High Balance
  - Includes FHA Streamlines and VA IRRRLs

*Excludes DPA and CalHFA

Closed-End Seconds Specials: eligible only in conjunction with Forward Lending first liens. See our Closed-End Seconds matrix for details. Loans originated in US Territories and the following states are ineligible: MI NJ, NY, TN, TX, WV. Restrictions apply. Contact your account Executive for details. Important to note that a Closed-End Second Mortgage may typically have a higher interest rate than the first lien mortgage.

August Special Offers valid for loans locked between 8/1/2026 and 8/31/2026. Rate and price improvements are applicable only to qualifying loan programs and borrowers, and not all applicants will qualify. Specials cannot be combined with any other offer or price exception unless explicitly stated. Terms, restrictions, and conditions apply. This is not a commitment to lend.

Loans may qualify for additional price improvement with Select Specials as indicated on our Prime and Non-QM Rate sheets.

INTENDED FOR USE BY REAL ESTATE AND LENDING PROFESSIONALS ONLY AND NOT FOR DISTRIBUTION TO CONSUMERS.