

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



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

Distribution Date 9/11/26 8:40

Effective Date: Fri, September - 11 - 2026

Base Price		
30 Day Lock		
Rate	Full Doc	Alt Doc
5.990	96.613	96.313
6.125	97.238	96.938
6.250	97.776	97.476
6.375	98.276	97.976
6.499	98.713	98.413
6.625	99.311	99.011
6.750	99.702	99.402
6.875	100.085	99.785
6.999	100.460	100.160
7.125	100.827	100.527
7.250	101.186	100.886
7.375	101.538	101.238
7.499	101.882	101.582
7.625	102.218	101.918
7.750	102.546	102.246
7.875	102.866	102.566
7.999	103.147	102.847
8.125	103.397	103.097
8.250	103.647	103.347
8.375	103.897	103.597
8.499	104.147	103.847
8.625	104.397	104.097
8.750	104.585	104.285
8.875	104.772	104.472
8.999	104.960	104.660
9.125	105.147	104.847
9.250	105.335	105.035
9.375	105.522	105.222
9.499	105.710	105.410
9.625	105.897	105.597
9.750	106.085	105.785
9.875	106.210	105.910
9.999	106.335	106.035
10.125	106.460	106.160
10.250	106.585	106.285
10.375	106.710	106.410
10.499	106.835	106.535
10.625	106.960	106.660
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)	(0.375)	(0.500)	#N/A	#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)	#N/A	#N/A	
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#N/A	#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 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			
*YSP requests must be sent via e-mail to the Lockdesk, AE and AM			
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 Utilization W/ Bank Stmt	
Asset Utilization W/ Full Doc			
VOE			
State Tier Adjustment			
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA		0.000
Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX		0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY		0.250

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



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Base Price		
30 Day Lock		
Rate	DSCR	DSCR 5-8
5.990	96.613	#N/A
6.125	97.238	#N/A
6.250	97.675	#N/A
6.375	98.051	#N/A
6.499	98.551	#N/A
6.625	99.194	#N/A
6.750	99.632	#N/A
6.875	100.054	#N/A
6.999	100.460	#N/A
7.125	100.835	#N/A
7.250	101.210	97.350
7.375	101.585	97.725
7.499	101.929	98.350
7.625	102.241	98.850
7.750	102.522	99.100
7.875	102.804	99.350
7.999	103.085	99.850
8.125	103.366	100.100
8.250	103.647	100.350
8.375	103.929	100.600
8.499	104.210	100.975
8.625	104.460	101.350
8.750	104.710	101.600
8.875	104.960	101.975
8.999	105.210	102.100
9.125	105.460	102.475
9.250	105.585	102.725
9.375	105.710	103.100
9.499	105.835	103.475
9.625	105.960	103.725
9.750	106.085	103.975
9.875	106.210	104.225
9.999	106.335	104.475
10.125	106.460	104.725
10.250	106.585	104.975
10.375	106.710	105.225
10.499	106.835	105.475
10.625	106.960	105.725
Lock Term		
45 Day		LLPA
		(0.250)
60 Day		(0.500)
Extension Cost		
Temporary Guidance See Below Extension Cost		
All Rates @ 2 bps / day Extension Cost		
Current lock extension costs/policies apply to all active locks, regardless of lock date		
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost		
All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions		
Allowable Fees		
Click Here		
PPP Requirements		
PPP Required on NOO>80% LTV		
* 6 Months interest on 80% of the Principal Balance *		
** 5% Fixed PPP option is 5% penalty on Current Balance for the duration of the Pre-Pay Term **		

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)	#N/A
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#N/A
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 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		
*YSP requests must be sent via e-mail to the Lockdesk, AE and AM		
Calculator does not verify eligibility. Please use in conjunction with product matrix.		
Max Price		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
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		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
		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

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

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

New Hampshire (NH)
New Mexico (NM)

No 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 be
2. Scenario with Max Price c After LPC Max Price would be
3. Scenario with Max Price of : After LPC Max Price would be
4. Scenario with Max Price c After LPC Max Price would be Lender Credit of 1.000 would

Business Purpose LP
1. Business Purpose Sceario with Max l 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 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 Spread Premium)
Net Price for Max Price = Net Price Net Price with LPC	Extra money that a Lender CAN pay to the
Price of 102, LPC Comp of 2.750 Net Price 99.250 (102.000 - 2.750)	LPC (Lender Paid)
Price of 102, LPC Comp of 2.000 Net Price 100.000 (102.000 - 2.000)	Broker Compensation Comp Plan that was selected with that's paid by
Price of 100.000, LPC Comp of 1.000 Net Price 99.000 (100.000 - 1.000)	BPC (Borrower Paid)
Price of 102, LPC Comp of 1.000 Net Price 101.000 (102.000 - 1.000) Net Price to be paid to the Borrower	Broker Compensation Paid

YSP + YSP Scenarios
Price of 102.000, LPC Comp of 1.500 Net Price Available 2.000 due to Max Price of 102.000) Net Price 101.000 (102.000 - 1.000) Net Price 99.500 (101.000 - 1.500)
Price of 102.000, LPC Comp of 2.500 Net Price Available 2.000 due to Max Price of 102.000) Net Price 100.000 (102.000 - 2.000) Net Price 97.500 (100.000 - 2.500)

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) 0.000 (100.000 - 1.000)
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

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

