



# ***OCTOBER SPECIALS***

## ***FALL MOMENTUM STARTS HERE***

### ***LOCK IN YOUR LOANS BY 10/31***

#### **Up to 50 BPS Price Improvement on Non-QM\***

- 25 BPS Price Improvement on 30 year ARM
- 50 BPS Price Improvement on 40 year Fixed Rate
- 25 BPS Price Improvement on all 3 year + Prepayment Penalties

**\*Non-QM Specials may not be combined with each other**

October Special Offers valid for loans locked between 10/1/2026 and 10/31/2026. All offers are subject to change without prior notice. Rate and price improvements are applicable only to qualifying loan programs and borrowers, and not all applicants will qualify. Specials cannot be combined with each other and any other offer or price exception unless explicitly stated. Terms, restrictions, and conditions apply. This is not a commitment to lend.