

Wholesale Ratesheet

19000 MacArthur Blvd, Suite 300  
Irvine, CA 92612

Product Matrix

Effective Date: Thu, October - 1 - 2026

| Base Price  |          |         |         |
|-------------|----------|---------|---------|
| 30 Day Lock |          |         |         |
| Rate        | Full Doc | Alt Doc | DSCR    |
| 7.250       | 97.875   | 97.375  |         |
| 7.375       | 98.500   | 98.000  |         |
| 7.499       | 99.125   | 98.625  |         |
| 7.625       | 99.563   | 99.063  |         |
| 7.750       | 100.000  | 99.500  |         |
| 7.875       | 100.438  | 99.938  |         |
| 7.999       | 100.844  | 100.344 |         |
| 8.125       | 101.250  | 100.750 |         |
| 8.250       | 101.656  | 101.156 |         |
| 8.375       | 102.031  | 101.531 |         |
| 8.499       | 102.406  | 101.906 | 98.900  |
| 8.625       | 102.781  | 102.281 | 99.150  |
| 8.750       | 103.094  | 102.594 | 99.400  |
| 8.875       | 103.406  | 102.906 | 99.650  |
| 8.999       | 103.719  | 103.219 | 99.900  |
| 9.125       | 104.031  | 103.531 | 100.150 |
| 9.250       | 104.344  | 103.844 | 100.400 |
| 9.375       | 104.625  | 104.125 | 100.650 |
| 9.499       | 104.906  | 104.406 | 100.900 |
| 9.625       | 105.188  | 104.688 | 101.150 |
| 9.750       | 105.375  | 104.875 | 101.400 |
| 9.875       | 105.563  | 105.063 | 101.650 |
| 9.999       | 105.750  | 105.250 | 101.900 |
| 10.125      | 105.938  | 105.438 | 102.150 |
| 10.250      | 106.125  | 105.625 | 102.400 |
| 10.375      | 106.313  | 105.813 | 102.650 |
| 10.499      | 106.500  | 106.000 | 103.150 |
| 10.625      | 106.688  | 106.188 | 103.650 |
| 10.750      | 106.875  | 106.375 | 104.150 |
| 10.875      | 107.063  | 106.563 | 104.650 |
| 10.999      | 107.250  | 106.750 | 104.900 |
| 11.125      | 107.438  | 106.938 | 105.150 |
| 11.250      | 107.625  | 107.125 | 105.400 |
| 11.375      | 107.813  | 107.313 | 105.650 |
| 11.499      | 108.000  | 107.500 | 105.900 |
| 11.625      | 108.188  | 107.688 | 106.150 |
| 11.750      | 108.375  | 107.875 | 106.400 |
| 11.875      | 108.563  | 108.063 | 106.650 |
| 11.999      | 108.750  | 108.250 | 106.900 |
| 12.125      | 108.938  | 108.438 | 107.150 |

| Lock Days | LLPA    |
|-----------|---------|
| 15 Day    | 0.000   |
| 30 Day    | 0.000   |
| 45 Day    | (0.500) |

| Closed End Seconds             |                |                |                |                |                |                |                |                |                |
|--------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| FICO/HCLTV Price Adjustments   |                |                |                |                |                |                |                |                |                |
|                                | HCLTV 00.01-50 | HCLTV 50.01-55 | HCLTV 55.01-60 | HCLTV 60.01-65 | HCLTV 65.01-70 | HCLTV 70.01-75 | HCLTV 75.01-80 | HCLTV 80.01-85 | HCLTV 85.01-90 |
| ≥ 800                          | 1.000          | 0.250          | 0.125          | (0.125)        | (0.250)        | (0.750)        | (1.125)        | (3.000)        | (5.000)        |
| 780 - 799                      | 0.875          | 0.125          | (0.125)        | (0.250)        | (0.375)        | (1.000)        | (1.375)        | (3.250)        | (5.500)        |
| 760 - 779                      | 0.750          | (0.125)        | (0.250)        | (0.375)        | (0.625)        | (1.375)        | (1.625)        | (3.750)        | (6.250)        |
| 740 - 759                      | 0.500          | (0.250)        | (0.375)        | (0.625)        | (1.125)        | (1.625)        | (2.250)        | (4.750)        | (7.500)        |
| 720 - 739                      | 0.250          | (0.375)        | (0.875)        | (1.125)        | (1.500)        | (2.000)        | (3.000)        | (6.000)        | (9.250)        |
| 700 - 719                      | (0.375)        | (1.000)        | (1.500)        | (2.000)        | (2.375)        | (3.000)        | (4.500)        | (7.250)        | (10.500)       |
| 680 - 699                      | (2.000)        | (2.250)        | (2.750)        | (3.250)        | (3.625)        | (4.250)        | (6.750)        | (9.000)        |                |
| 660 - 679                      | (3.000)        | (3.250)        | (3.750)        | (4.250)        | (4.625)        | (5.750)        | (7.750)        |                |                |
| Loan Level Adjustments         |                |                |                |                |                |                |                |                |                |
| Loan Program                   |                |                |                |                |                |                |                |                |                |
| Standalone Second              | 0.000          | 0.000          | 0.000          | 0.000          | 0.000          | 0.000          | 0.000          | 0.000          | 0.000          |
| Concurrent Second              | (0.500)        | (0.500)        | (0.500)        | (0.500)        | (0.750)        | (0.750)        | (0.750)        | (1.000)        | (1.250)        |
| Income Doc Type                |                |                |                |                |                |                |                |                |                |
| Select Full Doc                | 0.750          | 0.500          | 0.500          | 0.500          | 0.500          | 0.500          | 0.500          | NA             | NA             |
| P&L w/BK Stmt                  | (0.500)        | (0.750)        | (0.750)        | (0.750)        | (0.750)        | (0.750)        | (0.750)        | (1.000)        | (1.000)        |
| Asset Utilization              | (0.500)        | (0.750)        | (0.750)        | (0.750)        | (0.750)        | (0.750)        | (0.750)        | (1.000)        | (1.000)        |
| 1099 Only                      | (0.500)        | (0.750)        | (0.750)        | (0.750)        | (0.750)        | (0.750)        | (0.750)        | (1.000)        | NA             |
| WVOE Only                      | (0.500)        | (0.750)        | (0.750)        | (0.750)        | (0.750)        | (0.750)        | (0.750)        | (1.000)        | NA             |
| DSCR - STR                     | (0.500)        | (1.000)        | (1.000)        | (1.000)        | (1.000)        | (2.000)        | NA             | NA             | NA             |
| Occupancy                      |                |                |                |                |                |                |                |                |                |
| Investment Property (Non-DSCR) | (2.500)        | (2.500)        | (2.500)        | (2.500)        | (2.500)        | (2.500)        | (2.500)        | (2.500)        | NA             |
| Second Home                    | (1.000)        | (1.000)        | (1.000)        | (1.000)        | (1.000)        | (1.250)        | (1.500)        | (1.500)        | NA             |
| Loan Amount                    |                |                |                |                |                |                |                |                |                |
| \$75,000-\$100,000             | (0.250)        | (0.250)        | (0.250)        | (0.250)        | (0.250)        | (0.250)        | (0.250)        | (0.500)        | (1.000)        |
| \$100,001-\$125,000            | 0.250          | 0.250          | 0.250          | 0.250          | 0.250          | 0.250          | 0.250          | 0.000          | 0.000          |
| \$125,001-\$150,000            | 0.375          | 0.375          | 0.375          | 0.375          | 0.375          | 0.375          | 0.375          | 0.375          | 0.375          |
| \$150,001-\$350,000            | 0.500          | 0.500          | 0.500          | 0.500          | 0.500          | 0.500          | 0.500          | 0.500          | 0.500          |
| \$350,001-\$500,000            | 0.500          | 0.500          | 0.500          | 0.500          | 0.500          | 0.500          | 0.500          | 0.500          | 0.500          |
| \$500,001-\$750,000            | 0.000          | 0.000          | 0.000          | 0.000          | 0.000          | 0.000          | 0.000          | 0.000          | 0.000          |
| Debt to Income Ratio           |                |                |                |                |                |                |                |                |                |
| DTI 00.01-43                   | 0.000          | 0.000          | 0.000          | 0.000          | 0.000          | 0.000          | 0.000          | 0.000          | 0.000          |
| DTI 43.01-45                   | (0.250)        | (0.250)        | (0.250)        | (0.250)        | (0.250)        | (0.500)        | (0.500)        | (0.750)        | (0.750)        |
| DTI 45.01-50                   | (0.500)        | (0.500)        | (0.500)        | (0.500)        | (0.500)        | (1.000)        | (1.000)        | NA             | NA             |
| Citizenship/Tax Status         |                |                |                |                |                |                |                |                |                |
| ITIN                           | (3.000)        | (3.000)        | (3.000)        | (3.000)        | (3.500)        | (3.500)        | NA             | NA             | NA             |
| Foreign National with Fico     | (1.500)        | (1.500)        | (1.500)        | (1.500)        | (1.500)        | (1.500)        | NA             | NA             | NA             |
| Property Type/Units            |                |                |                |                |                |                |                |                |                |
| 2 Units                        | (0.125)        | (0.125)        | (0.125)        | (0.250)        | (0.250)        | (0.250)        | NA             | NA             | NA             |
| 3-4 Units                      | (0.500)        | (0.500)        | (0.500)        | (1.000)        | (1.000)        | (1.000)        | NA             | NA             | NA             |
| Warrantable Condo              | 0.000          | (0.125)        | (0.125)        | (0.250)        | (0.250)        | (0.500)        | (0.500)        | NA             | NA             |
| Prepayment Penalty             |                |                |                |                |                |                |                |                |                |
| 12 Months PPP*                 | 0.250          | 0.250          | 0.250          | 0.250          | 0.250          | 0.250          | 0.250          | 0.250          | 0.250          |
| 24 Months PPP*                 | 0.500          | 0.500          | 0.500          | 0.500          | 0.500          | 0.500          | 0.500          | 0.500          | 0.500          |
| 36 Months PPP*                 | 0.750          | 0.750          | 0.750          | 0.750          | 0.750          | 0.750          | 0.750          | 0.750          | 0.750          |

| Extensions                                                                                                                                                                                                 |  |  |  |  |  |  |  |  |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|
| Extension Cost<br>2 bps / day<br>Current lock extension costs/policies apply to all active locks, regardless of lock date.<br>All 45 day locks are at a 50bp cost and are not eligible for lock extensions |  |  |  |  |  |  |  |  |  |
| Underwriting Fees                                                                                                                                                                                          |  |  |  |  |  |  |  |  |  |
| <a href="#">Click Here</a><br>No Underwriting Fee Buyout Allowed                                                                                                                                           |  |  |  |  |  |  |  |  |  |

Interest Rate →  
LTV Range  
FICO Range  
Loan Program  
Doc Type  
Additional Adjustments  
Citizenships  
DTI  
Loan Balance  
Occupancy  
Property Type  
Loan Term  
Prepayment Penalty  
State  
Credit Event  
Housing History  
Lock Term

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

30YR Fixed

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

30 Day

Not Applicable

Reset

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

Total LLPA

0.000

Gross Rate Sheet Price (Prior to LLPAs)

#N/A

Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)

Minimum Rate

Max YSP

0.000

Final Price →

#N/A

MANUAL LPC CALCULATOR

Loan amount

\$175,000.00

LPC %

2.250

\$3,937.50

LPC Flat Fee

\$100.00

0.057

Total LPC/LLPA

2.307

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      |         | Loan Term  |       |
|----------------|---------|------------|-------|
| Max Price      | 102.000 | 30YR Fixed | 0.000 |
| Max Rate (CA)  | 12.250  | 20YR Fixed | 0.125 |
| NC Floor Price | 99.750  | 10YR Fixed | 0.125 |

**PREPAYMENT PENALTY****For 2nd Lien CES Businesses****PPP REQUIREMENTS**

- PPP Required on NOO with > 80% LTV

**PPP OPTIONS**

- 6 Months Interest on 80% of the Original Principal Balance

| STANDARD PREPAYMENT PENALTIES ALLOWED |                  |                     |
|---------------------------------------|------------------|---------------------|
| Alabama (AL)                          | Florida (FL)     | Massachusetts (MA)  |
| Arizona (AZ)                          | Georgia (GA)     | Nebraska (NE)       |
| California (CA)                       | Hawaii (HI)      | Nevada (NV)         |
| Connecticut (CT)                      | Idaho (ID)       | North Dakota (ND)   |
| District of Columbia (DC)             | Indiana (IN)     | Oregon (OR)         |
| NO PREPAYMENT PENALTIES ALLOWED       |                  |                     |
| Alaska (AK)                           | Louisiana (LA)   | New Hampshire (NH)  |
| Arkansas (AR)                         | Maine (ME)       | New Jersey (NJ)     |
| Colorado (CO)                         | Maryland (MD)    | New Mexico (NM)     |
| Delaware (DE)                         | Michigan (MI)    | North Carolina (NC) |
| Illinois (IL)                         | Minnesota (MN)   | Ohio (OH)           |
| Iowa (IA)                             | Mississippi (MS) | Oklahoma (OK)       |
| Kansas (KS)                           | Missouri (MO)    | Pennsylvania (PA)   |
| Kentucky (KY)                         | Montana (MT)     | South Carolina (SC) |

**Y (PPP) MATRIX**  
**s Purpose Loans Only**

|                    |
|--------------------|
|                    |
| Rhode Island (RI)  |
| South Dakota (SD)  |
| Tennessee (TN)     |
| Wisconsin (WI)     |
|                    |
|                    |
| Texas (TX)         |
| Utah (UT)          |
| Vermont (VT)       |
| Virginia (VA)      |
| Washington (WA)    |
| West Virginia (WV) |
| Wyoming (WY)       |
|                    |