

NOVEMBER SPECIALS

LEAVE NO OPPORTUNITY BEHIND

Special 1: Non-QM Interest-Only Pricing Improvements*

- **30 Year Fixed Interest-Only**
  - **25 BPS on LTV ≤ 55%**
  - **50 BPS on LTV > 55%**
- **40 Year Fixed & 30 Year ARM Interest-Only**
  - **50 BPS on LTV ≤ 65%**
  - **75 BPS on LTV > 65%**

Special 2: Government Pricing Improvements

- **12.5 BPS on all FHA loans**
  - **Excludes DPA and CalHFA**

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

November Special Offers valid for loans locked between 11/1/2026 and 11/30/2026. 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 with any other offer or price exception unless explicitly stated. Terms, restrictions, and conditions apply. This is not a commitment to lend.

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EQUAL HOUSING OPPORTUNITY