November Specials	
Specials Cannot Be Combined	
25 Bps	*30 yr Fixed I/O LTV <= 55%*
50 Bps	*30 yr fixed I/O LTV > 55%*
50 Bps	*40 yr fixed and 30 yr ARM I/O LTV <= 65%*
75 Bps	*40 yr fixed and 30 yr ARM I/O LTV > 65%*

Forward Lending Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Distribution Date *11/12/26 8:47*

Effective Date: **Thu, November - 12 - 2026**

Base Price

30 Day Lock

Rate	Full Doc	Alt Doc
6.625	96.450	96.150
6.750	97.013	96.713
6.875	97.513	97.213
6.999	98.013	97.713
7.125	98.513	98.213
7.250	98.950	98.650
7.375	99.388	99.088
7.499	99.825	99.525
7.625	100.263	99.963
7.750	100.638	100.338
7.875	101.013	100.713
7.999	101.388	101.088
8.125	101.763	101.463
8.250	102.075	101.775
8.375	102.388	102.088
8.499	102.700	102.400
8.625	103.013	102.713
8.750	103.325	103.025
8.875	103.638	103.338
8.999	103.888	103.588
9.125	104.138	103.838
9.250	104.388	104.088
9.375	104.638	104.338
9.499	104.888	104.588
9.625	105.075	104.775
9.750	105.263	104.963
9.875	105.450	105.150
9.999	105.638	105.338
10.125	105.825	105.525
10.250	106.013	105.713
10.375	106.138	105.838
10.499	106.263	105.963
10.625	106.388	106.088
10.750	106.513	106.213

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 NOT eligible for Lock extensions
The maximum available lock period, including extensions is 45 days

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	0.525	0.400	0.375	(0.225)	(1.175)	(2.650)
760-779	0.650	0.588	0.593	0.400	0.275	0.275	(0.350)	(1.675)	(2.900)
740-759	0.588	0.500	0.500	0.275	0.275	(0.225)	(0.600)	(1.925)	(3.150)
720-739	0.500	0.375	0.375	0.275	(0.100)	(0.450)	(0.875)	(2.675)	(3.650)
700-719	0.375	0.125	0.125	(0.350)	(0.475)	(0.975)	(1.750)	(3.425)	(4.400)
680-699	0.075	(0.050)	(0.150)	(0.475)	(1.000)	(1.625)	(2.800)	(4.500)	#N/A
660-679	(0.425)	(0.425)	(0.300)	(0.725)	(1.250)	(2.600)	(3.750)	#N/A	#N/A
640-659	(1.175)	(1.300)	(1.550)	(1.850)	(2.125)	(3.750)	(4.650)	#N/A	#N/A
620-639	(2.300)	(2.300)	(2.425)	(2.625)	(3.150)	(4.650)	(5.625)	#N/A	#N/A
600-619	(2.800)	(3.050)	(3.300)	(3.600)	(4.125)	(5.500)	(6.375)	#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	(0.250)	(0.375)	(0.375)	(0.375)	(0.625)	(0.875)	(1.000)	#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	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.625)	(1.000)	#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	(0.750)	(0.750)	(0.875)	(0.875)	(1.125)	(1.500)	#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)	(0.250)	(0.375)	(0.500)	#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 FIXED	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
Interest Only 40Yr FIXED	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A
Interest Only 30Yr ARM	(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	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(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	Choose a Selection	#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 Adjusment	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**	
Extensions/Concessions		
Exceptions		

***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	102.250	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	102.750	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	7.375	7/6 30YR ARM	0.250
ITIN/Foreign National	7.750	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**

November Specials Specials Cannot Be Combined	
25 Bps	*30 yr Fixed I/O LTV <= 55%*
50 Bps	*30 yr fixed I/O LTV > 55%*
50 Bps	*40 yr fixed and 30 yr ARM I/O LTV <= 65%*
75 Bps	*40 yr fixed and 30 yr ARM I/O LTV > 65%*

Forward Lending Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective Date: **Thu, November - 12 - 2026**

Base Price

30 Day Lock

Rate	DSCR	DSCR 5-8
6.625	96.700	#N/A
6.750	97.325	#N/A
6.875	97.825	#N/A
6.999	98.325	#N/A
7.125	98.825	#N/A
7.250	99.325	#N/A
7.375	99.825	#N/A
7.499	100.263	#N/A
7.625	100.638	95.500
7.750	101.013	96.000
7.875	101.388	96.500
7.999	101.763	97.000
8.125	102.075	97.438
8.250	102.388	97.813
8.375	102.700	98.188
8.499	103.013	98.563
8.625	103.325	98.938
8.750	103.638	99.313
8.875	103.950	99.656
8.999	104.200	99.969
9.125	104.450	100.219
9.250	104.700	100.469
9.375	104.888	100.719
9.499	105.075	100.969
9.625	105.263	101.219
9.750	105.450	101.469
9.875	105.575	101.719
9.999	105.700	101.969
10.125	105.825	102.219
10.250	105.950	102.469
10.375	106.075	102.719
10.499	106.200	102.969
10.625	106.325	103.219
10.750	106.450	103.469

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 NOT eligible for Lock extensions

The maximum available lock period, including extensions is 45 days

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+	1.325	1.100	0.975	0.875	0.875	0.675	(0.250)	(2.125)
760-779	1.100	0.950	0.950	0.825	0.625	0.550	(0.500)	(2.375)
740-759	0.950	0.825	0.825	0.725	0.525	0.338	(0.625)	(2.625)
720-739	0.825	0.700	0.700	0.625	0.150	0.025	(1.500)	(3.125)
700-719	0.700	0.575	0.325	0.150	(0.125)	(0.875)	(2.250)	#N/A
680-699	0.375	0.000	0.000	(0.125)	(0.725)	(1.375)	(3.125)	#N/A
660-679	(0.125)	(0.125)	(0.625)	(1.125)	(1.850)	(2.475)	#N/A	#N/A
640-659	(0.775)	(1.125)	(1.525)	(1.750)	(2.750)	(3.500)	#N/A	#N/A
620-639	(1.875)	(2.125)	(2.275)	(2.750)	(3.500)	#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)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	#N/A	#N/A
No Ratio DSCR - < 0.75	(3.500)	(3.500)	(3.500)	(3.500)	(3.500)	#N/A	#N/A	#N/A
DSCR Fusion (DSCR + Asset Util)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	#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	(0.375)	(0.500)	(0.625)	(0.750)	(0.875)	(0.875)	(2.250)	#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	(0.750)	(0.750)	(0.875)	(1.125)	(1.125)	#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	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	#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)	(0.375)	(0.375)	(0.375)	(0.375)	(0.750)	(0.750)	(0.750)
36 Months PPP*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.187)
48 Months PPP*	0.125	0.125	0.125	0.125	0.125	0.125	0.125	(0.125)
60 Months PPP*	0.500	0.375	0.375	0.375	0.375	0.375	0.375	0.250
12 Months PPP (5% Fixed)**	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.750)	(0.750)	(0.750)
36 Months PPP (5% Fixed)**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.187)
48 Months PPP (5% Fixed)**	0.125	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)
60 Months PPP (5% Fixed)**	0.500	0.375	0.375	0.375	0.375	0.375	0.375	0.250
Other								
Interest Only 30Yr FIXED	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	#N/A
Interest Only 40Yr FIXED	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	#N/A
Interest Only 30Yr ARM	(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 Adjusment	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**	

Extenstions/Concessions

Exceptions

***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		State	LLPA
36-60 Months PPP	102.750	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**	**LLPA**
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		7/6 30YR ARM	0.250
>$2,500,000	7.375	7/6 40YR ARM	(0.500)
ITIN/Foreign National	7.750	**Terms**	**Caps**
		5/6 ARM	2/1/5
		7/6 ARM	5/1/5
		Floor	Margin
		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**

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective Date: Tue, October - 6 - 2026

Base Price

30 Day Lock

Rate	Full Doc
8.500	97.500
8.625	97.875
8.750	98.250
8.875	98.625
9.000	99.000
9.125	99.375
9.250	99.750
9.375	100.125
9.500	100.500
9.625	100.750
9.750	101.000
9.875	101.250
10.000	101.500
10.125	101.750
10.250	102.000

Lock Term	LLPA
45 Day	(0.250)
60 Day	(0.500)

Max Price
99.500

Terms
30 Year Fixed Only

Allowable Fees
Click Here

Non-QM Equity Forward

Loan Level Pricing Adjustments

FICO/LTV	<=50	50.01-55	55.01-60	60.01-65
640+	1.000	0.750	0.500	0.250
620-639	0.750	0.500	0.250	0.000
600-619	0.500	0.250	0.000	(0.250)
580-599	0.000	(0.250)	(0.500)	(1.000)
540-579	(0.250)	(0.375)	(0.750)	(1.250)
500-539	(0.500)	(0.625)	(1.000)	(1.500)
Purpose				
Purchase	0.000	0.000	0.000	0.000
Rate Term Refi	(0.250)	(0.250)	(0.250)	(0.250)
Cash Out Refi	(0.500)	(0.500)	(0.500)	#N/A
Loan Amount				
$200,000-$250,000	(0.250)	(0.250)	(0.250)	(0.250)
$250,001-$500,000	0.000	0.000	0.000	0.000
$500,001-$750,000	0.000	0.000	0.000	0.000
$750,001-$1,000,000	(0.250)	(0.250)	(0.250)	(0.250)
>$1,000,000	(0.250)	(0.250)	(0.250)	(0.250)
Property Type				
Warrantable Condo	0.000	0.000	0.000	0.000
2-4 Units	(0.250)	(0.250)	(0.250)	(0.250)
Payment History				
0x30x12	0.000	0.000	0.000	0.000
1x30x12	(0.500)	(0.500)	(0.500)	#N/A
Other				
Permanent Resident Aliens	(0.250)	(0.250)	(0.250)	(0.250)
DTI >40 <=45	(0.250)	(0.250)	(0.250)	(0.250)

• Ineligible States/Geographic Areas : AK, HI, Cook County (IL), NJ, NY, MA • US Territories ineligible

State Tier Adjustment - Applys to all LTVs

Tier 1 States	AZ, CA, CO, CT, GA, 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	AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250

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 NOT eligible for Lock extensions
The maximum available lock period, including extensions is 45 days

Non-QM Equity Forward Price Calculator

Inputs

Interest Rate →	Choose a Selection	Reset
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	FALSE
Program		0.000
Reserves	Choose a Selection	0.000
Payment History	Choose a Selection	#N/A
Credit Events	Choose a Selection	#N/A
Doc Type	Full Doc	0.000
Additional Adjs	None in this Dropdown	0.000
Citizenship	Choose a Selection	#N/A
DTI	Choose a Selection	#N/A
Loan Balance	Choose a Selection	#N/A
Purpose	Choose a Selection	#N/A
Occupancy	Primary	0.000
Property Type	Choose a Selection	#N/A
Loan Term	30YR Fixed	0.000
Escrow	Choose a Selection	0.000
Prepayment Penalty		0.000
NJ - Title Vesting		0.000
State	Choose a Selection	#N/A
Lock Term	Choose a Selection	#N/A
Buydown	Choose a Selection	0.000
Subordinate Financing	Choose a Selection	0.000
Possible Eligibility Issue	Choose a Selection	0.000
State Tier Adjusment	Tier 1 States	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)		***#N/A***
Max YSP		***99.500***
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 99.500, may be paid to borrower on all loans**

Calculator does not verify eligibility. Please use in conjunction with product matrix.

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			
Alabama (AL)	Idaho (ID)	Montana (MT)	South Dakota (SD)
Arizona (AZ)	Indiana (IN)	Nebraska (NE)	Tennessee (TN)
Arkansas (AR)	Iowa (IA)	Nevada (NV)	Texas (TX)
California (CA)	Kansas (KS)	New Hampshire (NH)	Utah (UT)
Colorado (CO)	Kentucky (KY)	North Carolina (NC)	Vermont (VT)
Connecticut (CT)	Louisiana (LA)	North Dakota (ND)	Virginia (VA)
District of Columbia (DC)	Maine (ME)	Oklahoma (OK)	Washington (WA)
Florida (FL)	Massachusetts (MA)	Oregon (OR)	West Virginia (WV)
Georgia (GA)	Mississippi (MS)	Rhode Island (RI)	Wisconsin (WI)
Hawaii (HI)	Missouri (MO)	South Carolina (SC)	Wyoming (WY)
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)
			New Mexico (NM)

STATES WITH 'RESTRICTED' PREPAYMENT PENALTIES

State	PPP allowed when:	PPP Structure	No PPP allowed when:
Illinois (IL) (Cook County)	All of IL, If closed in the name of an individual and results in an APR <8%, or is Business Purpose Loan closed in a Corp or LLC; If Cook County, loan must also be > $250,000	Normal Rates	If closed in the name of an individual and is >8% APR; if in Cook County and the loan is < $250,000
Maryland (MD)	Maximum of 3 years PPP	2 months advance interest on the aggregate amount of all prepayments	Never
Michigan (MI)	Maximum of 3 years PPP	1% of balance prepaid	Never
Minnesota (MN)	Application date ≥ 08/01/2026, permitted only if the loan quali-fies: DSCR, no borrower, guar-antor, or co-signer occupancy, and seller does not continue to occupy the property after closing. 1st lien only.	Normal Rates	Never
New Jersey (NJ)	Closed in the name of a Corp (Inc.); does not include LLC	Normal Rates	Closed in name of individual or LLC
Ohio (OH)	≥ $116,356 (as of 01/01/2026; adjusts annually); Max 5 years	1% of original principal amount	Loan is < $116,356
Pennsylvania (PA)	> $329,411 for 1-2 Unit (as of 01/01/2026; adjusts annually), or any 3-4 or 5-8 Unit property	Normal Rates	Loan is ≤ $329,411 and for 1-2 Unit property

NonQM LPC Scenarios Base Price - LLPAs - Adjustments for Max Price = Net Price Net Price - LPC = Final Price with LPC
1. Scenario with Max Price of 102, LPC Comp of 2.750 After LPC Max Price would be 99.250 (102.000 - 2.750)
2. Scenario with Max Price of 102, LPC Comp of 2.000 After LPC Max Price would be 100.000 (102.000 - 2.000)
3. Scenario with Max Price of 100.000, LPC Comp of 1.000 After LPC Max Price would be 99.000 (100.000 - 1.000)
4. Scenario with Max Price of 102, LPC Comp of 1.000 After LPC Max Price would be 101.000 (102.000 - 1.000) Lender Credit of 1.000 would be paid to the Borrower

YSP (Yield Spread Premium)
Extra money that a Lender CAN pay to the Mortgage Broker / Originator or Borrower
LPC (Lender Paid Compensation)
Broker Compensation Comp Plan that was selected when signing Broker Package IE: 2.750 No Min No Max, that's paid by the Lender
BPC (Borrower Paid Compensation)
Broker Compensation Paid directly by the Borrower

Business Purpose LPC + YSP Scenarios
1. Business Purpose Sceario with Max Price of 102.000, LPC Comp of 1.500 Broker Requested YSP to Broker of 1.000 (Max YSP Available 2.000 due to Max Price of 102.000) After Broker YSP Max Price of 101.000 (102.000 - 1.000) After LPC Max Price of 99.500 (101.000 - 1.500)
2. Business Purpose Scenario with Max Price of 102.000, LPC Comp of 2.500 Broker Requested YSP to Broker of 2.000 (Max YSP Available 2.000 due to Max Price of 102.000) After Broker YSP Max Price 100.000 (102.000 - 2.000) After LPC Max Price of 97.500 (100.000 - 2.500)
3. Business Purpose Scenario with Max Price of 100.000, LPC Comp of 1.000 In this Scenario NO YSP available (Max YSP Available 0.000 due to Max Price of 100.000) After Broker YSP Max Price 100.000 (100.000 - 0.000) After LPC Max Price of 99.000 (100.000 - 1.000)
4. Business Purpose Scenario with Max Price of 102.000, LPC Comp of 1.500 Broker Requested YSP to Broker of 0.000 (Max YSP Available 2.000 due to Max Price of 102.000) After Broker YSP Max Price 102.000 (102.000 - 0.000) After LPC Max Price of 100.500 (102.000 - 1.500) Leftover YSP or Lender Credit of 0.500 will now be paid to the borrower