



Effective Date: Mon, May - 4 - 2026

Base Price		
30 Day Lock		
Rate	DSCR	DSCR 5-8
5.875	97.588	#N/A
5.999	98.338	#N/A
6.125	98.963	#N/A
6.250	99.400	#N/A
6.375	99.776	#N/A
6.499	100.276	#N/A
6.625	100.744	#N/A
6.750	101.182	#N/A
6.875	101.604	#N/A
6.999	102.010	96.875
7.125	102.385	97.250
7.250	102.760	97.750
7.375	103.135	98.125
7.499	103.479	98.750
7.625	103.791	99.250
7.750	104.072	99.500
7.875	104.354	99.750
7.999	104.635	100.250
8.125	104.916	100.500
8.250	105.197	100.750
8.375	105.479	101.000
8.499	105.760	101.375
8.625	106.010	101.750
8.750	106.260	102.000
8.875	106.510	102.375
8.999	106.760	102.500
9.125	107.010	102.875
9.250	107.135	103.125
9.375	107.260	103.500
9.499	107.385	103.875
9.625	107.510	104.125
9.750	107.635	104.375
9.875	107.760	104.625
9.999	107.885	104.875
10.125	108.010	105.125
10.250	108.135	105.375
10.375	108.260	105.625
10.499	108.385	105.875
10.625	108.510	106.125
10.750	108.635	106.375

Lock Term	LLPA
45 Day	(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 RISE TPO									
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+	1.275	1.150	1.025	1.000	0.625	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	0.500	0.250	(0.250)	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)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
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)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#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	(0.250)	(0.500)	
Cash Out Refi	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	#N/A	#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)	(1.000)	#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	0.000	
\$250,001-\$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
>\$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)	(1.000)	
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	
12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
24 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(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)	(1.000)	
24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	
36 Months PPP (5% Fixed)**	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125	
48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.375	
60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.625	

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	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	
ITIN	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	#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	Choose a Selection	#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
Loan Balance	Choose a Selection	#N/A
Purpose	Choose a Selection	#N/A
DSCR Cashout	Choose a Selection	0.000
Occupancy	Choose a Selection	0.000
Property Type	Choose a Selection	0.000
Loan Term	30Yr Fixed	0.000
Escrow	Escrow Not Waived	0.000
Prepayment Penalty	Choose a Selection	0.000
NJ - Title Vesting		0.000
State	Choose a Selection	0.000
Lock Term	30 Day	0.000
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		
Gross Rate Sheet Price (Prior to LLPAs)		
Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)		
Max YSP		
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

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

Max Price	State	LLPA
36-60 Months PPP	Georgia	(0.250)
>\$2,500,000	Illinois	(0.250)
80.01-90.00% LTV	Kansas	(0.250)
ITIN/Foreign National	New Jersey	(0.250)
Subord Financing	North Carolina	(0.250)
No PPP	Ohio	(0.250)
12 Months PPP	Terms	LLPA
24 Months PPP	15Yr Fixed	0.250
NJ Title Vested in LLC	30Yr Fixed	0.000
DSCR 5-8 Units	40Yr Fixed	(0.500)
	5/6 30Yr ARM	0.250
	5/6 40Yr ARM	(0.500)
	7/6 30Yr ARM	0.250
>\$2,500,000	7/6 40Yr ARM	(0.500)
ITIN/Foreign National	7.125	Terms
	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



Effective Date: Mon, May - 4 - 2026

Base Price		Core Flex RISE TPO					Core Flex Price Calculator		
30 Day Lock		Loan Level Pricing Adjustments					Inputs		
Rate	Full Doc	FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	Interest Rate →	Choose a Selection	Reset
7.000	94.500	640+	0.500	0.250	0.000	(0.250)	LTV Range	Choose a Selection	
7.125	94.875	620-639	0.250	0.000	(0.250)	(0.500)	FICO Range	Choose a Selection	FALSE
7.250	95.250	600-619	0.000	(0.250)	(0.500)	(0.750)	Program		0.000
7.375	95.625	580-599	(0.500)	(0.750)	(1.000)	(1.500)	Reserves	Choose a Selection	0.000
7.500	96.000	540-579	(0.750)	(0.875)	(1.250)	(1.750)	Payment History	Choose a Selection	#N/A
7.625	96.375	500-539	(1.000)	(1.125)	(1.500)	(2.000)	Credit Events	Choose a Selection	#N/A
7.750	96.750						Doc Type	Full Doc	0.000
7.875	97.125						Additional Adjs	None in this Dropdown	0.000
8.000	97.500						Citizenship	Choose a Selection	#N/A
8.125	97.875						DTI	Choose a Selection	#N/A
8.250	98.250						Loan Balance	Choose a Selection	#N/A
8.375	98.625						Purpose	Choose a Selection	#N/A
8.500	99.000						Occupancy	Primary	0.000
8.625	99.250						Property Type	Choose a Selection	#N/A
8.750	99.500						Loan Term	30YR Fixed	0.000
8.875	99.750						Escrow	Choose a Selection	0.000
9.000	100.000						Prepayment Penalty		0.000
9.125	100.250						NJ - Title Vesting		0.000
9.250	100.500						State	Choose a Selection	#N/A
9.375	100.750						Lock Term	Choose a Selection	#N/A
9.500	101.000						Buydown	Choose a Selection	0.000
9.625	101.250						Subordinate Financing	Choose a Selection	0.000
9.750	101.500						Possible Eligibility Issue	Choose a Selection	0.000
							State Tier Adjustment	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		#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 99.000, may be paid to borrower on all loans		
							Calculator does not verify eligibility. Please use in conjunction with product matrix.		

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

Max Price
99.000

Terms
30 Year Fixed Only

Allowable Fees
Click Here

Purpose		<=50	50.01-55	55.01-60	60.01-65
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		<=50	50.01-55	55.01-60	60.01-65
\$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		<=50	50.01-55	55.01-60	60.01-65
Warrantable Condo		0.000	0.000	0.000	0.000
2-4 Units		(0.250)	(0.250)	(0.250)	(0.250)

Payment History		<=50	50.01-55	55.01-60	60.01-65
0x30x12		0.000	0.000	0.000	0.000
1x30x12		(0.500)	(0.500)	(0.500)	#N/A

Other		<=50	50.01-55	55.01-60	60.01-65
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 - Applies 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 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	