

August Special		
25 Bps	NonQm Select & Core (Incl DSCR 5-8)	



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Distribution Date 8/7/2026 7:10

Effective Date: Fri, August - 7 - 2026

Base Price		
30 Day Lock		
Rate	Full Doc	Alt Doc
6.125	98.538	98.238
6.250	99.076	98.776
6.375	99.576	99.276
6.499	100.013	99.713
6.625	100.411	100.111
6.750	100.802	100.502
6.875	101.185	100.885
6.999	101.560	101.260
7.125	101.927	101.627
7.250	102.286	101.986
7.375	102.638	102.338
7.499	102.982	102.682
7.625	103.318	103.018
7.750	103.646	103.346
7.875	103.966	103.666
7.999	104.247	103.947
8.125	104.497	104.197
8.250	104.747	104.447
8.375	104.997	104.697
8.499	105.247	104.947
8.625	105.497	105.197
8.750	105.685	105.385
8.875	105.872	105.572
8.999	106.060	105.760
9.125	106.247	105.947
9.250	106.435	106.135
9.375	106.622	106.322
9.499	106.810	106.510
9.625	106.997	106.697
9.750	107.185	106.885
9.875	107.310	107.010
9.999	107.435	107.135
10.125	107.560	107.260
10.250	107.685	107.385
10.375	107.810	107.510
10.499	107.935	107.635
10.625	108.060	107.760
10.750	108.185	107.885

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 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 Payout is 5% penalty on Current Balance for the duration of the Pre-Pay Term **

NonQM 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	85.01-90
780+	0.875	0.625	0.625	0.625	0.500	0.225	(0.500)	(1.625)	(3.525)
760-779	0.650	-0.588	-0.588	0.500	0.375	0.125	(0.625)	(2.125)	(3.775)
740-759	0.588	0.500	0.500	0.375	0.125	(0.375)	(0.875)	(2.375)	(4.025)
720-739	0.500	0.375	0.375	0.125	(0.250)	(0.600)	(1.150)	(3.125)	(4.525)
700-719	0.125	(0.125)	(0.125)	(0.500)	(0.625)	(1.125)	(2.025)	(3.875)	(5.275)
680-699	(0.125)	(0.250)	(0.350)	(0.625)	(1.125)	(1.750)	(3.050)	(4.875)	#N/A
660-679	(0.625)	(0.625)	(0.500)	(0.875)	(1.375)	(2.725)	(4.000)	#N/A	#N/A
640-659	(1.375)	(1.500)	(1.750)	(2.000)	(2.250)	(3.875)	(4.900)	#N/A	#N/A
620-639	(2.500)	(2.500)	(2.625)	(2.775)	(3.275)	(4.775)	(5.875)	#N/A	#N/A
600-619	(3.000)	(3.250)	(3.500)	(3.750)	(4.250)	(5.625)	(6.625)	#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	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	(1.500)	#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)	(1.000)	(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)	#N/A	#N/A
Cash Out Refi	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.500)	#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	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)	(1.000)	#N/A	#N/A	#N/A
Loan Amount									
<\$150,000	(0.500)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.250)	(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)	(0.375)	(0.500)	#N/A	#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	0.000
3-4 Units	(0.125)	(0.125)	(0.250)	(0.250)	(0.500)	(0.625)	#N/A	#N/A	#N/A
Prepayment Penalty									
No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A	#N/A
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#N/A	#N/A	#N/A
12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A
24 Months PPP*	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.750)	(0.750)	#N/A
36 Months PPP*	0.250	0.125	0.125	0.125	0.125	0.125	0.063	0.063	4.000
48 Months PPP*	0.375	0.250	0.250	0.250	0.250	0.250	0.125	#N/A	#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	#N/A	#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 FIX	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
Interest Only 40Yr or ARM (30&40Yr)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(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	(1.125)	(0.250)	(0.250)	(0.250)	(0.500)	(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)	(3.000)
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	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	(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	FALSE	
Reserves	Choose a Selection	0.000	
Payment History	0x30x12		
Credit Events	NONE	0.000	
Doc Type	Choose a Selection	0.000	
Additional Ads	Choose a Selection	FALSE	
Citizenship	Choose a Selection	0.000	
DTI	Choose a Selection	0.000	
Loan Balance	Choose a Selection	FALSE	
Purpose	Choose a Selection	FALSE	
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	FALSE	
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		#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	
*YSP allowed up to 102.00%, may be paid to borrower on all Loans, or to Broker on Business Purpose Loans only			
*YSP & Lender Credit are not applicable to DSCR S-1 Unit			
*YSP requests must be sent via e-mail to the Lockbox, AZ and AH			
Calculator does not verify eligibility.			
Please use in conjunction with product matrix.			
Max Price		Terms	Caps
Owner/2nd Home	102.000	5/6 ARM	2/1s
>\$2,500,000	101.000	7/6 ARM	5/1s
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	102.500	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	6.625	7/6 30YR ARM	0.250
ITIN/Foreign National	7.375	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, MI, 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: Fri, August - 7 - 2026

Base Price		
30 Day Lock		
Rate	DSCR	DSCR 5-8
8.425	98.463	#N/A
8.250	98.900	#N/A
8.375	99.276	#N/A
8.499	99.776	#N/A
8.625	100.244	#N/A
8.750	100.682	#N/A
8.875	101.104	#N/A
8.999	101.510	96.675
7.125	101.885	97.050
7.250	102.260	97.550
7.375	102.635	97.925
7.499	102.979	98.550
7.625	103.291	99.050
7.750	103.572	99.300
7.875	103.854	99.550
7.999	104.135	100.050
8.125	104.416	100.300
8.250	104.697	100.550
8.375	104.979	100.800
8.499	105.260	101.175
8.625	105.510	101.550
8.750	105.760	101.800
8.875	106.010	102.175
8.999	106.260	102.300
9.125	106.510	102.675
9.250	106.635	102.925
9.375	106.760	103.300
9.499	106.885	103.675
9.625	107.010	103.925
9.750	107.135	104.175
9.875	107.260	104.425
9.999	107.385	104.675
10.125	107.510	104.925
10.250	107.635	105.175
10.375	107.760	105.425
10.499	107.885	105.675
10.625	108.010	105.925
10.750	108.135	106.175

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	<=59	59.01-55	55.01-50	50.01-45	45.01-40	40.01-35	35.01-30
780+	1.375	1.150	1.025	1.000	0.750	0.550	(2.500)
760-779	1.150	1.000	1.000	0.850	0.500	0.425	(2.750)
740-759	1.000	0.875	0.875	0.713	0.400	0.213	(3.000)
720-739	0.875	0.750	0.750	0.650	0.025	(0.100)	(3.500)
700-719	0.650	0.375	0.125	0.025	(0.250)	(1.000)	(2.625)
680-699	0.250	(0.125)	(0.125)	(0.250)	(0.850)	(1.500)	(3.375)
660-679	(0.250)	(0.250)	(0.750)	(1.250)	(1.975)	(2.600)	#N/A
640-659	(0.900)	(1.250)	(1.650)	(1.875)	(2.875)	(3.625)	#N/A
620-639	(2.000)	(2.250)	(2.400)	(2.875)	(3.625)	#N/A	#N/A

Program							
SELECT - DSCR	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
Core DSCR (+1.00)	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)	#N/A	#N/A
No Ratio DSCR - < 0.75	(3.000)	(3.000)	(3.000)	(3.000)	#N/A	#N/A	#N/A
DSCR Fusion (DSCR + Asset Util)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#N/A
Purpose							
Purchase	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
Cash Out Refi	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	#N/A	#N/A
Rate Term Refi FICO < 680	(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)	#N/A	#N/A

Loan Amount							
<\$150,000	(0.250)	(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	(0.250)
\$250,001-\$1,000,000	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
>\$1,500,000	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)	(0.500)	#N/A
>\$2,500,000	(0.375)	(0.375)	(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
>\$3,500,000	(2.000)	(2.250)	(2.500)	(3.000)	#N/A	#N/A	#N/A

Property/Units							
NW Condo	(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)	(0.625)	(0.750)	#N/A
2 Units	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)	#N/A

Prepayment Penalty							
No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#N/A
12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
24 Months PPP*	(0.250)	(0.250)	(0.250)	(0.250)	(0.750)	(0.750)	(0.750)
36 Months PPP*	0.250	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	0.125
60 Months PPP*	0.750	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)
24 Months PPP (5% Fixed)**	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)
36 Months PPP (5% Fixed)**	0.375	0.375	0.375	0.375	0.375	0.375	0.375
48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425
60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750

Other							
Interest Only 30Yr FIX	(0.375)	(0.375)	(0.375)	(0.375)	(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)	#N/A
Escrow Waived	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)	#N/A	#N/A
Foreign National	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	#N/A	#N/A
Subordinate Financing	(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
1x30x12	(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)	#N/A
1x36x6	(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

Credit Events							
12 Months	(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)
36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)
48 Months	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	25.00
Reserves	Choose a Selection	0.000
Payment History	0x30x12	25.00
Credit Events	NONE	0.000
Doc Type	Choose a Selection	0.000
Additional Adjs	Choose a Selection	25.00
Citizenship	Choose a Selection	0.000
Loan Balance	Choose a Selection	25.00
Purpose	Choose a Selection	25.00
DSCR Cashout	Choose a Selection	0.000
Occupancy	Choose a Selection	0.000
Property Type	Choose a Selection	0.000
Loan Term	30Yr Fixed	25.00
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	
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		#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
**YSP allowed up to 102.500, may be paid to borrower on all loans, or to Servicer of 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	102.500	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	
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	6.625	7/6 40Yr ARM	(0.500)
ITIN/Foreign National	7.375	Terms	
		5/6 ARM	21/15
		7/6 ARM	5/1/5
		Floor	Margin
		Index	6 Month SOFR
		Reset	6 Months
		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, 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

