October Specials

Specials cannot be combined

25 Bps	30 Yr ARM NonQM Loans (Incl DSCR 5-8)
50 Bps	40 Yr Fixed Rate NonQM Loans (Incl DSCR 5-8)
25 Bps	All 3 Yr+ Prepayment Penalties (Incl DSCR 5-8)

Distribution Date 10/16/2026 6:50

RISE TPO

19000 MacArthur Blvd, Suite 200

Irvine, CA 92612

Effective Date: **Fri, October - 16 - 2026**

Base Price

30 Day Lock

Rate	Full Doc	Alt Doc
6.375	96.226	95.926
6.499	96.726	96.426
6.625	97.226	96.926
6.750	97.726	97.426
6.875	98.163	97.863
6.999	98.601	98.301
7.125	99.038	98.738
7.250	99.444	99.144
7.375	99.819	99.519
7.499	100.194	99.894
7.625	100.538	100.238
7.750	100.851	100.551
7.875	101.163	100.863
7.999	101.476	101.176
8.125	101.757	101.457
8.250	102.038	101.738
8.375	102.319	102.019
8.499	102.569	102.269
8.625	102.819	102.519
8.750	103.069	102.769
8.875	103.319	103.019
8.999	103.569	103.269
9.125	103.819	103.519
9.250	104.069	103.769
9.375	104.319	104.019
9.499	104.569	104.269
9.625	104.757	104.457
9.750	104.944	104.644
9.875	105.132	104.832
9.999	105.319	105.019
10.125	105.507	105.207
10.250	105.694	105.394
10.375	105.882	105.582
10.499	106.007	105.707
10.625	106.132	105.832
10.750	106.257	105.957

Lock Term	LLPA
45 Day	(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

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 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+	0.625	0.375	0.375	0.375	0.250	0.225	(0.375)	(1.375)	(3.025)
760-779	0.400	0.338	0.343	0.250	0.125	0.125	(0.500)	(1.875)	(3.275)
740-759	0.338	0.250	0.250	0.125	0.125	(0.375)	(0.750)	(2.125)	(3.525)
720-739	0.250	0.125	0.125	0.125	(0.250)	(0.600)	(1.025)	(2.875)	(4.025)
700-719	0.125	(0.125)	(0.125)	(0.500)	(0.625)	(1.125)	(1.900)	(3.625)	(4.775)
680-699	(0.125)	(0.250)	(0.350)	(0.625)	(1.125)	(1.750)	(2.925)	(4.625)	#N/A
660-679	(0.625)	(0.625)	(0.500)	(0.875)	(1.375)	(2.725)	(3.875)	#N/A	#N/A
640-659	(1.375)	(1.500)	(1.750)	(2.000)	(2.250)	(3.875)	(4.775)	#N/A	#N/A
620-639	(2.500)	(2.500)	(2.625)	(2.775)	(3.275)	(4.775)	(5.750)	#N/A	#N/A
600-619	(3.000)	(3.250)	(3.500)	(3.750)	(4.250)	(5.625)	(6.500)	#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)	(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	0.000	(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)	(0.750)	(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 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)	(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	(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	#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
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	0.000
Escrow	Escrow Not Waived	0.000
Prepayment Penalty	Choose a Selection	0.000
NJ - Titte 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 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		***101.500***
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**	

Extensions/Concession

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	101.500	5/6 ARM	2/1/5
>$2,500,000	100.500	7/6 ARM	5/1/5
80.01-90.00% LTV	100.500	Floor	Margin
ITIN/Foreign National	100.000	Index	6 Month SOFR
Subord Financing	100.000	Reset	6 Month
No PPP	100.000	Margin	4.000
12 Months PPP	101.000	**Terms**	**LLPA**
24 Months PPP	101.500	15YR Fixed	0.250
36-60 Months PPP	102.000	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	6.990	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, 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**

October Specials	
Specials cannot be combined	
25 Bps	30 Yr ARM NonQM Loans (Incl DSCR 5-8)
50 Bps	40 Yr Fixed Rate NonQM Loans (Incl DSCR 5-8)
25 Bps	All 3 Yr+ Prepayment Penalties (Incl DSCR 5-8)

RISE TPO

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

Effective Date: Fri, October - 16 - 2026

Base Price

30 Day Lock		
Rate	DSCR	DSCR 5-8
6.375	95.851	#N/A
6.499	96.413	#N/A
6.625	96.913	#N/A
6.750	97.413	#N/A
6.875	97.913	#N/A
6.999	98.413	#N/A
7.125	98.913	#N/A
7.250	99.413	94.600
7.375	99.788	94.975
7.499	100.163	95.600
7.625	100.538	96.100
7.750	100.913	96.350
7.875	101.226	96.600
7.999	101.538	97.100
8.125	101.851	97.350
8.250	102.163	97.600
8.375	102.476	97.850
8.499	102.726	98.225
8.625	102.976	98.600
8.750	103.226	98.850
8.875	103.476	99.225
8.999	103.726	99.350
9.125	103.976	99.725
9.250	104.226	99.975
9.375	104.476	100.350
9.499	104.601	100.725
9.625	104.726	100.975
9.750	104.851	101.225
9.875	104.976	101.475
9.999	105.101	101.725
10.125	105.226	101.975
10.250	105.351	102.225
10.375	105.476	102.475
10.499	105.601	102.725
10.625	105.726	102.975
10.750	105.851	103.225

Lock Term	LLPA
45 Day	(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

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+	1.125	0.900	0.775	0.750	0.750	0.550	(0.500)	(2.250)
760-779	0.900	0.750	0.750	0.700	0.500	0.425	(0.750)	(2.500)
740-759	0.750	0.625	0.625	0.600	0.400	0.213	(0.875)	(2.750)
720-739	0.625	0.500	0.500	0.500	0.025	(0.100)	(1.750)	(3.250)
700-719	0.500	0.375	0.125	0.025	(0.250)	(1.000)	(2.500)	#N/A
680-699	0.250	(0.125)	(0.125)	(0.250)	(0.850)	(1.500)	(3.250)	#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)	0.375	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	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)	(1.750)	#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)	#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 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	0.000	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	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	#N/A
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	#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		State	LLPA
36-60 Months PPP	102.000	Georgia	(0.250)
>$2,000,000	100.250	Illinois	(0.250)
>$2,500,000	100.000	Kansas	(0.250)
80.01-90.00% LTV	100.500	New Jersey	(0.250)
ITIN/Foreign National	100.000	North Carolina	(0.250)
Subord Financing	100.000	Ohio	(0.250)
No PPP	100.000	**Terms**	**LLPA**
12 Months PPP	101.000	15YR Fixed	0.250
24 Months PPP	101.500	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	6.990	7/6 40YR ARM	(0.500)
ITIN/Foreign National	7.375	**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)

Max Price

99.500

Terms

30 Year Fixed Only

Allowable Fees

Click Here

Core Flex RISE TPO

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

Core Flex 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.