

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation*

Effective Date: Tue, April - 1 - 2025

Product Matrix

Effective Date: Tue, April - 1 - 2025									
	Non QM Program Pri	cina			С	alculator		lculator does not verify eligibility.	
		-····g						se in conjunction with product matrix	
						Inputs	Wholesale Rateshee	t Tue, April -	
Base Rate / Base Price		FICO/LTV Price Adjustments			Interest Rate →	Choose a Selection	Reset		Tax Returns
Rate Full Doc Alt Doc DSCR			i.01-80 80.01-85 85.01-90	90.01-95	LTV Range	Choose a Selection			1099 Only
5.875			0.125 -1.500 -3.250		FICO Range	Choose a Selection	#N/A		Asset Utilization Only
5.999			0.375 -1.750 -3.500		Grade	Choose a Selection	0.000		Asset Utilization W/ Full Doc
6.125			0.500 -2.000 -3.750		Doc Type	Choose a Selection			VOE
6.250			1.000 -2.500 -4.250		Additional Adjs	Choose a Selection	0.000		
6.375 98.500 98.500			1.500 -3.250 -5.000		Citizenships	Choose a Selection	#N/A		Alt Doc Column Includes
6.499 99.000 99.000 99.000			2.500 -4.250		DTI	Choose a Selection	0.000		12 Bank Statements
6.625 99.250 99.250 99.500			3.250		Loan Balance	Choose a Selection	0.000		12 or 24 CPA P&L
6.750 99.500 99.500 99.750			4.250		Purpose	Choose a Selection	0.000		Asset Utlization W/ Bank Stmt
6.875 99.750 99.750 100.000			5.250		Occupancy	Choose a Selection	#N/A April NonQM SPI	CIAL ovement on all NonQM	
6.999 100.250 100.250 100.500	600-619 -2.500	-2.750 -3.250 -3.750 -5.250 -	6.250		Property Type	Choose a Selection	0.000 AC bbin-	overnent on all NonQivi	
7.125 100.500 100.500 100.750					Loan Term	30YR Fixed	0.000 Can be combine	D WILLI SELECT	DSCR/No Ratio Column Includes
7.250 100.750 100.750 101.000					Escrow	Escrow Not Waived	0.000		DSCR
7.375 101.000 101.000 101.250					Prepayment Penalty	Choose a Selection	#N/A		
7.499 101.250 101.250 101.500					NJ - Title Vesting		0.000		No Ratio
7.625 101.500 101.500 101.750	Loan Level Price Adjustments	Grades	Loan Term		State	Choose a Selection	0.000		
7.750 101.750 101.750 102.000	LLPA	Select Standard 1,000	15YR Fixed	0.250	Lock Term	30 Day	0.000		
7.875 102.000 102.000 102.250	DTI >45% - All Doc Types 0.000	A+ 0.250	30YR Fixed	0.000	Buydown	No	0.000		
7.999 102.500 102.500 102.750	DTI ≥50% - All Doc Types -0.500	A -1.250	30YR IO Fixed	-0.500	Subordinate Financing	No	0.000		
8.125 102.750 102.750 103.000	ITIN -1.500	B -1.750	40YR Fixed	-0.500		Not Applicable	0.000		
			40YR IO Fixed			Not Applicable	0.000		W5: 1 0 :
8.250 103.000 103.000 103.250		C -2.250	5/6 30YR ARM	-0.750				culator does not verify eligibility.	*** Extension Cost
8.375 103.250 103.250 103.500 8.499 103.500 103.500 103.750		Select - DSCR 1.000 DSCR (≥1.20) 0.000	5/6 30YR IO ARM	0.000	Total	Not Applicable	0.000 Ca	iculator does not verify eligibility.	
			5/6 30YR IO ARM 5/6 40YR ARM	-1.000	Gross Rate Sheet Pr	ion (Dries to LLDAs)		se in conjunction with product matrix	Temporary Guidance See Below Extension Cost
8.625 103.750 103.750 104.000		DSCR (≥1.00) 0.000		-0.500		(*)	#N/A		
8.750 104.000 104.000 104.250	0.000	No Ratio (0.75-0.99) -2.000	7/6 30YR ARM	0.000	Net Price: Rate Sheet - LLI		Minimum Rate		All Rates @ 2 bps / day
8.875 104.250 104.250 104.500	Debt Consol. >70% LTV -0.500		7/6 30YR IO ARM	-1.000	Max		0.000		Extension Cost
8.999 104.750 104.750 105.000	Debt Consol. ≤ 70% LTV -0.250	Lock Days	7/6 40YR ARM	-0.500	Final Pr	rice →	#N/A		Current lock extension costs/policies apply to all
9.125 105.000 105.000 105.250	Cash-Out >70% LTV -1.000	15 Day 0.000	· · · · · ·						active locks, regardless of lock date
9.250 105.250 105.250 105.500	Cash-Out ≤ 70% LTV -0.500	30 Day 0.000	Max Price						active locks, regardless or lock date
9.375 105.500 105.500 105.750	Cash-Out/Debt Consol. FICO < 680 -0.500	45 Day -0.250	Owner Occ/Sec Home	101.000	Borrow	er Paid Comp Only			All 45 day locks are at a 25bp cost and are eligible for
9.499 105.750 105.750 106.000	2 Units 0.000	60 Day -0.500	No PPP-States not allowed	100.000	"YSP allowed up to 101, may be paid	d to borrower on all Loans, or to Broker of turpose Loans only	on Business		up to 15 days of extensions at cost
9.625 106.000 106.000 106.250	3-4 Units -0.500		No PPP-States that allow	100.000	1	urpose coans only			All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions
9.750 106.250 106.250 106.500		Min Rate	1YR PPP	101.000					eligible for Lock Extensions
9.875 106.500 106.500 106.750	Second Home -0.500	>\$2,000,000 6.625	2YR PPP	101.000					
9.999 106.750 106.750 107.000	No PPP-States not allowed -1.500		3YR PPP	101.000					
10.125 107.000 107.000 107.250	No PPP-States that allow -3.000		4YR PPP	101.000					
10.250 107.250 107.250 107.500	12 Months PPP -1.000	Allowable Fees	5YR PPP	101.000					
10.375 107.500 107.500 107.750	24 Months PPP -0.500	Click Here	>\$2.500.000	100.500					
10.499 107.750 107.750 108.000	36 Months PPP 0.250		80.01-90.00% LTV	101.000	/			LAIMER***	
10.625 108.000 108.000 108.250	48 Months PPP 0.500		ITIN/Foreign National	101.000	JET Advan	ntageMortgage		ien mortgages only ildance, please contact your	
10.750 108.250 108.250 108.500	60 Months PPP 0.750	Terms Caps Floor	Subordinate Financing	100,000	And the second		Accoun	Executive	
10.875 108.500 108.500 108.750	Escrow Waived -0.250	EVE 4 D14 0 0 14 15	NJ Title Vested In LLC	100.000				Executive	
10.999 108.750 108.750 109.000	NW Condo -1.000	7/6 ARM 5/1/5 Margin					nt Penalties Allowed		
11.125 109.000 109.000 109.250	<\$150,000 -1.000	Index 6mo SOFR	L		Aria			ssouri	
100.000 100.000	\$150,000-\$1,000,000 0.000	Reset Frequency 6 Mo	Floor Price		Alab			intana	
	>\$1,000,000 0.250	o mo	NC Floor Price	99.750	Arka	ornia		braska evada	
Non QM Prelocks	>\$1.500,000 0.000		ARM Margins	00.100		orado		Carolina	
Tron Quit i Clouis	>\$2,000,000 0.000		Occupancy	Margin	Conne			Dakota	
	>\$2,000,000 -0.250 >\$2,500,000 -0.500			4.000	District of	f Columbia		ahoma	
		Temporary Guidance See Below Extension Cost	Primary Home		Flo	rida		egon	
	>\$3,000,000 -1.000		Second Home	4.000	Geo	orgia	South	Carolina	
Non-QM Pre-Locks may be locked for 30 or 45 days 30 day Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost	>\$3,500,000 -1.500	All Rates @ 2 bps / day	Investment Home	4.000		waii		n Dakota	
All Non-QM Pre-Locks must be Submittal Completed/Submitted within 10 days	>\$4,000,000 -1.500	Extension Cost				aho		nessee	
Lock will be cancelled		Current lock extension costs/policies apply to all	APRIL NON-QM SPI	ECIAL		iana		exas	
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extension	Purchase 0.000	active locks, regardless of lock date			Kar	wa			
at cost	Subordinate Financing -0.500	All 45 day locks are at a 25bp cost and are				tucky	Mar	rginia hington	
All 60 day locks are at a 50bp cost and are not eligible for lock extensions	NOO & 2nd Home >75% LTV -0.500	eligible for up to 15 days of extensions at cost All 60 day locks are at a 50bp cost and are not	25 BPS Price Improvement on	nt NonOM	Loui	siana	Wes	Virginia	
All Non-QM locks that expire will be subject to a 25bp Relock Fee and Worse Ca	e Full/Alt NOO & 2nd Home ≤75% LTV -0.250	All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions	"Can be combined with SEI		Ma	ine	Wi	consin	
Pricing	1	wywe or LUCK EXISTENCE			Massac		Wy	oming	
	1	1			Missi				
							Penalties Allowed		
	State, DSCR Only	•			Alas				
<u> </u>	Georgia -0.250		Lender Credi	t		ons for business purpose loans or	New H	ampshire	
	Illinois -0.250				maximum PP charge is so lo	w there's no market for them			
	Kansas -0.250		1% Max Lender Credit can be utilized for closing costs EXCEPT Broker Compensation		Delaware		New Mexico		
	New Jersey -0.250		*YSP allowed up to 101 may be paid	*YSP allowed up to 101 may be paid to borrower on		Minnesota			
		-0.250		all Loans, or to Broker on Business Purpose Loans		11111			
	North Carolina -0.250		only	DOOD F		States with "Restricted	1" Prepayment Penalties		
			"YSP & Lender Credit are not Applic 8 Units	non ID DOUR D	States	PPP Allowed When:	PPP Structures	No PPP Allowed When:	
						All of IL: If closed in the name of			
						an individual and rate < 8% APR			
								If closed in the name of an	
			PPP Requireme	ents		or is a Business Purpose Loan &			
			PPP Requireme	ents	*Illinois / Cook County	or is a Business Purpose Loan & closed in a Corporation, or LLC.	Normal Rates	individual and Rate is => 8% APR,	
			PPP Requireme	ents	*Illinois / Cook County	closed in a Corporation, or LLC. **if in Cook County must also be	Normal Rates	individual and Rate is = > 8% APR, **if in Cook County < \$250K	
			3 Year PPP Required on NOO	>80% LTV	*Illinois / Cook County	closed in a Corporation, or LLC.	Normal Rates		
			3 Year PPP Required on NOO 6 Months interest on 80% of the Or	>80% LTV	*Illinois / Cook County	closed in a Corporation, or LLC. **if in Cook County must also be	Normal Rates		
			3 Year PPP Required on NOO	>80% LTV		closed in a Corporation, or LLC. **if in Cook County must also be >\$250k	2 months advance interest on the aggregate amount of all	**if in Cook County < \$250K	
			3 Year PPP Required on NOO 6 Months interest on 80% of the Or	>80% LTV	*Illinois / Cook County Maryland	closed in a Corporation, or LLC. **if in Cook County must also be	2 months advance interest on the aggregate amount of all prepayments made in a 12-		
			3 Year PPP Required on NOO 6 Months interest on 80% of the Or	>80% LTV		closed in a Corporation, or LLC. **if in Cook County must also be >\$250k	2 months advance interest on the aggregate amount of all prepayments made in a 12- month period which exceed 1/3	**if in Cook County < \$250K	
			3 Year PPP Required on NOO 6 Months interest on 80% of the Or	>80% LTV	Maryland	closed in a Corporation, or LLC. **if in Cook County must also be >\$250k Maximum of 3 years	2 months advance interest on the aggregate amount of all prepayments made in a 12- month period which exceed 1/3 of the amount of the loan	**If in Cook County < \$250K	
			3 Year PPP Required on NOO 6 Months interest on 80% of the Or	>80% LTV		closed in a Corporation, or LLC. **if in Cook County must also be >\$250k Maximum of 3 years Maximum of 3 years	2 months advance interest on the aggregate amount of all prepayments made in a 12- month period which exceed 1/3	**If in Cook County < \$250K Never Never	
			3 Year PPP Required on NOO 6 Months interest on 80% of the Or	>80% LTV	Maryland Michigan	closed in a Corporation, or LLC. **If in Cook County must also be >\$250k Maximum of 3 years Maximum of 3 years Closed in name of Corp (Inc.)	2 months advance interest on the aggregate amount of all prepayments made in a 12-month period which exceed 1/3 of the amount of the loan 1% of balance prepaid	**If in Cook County < \$250K	
			3 Year PPP Required on NOO 6 Months interest on 80% of the Or	>80% LTV	Maryland	closed in a Corporation, or LLC. **if in Cook County must also be >\$250k Maximum of 3 years Maximum of 3 years	2 months advance interest on the aggregate amount of all prepayments made in a 12- month period which exceed 1/3 of the amount of the loan	**If in Cook County < \$250K Never Never	
			3 Year PPP Required on NOO 6 Months interest on 80% of the Or	>80% LTV	Maryland Michigan	closed in a Corporation, or LLC. **If in Cook County must also be >\$250k Maximum of 3 years Maximum of 3 years Closed in name of Corp (Inc.)	2 months advance interest on the aggregate amount of all prepayments made in a 12-month period which exceed 1/3 of the amount of the loan 1% of balance prepaid	**If in Cook County < \$250K Never Never	
			3 Year PPP Required on NOO 6 Months interest on 80% of the Or	>80% LTV	Maryland Michigan New Jersey	closed in a Corporation, or LLC. **If in Cook County must also be >\$250k Maximum of 3 years Maximum of 3 years Closed in name of Corp (inc.) *does NOT include LLC	2 months advance interest on the aggregate amount of all prepayments made in a 12-month period which exceed 173 of the amount of the loan 1% of balance prepaid Normal Rates	**If in Cook County < \$250K Never Never Closed in name of individual or LLC	