\sim			Wholesale Ratesheet					
BROKERSCHOICE	19000 MacArthur Blvd, Suite Irvine, CA 92612	Suite 200 30 Day Lock Period Period Borrower Paid Compensation* Effective Date: Tue, July - 8 - 2025		Lock Reques		est Product Matrix		
	NonQM Program Pricing		100, 0019 - 0 - 2020	NonQM P	rice Calculator	Calculator d Please use in con	oes not verify eligibility. junction with product matrix.	
Base Rate / Base Price	F	CO/LTV Price Adjustments		Interest Rate →	Choose a Selection	Wholesale Ratesheet	Tue, July - 8 - 2025	5 Full Doc Column Includes Tax Returns
Rate Full Doc Alt Doc DSCR DSCR 5-8 Units 6.250	<=50 50.01-6	0 60.01-65 65.01-70 70.01-75 75.01-80 0.500 0.375 0.125 -0.125	80.01-85 85.01-90 90.01-95 -1.500 -2.750	LTV Range FICO Range	Choose a Selection #N	VA.		1099 Only Asset Utilization Only
6.375	760-779 0.500 0.500	0.375 0.250 0.000 -0.375	-1.750 -3.000	Program	Core 0.0			Asset Utilization W/ Full Doc
6.499 98.250 98.250 6.625 98.750 98.750 98.500		0.250 0.000 -0.375 -0.500 0.000 -0.375 -0.500 -1.000		Reserves Payment History	Choose a Selection 0.0 Choose a Selection 0.0			VOE
6.750 99.000 99.000 99.000 6.875 99.250 99.250 99.250		-0.375 -0.500 -1.000 -1.500 -0.500 -1.000 -1.500 -2.500	-3.250 -4.500 -4.250	Credit Events Doc Type	36 Months -0.2 Choose a Selection	250		Alt Doc Column Includes 12 Bank Statements
6.999 99.750 99.750 99.750	660-679 -0.500 -0.500	-1.000 -1.500 -2.250 -3.250	-4.250	Additional Adjs	Choose a Selection 0.0			12 or 24 CPA P&L
7.125 100.000 100.000 100.000 7.250 100.250 100.250 100.250	640-659 -1.000 -1.250 620-639 -1.750 -2.000	-1.750 -2.250 -3.250 -4.250 -2.500 -3.000 -4.250 -5.250		Citizenships DTI	Choose a Selection #N Choose a Selection 0.0	00		Asset Utlization W/ Bank Stmt
7.375 100.500 100.500 100.500 7.499 100.750 100.750 100.750 97.500	600-619 -2.500 -2.750	-3.250 -3.750 -5.250 -6.250		Loan Balance Purpose	Choose a Selection 0.0 Choose a Selection 0.0			DSCR/No Ratio Column Includes
7.625 101.000 101.000 101.000 97.750				Occupancy	Choose a Selection #N			DSCR/No Ratio Column Includes
7.750 101.250 101.250 101.250 98.000 7.875 101.500 101.500 101.500 98.250	-			Property Type Loan Term	Choose a Selection 0.0 30YR Fixed 0.0	00 25 BPS Price Improvement or	n all NonQM	No Ratio
7.999 102.000 102.000 102.000 98.750	Loan Level Price Adjustments	Program	Loan Term	Escrow	Escrow Not Waived 0.0		T, EXCLUDES DSCK 5-8	
8.125 102.250 102.250 102.250 99.000 8.250 102.500 102.500 102.500 99.250	DTI >45% - All Doc Types 0.000	SELECT 0.500 Core 0.000	15YR Fixed 0.250 30YR Fixed 0.000	Prepayment Penalty NJ - Title Vesting	No PPP "See PPP Section" #N 0.0	/A 00		
8.375 102.750 102.750 102.750 99.500 8.499 103.000 103.000 103.000 99.750	DTI ≥50% - All Doc Types -0.500 ITIN -1.500	SELECT - DSCR 0.500 Core DSCR (≥1.20) 0.000	30YR IO Fixed -0.500 40YR Fixed -0.500	State Lock Term	Choose a Selection 0.0 30 Day 0.0	00		
8.625 103.250 103.250 103.250 100.000	VOE Only -0.250	Core DSCR (≥1.00) 0.000	40YR IO Fixed -0.750	Lock Term Buydown	No 0.0	00		*** Extension Cost
8.750 103.500 103.500 103.500 100.250 8.875 103.750 103.750 103.750 100.500	1099 Only -0.250 Asset Utilization -0.250	Sub1 DSCR (0.75-0.99) -2.000 No Ratio DSCR - < 0.75 -3.000	5/6 30YR ARM 0.000 5/6 30YR IO ARM -1.000	Subordinate Financing	No 0.0 Not Applicable 0.0			
8.999 104.250 104.250 104.250 101.000	P&L w/ Bk Stmt -0.250		5/6 40YR ARM -0.500		Not Applicable 0.0	00		Temporary Guidance See Below
9.125 104.500 104.500 104.500 101.250 9.250 104.750 104.750 104.750 101.500	P&L Only -0.750 DSCR STR -0.500	Reserves < 3 Months 0.000	7/6 30YR IO ARM -1.000	Total LL	Not Applicable 0.0	A Calculator d	oes not verify eligibility. junction with product matrix.	Extension Cost
9.375 105.000 105.000 105.000 101.750 9.499 105.250 105.250 105.250 102.000	Debt Consol. >70% LTV -0.500 Debt Consol. ≤ 70% LTV -0.250	≥ 3 Months 0.000 ≥ 6 Months 0.000	7/6 40YR ARM -0.500	Gross Rate Sheet Price Net Price: Rate Sheet + LLPA			junction with product matrix.	All Rates @ 2 bps / day Extension Cost
9.625 105.500 105.500 105.500 102.250	Cash-Out >70% LTV -0.500	≥ 6 Months 0.000 ≥ 12 Months 0.000	Max Price	Max YS	Max YSP 0.000			Current lock extension costs/policies apply
9.750 105.750 105.750 102.500 9.875 106.000 106.000 106.000 102.750	Cash-Out ≤ 70% LTV -0.250 Cash-Out/Debt Consol. FICO < 680	Payment History	Owner Occ/Sec Home 102.000 No PPP-States not allowed 100.000	Final Pric	e → #N	VA .		to all active locks, regardless of lock date
9.999 106.250 106.250 106.250 103.000	2 Units 0.000 3-4 Units -0.250	0x30x12 0.250	No PPP-States that allow 100.000	Borrowe	r Paid Comp Only			All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at
10.250 106.750 106.750 106.750 103.500	DSCR 5-8 Units 0.000	1x30x12 (DSCR) -0.250	2YR PPP 102.000	*YSP allowed up to 102.000, may be paid to	r Paid Comp Only borrower on all Loans, or to Broker on Business Pu Loans only are not Applicable to DSCR 5-8 Unit	rpose		cost
10.375 107.000 107.000 107.000 103.750 10.499 107.250 107.250 107.250 104.000	Second Home -0.500 No PPP-States not allowed -1.000	1x60x12 -1.750 1x30x6 -1.750	3YR PPP 102.000 4YR PPP 102.000	"YSP & Lender Credit	are not Applicable to DSCR 5-8 Unit			All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions
10.625 107.500 107.500 107.500 10.750 107.750 107.750 104.250	No PPP-States that allow -2.000 12 Months PPP -0.750	0x30x24 0.250	5YR PPP 102.000 >\$2,500,000 101.000			***DISCI	_AIMER***	
10.875 108.000 108.000 108.000 104.750	24 Months PPP -0.500	Credit Events	80.01-90.00% LTV 101.000	E C	IS CHOICE	Intended for 1st li	en mortgages only	
10.999 108.250 108.250 108.250 105.000 11.125 108.500 108.500 108.500 105.250	36 Months PPP 0.250 48 Months PPP 0.500	12 Months -2.000 24 Months -1.250	ITIN/Foreign National 101.000 Subordinate Financing 100.000	BROKER	SCHOICE		idance, <u>please contact your</u> Executive	
	60 Months PPP 0.750 Escrow Waived -0.250	36 Months -0.250 48 Months 0.000	NJ Title Vested In LLC 100.000 DSCR 5-8 Units 100.000		Standard Prepaymen	t Penalties Allowed		
	NW Condo -1.000		100.000		zona	Mis	ssouri	
	<\$150,000 -0.750 \$150,000-\$1,000,000 0.000	Lock Days 15 Day 0.000	Floor Price		oama ansas		ntana praska	
Non QM Prelocks	>\$1,000,000 0.250	30 Day 0.000	NC Floor Price 99.750 ARM Margins		ornia orado		evada Carolina	
	>\$1,500,000 0.000 >\$2,000,000 -0.250	45 Day -0.250 60 Day -0.500	Occupancy Margin	Conn	ecticut	North	Dakota	
Non-QM Pre-Locks may be locked for 30 or 45 days	>\$2,500,000 -0.500 >\$3,000,000 -1.000	Min Rate	Primary Home 4.000	District o Flo	f Columbia rida		ahoma egon	
30 day Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost	>\$3,500,000 -2.000	>\$2,500,000 6.750	Second Home 4.000 Investment Home 4.000		orgia		Carolina	
All Non-QM Pre-Locks must be Submittal Completed/Submitted within 10 days or Lock will be cancelled	>\$4,000,000 -3.000 Foreign Nat' With Fico -1.500	ITIN/Foreign National 7.499	JULY NON-OM SPECIAL	Hawaii Idaho		South Dakota Tennessee		
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost	Purchase 0.000	Allowable Fees	JOET NON-QWI SPECIAL	Indiana Iowa		Texas Utah		
All 60 day locks are at a 50bp cost and are not eligible for lock extensions All Non-QM locks that expire will be subject to a 25bp Relock Fee and Worse Case	Subordinate Financing -0.500 NOO & 2nd Home >75% LTV -0.250	Click Here	25 BPS Drive Improvement on all NonOM	Kansas		Virginia		
Pricing	Full/Alt NOO & 2nd Home ≤75% LTV 0.000	≥ 75% LTV 0.029 d Home \$75% LTV 0.000 Terms Caps Floor SCRUCK Council Counci Council Council Council Council Counci						
		S/6 ARM 2/1/5 Wronin Maine		aine	Wisconsin			
	State, DSCR Only Georgia -0.250	Index 6mo SOFR	L		husetts issippi	Wyo	oming	
	Illinois -0.250	Reset Frequency 6 Mo	Lender Credit		No Prepayment P	enalties Allowed		
Temporary Property Eligibility Restrictions	Kansas -0.250 New Jersey -0.250		2% Max Lender Credit can be utilized as Lender Paid		ska - ons for business purpose loans or	New H	ampshire	
	North Carolina -0.250		2% Max Lender Credit can be utilized as Lender Paid Compensation (LPC) On Business Purpose Leans Only, subject to Max Price Limits above. For all Consumer Leans, Lender Credit may only be utilized to pay for borrower paid closing costs, subject to Max Price limits above.	maximum PP charge is so low there's no market for them				
		Temporary Guidance See Below Extension Cost	utilized to pay for borrower paid closing costs, subject to Max Price limits above.	Dela	Delaware		Mexico	
Properties located in the following City/County are NOT eligible to		All Rates @ 2 bps / day Extension Cost		Minn	iesota			
be locked: •Baltimore City, Maryland		Current lock extension costs/policies apply to all active locks, regardless of lock date	PPP Requirements		States with "Restricted"	Prepayment Penalties		
(Properties located in Baltimore County are not restricted)		all active locks, regardless of lock date All 45 day locks are at a 25bp cost and are		States	PPP Allowed When:	PPP Structures	No PPP Allowed When:	
•Essex County, New Jersey		eligible for up to 15 days of extensions at cost All 60 day locks are at a 50bp cost and are	PPP Required on NOO >80% LTV 6 Months Interest on 80% of the Original Principal		All of IL: If closed in the name of an individual and rate < 8% APR,			
		not eligible for Lock Extensions	Balance	*Illinois / Cook County	or is a Business Purpose Loan & closed in a Corporation, or LLC.	Normal Rates	If closed in the name of an individual and Rate is = > 8% APR,	
				4	**if in Cook County must also be		**if in Cook County < \$250K	
					>\$250k	· · · · · · ·		
						2 months advance interest on the aggregate amount of all		
				Maryland	Maximum of 3 years	prepayments made in a 12- month period which exceed 1/3	Never	
						of the amount of the loan		
				Michigan	Maximum of 3 years Closed in name of Corp (Inc.)	1% of balance prepaid	Never Closed in name of individual or	
				New Jersey	*does NOT include LLC	Normal Rates	LLC	
				Ohio	> = \$112,957; 5 year max >\$312,159 and 1-2 Unit, or any 3-	1% of original principal amount	< \$112,957	
				Pennsylvania Rhode Island	4 Unit Maximum of 1 year	Normal Rates 2% of balance prepaid	<=\$312,159 and 1-2 Unit Never	
				ComplAppr 3/2025	maximum or 1 year	276 Or barance prepaid	INEVEL	