

30 Day Lock Period

Borrower Paid Compensation*
Mon, July - 14 - 2025

Lock Request

Product Matrix

Effective Date:

	FICOL/F Price Adjustments									
	<=0	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	
760*	0.625	0.500	0.500	0.375	0.125	-0.125	-1.500	-2.750		
760-770	0.500	0.500	0.375	0.250	0.000	-0.375	1.750	-3.000		
740-750	0.500	0.375	0.250	0.000	-0.375	-0.500	-2.000	-3.250		
720-730	0.375	0.250	0.000	-0.375	-0.500	-1.000	2.500	-3.750		
700-710	0.250	0.000	-0.375	-0.500	-1.000	-1.500	3.250	-4.500		
680-690	0.000	0.375	-0.500	-0.500	-1.000	-1.500	-2.250	-3.500		
660-670	-0.500	-0.500	-1.000	-1.500	-2.250	-3.250				
640-650	-1.000	-1.250	-1.750	-2.250	-3.250	-4.250				
620-630	-1.750	-2.000	-2.500	-3.000	-3.500	-4.250				
600-610	-2.500	-2.750	-3.250	-3.750	-5.000	-6.250				

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

Properties located in the following City/County are NOT eligible to be locked:

- Baltimore City, Maryland

(Properties located in Baltimore County are not restricted)

- Essex County, New Jersey

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Calculator does not verify eligibility.

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Please use in conjunction with product matrix.**

	Inputs	Wholesale Ratesheet	Mon, July - 14 - 2020
Interest Rate =	Choose a Selection	#N/A	
LTV Range	Choose a Selection	0.00%	
FICO Range	Choose a Selection	0.00%	
Program	Choose a Selection	0.00%	
Reserves	Choose a Selection	0.00%	
Payment History	Choose a Selection	0.00%	
Credit Events	36 Months	-0.25%	
Dcl Type	Choose a Selection	0.00%	
Additional Adj's	Choose a Selection	0.00%	
Citizenships	Choose a Selection	#N/A	
DTI	Choose a Selection	0.00%	
Loan Balance	Choose a Selection	0.00%	
Purpose	Choose a Selection	0.00%	
Occupancy	Choose a Selection	#N/A	
Property Type	Choose a Selection	0.00%	
Loan Term	30YR Fixed	0.00%	
Escrow	Exclude Not Waived	0.00%	
Prepayment Penalty	No PPP "See PPP Section"	#N/A	
NJ - Title Vesting		0.00%	
State	Choose a Selection	0.00%	
Lock Term	30 Day	0.00%	
Buydown	No	0.00%	
Subordinate Financing	No	0.00%	
	Not Applicable	0.00%	
	Not Applicable	0.00%	
	Not Applicable	0.00%	
Total Fee			

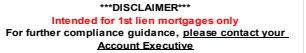
Reset

JULY NonQM SPECIAL
 25 BPS Price Improvement on all NonQM
 CAN COMBINE WITH SELECT, EXCLUDES DSCR 5-8

Final Price →	#N/A

Loans only

*YSP & Lender Credit are not Applicable to DSCR 5-8 Unit



Standard Prepayment Penalties Allowed		
Arizona		Missouri
Alabama		Montana
Arkansas		Nebraska
California		Nevada
Colorado		North Carolina
Connecticut		North Dakota
District of Columbia		Oklahoma
Florida		Oregon
Georgia		South Carolina
Hawaii		South Dakota
Idaho		Tennessee
Indiana		Texas
Iowa		Utah
Kansas		Virginia
Kentucky		Washington
Louisiana		West Virginia
Maine		Wisconsin
Massachusetts		Wyoming
Mississippi		

No Prepayment Penalties Allowed	
Alaska - Express prohibition on PP provisions for business purpose loans or maximum PP charge is so low there's no market for them	New Hampshire
Delaware	New Mexico
Minnesota	

1. *Journal of the American Medical Association*, 2000; 283: 2639-2645.

PPP Required on NOO >80% LTV
6 Months Interest on 80% of the Original Principal
Balance

States	PPP Allowed When:	PPP Structures	No PPP Allowed When:
*Illinois / Cook County	All of IL: If closed in the name of an individual and rate < 8% APR, or is a Business Purpose loan & closed in a Corporation, or LLC. **If in Cook County must also be >\$250k	Normal Rates	If closed in the name of an individual and Rate is >= 8% APR, **If in Cook County < \$250K
Maryland	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	Never
Michigan	Maximum of 3 years	1% of balance prepaid	Never
New Jersey	Closed in name of Corp (Inc.) *Does NOT include LLC	Normal Rates	Closed in name of individual or LLC
Ohio	> \$112,957.5 year max	1% of original principal amount	< \$112,957
Pennsylvania	>\$312,159 and 1-2 Unit, or any 3-4 Unit	Normal Rates	<=\$312,159 and 1-2 Unit
Rhode Island	Maximum of 1 year	2% of balance prepaid	Never

*** Extension Cost

**Temporary Guidance See Below
Extension Cost**

**All Rates @ 2 bps / day
Extension Cost**

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*****DISCLAIMER*****

Intended for 1st lien mortgages only
For further compliance guidance, please contact your Account Executive