

19000 MacArthur Blvd, Suite 200 Irvine, CA 92612 Wholesale Ratesheet

30 Day Lock Period Borrower Paid Compensation\* Wed, August - 27 - 2025

Lock Request

Product Matrix

BROKERS CHOICE	Irvine, CA S		Borrower Paid Compensation* te: Wed, August - 27 - 2025		Lock Req	uest	oduct Matrix	
	NonQM Program P		te. Wed, August - 27 - 2025	NonOM P	rice Calculator	Calculator d	oes not verify eligibility. junction with product matrix.	1
	rton Qiii r rogram r	Tioning		Hongin	Inputs	Please use in cor Wholesale Ratesheet	junction with product matrix. Wed, August - 27 - 2025	Full Doc Column Includes
Base Rate / Base Price Rate Full Doc Alt Doc DSCR DSCR 5-8 Units	MANAGEMENT (************************************	FICO/LTV Price Adjustments    50.01-60   60.01-65   65.01-70   70.01-75   75.01	90 90 04 95 95 04 00 90 04 05	Interest Rate → LTV Range	Choose a Selection	teset		Tax Returns 1099 Only
6.250 98.500 98.500	780+ 0.625	0.500 0.500 0.375 0.125 -0.13	25 -1.500 -2.750	FICO Range	Choose a Selection	N/A 000		Asset Utilization Only
6.375 99.000 99.000 98.750 6.499 99.500 99.500 99.250	760-779 0.500 740-759 0.500	0.500 0.375 0.250 0.000 -0.37 0.375 0.250 0.000 -0.375 -0.50		Program Reserves		000		Asset Utilization W/ Full Doc VOE
6.625 100.000 100.000 99.750	720-739 0.375			Payment History		000		Alt Doc Column Includes
6.875 100.500 100.500 100.500	700-719 0.250 680-699 0.000	0.000 -0.375 -0.500 -1.000 -1.50 -0.375 -0.500 -1.000 -1.500 -2.50	00 -4.250	Credit Events Doc Type	Choose a Selection	250		12 Bank Statements
6.999 101.000 101.000 101.000 7.125 101.250 101.250 101.250	660-679 -0.500 640-659 -1.000	-0.500 -1.000 -1.500 -2.250 -3.25 -1.250 -1.750 -2.250 -3.250 -4.25	50	Additional Adjs Citizenships	Choose a Selection 0 Choose a Selection #	000		12 or 24 CPA P&L Asset Utlization W/ Bank Stmt
7.250 101.500 101.500 101.500	620-639 -1.750	-2.000 -2.500 -3.000 -4.250 -5.2	50	ITO	Choose a Selection 0	000		Asset Guization W/ Dank Guitt
7.375 101.750 101.750 101.750 7.499 102.000 102.000 102.000 98.750	600-619 -2.500	-2.750 -3.250 -3.750 -5.250 -6.29	50	Loan Balance Purpose		000		DSCR/No Ratio Column Includes
7.625 102.500 102.500 102.500 99.250				DSCR Cashout	Choose a Selection 0	000		DSCR
7.750 102.750 102.750 102.750 99.500 7.875 103.000 103.000 103.000 99.750	4			Occupancy Property Type	Choose a Selection # Choose a Selection 0	AUGUST NonQM SPECIAL		No Ratio
7.999 103.500 103.500 103.500 100.250	Loan Level Price Adjustments	Program	Loan Term	Loan Term	30YR Fixed 0	000 *CAN COMBINE WITH SELEC	n all NonQM T, EXCLUDES DSCR 5-8*	
8.125 103.750 103.750 103.750 100.500 8.250 104.000 104.000 104.000 100.750	DTI >45% - All Doc Types 0.00	SELECT 0.500 Core 0.000	15YR Fixed 0.250 30YR Fixed 0.000	Escrow Prepayment Penalty	Escrow Not Waived 0 No PPP *See PPP Section*	000 N/A		
8.375 104.250 104.250 104.250 101.000	DTI ≥50% - All Doc Types -0.50	SELECT - DSCR 0.500	30YR IO Fixed -0.500	5% Fixed PPP NJ - Title Vesting	0	000		
8.499 104.500 104.500 104.500 101.250 8.625 104.750 104.750 104.750 101.500	ITIN -1.50 VOE Only -0.25	O Core DSCR (≥1.20) 0.000 Core DSCR (≥1.00) 0.000	40YR Fixed -0.500 40YR IO Fixed -0.750	NJ - Title Vesting State		000		*** Extension Cost
8.750 105.000 105.000 105.000 101.750	1099 Only -0.25	Sub1 DSCR (0.75-0.99) -2.000	5/6 30YR ARM 0.000	Lock Term	30 Day 0	000		Extension Cost
8.875 105.250 105.250 105.250 102.000 8.999 105.750 105.750 105.750 102.500	Asset Utilization -0.25 P&L w/ Bk Stmt -0.25	No Ratio DSCR - < 0.75 -3.000	5/6 30YR IO ARM -1.000 5/6 40YR ARM -0.500	Buydown Subordinate Financing		000		
9.125 106.000 106.000 106.000 102.750	P&L Only -0.75		7/6 30YR ARM 0.000		Not Applicable 0	000		Temporary Guidance See Below Extension Cost
9.250 106.250 106.250 106.250 103.000 9.375 106.500 106.500 106.500 103.250	DSCR STR -0.50 Debt Consol. >70% LTV -0.50		7/6 30YR IO ARM -1.000 7/6 40YR ARM -0.500			000		All Rates @ 2 bps / day
9.499 106.750 106.750 106.750 103.500	Debt Consol. ≤ 70% LTV -0.25	≥ 6 Months 0.000		Total LLI Gross Rate Sheet Price	PA #	N/A Calculator d	oes not verify eligibility. junction with product matrix.	Extension Cost
9.625 107.000 107.000 107.000 103.750 9.750 107.250 107.250 107.250 104.000	Cash-Out ≤ 70% LTV -0.25	) ≥ 12 Months 0.000	Max Price Owner Occ/Sec Home 102.000	Gross Rate Sheet Price Net Price: Rate Sheet - LLPA		N/A Please use in con um Rate	junction with product matrix.	Current lock extension costs/policies apply to all active locks, regardless of lock date
9.875 107.500 107.500 107.500 104.250 9.999 107.750 107.750 107.750 104.500	Cash-Out/Debt Consol. FICO < 680 -0.50 DSCR Cashout -0.25	D Payment History 0 0x30x12 0,250	No PPP-States not allowed 100.000 No PPP-States that allow 100.000	Max YS		000 WA		All 45 day locks are at a 25bp cost and are
10.125 108.000 108.000 108.000 104.750	2 Units 0.00	1x30x12 -1.250	1YR PPP 102.000		-	VA		eligible for up to 15 days of extensions at cost
10.250         108.250         108.250         108.250         105.000           10.375         108.500         108.500         108.500         105.250	3-4 Units -0.25 DSCR 5-8 Units 0.00	1x30x12 (DSCR) -0.250 1x60x12 -1.750	2YR PPP 102.000 3YR PPP 102.000	Borrower  "YSP allowed up to 102 000, may be paid to be	r Paid Comp Only corrower on all Loans, or to Broker on Business F	turnose		All 60 day locks are at a 50bp cost and are
10.499 108.750 108.750 108.750 105.500 10.625 109.000 109.000 109.000 105.750	Second Home -0.50 No PPP-States not allowed -1.00	0 1x30x6 -1.750 0 0x30x24 0.250	4YR PPP 102.000 5YR PPP 102.000	*YSP & Lender Credit a	Loans only are not Applicable to DSCR 5-8 Unit	-,		not eligible for Lock Extensions
10.750 109.250 109.250 109.250 106.000	No PPP-States that allow -2.00		>\$2,500,000 101,000					
10.875         109.500         109.500         109.500         106.250           10.999         109.750         109.750         109.750         106.500	12 Months PPP -0.75 24 Months PPP -0.50	Credit Events 12 Months -2.000	80.01-90.00% LTV 101.000 ITIN/Foreign National 101.000	_		***DISC	_AIMER***	
11.125 110.000 110.000 110.000 106.750	36 Months PPP 0.25	24 Months -1.250	Subordinate Financing 100.000	В́С	CM C	Intended for 1st I	en mortgages only idance, please contact your	
	60 Months PPP 0.75	36 Months -0.250 48 Months 0.000	NJ Title Vested In LLC 100.000 DSCR 5-8 Units 100.000	BROKER	S CHOICE	Account	Executive	
	5% Fixed PPP 0.12							
		Lock Dave			Standard Prepayme	nt Penalties Allowed		
Non-ONA Dealers	Escrow Waived -0.25  NW Condo -1.00	15 Day 0.000	Floor Price	Ariz	rona	Mi	ssouri	
Non QM Prelocks	Escrow Waived -0.25 NW Condo -1.00 <\$150,000 -0.75	15 Day 0.000 30 Day 0.000	Floor Price NC Floor Price 99.750 ARM Margins	Alab Arka	zona pama ensas	Mi Mo Nel	ntana praska	
Non QM Prelocks	Escrow Waived -0.25 NW Condo -1.00 <\$150,000 -0.75 \$150,000-\$1,000,000 0.00 >\$1,000,000 0.25	15 Day 0.000 30 Day 0.000	NC Floor Price 99.750 ARM Margins Occupancy Margin	Alab Arka Calif	ona pama pansas pornia	Mi Mo Nel	ntana oraska evada	
Non-QM Pre-Locks may be locked for 30 or 45 days	Earcrow Walved -0.25 NW Condo -1.00 \$150,000-\$1,000,000 -0.75 \$150,000-\$1,000,000 0.25 \$-\$1,000,000 0.25 \$-\$1,000,000 0.00 \$-\$2,000,000 0.00	15 Day 0.000 30 Day 0.000 45 Day -0.250 60 Day -0.500	NC Floor Price         99.750           ARM Margins         Occupancy         Margin           Primary Home         4.000	Alat Ark: Calif Colo Conn	zona pama nisas ornia rado ecticut	Mic Model Mo	ntana oraska vada Carolina i Dakota	
Non-QM Pre-Locks may be locked for 30 or 45 days	Escrow Walved 0.25 NW Condo -1.00 -1.5150,000 -0.75 \$150,000 -1.00 -0.75 \$150,000 -0.00 -0.75 \$150,000 -0.00 -0.25 -\$1,500,000 -0.00 -22,000,000 -0.25 -22,500,000 -0.50	15 Day 0.000 3 0 Day 0.000 45 Day -0.250 60 Day -0.500  Min Rate >\$2,500,000 6,750	NC Floor Price         99.750           ARM Margins         Occupancy         Margin           Primary Home         4.000	Alat Arke Calif Cole Conn District of	oona ooma ornia rado ecticut	Mill Mod Nel Nel Ne North Okl	ntana oraska vaada Carolina I Dakota ahoma	
Non-QM Pire Locks may be locked for 30 or 45 days 30 day Non-QM Pire Locks are eligible for up to 15 days of extensions at cost All Non-QM Pire Locks must be submitted Completed/Submitted within 10 days or Lock will be cancelled	Escrow Warberd -0.25   STORE	15 Day 0.000 30 Day 0.000 45 Day 0.250 60 Day 0.250  ***Traction** **\$2,500,000 6.750 ITIN/Foreign National 7,499	NC Floor Price   99.750	Alak Arkık Calif Colo Conn District of Flo Gec	nona nama nisas ornia ornia orado etticut (Columbia rida	Mil Mac Nei Ne North North Okl Gori	ntana rraska vasda Carolina Dakotta shoma egon Carolina	
Non-QM Pre-Locks may be locked for 30 or 45 days 30 day Non-QM Pre-Locks may be locked for 30 or 45 days 41 Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost 41 Non-QM Pre-Locks sarule to submitted completed/submitted within 10 days or 42 days for the control of the cont	Escrow Walnet	15 Day 0,000 30 Day 0,000 45 Day -0,000 45 Day -0,500 Min Rate >\$2,500,000 6,750 TTRRForein National 7,469 Allowable Fee	NC Floor Price         99.750           ARM Margins         Occupancy           Margin         4.000           Primary Home         4.000           Second Home         4.000           Investment Home         4.000	Alak Arkık Calif Colo Conn District of Flo Gec	cona nama nrsas ornia rado eticut (Columbia rida rida waii	Mil Mee Nei Nort Nort Okt Okt South	ntana oraska vevda Carolina I Dakota shoma egon	
Non-QM Pre-Locks may be locked for 30 or 45 days.  30 day Non-QM Pre-Locks may be locked for 30 or 45 days.  30 day Non-QM Pre-Locks me legible for up to 15 days of extensions at cost all Non-QM Pre-Locks must be downlined upont predicted/schemetral within 10 days or complete the second prediction of the second predicti	Escrow Walved	15 Day 0,000 30 Day 0,000 45 Day -0,250 60 Day -0,500  Min Rate >52 500,000 6,750  TRIFFORM National 7,459  Allowable Fees Click Here	NC Floor Price 99.750 ARM Margins Occupancy Margin Primary Home 4.000 Second Home 4.000 Investment Home 4.000 AUGUST NON-QM SPECIAL	Alat Arkix Calif Calif Color Conni District of Fico Gee Hatan	nona mama ninsas ornia ornia vado ecticut cColumbia rida rida mavali ino ino ino ino ino ino ino ino ino in	Mill Media Nel Nel North North Oldi G South Ten	ntana rraska rraska Carolina Carolina Dakota homa egon Carolina Dakota bota bota Dakota bota bota bota carolina Dakota	
Non-QNA Pre-Locks may be locked for 30 or 45 days 30 day Non-QNA Pre-Locks are eligible for up to 15 days of extensions at cost All less ock! Pre-Locks must be benefit Comprehend/Submittee within 10 days or All 45 day locks are at 3-55bp cost and are despiled for up to 15 days of extensions at cost. All 45 day locks are at 3-55bp cost and are not eligible for for lock extensions.	Escrow Walned 0,252 MV Condo 1,150,000 0,375,0	15 Day 0,000 30 Day 0,000 45 Day -0,250 50 Day -0,250 50 Day -0,500  Miss 215 12,250,000 6,755 TRAY-oreign National 7,405  Alloyable Fees Clock Here	NC Floor Price         99.750           ARM Margins         Occupancy           Margin         4.000           Primary Home         4.000           Second Home         4.000           Investment Home         4.000	Alab Arke Arke Calific Colo Connor District of Gee Gee id id id id to lo	nona amana insas insas insas ororia erado esticut Columbia Columbia inda inda inda inda inda inda inda in	Milling Medical Medica	ntons roraka roraka roraka Lorakota Dakota Dakota segon Carolina Carolina Lorakota Lorakota Lorakota	
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Non-QM Pre-Locks may be locked for 30 or 45 days.  30 day Non-QM Pre-Locks may be locked for 30 or 45 days.  30 day Non-QM Pre-Locks me legible for up to 15 days of extensions at cost all Non-QM Pre-Locks must be downlined upont predicted/schemetral within 10 days or complete the second prediction of the second predicti	Escrow Walwed 0.25 2	15 Day 0,000 30 Day 0,000 45 Day -0,250 60 Day -0,500  Min Rate -52,500,000 6,750  TITNForeign National 7,460  Alloyable Fees Qualities -58,84M 2215 -58,84M 2215 -58,84M 2215 -58,84M 2215 -58,84M 2715	NC Floor Price 99.750 ARM Margins Occupancy Margins Occupancy Margins Prinary Home 4.000 Second Home 4.000 Investment Home 4.000 AUGUST NON-QM SPECIAL 35 995 Price Representation and NVCM CAN BE COMMENT OF SECOND DESCRIPTION OF SECOND DESCRIP	Alati Arker Arker Calif Calif Cole Conni Datric of Fio Ge de Hala Indi Indi Kent Kent Loui	nona mama mama misas misas misas rado etetiout Columbia rida rigia wali lana wa sass sucuty sass	Miles	ntana ravada ravada ravada Carolina Carolina Dakota ntoma egon Carolina Dakota essee essee essee hessee	
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Non-QM Pre-Locks may be locked for 30 or 45 days 30 day Non-QM Pre-Locks may be locked for 30 or 45 days 30 day Non-QM Pre-Lock are eligible for up to 15 days of extensions at cost All 45 day locks are at 3 25kg cost an	Escrow Walned	15 Day	NC Floor Price 99.790  ARM Margins  Occurancy Murrain  Primary Home 4.000  Second Home 4.000  Investment Home 4.000  AUGUST NON-QM SPECIAL  28 PER Price Systems and all housd  CAN BE COMMENT OF THE PRICE EXCLUDES  CORR Se*  OFFI THE STATE OF THE STATE OF THE Company of The State Office	Alati Arkit Arkit Calif Color Conn District of File Gee Hat Ind Ind Kent Kent Loui Miss Misse Express prohibition on PP provisit	nona mama missa missa ororial rado etetiout Columbia ridia rigia waiii aho laina wa sass sussas uudiy salana line huuetts ssippi No Prepayment ka - ons for business purpose loan so or w there's no market for them	Miles Allowed	nt ana y ranka y ranka y ranka Laketa	
Non-QM Pre-Locks may be locked for 30 or 45 days.  30 day Non-QM Pre-Locks may be locked for 30 or 45 days.  31 day Non-QM Pre-Locks may be eligible for up to 15 days of extensions at cost.  All Non-QM Pre-Locks must be Sobiential completes/Submittee Markin 10 days or cost. will be cancelled.  All 45 day locks are at a 359p cost and are despite for up to 15 days of extensions at cost.  All 60 day locks are at a 350p cost and are not eligible for lock extensions.  All Non-QM locks that expare will be subject to a 359p Aeous Free and Vitrae Case Pricing.  Temporary Property Eligibility Restrictions  Properties located in the following City/Country are NOT eligible to be locked:	Escrow Walned	15 Day	NC Floor Price 99.790  ARM Margins  Occurancy Murrain  Primary Home 4.000  Second Home 4.000  Investment Home 4.000  AUGUST NON-QM SPECIAL  28 PER Price Systems and all housd  CAN BE COMMENT OF THE PRICE EXCLUDES  CORR Se*  OFFI THE STATE OF THE STATE OF THE Company of The State Office	Alata Arkarkar Arkarkar Color Color Color District of Flo Flo Geee Hata Idia Idia Idia Idia Idia Idia Idia Idi	nona mama missa missa ororia rado estetiout (Columbia ridia nggia missa missa mama mama mama mama mama	Miles Allowed	nt ana vratda Carolina Dakota Dakota hotma egon Carolina Dakota Dakota Dakota Dakota Dakota Dakota Pasesee Exas Taninginia Inginia Ing	
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