



Effective Date: Wed, October - 1 - 2025

NonQM Price Calculator

NonQM Giant Lending									
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+	0.375	0.225	0.225	0.225	0.100	0.075	(0.375)	(1.625)	(3.275)
760-779	0.250	0.188	0.188	0.100	(0.025)	(0.025)	(0.500)	(2.125)	(3.525)
740-759	0.188	0.100	0.100	(0.025)	(0.275)	(0.525)	(0.750)	(2.375)	(3.775)
720-739	0.100	(0.025)	(0.025)	(0.275)	(0.650)	(0.750)	(1.025)	(2.875)	(4.275)
700-719	(0.025)	(0.275)	(0.275)	(0.650)	(0.775)	(1.025)	(1.650)	(3.625)	(5.025)
680-699	(0.275)	(0.650)	(0.650)	(0.775)	(1.275)	(1.650)	(2.675)	(4.625)	#N/A
660-679	(0.775)	(0.775)	(0.775)	(1.275)	(1.775)	(2.625)	(3.625)	#N/A	#N/A
640-659	(1.625)	(1.750)	(1.875)	(2.250)	(2.625)	(3.625)	(4.525)	#N/A	#N/A
620-639	(2.500)	(2.500)	(2.625)	(2.775)	(3.275)	(4.525)	(5.500)	#N/A	#N/A
600-619	(3.000)	(3.250)	(3.500)	(3.750)	(4.250)	(5.375)	(6.250)	#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	(0.125)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(1.000)	#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	(0.125)	(0.250)	(0.250)	#N/A
Cash Out Refi	0.000	(0.125)	(0.125)	(0.250)	(0.500)	(0.625)	(0.625)	#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-\$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$1,000,000	0.625	0.500	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	(0.375)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	#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)	(1.000)	#N/A
No PPP-States that allow	(1.750)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#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*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(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)**	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
24 Months PPP (5% Fixed)**	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A
36 Months PPP (5% Fixed)**	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125	#N/A
48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.375	#N/A
60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.625	#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	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(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	(1.500)	(1.500)	(2.000)	(2.000)	(2.000)	(2.000)	(2.250)	(2.500)	#N/A
Foreign Nat' With Fico	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	(2.000)	#N/A	#N/A	#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	(1.500)	(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

LTV Range

Choose a Selection

FICO Range

Choose a Selection

Program

Core

Reserves

Choose a Selection

Payment History

0x30x12

Credit Events

NONE

Doc Type

Choose a Selection

Additional Adjs

Choose a Selection

Citizenship

Choose a Selection

DTI

Choose a Selection

Loan Balance

Choose a Selection

Purpose

Choose a Selection

Occupancy

Choose a Selection

Property Type

Choose a Selection

Loan Term

30YR Fixed

Escrow

Escrow Not Waived

Prepayment Penalty

Choose a Selection

NJ - Title Vesting

Choose a Selection

State

Choose a Selection

Lock Term

30 Day

Buydown

No

Subordinate Financing

No

Possible Eligibility Issue

No

Not Applicable

Special

#N/A

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

Reset

Borrower Paid Comp Only

*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

Calculator does not verify eligibility.

Please use in conjunction with product matrix.

Max Price		Terms	Caps
Owner/2nd Home	102.000	5/6 ARM	2/1/5
>\$2,500,000	101.000	7/6 ARM	5/1/5
80.01-90.00% LTV	101.000	Floor	Margin
ITIN/Foreign National	101.000	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
24-60 Months PPP	102.000	15YR Fixed	0.250
Floor Price		30YR Fixed	0.000
NC Floor Price	99.750	40YR Fixed	(0.500)
Min Rate		5/6 30YR ARM	0.000
>\$2,500,000	6.625	5/6 40YR ARM	(0.500)
ITIN/Foreign National	7.375	7/6 30YR ARM	0.000
Full Doc Includes		7/6 40YR ARM	(0.500)
Tax Returns			
1099 Only			
Asset Utilization Only			
Asset Utilization W/ Full Doc			
VOE			
Alt Doc Column Includes			
12 Bank Statements			
12 or 24 CPA P&L			
Asset Utilization W/ Bank Stmt			

October NonQM SPECIAL
35 BPS on Purchase, 25 BPS on Cash- out and R&T
*CAN COMBINE WITH SELECT, INCLUDES DSCR 5-8



Giant Lending
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective Date: Wed, October -1 - 2025

Base Price			DSCR Giant Lending								NonQM Price Calculator			
30 Day Lock			Loan Level Pricing Adjustments								Inputs			
Rate	DSCR	DSCR 5-8	FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	Interest Rate →	Choose a Selection	Reset
6.125	98.563	#N/A	780+	0.875	0.750	0.625	0.600	0.475	0.400	(0.125)	(1.750)	LTV Range	Choose a Selection	
6.250	99.000	#N/A	760-779	0.750	0.600	0.600	0.450	0.350	0.275	(0.375)	(2.000)	FICO Range	Choose a Selection	FALSE
6.375	99.376	#N/A	740-759	0.600	0.475	0.475	0.313	0.250	0.063	(0.500)	(2.250)	Program	Choose a Selection	#N/A
6.499	99.876	#N/A	720-739	0.475	0.350	0.350	0.250	(0.125)	(0.250)	(1.125)	(2.750)	Reserves	Choose a Selection	0.000
6.625	100.344	#N/A	700-719	0.350	0.100	0.100	(0.125)	(0.400)	(0.900)	(1.875)	#N/A	Payment History	0x30x12	#N/A
6.750	100.782	#N/A	680-699	0.100	(0.275)	(0.275)	(0.400)	(0.750)	(1.400)	(2.625)	#N/A	Credit Events	NONE	0.000
6.875	101.204	#N/A	660-679	(0.400)	(0.400)	(0.900)	(1.400)	(1.875)	(2.500)	#N/A	#N/A	Doc Type	Choose a Selection	0.000
6.999	101.610	#N/A	640-659	(0.900)	(1.250)	(1.650)	(1.875)	(2.625)	(3.375)	#N/A	#N/A	Additional Adjis	Choose a Selection	#N/A
7.125	101.985	#N/A	620-639	(2.000)	(2.250)	(2.400)	(2.625)	(3.375)	#N/A	#N/A	#N/A	Citizenship	Choose a Selection	0.000
7.250	102.360	#N/A									Loan Balance	Choose a Selection	#N/A	
7.375	102.735	#N/A									Purpose	Choose a Selection	#N/A	
7.499	103.079	99.063									DSCR Cashout	Choose a Selection	0.000	
7.625	103.391	99.563									Occupancy	Choose a Selection	0.000	
7.750	103.672	99.813									Property Type	Choose a Selection	0.000	
7.875	103.954	100.063									Loan Term	30YR Fixed	#N/A	
7.999	104.235	100.563									Escrow	Escrow Not Waived	#N/A	
8.125	104.516	100.813									Prepayment Penalty	Choose a Selection	0.000	
8.250	104.797	101.063									NJ - Title Vesting		0.000	
8.375	105.079	101.313									State	Choose a Selection	0.000	
8.499	105.360	101.563									Lock Term	30 Day	#N/A	
8.625	105.610	101.813									Buydown	No	0.000	
8.750	105.860	102.063									Subordinate Financing	No	0.000	
8.875	106.110	102.313									Possible Eligibility Issue	No	0.000	
8.999	106.360	102.813										Not Applicable	0.000	
9.125	106.610	103.063									Special	#N/A	0.000	
9.250	106.735	103.313									Total LLPA		#N/A	
9.375	106.860	103.563									Gross Rate Sheet Price (Prior to LLPAs)		#N/A	
9.499	106.985	103.813									Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)		Minimum Rate	
9.625	107.110	104.063									Max YSP		#N/A	
9.750	107.235	104.313									Final Price →		#N/A	
9.875	107.360	104.563												
9.999	107.485	104.813												
10.125	107.610	105.063												
10.250	107.735	105.313												
10.375	107.860	105.563												
10.499	107.985	105.813												
10.625	108.110	106.063												
10.750	108.235	106.313												
10.875	108.360	106.563												
10.999	108.485	106.813												