

March Special
 25 Bps NonQm & DSCR
 25 Bps Additional NQM & DSCR From 3/10/26-3/20/26



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

Effective Date: Wed, March - 11 - 2026

Base Price		
30 Day Lock		
Rate	Full Doc	Alt Doc
5.875	97.513	97.213
5.999	98.263	97.963
6.125	98.888	98.588
6.250	99.426	99.126
6.375	99.926	99.626
6.499	100.363	100.063
6.625	100.761	100.461
6.750	101.152	100.852
6.875	101.535	101.235
6.999	101.910	101.610
7.125	102.277	101.977
7.250	102.636	102.336
7.375	102.988	102.688
7.499	103.332	103.032
7.625	103.668	103.368
7.750	103.996	103.696
7.875	104.316	104.016
7.999	104.597	104.297
8.125	104.847	104.547
8.250	105.097	104.797
8.375	105.347	105.047
8.499	105.597	105.297
8.625	105.847	105.547
8.750	106.035	105.735
8.875	106.222	105.922
8.999	106.410	106.110
9.125	106.597	106.297
9.250	106.785	106.485
9.375	106.972	106.672
9.499	107.160	106.860
9.625	107.347	107.047
9.750	107.535	107.235
9.875	107.660	107.360
9.999	107.785	107.485
10.125	107.910	107.610
10.250	108.035	107.735
10.375	108.160	107.860
10.499	108.285	107.985
10.625	108.410	108.110
10.750	108.535	108.235

Lock Term	LLPA
45 Day	(0.250)
60 Day	(0.500)

Extension Cost

See Below Extension Cost

All Rates @ 2 bps / day Extension Cost

Current lock extension costs/policies apply to all active locks, regardless of lock date

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

Allowable Fees

[Click Here](#)

PPP Requirements

PPP Required on NOO>80% LTV
 * 6 Months interest on 80% of the Principal Balance *
 ** 5% Fixed PPP option is 5% penalty on Current Balance for the duration of the Pre-Pay Term **

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+	0.775	0.625	0.625	0.625	0.500	0.225	(0.500)	(1.625)	(3.525)	
760-779	0.650	0.588	0.588	0.500	0.375	0.125	(0.625)	(2.125)	(3.775)	
740-759	0.588	0.500	0.500	0.375	0.125	(0.375)	(0.875)	(2.375)	(4.025)	
720-739	0.500	0.375	0.375	0.125	(0.250)	(0.600)	(1.150)	(3.125)	(4.525)	
700-719	0.125	(0.125)	(0.125)	(0.500)	0.75	(1.125)	(2.025)	(3.875)	(5.275)	
680-699	(0.125)	(0.500)	(0.500)	(0.625)	(1.125)	(1.750)	(3.050)	(4.875)	#N/A	
660-679	(0.625)	(0.625)	(0.625)	(1.125)	(1.625)	(2.725)	(4.000)	#N/A	#N/A	
640-659	(1.625)	(1.750)	(1.875)	(2.250)	(2.625)	(3.875)	(4.900)	#N/A	#N/A	
620-639	(2.500)	(2.500)	(2.625)	(2.775)	(3.275)	(4.775)	(5.875)	#N/A	#N/A	
600-619	(3.000)	(3.250)	(3.500)	(3.750)	(4.250)	(5.625)	(6.625)	#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	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	(1.500)	#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)	(0.500)	(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-\$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
\$500,001-\$1,000,000	0.375	0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.250	
>\$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)	(0.375)	(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	(0.250)	(0.375)	(0.375)	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	#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)	(0.500)	(0.625)	#N/A	#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)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(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)**	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A	
24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(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	
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	(1.750)	(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	Reset	
LTV Range	Choose a Selection		
FICO Range	Choose a Selection	FALSE	
Program	Core	#N/A	
Reserves	Choose a Selection	0.000	
Payment History	0x30x12	#N/A	
Credit Events	NONE	0.000	
Doc Type	Choose a Selection	0.000	
Additional Adjs	Choose a Selection	#N/A	
Citizenship	Choose a Selection	0.000	
DTI	Choose a Selection	0.000	
Loan Balance	Choose a Selection	#N/A	
Purpose	Choose a Selection	#N/A	
Occupancy	Choose a Selection	0.000	
Property Type	Choose a Selection	0.000	
Loan Term	30YR Fixed	0.000	
Escrow	Escrow Not Waived	0.000	
Prepayment Penalty	Choose a Selection	0.000	
NJ - Title Vesting		0.000	
State	Choose a Selection	0.000	
Lock Term	30 Day	0.000	
Buydown	No	0.000	
Subordinate Financing	No	0.000	
Possible Eligibility Issue	No	0.000	
State Tier Adjustment	Choose a Selection	0.000	
Special	Not Applicable	FALSE	
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	
MANUAL LPC CALCULATOR			
Loan amount		\$500,000.00	
LPC %	2.250	\$11,250.00	
LPC Flat Fee		0.000	
Total LPC LLPA		2.250	
Final Price AFTER LPC →		#N/A	
*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			
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	101.500	Terms	LLPA
24 Months PPP	102.000	15YR Fixed	0.250
36-60 Months PPP	102.500	30YR Fixed	0.000
Floor Price			
NC Floor Price	99.750	5/6 30YR ARM	0.250
Min Rate			
>\$2,500,000	6.625	7/6 30YR ARM	0.250
ITIN/Foreign National	7.125	7/6 40YR ARM	(0.500)
Full Doc Includes			
Tax Returns		12 Bank Statements	
1099 Only		12 or 24 CPA P&L	
Asset Utilization Only		Asset Utilization W/ Bank Stmt	
Asset Utilization W/ Full Doc			
VOE			
State Tier Adjustment			
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000	
Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150	
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250	

March Special	
25 Bps	NonQM & DSCR
25 Bps	Additional NQM & DSCR From 3/10/26-3/20/26



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

Effective Date: Wed, March - 11 - 2026

Base Price		
Rate	30 Day Lock DSCR	DSCR 5-8
5.875	97.238	#N/A
5.999	97.988	#N/A
6.125	98.613	#N/A
6.250	99.050	#N/A
6.375	99.426	#N/A
6.499	99.926	#N/A
6.625	100.394	#N/A
6.750	100.832	#N/A
6.875	101.254	#N/A
6.999	101.660	96.875
7.125	102.035	97.250
7.250	102.410	97.750
7.375	102.785	98.125
7.499	103.129	98.750
7.625	103.441	99.250
7.750	103.722	99.500
7.875	104.004	99.750
7.999	104.285	100.250
8.125	104.566	100.500
8.250	104.847	100.750
8.375	105.129	101.000
8.499	105.410	101.375
8.625	105.660	101.750
8.750	105.910	102.000
8.875	106.160	102.375
8.999	106.410	102.500
9.125	106.660	102.875
9.250	106.785	103.125
9.375	106.910	103.500
9.499	107.035	103.875
9.625	107.160	104.125
9.750	107.285	104.375
9.875	107.410	104.625
9.999	107.535	104.875
10.125	107.660	105.125
10.250	107.785	105.375
10.375	107.910	105.625
10.499	108.035	105.875
10.625	108.160	106.125
10.750	108.285	106.375

Lock Term	LLPA
45 Day	(0.250)
60 Day	(0.500)

Extension Cost	
Temporary Guidance See Below Extension Cost	
All Rates @ 2bps / day Extension Cost	
Current lock extension costs/policies apply to all active locks, regardless of lock date	
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	

Allowable Fees	
Click Here	
PPP Requirements	
PPP Required on NOO>80% LTV	
* 6 Months interest on 80% of the Principal Balance *	
** 5% Fixed PPP option is 5% penalty on Current Balance for the duration of the Pre-Pay Term **	

DSCR Giant Lending									
FICO/LTV	Loan Level Pricing Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
780+	1.275	1.150	1.025	1.000	0.625	0.550	(0.625)	(2.500)	
760-779	1.150	1.000	1.000	0.850	0.500	0.425	(0.875)	(2.750)	
740-759	1.000	0.875	0.875	0.713	0.400	0.213	(1.000)	(3.000)	
720-739	0.875	0.750	0.750	0.650	0.025	(0.100)	(1.875)	(3.500)	
700-719	0.500	0.250	(0.250)	0.025	(0.250)	(1.000)	(2.625)	#N/A	
680-699	0.250	(0.125)	(0.125)	(0.250)	(0.850)	(1.500)	(3.375)	#N/A	
660-679	(0.250)	(0.250)	(0.750)	(1.250)	(1.975)	(2.600)	#N/A	#N/A	
640-659	(0.900)	(1.250)	(1.650)	(1.875)	(2.875)	(3.625)	#N/A	#N/A	
620-639	(2.000)	(2.250)	(2.400)	(2.875)	(3.625)	#N/A	#N/A	#N/A	

Program									
SELECT - DSCR	0.500	0.500	0.500	0.500	0.500	0.500	#N/A	#N/A	
Core DSCR (≥1.20)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Core DSCR (≥1.00)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Sub1 DSCR (0.75-0.99)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	
No Ratio DSCR - < 0.75	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	#N/A	#N/A	#N/A	
DSCR Fusion (DSCR + Asset Util)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	

Purpose									
Purchase	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	0.000	(0.250)	(0.500)	
Cash Out Refi	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	#N/A	#N/A	
Rate Term Refi FICO < 680	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	#N/A	
Cash Out Refi FICO < 680	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	(1.000)	#N/A	#N/A	

Loan Amount									
<\$150,000	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.500)	
\$150,001-\$250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	
\$250,001-\$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
>\$1,000,000	0.375	0.250	0.250	0.250	0.250	0.000	0.000	0.000	
>\$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
>\$2,000,000	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.500)	#N/A	
>\$2,500,000	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	#N/A	
>\$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	#N/A	#N/A	
>\$3,500,000	(2.000)	(2.250)	(2.500)	(3.000)	#N/A	#N/A	#N/A	#N/A	

Property/Units									
NW Condo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.500)	#N/A	#N/A	
Short Term Rental	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	
2 Units	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	
3-4 Units	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#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)	
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	
12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
24 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	
36 Months PPP*	0.250	0.125	0.125	0.125	0.125	0.125	0.125	0.063	
48 Months PPP*	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125	
60 Months PPP*	0.750	0.625	0.625	0.625	0.625	0.625	0.625	0.500	
12 Months PPP (5% Fixed)**	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	
24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	
36 Months PPP (5% Fixed)**	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125	
48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.375	
60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.625	

Other									
Interest Only 30Yr FIX	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	#N/A	
Intt Only: 40Yr or ARM (30&40Yr)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	#N/A	
Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	
ITIN	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	#N/A	#N/A	
Foreign National	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	#N/A	#N/A	
Subordinate Financing	(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	
1x30x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	(2.000)	
1x60x12	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A	
1x30x6	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A	
0x30x24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

Credit Events									
12 Months	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	
24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	
36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	
48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

NonQM Price Calculator		
Interest Rate →	Choose a Selection	Reset
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	FALSE
Program	Choose a Selection	#N/A
Reserves	Choose a Selection	0.000
Payment History	0x30x12	#N/A
Credit Events	NONE	0.000
Doc Type	Choose a Selection	0.000
Additional Adjs	Choose a Selection	#N/A
Citizenship	Choose a Selection	0.000
Loan Balance	Choose a Selection	#N/A
Purpose	Choose a Selection	#N/A
DSCR Cashout	Choose a Selection	0.000
Occupancy	Choose a Selection	0.000
Property Type	Choose a Selection	0.000
Loan Term	30Yr Fixed	#N/A
Escrow	Escrow Not Waived	#N/A
Prepayment Penalty	Choose a Selection	0.000
NJ - Title Vesting		0.000
State	Choose a Selection	#N/A
Lock Term	30 Day	#N/A
Buydown	No	(0.500)
Subordinate Financing	No	0.000
Possible Eligibility Issue	No	0.000
State Tier Adjustment	Choose a Selection	#N/A
Special	Not Applicable	FALSE
Total LLPA		
		#N/A
Gross Rate Sheet Price (Prior to LLPA)		
		#N/A
Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)		
		Minimum Rate
Max YSP		
		#N/A
Final Price →		
		#N/A
MANUAL LPC CALCULATOR		
Loan amount		\$500,000.00
LPC %	2.250	\$11,250.00
LPC Flat Fee		0.000
Total LPC LLPA		2.250
Final Price AFTER LPC →		
		#N/A
*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	State	LLPA
36-60 Months PPP	Georgia	(0.250)
>\$2,500,000	Illinois	(0.250)
80.01-90.00% LTV	Kansas	(0.250)
ITIN/Foreign National	New Jersey	(0.250)
Subord Financing	North Carolina	(0.250)
No PPP	Ohio	(0.250)
12 Months PPP	Terms	LLPA
24 Months PPP	15Yr Fixed	0.250
NJ Title Vested in LLC	30Yr Fixed	0.000
DSCR 5-8 Units	40Yr Fixed	(0.500)
Floor Price	5/6 30Yr ARM	0.250
NC Floor Price	5/6 40Yr ARM	(0.500)
Min Rate	7/6 30Yr ARM	0.250
>\$2,500,000	7/6 40Yr ARM	(0.500)
ITIN/Foreign National	7.125	
	Terms	Caps
	5/6 ARM	2/1/5
	7/6 ARM	5/1/5
	Floor	Margin
	Index	6 Month SOFR
	Reset	6 Month
	Margin	4.000
State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250