

Distribution Date 8/7/2026 7:11

Effective Date: Fri, August - 7 - 2026

[illegible]

NonQM Giant Lending										
FICO/TV	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	85.01-90	
780+	0.875	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)	(0.625)	(1.125)	(2.025)	(3.875)	(5.275)	
680-699	(0.125)	(0.250)	(0.250)	(0.350)	(1.125)	(1.750)	(3.350)	(4.375)	#N/A	
660-679	(0.625)	(0.625)	(0.500)	(0.875)	(1.375)	(2.725)	(4.000)	#N/A	#N/A	
640-659	(1.375)	(1.500)	(1.750)	(2.000)	(2.250)	(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	0.000	(0.125)	(0.125)	#N/A	
Cash Out Refi	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.500)	#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-\$500,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	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	0.375	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)	(0.500)	#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	
Overpayment/Prepayments										
NOO	0.000	0.000	(0.125)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	#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)	#N/A	#N/A	
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#N/A	#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*	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(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	0.125	0.083	
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)	(0.750)	#N/A	
24 Months PPP (5% Fixed)**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	#N/A	
36 Months PPP (5% Fixed)**	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	#N/A	
48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.425	#N/A	
60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.750	#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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(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	
DTI >50% - ARM	(0.000)	(0.250)	(0.250)	(0.250)	(0.250)	(2.500)	(2.500)	(3.000)	#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)	(1.500)	#N/A	
36 Months	(0.500)	(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

Interest Rate +

LTV Range

FICO Range

Program

Reserves

Payment History

Credit Events

Doc Type

Additional Ads

Citizenship

DTI

Loan Balance

Purpose

Occupancy

Property Type

Loan Term

Escrow

Prepayment Penalty

NJ - Title Vesting

State

Lock Term

Bugdown

Subordinate Financing

Possible Eligibility Issue

State Tier Adjustment

Special

Choose a Selection

Choose a Selection

Choose a Selection

Core

Choose a Selection

0to30x12

NONE

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

30YR Fixed

Escrow Not Waived

Choose a Selection

Choose a Selection

30 Day

No

No

No

Choose a Selection

Not Applicable

Reset

FALSE

#N/A

#N/A

#N/A

#N/A

0.000

0.000

0.000

0.000

0.000

0.000

#N/A

#N/A

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

FALSE

Total LLPA

Gross Rate Sheet Price (Prior to LLPAs)

Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)

Max YSP

Final Price +

#N/A

#N/A

Minimum Rate

#N/A

#N/A

MANUAL LPC CALCULATOR

Loan amount

LPC %

LPC Flat Fee

Total LPC LLPA

\$500,000.00

2.250

0.000

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 DISCR > 6 Unit

*YSP requests must be sent via e-mail to The Lockbox, AE and AM

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 100,500	Index	6 Month SOFR
Subord Financing 100,000	Reset	Margin
No PPP 100,000	Margin	LLPA
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	40YR Fixed	(0.500)
NC Floor Price 99,750	5/6 30YR ARM	0.250
Min Rate	5/6 40YR ARM	(0.500)
>\$2,500,000 6,625	7/6 30YR ARM	0.250
ITIN/Foreign National 7,375	7/6 40YR ARM	(0.500)

Full Doc Includes

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

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



Base Price		
	30 Day Lock	
Rate	DSCR	DSCR 5-8
6.125	98.463	N/A
6.250	98.900	N/A
6.375	99.276	N/A
6.489	99.776	N/A
6.625	100.244	N/A
6.750	101.682	N/A
6.875	101.104	N/A
6.989	101.510	97.975
7.125	101.885	97.850
7.260	102.260	97.550
7.375	102.635	97.925
7.489	102.979	98.550
7.625	103.291	99.050
7.750	103.572	99.300
7.875	103.854	99.550
7.989	104.135	100.050
8.125	104.416	100.300
8.250	104.697	100.550
8.375	104.979	100.800
8.489	105.260	101.175
8.625	105.510	101.550
8.750	105.760	101.800
8.875	106.010	102.175
8.989	106.260	102.300
9.125	106.510	102.675
9.260	106.635	102.925
9.375	106.760	103.300
9.489	106.885	103.675
9.625	107.010	103.925
9.750	107.135	104.175
9.875	107.260	104.425
9.989	107.385	104.675
10.125	107.510	104.925
10.250	107.635	105.175
10.375	107.760	105.425
10.489	107.885	105.675
10.625	108.010	105.925
10.750	108.135	106.175

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

Extension Cost

Temporary Guidance 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 **

DSCR Giant Lending									
FICO/ATV	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+	1.375	1.150	1.025	1.000	0.750	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	(0.000)	(3.000)	
720-739	0.875	0.750	0.750	0.650	0.025	(0.100)	(1.875)	(3.500)	
700-719	0.650	0.375	0.125	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)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
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)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	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	0.000	0.250	
Cash Out Refi	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)	(1.750)	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)	N/A	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	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
>\$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	
>\$5,500,000	(2.000)	(2.250)	(2.500)	(3.000)	N/A	N/A	N/A	N/A	
Capacity/Unit									
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)	N/A	
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)	N/A	
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	N/A	
12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
24 Months PPP*	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(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)	(0.750)	
24 Months PPP (5% Fixed)**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	
36 Months PPP (5% Fixed)**	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.425	
60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.750	
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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
ITN	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.500)	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									
03x0x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1x3x0x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.000)	(2.000)	
1x6x0x12	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	N/A	
1x3x0x6	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	N/A	
03x0x2x4	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		
Inputs		Reset
Interest Rate *	Choose a Selection	
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	FALSE
Program	Choose a Selection	RNA
Reserves	Choose a Selection	0.000
Payment History	0x30x12	RNA
Credit Events	NONE	0.000
Doc Type	Choose a Selection	0.000
Additional Adj	Choose a Selection	RNA
Citizenship	Choose a Selection	0.000
Loan Balance	Choose a Selection	RNA
Purpose	Choose a Selection	RNA
DSCH Cashout	Choose a Selection	0.000
Occupancy	Choose a Selection	0.000
Property Type	Choose a Selection	0.000
Loan Term	30YR Fixed	RNA
Escrow	Escrow Not Waived	0.000
Prepayment Penalty	Choose a Selection	0.000
NJ- Title Vesting		
State	Choose a Selection	
Lock Term	30 Day	RNA
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		RNA
Gross Rate Sheet Price (Prior to LLPAs)		RNA
Net Price Sheet - LLPA (Prior to Min/Max YSP)		Minimum Rate
Max YSP		RNA
Final Price →		RNA

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
 *YSP requests must be sent via e-mail to the Lockdesk, AE and AM

Calculator does not verify eligibility. Please use in conjunction with product matrix.			
Max Price		State	LLPA
36-60 Months PPP	102.500	Georgia	(0.250)
<\$2,000.000	100.750	Illinois	(0.250)
>\$2,500.000	100.500	Kansas	(0.250)
80.01-90.00% LTV	101.000	New Jersey	(0.250)
ITIN/foreign National	100.500	North Carolina	(0.250)
Subord Financing	100.000	Ohio	(0.250)
No PPP	100.000	Terms	LLPA
12 Months PPP	101.500	15Yr Fixed	0.250
24 Months PPP	102.000	30Yr Fixed	0.000
N/ Title Vested in LLC		40Yr Fixed	(0.500)
DISC 5-8 Units		5/6 30Yr ARM	0.250
		5/6 40Yr ARM	(0.500)
		7/6 30Yr ARM	0.250
		7/6 40Yr ARM	(0.500)
Min Rate		Terms	Caps
<\$2,500.000	6.625	5/6 ARM	21/5
ITIN/foreign National	7.375	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



GIANT LENDING

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective Date: Mon, July - 20 - 2026

Base Price

30 Day Lock

Rate	Full Doc
7.500	96.500
7.625	96.875
7.750	97.250
7.875	97.625
8.000	98.000
8.125	98.375
8.250	98.750
8.375	99.125
8.500	99.500
8.625	99.875
8.750	100.250
8.875	100.500
9.000	100.750
9.125	101.000
9.250	101.250
9.375	101.500
9.500	101.750
9.625	102.000
9.750	102.250

Lock Term

45 Day	LLPA
60 Day	(0.250)
	(0.500)

Max Price

99.500

Terms

30 Year Fixed Only

Allowable Fees

[Click Here](#)

Giant Non-QM SUB600

Loan Level Pricing Adjustments

FICO/LTV	<=50	50.01-55	55.01-60	60.01-65
640+	1.000	0.750	0.500	0.250
620-639	0.750	0.500	0.250	0.000
600-619	0.500	0.250	0.000	(0.250)
580-599	0.000	(0.250)	(0.500)	(1.000)
540-579	(0.250)	(0.375)	(0.750)	(1.250)
500-539	(0.500)	(0.625)	(1.000)	(1.500)

Purpose

Purchase	0.000	0.000	0.000	0.000
Rate Term Refi	(0.250)	(0.250)	(0.250)	(0.250)
Cash Out Refi	(0.500)	(0.500)	(0.500)	#N/A

Loan Amount

\$200,000-\$250,000	(0.250)	(0.250)	(0.250)	(0.250)
\$250,001-\$500,000	0.000	0.000	0.000	0.000
\$500,001-\$750,000	0.000	0.000	0.000	0.000
\$750,001-\$1,000,000	(0.250)	(0.250)	(0.250)	(0.250)
>\$1,000,000	(0.250)	(0.250)	(0.250)	(0.250)

Property Type

Warrantable Condo	0.000	0.000	0.000	0.000
2-4 Units	(0.250)	(0.250)	(0.250)	(0.250)

Payment History

0x30x12	0.000	0.000	0.000	0.000
1x30x12	(0.500)	(0.500)	(0.500)	#N/A

Other

Permanent Resident Aliens	(0.250)	(0.250)	(0.250)	(0.250)
DTI >40 <=45	(0.250)	(0.250)	(0.250)	(0.250)

* Ineligible States/Geographic Areas : AK, HI, Cook County (IL), NJ, NY, MA • US Territories ineligible

State Tier Adjustment - Applies to all LTVs

Tier 1 States	AZ, CA, CO, CT, GA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	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	AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250

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

Giant Non-QM SUB600 Price Calculator

Inputs

Interest Rate +	Choose a Selection	Reset
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	FALSE
Program		0.000
Reserves	Choose a Selection	0.000
Payment History	Choose a Selection	#N/A
Credit Events	Choose a Selection	#N/A
Doc Type	Full Doc	0.000
Additional Adjs	None in this Dropdown	0.000
Citizenship	Choose a Selection	#N/A
DTI	Choose a Selection	#N/A
Loan Balance	Choose a Selection	#N/A
Purpose	Choose a Selection	#N/A
Occupancy	Primary	0.000
Property Type	Choose a Selection	#N/A
Loan Term	30YR Fixed	0.000
Escrow	Choose a Selection	0.000
Prepayment Penalty		0.000
NJ - Title Vesting		0.000
State	Choose a Selection	#N/A
Lock Term	Choose a Selection	#N/A
Buydown	Choose a Selection	0.000
Subordinate Financing	Choose a Selection	0.000
Possible Eligibility Issue	Choose a Selection	0.000
State Tier Adjustment	Tier 1 States	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)		#N/A
Max YSP		99.500
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 99.500, may be paid to borrower on all loans

Calculator does not verify eligibility. Please use in conjunction with product matrix.