October Specials	- Specials Cannot Be Combined -
25 Bps	30 Yr ARM NonQM Loans (Incl DSCR 5-8)
50 Bps	40 Yr Fixed Rate NonQM Loans
25 Bps	All 3 Yr+ Prepayment Penalties (Incl DSCR 5-8)

Flash Special	
25 Bps	30 yr Fixed I/O LTV <= 55%
50 Bps	30 yr fixed I/O LTV > 55%
50 Bps	40 yr fixed and 30 yr ARM I/O LTV <= 65%
75 Bps	40 yr fixed and 30 yr ARM I/O LTV > 65%

Giant Lending

19000 MacArthur Blvd, Suite 200

Irvine, CA 92612

Distribution Date *10/29/2026 16:17*

Effective Date: **Fri, October - 30 - 2026**

Base Price

30 Day Lock

Rate	Full Doc	Alt Doc
6.625	97.000	96.700
6.750	97.563	97.263
6.875	98.063	97.763
6.999	98.563	98.263
7.125	99.063	98.763
7.250	99.500	99.200
7.375	99.938	99.638
7.499	100.375	100.075
7.625	100.813	100.513
7.750	101.188	100.888
7.875	101.563	101.263
7.999	101.938	101.638
8.125	102.313	102.013
8.250	102.625	102.325
8.375	102.938	102.638
8.499	103.250	102.950
8.625	103.563	103.263
8.750	103.875	103.575
8.875	104.188	103.888
8.999	104.438	104.138
9.125	104.688	104.388
9.250	104.938	104.638
9.375	105.188	104.888
9.499	105.438	105.138
9.625	105.625	105.325
9.750	105.813	105.513
9.875	106.000	105.700
9.999	106.188	105.888
10.125	106.375	106.075
10.250	106.563	106.263
10.375	106.688	106.388
10.499	106.813	106.513
10.625	106.938	106.638
10.750	107.063	106.763

Lock Term	LLPA
45 Day	(0.250)
60 Day	-0.5

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 NOT eligible for Lock extensions

The maximum available lock period, including extensions is 45 days

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+	0.875	0.625	0.625	0.525	0.400	0.375	(0.225)	(1.175)	(2.650)
760-779	0.650	0.588	0.593	0.400	0.275	0.275	(0.350)	(1.675)	(2.900)
740-759	0.588	0.500	0.500	0.275	0.275	(0.225)	(0.600)	(1.925)	(3.150)
720-739	0.500	0.375	0.375	0.275	(0.100)	(0.450)	(0.875)	(2.675)	(3.650)
700-719	0.375	0.125	0.125	(0.350)	(0.475)	(0.975)	(1.750)	(3.425)	(4.400)
680-699	0.075	(0.050)	(0.150)	(0.475)	(1.000)	(1.625)	(2.800)	(4.500)	#N/A
660-679	(0.425)	(0.425)	(0.300)	(0.725)	(1.250)	(2.600)	(3.750)	#N/A	#N/A
640-659	(1.175)	(1.300)	(1.550)	(1.850)	(2.125)	(3.750)	(4.650)	#N/A	#N/A
620-639	(2.300)	(2.300)	(2.425)	(2.625)	(3.150)	(4.650)	(5.625)	#N/A	#N/A
600-619	(2.800)	(3.050)	(3.300)	(3.600)	(4.125)	(5.500)	(6.375)	#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	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.625)	(1.000)	#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	(0.750)	(0.750)	(0.875)	(0.875)	(1.125)	(1.500)	#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	0.000	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	0.375	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)	#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	0.000	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	0.063	#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)	(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 FIXED	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
Interest Only 40Yr FIXED	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A
Interest Only 30Yr ARM	(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
ITIN	(2.000)	(2.000)	(2.500)	(2.500)	(2.500)	(2.500)	(2.750)	(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)	#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	#N/A
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	#N/A
Buydown	No	0.000
Subordinate Financing	No	0.000
Possible Eligibility Issue	No	0.000
State Tier Adjusment	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**	

Extensions/Concessions

Exceptions

*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		Terms	Caps
Owner/2nd Home	101.500	5/6 ARM	2/1/5
>$2,500,000	100.500	7/6 ARM	5/1/5
80.01-90.00% LTV	100.500	Floor	Margin
ITIN/Foreign National	100.000	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 Months PPP	101.500	15YR Fixed	0.250
36-60 Months PPP	102.000	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	7.375	7/6 30YR ARM	0.250
ITIN/Foreign National	7.750	7/6 40YR ARM	(0.500)

Full Doc Includes	Alt Doc Column 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**

October Specials	
- Specials Cannot Be Combined -	
25 Bps	30 Yr ARM NonQM Loans (Incl DSCR 5-8)
50 Bps	40 Yr Fixed Rate NonQM Loans
25 Bps	All 3 Yr+ Prepayment Penalties (Incl DSCR 5-8)

Flash Special	
25 Bps	30 yr Fixed I/O LTV <= 55%
50 Bps	30 yr fixed I/O LTV > 55%
50 Bps	40 yr fixed and 30 yr ARM I/O LTV <= 65%
75 Bps	40 yr fixed and 30 yr ARM I/O LTV > 65%

GIANT LENDING

Giant Lending

19000 MacArthur Blvd, Suite 200

Irvine, CA 92612

Effective Date: **Fri, October - 30 - 2026**

Base Price

30 Day Lock		
Rate	DSCR	DSCR 5-8
6.625	97.250	#N/A
6.750	97.875	#N/A
6.875	98.375	#N/A
6.999	98.875	#N/A
7.125	99.375	#N/A
7.250	99.875	#N/A
7.375	100.375	#N/A
7.499	100.813	#N/A
7.625	101.188	95.500
7.750	101.563	96.000
7.875	101.938	96.500
7.999	102.313	97.000
8.125	102.625	97.438
8.250	102.938	97.813
8.375	103.250	98.188
8.499	103.563	98.563
8.625	103.875	98.938
8.750	104.188	99.313
8.875	104.500	99.656
8.999	104.750	99.969
9.125	105.000	100.219
9.250	105.250	100.469
9.375	105.438	100.719
9.499	105.625	100.969
9.625	105.813	101.219
9.750	106.000	101.469
9.875	106.125	101.719
9.999	106.250	101.969
10.125	106.375	102.219
10.250	106.500	102.469
10.375	106.625	102.719
10.499	106.750	102.969
10.625	106.875	103.219
10.750	107.000	103.469

Lock Term	LLPA
45 Day	(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 NOT eligible for Lock extensions

The maximum available lock period, including extensions is 45 days

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

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
780+	1.325	1.100	0.975	0.875	0.875	0.675	(0.250)	(2.125)
760-779	1.100	0.950	0.950	0.825	0.625	0.550	(0.500)	(2.375)
740-759	0.950	0.825	0.825	0.725	0.525	0.338	(0.625)	(2.625)
720-739	0.825	0.700	0.700	0.625	0.150	0.025	(1.500)	(3.125)
700-719	0.700	0.575	0.325	0.150	(0.125)	(0.875)	(2.250)	#N/A
680-699	0.375	0.000	0.000	(0.125)	(0.725)	(1.375)	(3.125)	#N/A
660-679	(0.125)	(0.125)	(0.625)	(1.125)	(1.850)	(2.475)	#N/A	#N/A
640-659	(0.775)	(1.125)	(1.525)	(1.750)	(2.750)	(3.500)	#N/A	#N/A
620-639	(1.875)	(2.125)	(2.275)	(2.750)	(3.500)	#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)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	#N/A	#N/A
No Ratio DSCR - < 0.75	(3.500)	(3.500)	(3.500)	(3.500)	(3.500)	#N/A	#N/A	#N/A
DSCR Fusion (DSCR + Asset Util)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	#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	(0.375)	(0.500)	(0.625)	(0.750)	(0.875)	(0.875)	(2.250)	#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	(0.750)	(0.750)	(0.875)	(1.125)	(1.125)	#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
>$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)	#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	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	#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)	(0.375)	(0.375)	(0.375)	(0.375)	(0.750)	(0.750)	(0.750)
36 Months PPP*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.187)
48 Months PPP*	0.125	0.125	0.125	0.125	0.125	0.125	0.125	(0.125)
60 Months PPP*	0.500	0.375	0.375	0.375	0.375	0.375	0.375	0.250
12 Months PPP (5% Fixed)**	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.750)	(0.750)	(0.750)
36 Months PPP (5% Fixed)**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.187)
48 Months PPP (5% Fixed)**	0.125	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)
60 Months PPP (5% Fixed)**	0.500	0.375	0.375	0.375	0.375	0.375	0.375	0.250
Other								
Interest Only 30Yr FIXED	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	#N/A
Interest Only 40Yr FIXED	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	#N/A
Interest Only 30Yr ARM	(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
ITIN	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.500)	#N/A	#N/A
Foreign National	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.750)	#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

Inputs

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	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 Adjusment	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	

Extensions/Concessions

Exceptions

*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	
36-60 Months PPP	102.000
>$2,000,000	100.250
>$2,500,000	100.000
80.01-90.00% LTV	100.500
ITIN/Foreign National	100.000
Subord Financing	100.000
No PPP	100.000
12 Months PPP	101.000
24 Months PPP	101.500
NJ Title Vested in LLC	100.000
DSCR 5-8 Units	100.000
Min Rate	
>$2,500,000	7.375
ITIN/Foreign National	7.750

State	LLPA
Georgia	(0.250)
Illinois	(0.250)
Kansas	(0.250)
New Jersey	(0.250)
North Carolina	(0.250)
Ohio	(0.250)
Terms	**LLPA**
15YR Fixed	0.250
30YR Fixed	0.000
40YR Fixed	(0.500)
5/6 30YR ARM	0.250
5/6 40YR ARM	(0.500)
7/6 30YR ARM	0.250
7/6 40YR ARM	(0.500)
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**

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

Effective Date: Tue, October - 6 - 2026

Base Price

30 Day Lock

Rate	Full Doc
8.500	97.500
8.625	97.875
8.750	98.250
8.875	98.625
9.000	99.000
9.125	99.375
9.250	99.750
9.375	100.125
9.500	100.500
9.625	100.750
9.750	101.000
9.875	101.250
10.000	101.500
10.125	101.750
10.250	102.000

Lock Term	LLPA
45 Day	(0.250)

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 - Applys to all LTVs

Tier 1 States	AZ, CA, CO, CT, GA, 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	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 NOT eligible for Lock extensions
The maximum available lock period, including extensions is 45 days

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 Adjusment	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.

