

NON PRIME PROGRAM - WHOLESALE

Dated: 02/06/2026 V1
Pricing Sheet ID: 569

45-Day Price	
Note Rate	Price
6.250	99.188
6.375	99.876
6.500	100.563
6.625	101.126
6.750	101.688
6.875	102.188
6.999	102.563
7.125	102.938
7.250	103.251
7.375	103.563
7.500	103.813
7.625	104.063
7.750	104.313
7.875	104.563
7.999	104.813
8.125	105.063
8.250	105.313
8.375	105.501
8.500	105.688
8.625	105.876
8.750	106.063
8.875	106.188
8.999	106.313
9.125	106.438
9.250	106.563
9.375	106.688
9.500	106.813
9.625	106.938
9.750	107.063
9.875	107.188
9.999	107.313
10.125	107.438
10.250	107.563
10.375	107.688
10.500	107.813
10.625	107.938
10.750	108.063
10.875	108.188
10.999	108.313
11.125	108.438
11.250	108.563
11.375	108.688
11.500	108.813
11.625	108.938
11.750	109.063
11.875	109.188
11.999	109.313
12.125	109.438
12.250	109.563
12.375	109.688
12.500	109.813
12.625	109.938
12.750	110.063
12.875	110.188
12.999	110.313

FICO & LTV	≤50.00%	50.01- 55.00%	55.01- 60.00%	60.01- 65.00%	65.01- 70.00%	70.01- 75.00%	75.01- 80.00%	80.01- 85.00%	85.01- 90.00%	Points
≥ 780	1.000	1.000	0.750	0.625	0.375	0.250	-0.125	-2.625	-4.125	0.000
760 - 779	1.000	0.875	0.750	0.625	0.375	0.125	-0.250	-2.625	-4.125	0.000
740 - 759	0.875	0.875	0.625	0.500	0.250	0.000	-0.375	-3.250	-5.000	0.000
720 - 739	0.750	0.750	0.500	0.375	0.125	-0.500	-1.250	-3.375	-5.125	0.000
700 - 719	0.375	0.375	0.125	0.125	-0.375	-1.125	-1.750	-4.250	-5.625	0.000
680 - 699	-0.250	-0.250	-0.625	-1.000	-1.625	-2.500	-3.875	-6.875	N/A	0.000
660 - 679	-2.125	-2.375	-2.750	-3.000	-3.500	-4.125	-6.625	-8.500	N/A	0.000
640 - 659	-4.000	-4.500	-4.750	-5.125	-5.625	-6.250	-8.625	N/A	N/A	0.000
620 - 639	-6.375	-7.125	-7.250	-7.500	-8.125	-9.250	N/A	N/A	N/A	0.000
600 - 619	-7.375	-8.000	-8.250	-8.500	N/A	N/A	N/A	N/A	N/A	2.000

FICO & LTV	Margin
≥ 780	3.000
760 - 779	3.000
740 - 759	3.250
720 - 739	3.250
700 - 719	3.500
680 - 699	3.750
660 - 679	4.000
640 - 659	4.250
620 - 639	5.000
600 - 619	5.000

GENERAL INFORMATION									
Program Terms	≤50.00%	50.01- 55.00%	55.01- 60.00%	60.01- 65.00%	65.01- 70.00%	70.01- 75.00%	75.01- 80.00%	80.01- 85.00%	85.01- 90.00%
Purchase	0.375	0.375	0.375	0.250	0.250	0.250	0.250	0.000	0.000
Rate & Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Cash-Out Refinance	-0.125	-0.125	-0.250	-0.375	-0.625	-0.750	-1.500	N/A	N/A
Second Home / Non-Occupant CoBorrower	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	N/A	N/A
Short-term Rental	0.000	0.000	0.000	-1.250	-1.750	N/A	N/A	N/A	N/A
Alt Doc - Bk Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ATR-in-Full / Asset Depletion	0.000	0.000	0.000	-0.500	-0.750	-1.250	-1.625	N/A	N/A
WVVOE / 1099 Only / P&L programs	0.000	0.000	0.000	-0.500	-0.750	-1.000	-1.250	N/A	N/A
1 Year Self-Employed	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	N/A	N/A
1 or No Score / Deficient Tradelines	0.000	-0.750	-0.750	-1.000	N/A	N/A	N/A	N/A	N/A
Interest Only (5-yr)	0.000	0.000	0.000	-0.500	-0.500	-0.750	-0.750	-1.250	-1.500
Interest Only (5-yr)	0.000	0.000	0.000	-0.500	-0.500	-0.750	-0.750	-1.250	-1.500
Interest Only (10-yr)	0.000	0.000	0.000	-0.750	-1.000	-1.250	-1.500	N/A	N/A
Housing 1x30 in prior 12 mths	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Housing 0x60 in prior 12 mths	0.000	-1.500	-1.500	-2.500	-2.500	-2.500	N/A	N/A	N/A
Housing 0x90 in prior 12 mths	-4.750	-6.000	-6.000	-6.750	N/A	N/A	N/A	N/A	N/A
BK/FC ≥ 2 to < 3 years	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
BK/FC ≥ 1 year to < 2 years	-4.750	-6.000	-6.000	-6.750	N/A	N/A	N/A	N/A	N/A
SS/DIL/Mod ≥1 year to < 2 years	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
SS/DIL/Modification <1 year	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	N/A	N/A	N/A
Non Permanent Resident Alien	0.000	0.000	0.000	-0.750	-0.750	-1.000	-1.250	N/A	N/A
ITIN	-1.500	-2.000	-2.000	-2.500	-2.750	-2.750	N/A	N/A	N/A
< \$200,000	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000	-1.500	N/A	N/A
≥ \$200k < \$350k	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	-0.750	-1.000	-1.000
≥ \$350k ≤ \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
> \$1.5M ≤ \$2.0M	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	N/A
> \$2.0M ≤ \$3.0M	0.000	-1.000	-1.000	-1.250	-1.250	-1.500	-2.000	N/A	N/A
> \$3.0M ≤ \$3.5M	-1.000	-1.750	-1.750	-2.250	-2.750	-3.250	N/A	N/A	N/A
> \$3.5M ≤ \$4.0M	-1.000	-1.750	-1.750	-2.250	-3.000	N/A	N/A	N/A	N/A
> \$4.0M ≤ \$10.0M	CALL YOUR ACCOUNT EXECUTIVE								
Non Warr Condo	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	-2.000	N/A	N/A
Condotel	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	N/A	N/A	N/A
2 Unit Property	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
3-4 Unit Property	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	-1.250	N/A
Rural Property	-1.250	-1.500	-1.500	-1.750	-2.000	-2.750	-3.500	N/A	N/A
Manufactured Homes	-1.250	-1.500	-1.500	-1.750	N/A	N/A	N/A	N/A	N/A
Declining Value Properties	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Impound Waiver	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A

Minimum & Maximum Price	
Minimum Price	98.000
<620 FICO No LPC/LC - Max Price	100.000
Maximum LC (Lender Credit)	101.000
Maximum Price (Including LPC/LC not to exceed 3 pts or \$30K)	102.500

Lender Fees	
Underwriting Fee	\$ 1,895.00
Closing In a Trust	\$ 395.00
Tax Service Fee	\$ 69.00

Lock Extension	
14-Day Lock Extension	-0.750
Maximum Allowed Extension Count: 1	

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