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NON PRIME PROGRAM - WHOLESALE

Dated: 09/05/2025 V1  
Pricing Sheet ID: 540-541

| 45-Day Price |         |
|--------------|---------|
| Note Rate    | Price   |
| 6.250        | 98.000  |
| 6.375        | 98.750  |
| 6.500        | 99.500  |
| 6.625        | 100.000 |
| 6.750        | 100.500 |
| 6.875        | 100.750 |
| 6.999        | 101.000 |
| 7.125        | 101.250 |
| 7.250        | 101.500 |
| 7.375        | 101.750 |
| 7.500        | 102.000 |
| 7.625        | 102.250 |
| 7.750        | 102.500 |
| 7.875        | 102.750 |
| 7.999        | 103.000 |
| 8.125        | 103.250 |
| 8.250        | 103.500 |
| 8.375        | 103.750 |
| 8.500        | 104.000 |
| 8.625        | 104.250 |
| 8.750        | 104.500 |
| 8.875        | 104.750 |
| 8.999        | 105.000 |
| 9.125        | 105.250 |
| 9.250        | 105.500 |
| 9.375        | 105.750 |
| 9.500        | 106.000 |
| 9.625        | 106.250 |
| 9.750        | 106.500 |
| 9.875        | 106.750 |
| 9.999        | 107.000 |
| 10.125       | 107.250 |
| 10.250       | 107.500 |
| 10.375       | 107.750 |
| 10.500       | 108.000 |
| 10.625       | 108.250 |
| 10.750       | 108.500 |
| 10.875       | 108.750 |
| 10.999       | 109.000 |
| 11.125       | 109.250 |
| 11.250       | 109.500 |
| 11.375       | 109.750 |
| 11.500       | 110.000 |
| 11.625       | 110.250 |
| 11.750       | 110.500 |
| 11.875       | 110.750 |
| 11.999       | 111.000 |
| 12.125       | 111.250 |
| 12.250       | 111.500 |
| 12.375       | 111.750 |
| 12.500       | 112.000 |
| 12.625       | 112.250 |
| 12.750       | 112.500 |
| 12.875       | 112.750 |
| 12.999       | 113.000 |

| 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      | 0.750   | 0.625        | 0.500        | 0.500        | 0.250        | 0.000        | -0.625       | -3.000       | -4.500       | 0.000  |
| 760 - 779  | 0.750   | 0.625        | 0.500        | 0.500        | 0.250        | 0.000        | -0.625       | -3.000       | -4.500       | 0.000  |
| 740 - 759  | 0.500   | 0.500        | 0.500        | 0.250        | 0.250        | 0.000        | -0.750       | -3.500       | -5.500       | 0.000  |
| 720 - 739  | 0.500   | 0.500        | 0.500        | 0.250        | 0.250        | 0.000        | -0.750       | -3.500       | -5.500       | 0.000  |
| 700 - 719  | 0.500   | 0.375        | 0.250        | 0.250        | 0.000        | -0.250       | -1.125       | -4.250       | -5.500       | 0.000  |
| 680 - 699  | -1.000  | -1.000       | -1.250       | -1.500       | -2.250       | -3.000       | -4.750       | -7.750       | N/A          | 0.000  |
| 660 - 679  | -3.000  | -3.250       | -3.500       | -3.750       | -4.000       | -4.500       | -7.750       | -10.000      | N/A          | 0.000  |
| 640 - 659  | -5.000  | -5.500       | -5.750       | -6.250       | -6.500       | -7.000       | -10.000      | N/A          | N/A          | 0.000  |
| 620 - 639  | -8.250  | -9.000       | -9.250       | -9.500       | -9.750       | -11.000      | N/A          | N/A          | N/A          | 0.000  |
| 600 - 619  | -9.250  | -10.000      | -10.250      | -10.500      | 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% |
| Cash-Out Refinance                   | 0.000                       | 0.000        | 0.000        | -0.250       | -0.500       | -0.750       | -1.250       | N/A          | N/A          |
| Second Home                          | 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          |
| WVOE / 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       | -1.250       | -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                          | 0.000                       | 0.000        | 0.000        | -0.500       | -0.750       | -1.000       | -1.500       | N/A          | N/A          |
| ≥ \$200k < \$350k                    | 0.000                       | 0.000        | 0.000        | -0.500       | -0.500       | -0.500       | -0.750       | -1.000       | -1.000       |
| ≥ \$350k ≤ \$1.5M                    | 0.000                       | 0.000        | 0.000        | 0.000        | -0.250       | -0.250       | -0.250       | -0.250       | -0.250       |
| > \$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       | N/A          | 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 3.0 pts or \$30K) | 103.000 |

| Lender Fees        |             |
|--------------------|-------------|
| Underwriting Fee   | \$ 1,750.00 |
| Closing In a Trust | \$ 395.00   |

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

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