

NON PRIME PROGRAM - WHOLESALE

Dated: 10/20/2025 V1
Pricing Sheet ID: 545

45-Day Price	
Note	Price
6.250	98.500
6.375	99.250
6.500	100.000
6.625	100.500
6.750	101.000
6.875	101.250
6.999	101.500
7.125	101.750
7.250	102.000
7.375	102.250
7.500	102.500
7.625	102.750
7.750	103.000
7.875	103.250
7.999	103.500
8.125	103.750
8.250	104.000
8.375	104.250
8.500	104.500
8.625	104.750
8.750	105.000
8.875	105.250
8.999	105.500
9.125	105.750
9.250	106.000
9.375	106.250
9.500	106.500
9.625	106.750
9.750	107.000
9.875	107.250
9.999	107.500
10.125	107.750
10.250	108.000
10.375	108.250
10.500	108.500
10.625	108.750
10.750	109.000
10.875	109.250
10.999	109.500
11.125	109.750
11.250	110.000
11.375	110.250
11.500	110.500
11.625	110.750
11.750	111.000
11.875	111.250
11.999	111.500
12.125	111.750
12.250	112.000
12.375	112.250
12.500	112.500
12.625	112.750
12.750	113.000
12.875	113.250
12.999	113.500

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	0.625	0.625	0.375	0.250	-0.375	-1.125	-1.750	-4.250	-5.625	0.000
680 - 699	-0.500	-0.500	-0.875	-1.250	-1.875	-2.750	-4.125	-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

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 program	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 Tradelin	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	0.000	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	-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

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

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	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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