

## DSCR S Pricing Rate Sheet

EASTVIEW

Effective: 12/29/2025

<b>Spread - 5YR</b>	<b>Coupon</b>	<b>5/1 ARM</b>	<b>7/1 ARM</b>	<b>FIXED 30</b>
4.320%	8.000%	105.616%	105.616%	105.616%
4.195%	7.875%	105.187%	105.187%	105.187%
4.070%	7.750%	104.758%	104.758%	104.758%
3.945%	7.625%	104.330%	104.330%	104.330%
3.820%	7.500%	103.903%	103.903%	103.903%
3.695%	7.375%	103.477%	103.477%	103.477%
3.570%	7.250%	103.051%	103.051%	103.051%
3.445%	7.125%	102.626%	102.626%	102.626%
3.320%	7.000%	102.201%	102.201%	102.201%
3.195%	6.875%	101.777%	101.777%	101.777%
3.070%	6.750%	101.354%	101.354%	101.354%
2.945%	6.625%	100.932%	100.932%	100.932%
2.820%	6.500%	100.510%	100.510%	100.510%
2.695%	6.375%	100.090%	100.090%	100.090%
2.570%	6.250%	99.420%	99.420%	99.420%
2.445%	6.125%	98.876%	98.876%	98.876%
2.320%	6.000%	98.332%	98.332%	98.332%
2.195%	5.875%	97.790%	97.790%	97.790%
2.070%	5.750%	97.249%	97.249%	97.249%
1.945%	5.625%	96.708%	96.708%	96.708%
1.820%	5.500%	96.168%	96.168%	96.168%

## Program Notes

Min Loan Amount	\$100,000
Max Loan Amount	\$3,000,000
Min Price	97.0000%
Max Price	104.5000%
Max Price (PPP < 3 Year)	102.0000%
Housing Event	2-4 Years
Mtge History	1 X 30 x 12
Initial Lock Period	30 Days
Max Lock Period	90 Days
15 Day Extension Cost	15 BPS
ARM Margin	5.00%
ARM Caps (5/1)	2/2/5
ARM Caps (7/1)	5/2/5
Index	30 Day Average SOFR
ARM Floor	Margin

LLPAs (Price Adjustments)													
LTV/CLTV													
FICO Buckets	50%	50%	55%	55%	60%	60%	65%	65%	70%	70%	75%	75%	80%
FICO: 780+	1.000%	0.875%		0.750%		0.625%		0.500%		0.375%		0.125%	
FICO: 760 - 779	0.875%		0.750%		0.625%		0.500%		0.375%		0.250%		0.000%
FICO: 740 - 759	0.750%		0.625%		0.500%		0.375%		0.250%		0.125%		-0.125%
FICO: 720 - 739	0.675%		0.500%		0.375%		0.250%		0.125%		0.000%		-0.250%
FICO: 700 - 719	0.500%		0.375%		0.250%		0.125%		0.000%		-0.250%		-0.500%
FICO: 680 - 699	0.375%		0.250%		0.125%		-0.250%		-0.750%		-1.000%		N/A
FICO: 660 - 679	0.000%		-0.375%		-0.625%		-1.125%		-1.850%		N/A		N/A
FICO: 640 - 659	N/A		N/A		N/A		N/A		N/A		N/A		N/A
FICO: 620 - 639	N/A		N/A		N/A		N/A		N/A		N/A		N/A
Foreign National	0.000%		-0.375%		-0.625%		-1.125%		-1.850%		N/A		N/A
Adjustments	50%	50%	55%	55%	60%	60%	65%	65%	70%	70%	75%	75%	80%
0.80 <= DSCR < 1.00	N/A	N/A		N/A		N/A		N/A		N/A		N/A	
1.00 <= DSCR < 1.10	0.000%	0.000%		0.000%		0.000%		-0.125%		-0.250%		-0.375%	
DSCR >= 1.15	0.500%		0.500%		0.500%		0.500%		0.500%		0.500%		0.500%
UPB <= \$150,000	0.000%		0.000%		0.000%		0.000%		-0.250%		-0.500%		-1.000%
\$2,000,000 < UPB < \$3,000,000	-0.500%		-0.500%		-0.750%		-1.750%		-2.000%		-3.000%		N/A
Refinance (Cash Out)	0.000%		0.000%		0.000%		-0.250%		-0.375%		-0.375%		-6.000%
Non-Warrantable Condo	-0.500%		-0.500%		-0.500%		-0.500%		-0.500%		N/A		N/A
Condo	0.000%		0.000%		0.000%		0.000%		-0.250%		-0.500%		-1.000%
2-4 Unit	0.000%		0.000%		0.000%		0.000%		-0.250%		-0.500%		-1.000%
7 Years (84 Months) Minimum Interest	2.000%		2.000%		2.000%		2.000%		2.000%		2.000%		2.000%
7 Years (7%/6%/5%/4%/3%/2%/1%)	1.750%		1.750%		1.750%		1.750%		1.750%		1.750%		1.750%
5 Years (60 Months) Minimum Interest	0.750%		0.750%		0.750%		0.750%		0.750%		0.750%		0.750%
5 Years (5%/4%/3%/2%/1%)	0.500%		0.500%		0.500%		0.500%		0.500%		0.500%		0.500%
3 Years (3%/2%/1%)	0.000%		0.000%		0.000%		0.000%		0.000%		0.000%		0.000%
2 Years (2%/1%)	-1.000%		-1.000%		-1.000%		-1.000%		-1.000%		-1.000%		-1.000%
1 Year (1%)	-2.000%		-2.000%		-2.000%		-2.000%		-2.000%		-2.000%		-2.000%
No Prepayment	-4.000%		-4.000%		-4.000%		-4.000%		-4.000%		-4.000%		-4.000%
Interest Only (10 Years)	0.000%		0.000%		0.000%		-0.250%		-0.250%		-0.375%		-0.750%
5-9 Unit	-4.000%		-4.250%		-4.500%		-5.375%		-6.000%		-7.500%		N/A
Cross-Collateralized Portfolio	-0.125%		-0.125%		-0.125%		-0.125%		-0.250%		-0.250%		-0.500%