

NON PRIME PROGRAM - WHOLESALE

Dated: 01/09/2026 V1  
Pricing Sheet ID: 563

45-Day Price	
Note Rate	Price
6.250	98.907
6.375	99.595
6.500	100.282
6.625	100.845
6.750	101.407
6.875	101.907
6.999	102.282
7.125	102.657
7.250	102.970
7.375	103.282
7.500	103.532
7.625	103.782
7.750	104.032
7.875	104.282
7.999	104.532
8.125	104.782
8.250	105.032
8.375	105.220
8.500	105.407
8.625	105.595
8.750	105.782
8.875	105.907
8.999	106.032
9.125	106.157
9.250	106.282
9.375	106.407
9.500	106.532
9.625	106.657
9.750	106.782
9.875	106.907
9.999	107.032
10.125	107.157
10.250	107.282
10.375	107.407
10.500	107.532
10.625	107.657
10.750	107.782
10.875	107.907
10.999	108.032
11.125	108.157
11.250	108.282
11.375	108.407
11.500	108.532
11.625	108.657
11.750	108.782
11.875	108.907
11.999	109.032
12.125	109.157
12.250	109.282
12.375	109.407
12.500	109.532
12.625	109.657
12.750	109.782
12.875	109.907
12.999	110.032

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

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	-0.125	-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
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	-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

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 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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