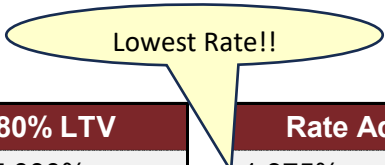




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Purpose: 30-year DSCR business purpose loans backed by 1-4 unit residential properties



Base Rates	<=60% LTV	<=65% LTV	<=70% LTV	<=75% LTV	<=80% LTV	Rate Adjuster	Points
760+ FICO	6.500%	6.625%	6.750%	6.875%	7.000%	-1.375%	5.500%
720-759 FICO	6.625%	6.750%	6.875%	7.000%	7.125%	-1.250%	5.000%
700-719 FICO	6.750%	6.875%	7.000%	7.125%	7.250%	-1.125%	4.500%
680-699 FICO	6.875%	7.000%	7.125%	7.250%		-1.000%	4.000%
660-679 FICO	7.125%	7.250%	7.375%			-0.875%	3.500%
Cash Out Adjusters						-0.750%	3.000%
760+ FICO	0.125%	0.125%	0.125%	0.125%		-0.625%	2.500%
720-759 FICO	0.125%	0.125%	0.125%	0.125%		-0.500%	2.000%
700-719 FICO	0.125%	0.125%	0.125%	0.125%		-0.375%	1.500%
680-699 FICO	0.125%	0.125%	0.125%			-0.250%	1.000%
660-679 FICO	0.125%	0.125%	0.125%			-0.125%	0.500%
Other Adjusters						0.000%	0.000%
Interest-Only	0.125%	0.125%	0.125%	0.125%	0.125%		
<=150k UPB	0.125%	0.125%	0.125%	0.125%	0.125%		
Delayed Purchase Transaction	0.125%	0.125%	0.125%	0.125%	0.250%		
Condo	0.125%	0.125%	0.125%	0.125%	0.125%		
2-4 Unit Property	0.125%	0.125%	0.125%	0.125%	0.125%		
DSCR 0.75 - 0.99x	0.250%	0.250%	0.250%	0.250%	0.250%		
3 Year Prepay Structure (3%/2%/1%)	0.250%	0.250%	0.250%	0.250%	0.250%		
1 Year Prepay Structure (1%)	0.500%	0.500%	0.500%	0.500%	0.500%		
No Prepay Structure (Prepay Ineligible States Only)	0.750%	0.750%	0.750%	0.750%	0.750%		

* Rates are subject to change

Other	
Prepay Penalty	5%-4%-3%-2%-1%
Minimum Points Paid by Borrower	0.00%
Minimum Points Paid by Prepay Ineligible Borrower	1.00%
Maximum Points Paid by Borrower	5.25%
Required ARM Margin	4.50%
3/1 & 5/1 ARM Cap Structure	2/2/5
7/1 & 10/1 ARM Cap Structure	5/2/5
Min Coupon	5.125%
Broker YSP	0.25%
Lock Details	
5 yr US Treasury Benchmark Rate	3.69%
Rate Locks Expire	45 calendar days
Maximum Float Downs	1
Float Down Trigger	0.25%
Float Down Ratio	0.50%
Relocks Permitted	None
Ex: 25 bps movement in base rates = 12.5 bps floatdown at borrower request	

Eligibility Requirements	
Business entity w/ US citizen guarantor	
\$75k minimum loan amount	
\$2M maximum loan amount	
660 minimum FICO	
0.75x minimum DSCR	
1-4 unit single family residential properties	
Property Value Must be < 1.5x Median Home Price	

Maximum LTVs	
Purchase	80%
Rate & Term Refinance	80%
Cash-Out Refinance	75%

Prepay Restricted States	
AK, NM, NJ	No Prepayment Penalty
VT < \$1M	No Prepayment Penalty
PA 1-2 units < \$320k	No Prepayment Penalty
OH < \$113k	No Prepayment Penalty
VA < 75k	No Prepayment Penalty
MI	1 yr maximum prepayment penalty
MN < 807k	3 yr maximum prepayment penalty



Retail Channel
9/18/2025

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