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Purpose: 30-year DSCR 2nd lien business purpose loans backed by 1-4 unit residential properties

Base Rates	CLTV LTE 50%	CLTV GT 50% - LTE 55%	CLTV GT 55% - LTE 60%	CLTV GT 60% - LTE 65%	CLTV GT 65% - LTE 70%	CLTV GT 70% - LTE 75%	CLTV GT 75% - LTE 80%	CLTV GT 80% - LTE 85%	Rate Adjuster	Price
780+	8.2500%	8.2500%	8.3750%	8.6250%	8.8750%	9.0000%	9.6250%	9.8750%	-0.875%	94.500%
760-779	8.3750%	8.3750%	8.5000%	8.7500%	9.0000%	9.2500%	9.8750%	10.1250%	-0.750%	95.000%
740-759	8.5000%	8.5000%	8.7500%	8.8750%	9.1250%	9.5000%	9.8750%		-0.625%	95.500%
720-739	9.0000%	9.0000%	9.1250%	9.2500%	9.5000%	9.8750%	10.5000%		-0.500%	96.000%
700-719	9.2500%	9.2500%	9.2500%	9.3750%	10.0000%	10.3750%			-0.375%	96.500%
680-699	9.6250%	9.6250%	9.6250%	10.0000%					-0.250%	97.000%
Other Adjusters										97.500%
5YR PPP	0.0000%	0.0000%		0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.000%	98.000%
3YR PPP	0.1250%	0.1250%	0.1250%	0.1250%	0.1250%	0.1250%	0.1250%	0.1250%	0.125%	98.500%
1YR PPP	0.2500%	0.2500%	0.2500%	0.2500%	0.2500%	0.2500%	0.2500%	0.2500%	0.250%	99.000%
No PPP	0.3750%	0.3750%	0.3750%	0.3750%	0.3750%	0.3750%	0.3750%	0.3750%	0.375%	99.500%
DSCR < 1.1	0.1250%	0.1250%	0.1250%	0.1250%	0.2500%	0.2500%	0.3750%	0.3750%	0.500%	100.000%
DSCR > 1.25	-0.1250%	-0.1250%	-0.1250%	-0.1250%	-0.1250%	-0.1250%	0.0000%	0.0000%		
Condo	0.0000%	0.0000%	0.1250%	0.1250%	0.1250%	0.1250%	0.2500%	0.2500%		
MF	0.1250%	0.1250%	0.1250%	0.1250%	0.1250%	0.1250%	0.2500%	0.2500%		
CLTV-LTV > 20	-0.1250%	-0.1250%	-0.1250%	-0.1250%	-0.1250%	-0.1250%	-0.1250%	-0.1250%		

* Rates are subject to change

Other	
Prepay Penalty	5%-4%-3%-2%-1%
Minimum Points Paid by Borrower	2.00%
Minimum Points Paid by Prepay Ineligible Borrower	3.00%
Maximum Points Paid by Borrower	5.25%
Min Coupon	7.750%
Broker YSP	0.25%

Lock Details	
5 yr US Treasury Benchmark Rate	3.81%
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	
\$30k minimum loan amount	
\$0.5M maximum loan amount	
680 minimum FICO	
1.10x minimum DSCR	
85% maximum CLTV	
1-4 unit single family residential properties	
Property Value Must be < 1.5x Median Home Price	

Prepay Restricted States	
AK, MN, NM, TX, VA, VT, NJ No Prepayment Penalty	
OH < \$113k	No Prepayment Penalty
PA < \$320k	No Prepayment Penalty

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Wholesale Broker Channel
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