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

100.00% Rates

Base Rates	<=60% LTV	<=65% LTV	<=70% LTV	<=75% LTV	<=80% LTV
760+ FICO	6.375%	6.500%	6.625%	6.750%	6.875%
720-759 FICO	6.500%	6.625%	6.750%	6.875%	7.000%
700-719 FICO	6.625%	6.750%	6.875%	7.000%	7.125%
680-699 FICO	6.750%	6.875%	7.000%	7.125%	
660-679 FICO	7.000%	7.125%	7.250%		
Cash Out Adjusters					
760+ FICO	0.125%	0.125%	0.125%	0.125%	
720-759 FICO	0.125%	0.125%	0.125%	0.125%	
700-719 FICO	0.125%	0.125%	0.125%	0.125%	
680-699 FICO	0.125%	0.125%	0.125%		
660-679 FICO	0.125%	0.125%	0.125%		
Other Adjusters					
Interest-Only	0.125%	0.125%	0.125%	0.125%	0.125%
<=\$100,000 UPB	0.250%	0.250%	0.250%	0.250%	0.250%
\$100,001 - \$150,000 UPB	0.125%	0.125%	0.125%	0.125%	0.125%
\$1,000,000+ 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%
Maximum Points Paid by Borrower	5.250%
Required ARM Margin	4.500%
3/1 & 5/1 ARM Cap Structure	2/2/5
7/1 & 10/1 ARM Cap Structure	5/2/5
Min Coupon	5.375%

Lock Details	
5 yr US Treasury Benchmark Rate	3.71%
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	
Base price reflects 100 bps comp to broker with ability to earn up to 2% YSP via rate buy ups	

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

Buy Up / Buy Down Rate Adj	Price
-1.000%	96.000%
-0.875%	96.500%
-0.750%	97.000%
-0.625%	97.500%
-0.500%	98.000%
-0.375%	98.500%
-0.250%	99.000%
-0.125%	99.500%
0.000%	100.000%
0.125%	100.250%
0.250%	100.500%
0.375%	100.750%
0.500%	101.000%
0.625%	101.250%
0.750%	101.500%
0.875%	101.750%
1.000%	102.000%

* Buy-ups are only permitted for 3 & 5 yr prepayment penalty loans

Geographic Purchase Price Adjusters	Price
Prepay Ineligible Borrower	-1.000%



Wholesale Broker Channel
12/15/2025

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