



Series 8 - Diamond

10.9.2026.1

Base Pricing (30 Day Lock)

| Base Rates | Fixed 30 |
|------------|----------|
| 10.000     | 106.482  |
| 9.875      | 106.232  |
| 9.750      | 105.982  |
| 9.625      | 105.732  |
| 9.500      | 105.482  |
| 9.375      | 105.232  |
| 9.250      | 104.982  |
| 9.125      | 104.732  |
| 9.000      | 104.482  |
| 8.875      | 104.232  |
| 8.750      | 103.982  |
| 8.625      | 103.732  |
| 8.500      | 103.482  |
| 8.375      | 103.232  |
| 8.250      | 102.982  |
| 8.125      | 102.732  |
| 8.000      | 102.482  |
| 7.875      | 102.232  |
| 7.750      | 101.982  |
| 7.625      | 101.732  |
| 7.500      | 101.482  |
| 7.375      | 101.232  |
| 7.250      | 100.982  |
| 7.125      | 100.732  |
| 7.000      | 100.482  |
| 6.875      | 100.232  |
| 6.750      | 100.000  |
| 6.625      | 99.750   |
| 6.500      | 99.500   |
| 6.375      | 99.250   |
| 6.250      | 99.000   |
| 6.125      | 98.750   |
| 6.000      | 98.500   |
| 5.875      | 98.250   |
| 5.750      | 98.000   |
| 5.625      | 97.750   |
| 5.500      | 97.500   |

| Doc Type                         | FICO/LTV | <=50   | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|----------------------------------|----------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| Full Doc                         | 780+     | 0.250  | 0.250    | 0.250    | 0.125    | 0.000    | -0.125   | -0.375   | N/A      | N/A      |
|                                  | 760      | 0.250  | 0.250    | 0.125    | 0.000    | -0.125   | -0.250   | -0.375   | N/A      | N/A      |
|                                  | 740      | 0.250  | 0.250    | 0.125    | 0.000    | -0.125   | -0.375   | -0.500   | N/A      | N/A      |
|                                  | 720      | 0.125  | 0.125    | 0.125    | -0.250   | -0.375   | -0.750   | -1.125   | N/A      | N/A      |
|                                  | 700      | 0.000  | 0.000    | 0.000    | -0.375   | -0.750   | -0.875   | -1.500   | N/A      | N/A      |
|                                  | 680      | -0.125 | -0.125   | -0.250   | -0.625   | -1.000   | -2.125   | N/A      | N/A      | N/A      |
| Alt Doc                          | 780+     | 0.375  | 0.375    | 0.375    | 0.250    | 0.125    | 0.000    | -0.250   | N/A      | N/A      |
|                                  | 760      | 0.375  | 0.375    | 0.250    | 0.125    | 0.000    | -0.125   | -0.250   | N/A      | N/A      |
|                                  | 740      | 0.375  | 0.375    | 0.250    | 0.125    | 0.000    | -0.250   | -0.375   | N/A      | N/A      |
|                                  | 720      | 0.250  | 0.250    | 0.250    | -0.125   | -0.250   | -0.625   | -1.000   | N/A      | N/A      |
|                                  | 700      | 0.125  | 0.125    | 0.125    | -0.250   | -0.625   | -0.750   | -1.375   | N/A      | N/A      |
|                                  | 680      | 0.000  | 0.000    | -0.125   | -0.500   | -0.875   | -2.000   | N/A      | N/A      | N/A      |
| Additional for <700 and LTV >70% |          | 0      | 0        | 0        | 0        | 0        | -0.25    | N/A      | N/A      | N/A      |

|                       | LLPA                                         | <=50   | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|-----------------------|----------------------------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| Loan Balance          | <= \$250,000                                 | -0.125 | -0.125   | -0.250   | -0.250   | -0.375   | -0.375   | -0.500   | N/A      | N/A      |
|                       | Additional <= \$250k                         | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | N/A      | N/A      |
|                       | \$250,001 - \$2,000,000                      | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | N/A      | N/A      |
|                       | \$2,000,001 - \$2,500,000                    | -0.125 | -0.125   | -0.250   | -0.250   | -0.375   | -0.375   | -0.375   | N/A      | N/A      |
|                       | \$2,500,001 - \$3,000,000                    | -0.375 | -0.375   | -0.5     | -0.5     | -0.625   | -0.625   | N/A      | N/A      | N/A      |
| DTI                   | DTI >43                                      | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | -0.125   | -0.250   | N/A      | N/A      |
| Loan Purpose          | Purchase                                     | 0.000  | 0.000    | 0.000    | 0.000    | 0.125    | 0.125    | 0.125    | N/A      | N/A      |
|                       | Refi                                         | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | N/A      | N/A      |
|                       | Cashout                                      | -0.250 | -0.250   | -0.375   | -0.500   | -0.625   | -1.125   | N/A      | N/A      | N/A      |
|                       | Additional for cash out                      | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | N/A      | N/A      | N/A      |
| Occupancy             | Second Home                                  | -0.125 | -0.125   | -0.125   | -0.250   | -0.250   | -0.250   | -0.500   | N/A      | N/A      |
|                       | Investor                                     | -0.125 | -0.125   | -0.25    | -0.25    | -0.375   | -0.375   | -0.625   | N/A      | N/A      |
| Property Type         | 2-4 Family                                   | -0.25  | -0.25    | -0.25    | -0.25    | -0.375   | -0.375   | -0.375   | N/A      | N/A      |
|                       | Condo                                        | N/A    | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      |
| Loan Terms            | Interest Only                                | -0.125 | -0.125   | -0.125   | -0.25    | -0.375   | -0.375   | -0.625   | N/A      | N/A      |
|                       | 40 Year Term                                 | -0.125 | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | N/A      | N/A      |
|                       | Escrow Waiver                                | -0.125 | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | N/A      | N/A      |
| Doc Type              | 12 Month Full (1)                            | 0.000  | 0.000    | 0.000    | 0.000    | -0.125   | -0.125   | -0.125   | N/A      | N/A      |
|                       | P&L Documentation (2)                        | -0.875 | -0.875   | -0.875   | -1.000   | -1.000   | -1.125   | -1.250   | N/A      | N/A      |
| Subordinate Financing |                                              | -0.750 | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | N/A      | N/A      |
| State Adj             | Florida <sup>4</sup>                         | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | N/A      | N/A      |
|                       | Tier 1 States (3)                            | 0.000  | 0.000    | 0.000    | 0.000    | -0.125   | -0.125   | -0.250   | N/A      | N/A      |
|                       | Tier 2 States (3)                            | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | N/A      | N/A      |
|                       | Additional (CA, NV, AZ, WA, UT) <sup>5</sup> | 0.250  | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | N/A      | N/A      |
| Citizenship           | Non-Perm Resident                            | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | N/A      | N/A      | N/A      |

(1) Additive to the full documentation LLPAs

(2) Additive to the alt doc LLPAs

(3) Tier 1 states include TX, FL, and MD. All other states are considered tier 2

(4) Florida LLPA applicable in addition to Tier 1 States LLPA.

(5) An additional pricing incentive on top of the other applicable state LLPAs.

| PPP and Price Caps |          |       |           |
|--------------------|----------|-------|-----------|
| Occ Type           | PPP Term | LLPA  | Price Cap |
| Investor           | 60       | 0.75  | 104.5     |
|                    | 48       | 0.5   | 103.5     |
|                    | 36       | 0     | 103.5     |
|                    | 24       | -0.5  | 102.5     |
|                    | 12       | -0.75 | 101.5     |
|                    | No PPP   | -1.75 | 99.75     |
| Owner/2nd          | NA       | NA    | 102.5     |

\*Only 5% Fixed, Declining Structure and 6 months of interest PPP types allowed.

| Program Notes   |         |
|-----------------|---------|
| Min Price       | 97      |
| Housing History | 0x30x12 |
| BK/FC/SS/DIL    | 4 years |

| Lock Period |       |
|-------------|-------|
| 30 day      | 0     |
| 45 day      | -0.15 |
| 60 day      | -0.3  |

| Lock Extension Cost (Max 2x / 30 days)                                                            |         |
|---------------------------------------------------------------------------------------------------|---------|
| 1st Extension per day                                                                             | -0.025  |
| 2nd Extension per day                                                                             | -0.05   |
| Fees                                                                                              |         |
| Underwriting*                                                                                     | \$1,995 |
| *Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied. |         |

| Temporary Property Eligibility Restrictions                                                                                                                               |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| Properties located in the following jurisdictions are NOT eligible to be locked: Baltimore City, Maryland (Baltimore County is not restricted) & Essex County, New Jersey |  |





Series 8 - Diamond DSCR

10.9.2026.1

Base Pricing (30 Day Lock)

| Base Rates | Fixed 30 |
|------------|----------|
| 9.000      | 104.500  |
| 8.875      | 104.500  |
| 8.750      | 104.500  |
| 8.625      | 104.500  |
| 8.500      | 104.500  |
| 8.375      | 104.500  |
| 8.250      | 104.500  |
| 8.125      | 104.500  |
| 8.000      | 104.560  |
| 7.875      | 104.266  |
| 7.750      | 103.824  |
| 7.625      | 103.227  |
| 7.500      | 102.617  |
| 7.375      | 101.929  |
| 7.250      | 100.480  |
| 7.125      | 99.855   |
| 7.000      | 99.230   |
| 6.875      | 98.605   |
| 6.750      | 98.350   |
| 6.625      | 97.413   |
| 6.500      | 96.475   |
| 6.375      | 95.538   |
| 6.250      | 94.600   |
| 6.125      | 93.663   |
| 6.000      | 92.725   |
| 5.875      | 91.788   |
| 5.750      | 90.850   |
| 5.625      | 89.913   |
| 5.500      | 88.975   |

|                         | LLPA/LTV                                     | <=50   | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|-------------------------|----------------------------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| DSCR                    | ≥ 1.4x                                       | 0.125  | 0.125    | 0.125    | 0.125    | 0.125    | 0.250    | 0.250    | N/A      | N/A      |
|                         | ≥ 1.2x & < 1.4x                              | 0.125  | 0.125    | 0.125    | 0.125    | 0.125    | 0.125    | 0.125    | N/A      | N/A      |
|                         | ≥ 1.1x & < 1.2x                              | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | N/A      | N/A      |
|                         | ≥ 1.0x & < 1.1x                              | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | -0.125   | -0.125   | N/A      | N/A      |
| FICO                    | 780+                                         | 0.000  | -0.125   | -0.250   | -0.500   | -0.750   | -1.125   | -2.000   | N/A      | N/A      |
|                         | 760-779                                      | 0.000  | -0.125   | -0.250   | -0.500   | -0.750   | -1.375   | -2.250   | N/A      | N/A      |
|                         | 740-759                                      | 0.000  | -0.125   | -0.375   | -0.625   | -1.000   | -1.750   | -2.500   | N/A      | N/A      |
|                         | 720-739                                      | -0.250 | -0.250   | -0.500   | -0.750   | -1.125   | -1.875   | -2.875   | N/A      | N/A      |
| Loan Balance            | <=\$150,000                                  | 0.000  | 0.000    | -0.125   | -0.125   | -0.250   | -0.375   | -0.500   | N/A      | N/A      |
|                         | \$150,001 - \$250,000                        | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | N/A      | N/A      |
|                         | \$250,001 - \$1,000,000                      | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | N/A      | N/A      |
|                         | \$1,000,001 - \$1,500,000                    | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | N/A      | N/A      | N/A      |
|                         | \$1,500,001 - \$2,000,000                    | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | N/A      | N/A      | N/A      | N/A      |
|                         | Additional <= \$250,000                      | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | N/A      | N/A      |
| Purpose                 | Purchase                                     | 0.125  | 0.125    | 0.125    | 0.125    | 0.125    | 0.250    | 0.250    | N/A      | N/A      |
|                         | Rate/Term Refi                               | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | N/A      | N/A      | N/A      | N/A      |
|                         | Cash-Out Refi FICO ≥ 720                     | -0.500 | -0.500   | -0.625   | -0.625   | -0.875   | -1.375   | N/A      | N/A      | N/A      |
|                         | Cash-Out Refi - FICO < 720                   | N/A    | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      |
|                         | Additional for cash out                      | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | N/A      | N/A      | N/A      |
|                         | 2-4 Unit                                     | -0.250 | -0.250   | -0.250   | -0.375   | -0.375   | -0.500   | -0.500   | N/A      | N/A      |
| Property Type           | Townhome                                     | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | N/A      | N/A      |
|                         | SFR                                          | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | N/A      | N/A      |
| Prepayment Penalty Term | Flat 5% for 60 Months                        | 1.000  | 1.000    | 1.000    | 1.000    | 1.000    | 1.000    | 1.000    | N/A      | N/A      |
|                         | 60 Months                                    | 0.750  | 0.750    | 0.750    | 0.750    | 0.750    | 0.750    | 0.750    | N/A      | N/A      |
|                         | 48 Months                                    | 0.500  | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | N/A      | N/A      |
|                         | 36 Months                                    | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | N/A      | N/A      |
|                         | 24 Months                                    | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | N/A      | N/A      |
|                         | 12 Months                                    | -0.750 | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | N/A      | N/A      |
|                         | No Penalty                                   | -1.750 | -1.750   | -1.750   | -1.750   | -1.750   | -1.750   | -1.750   | N/A      | N/A      |
| Subordinate Financing   |                                              | -0.750 | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | N/A      | N/A      |
| State                   | Various (FL, TX, MD) <sup>1</sup>            | -0.125 | -0.125   | -0.125   | -0.125   | -0.125   | -0.250   | -0.250   | N/A      | N/A      |
|                         | Additional (CA, NV, AZ, WA, UT) <sup>5</sup> | 0.375  | 0.375    | 0.375    | 0.375    | 0.375    | 0.375    | 0.375    | N/A      | N/A      |
|                         | Florida <sup>4</sup>                         | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | N/A      | N/A      |
| MSA <sup>3</sup>        | Philadelphia, PA <sup>2</sup>                | -5.000 | -5.000   | -5.000   | -5.000   | -5.000   | -5.000   | -5.000   | N/A      | N/A      |
|                         | Various <sup>3</sup>                         | 0.000  | 0.000    | -0.100   | -0.200   | -0.300   | -0.400   | -0.500   | N/A      | N/A      |
| Escrow Waiver           |                                              | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | N/A      | N/A      |
| Amortization            | Interest Only                                | 0      | -0.125   | -0.25    | -0.25    | -0.375   | -0.5     | -0.625   | N/A      | N/A      |
| Citizenship             | Non-Perm Resident                            | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | N/A      | N/A      |

(1) FL, TX, MD

(2) Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

(3) New York-Newark-Jersey City, NY-NJ-PA / Chicago-Naperville-Elgin, IL-IN-WI / Baltimore-Columbia-Towson, MD / San Francisco-Oakland-Hayward, CA / Cleveland-Elyria, OH / Detroit-Warren-Dearborn, MI

(4) Florida LLPA applicable in addition to Tier 1 States LLPA.

(5) An additional pricing incentive on top of the other applicable state LLPAs.

| Program Notes   |           |
|-----------------|-----------|
| Min Price       | 97        |
| Housing History | 0x30x12   |
| BK/FC/SS/DIL    | 36 Months |
| Min FICO        | 720       |
| Max LTV         | 80        |
| Min DSCR        | 1         |

| Lock Period |       |
|-------------|-------|
| 30 day      | 0     |
| 45 day      | -0.15 |
| 60 day      | -0.3  |

| Lock Extension Cost (Max 2x / 30 days) |        |
|----------------------------------------|--------|
| 1st Extension per day                  | -0.025 |
| 2nd Extension per day                  | -0.05  |

| Prepayment Penalty Term | Price Cap |
|-------------------------|-----------|
| 60 Months               | 104.5     |
| 48 Months               | 103.5     |
| 36 Months               | 103.5     |
| 24 Months               | 102.5     |
| 12 Months               | 101.5     |
| No Penalty              | 99.75     |

\*Only 5% Fixed, Declining Structure and 6 months of interest PPP types allowed

| Fees                                                                                               |         |
|----------------------------------------------------------------------------------------------------|---------|
| Underwriting*                                                                                      | \$1,995 |
| *Underwriting Fee is not charged in New Jersey. Instead, an Application Fee of \$1,995 is applied. |         |





Series 8 - Platinum

10.9.2026.1

Base Pricing (30 Day Lock)

| Base Rates | Fixed 30 |
|------------|----------|
| 10.000     | 105.982  |
| 9.875      | 105.732  |
| 9.750      | 105.482  |
| 9.625      | 105.232  |
| 9.500      | 104.982  |
| 9.375      | 104.732  |
| 9.250      | 104.482  |
| 9.125      | 104.232  |
| 9.000      | 103.982  |
| 8.875      | 103.732  |
| 8.750      | 103.482  |
| 8.625      | 103.232  |
| 8.500      | 102.982  |
| 8.375      | 102.732  |
| 8.250      | 102.482  |
| 8.125      | 102.232  |
| 8.000      | 101.982  |
| 7.875      | 101.732  |
| 7.750      | 101.357  |
| 7.625      | 100.982  |
| 7.500      | 100.420  |
| 7.375      | 99.795   |
| 7.250      | 99.295   |
| 7.125      | 98.420   |
| 7.000      | 97.545   |
| 6.875      | 96.670   |
| 6.750      | 95.732   |
| 6.625      | 94.764   |
| 6.500      | 93.764   |
| 6.375      | 92.764   |
| 6.250      | 91.764   |
| 6.125      | 90.764   |
| 6.000      | 89.764   |
| 5.875      | 88.764   |
| 5.750      | 87.764   |
| 5.625      | 86.764   |
| 5.500      | 85.764   |
| 5.375      | 84.764   |
| 5.250      | 83.764   |

| Doc Type                                    | FICO/LTV             | <=50   | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|---------------------------------------------|----------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| Full Doc                                    | 780+                 | 0.250  | 0.250    | 0.250    | 0.125    | 0.000    | -0.125   | -0.375   | -3.000   | -4.000   |
|                                             | 760                  | 0.250  | 0.250    | 0.125    | 0.000    | -0.125   | -0.250   | -0.375   | -3.000   | -4.000   |
|                                             | 740                  | 0.250  | 0.250    | 0.125    | 0.000    | -0.125   | -0.375   | -0.500   | -3.250   | -4.500   |
|                                             | 720                  | 0.125  | 0.125    | 0.125    | -0.250   | -0.375   | -0.750   | -1.125   | -4.000   | -5.000   |
|                                             | 700                  | 0.125  | 0.125    | 0.125    | -0.250   | -0.625   | -0.750   | -1.375   | -4.500   | NA       |
|                                             | 680                  | 0.000  | 0.000    | -0.125   | -0.500   | -0.875   | -2.000   | -3.375   | -7.000   | NA       |
|                                             | 660                  | -0.625 | -0.750   | -1.000   | -1.500   | -2.000   | -3.250   | -5.000   | NA       | NA       |
|                                             | Additional for < 680 | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | NA       |
| Alt Doc                                     | 780+                 | 0.375  | 0.375    | 0.375    | 0.250    | 0.125    | 0.000    | -0.250   | -3.000   | -4.000   |
|                                             | 760                  | 0.375  | 0.375    | 0.250    | 0.125    | 0.000    | -0.125   | -0.250   | -3.000   | -4.000   |
|                                             | 740                  | 0.375  | 0.375    | 0.250    | 0.125    | 0.000    | -0.250   | -0.375   | -3.250   | -4.500   |
|                                             | 720                  | 0.250  | 0.250    | 0.250    | -0.125   | -0.250   | -0.625   | -1.000   | -4.000   | -5.000   |
|                                             | 700                  | 0.125  | 0.125    | 0.125    | -0.250   | -0.625   | -0.750   | -1.375   | -4.500   | NA       |
|                                             | 680                  | 0.000  | 0.000    | -0.125   | -0.500   | -0.875   | -2.000   | -3.375   | -7.000   | NA       |
|                                             | 660                  | -0.625 | -0.750   | -1.000   | -1.500   | -2.000   | -3.250   | -5.000   | NA       | NA       |
|                                             | Additional for < 680 | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | NA       |
| Alt/Full Additional for < 700 and LTV > 70% |                      | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | -0.250   | -0.250   | -0.250   | NA       |

|                | LLPA                      | <=50   | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|----------------|---------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| Loan Balance   | <= 250k                   | -0.125 | -0.125   | -0.25    | -0.25    | -0.375   | -0.375   | -0.5     | -0.75    | -0.875   |
|                | Additional <= \$250k      | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   |
|                | \$250,001 - \$2,000,000   | 0      | 0        | 0        | 0        | 0        | 0        | 0        | 0        | N/A      |
|                | \$2,000,001 - \$2,500,000 | -0.125 | -0.125   | -0.25    | -0.25    | -0.375   | -0.375   | -0.5     | N/A      | N/A      |
|                | \$2,500,001 - \$3,000,000 | -0.375 | -0.375   | -0.5     | -0.5     | -0.625   | -0.625   | -0.625   | N/A      | N/A      |
|                | \$3,000,001 - \$3,500,000 | -0.625 | -0.625   | -0.875   | -0.875   | -1       | N/A      | N/A      | N/A      | N/A      |
| DTI            | DTI >43                   | 0      | 0        | 0        | 0        | 0        | -0.125   | -0.25    | -0.25    | -0.25    |
|                | DTI >50                   | -0.25  | -0.25    | -0.25    | -0.25    | -0.25    | -0.5     | -0.5     | N/A      | N/A      |
| Loan Purpose   | Purchase                  | 0      | 0        | 0        | 0        | 0.125    | 0.125    | 0.125    | 0.125    | 0.125    |
|                | Refi                      | 0      | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        |
|                | Cashout                   | -0.25  | -0.25    | -0.375   | -0.5     | -0.625   | -1.125   | -1.25    | N/A      | N/A      |
|                | Additional for cash out   | -0.25  | -0.25    | -0.25    | -0.25    | -0.25    | -0.25    | -0.25    | N/A      | N/A      |
| Occupancy      | Second Home               | -0.125 | -0.125   | -0.125   | -0.25    | -0.25    | -0.25    | -0.25    | -0.5     | -0.625   |
|                | Investor                  | -0.125 | -0.125   | -0.25    | -0.25    | -0.375   | -0.375   | -0.625   | N/A      | N/A      |
| Property Type  | 2-4 Family                | -0.25  | -0.25    | -0.25    | -0.25    | -0.375   | -0.375   | -0.375   | -0.5     | N/A      |
|                | Condo                     | -0.125 | -0.125   | -0.125   | -0.125   | -0.25    | -0.25    | -0.25    | -0.375   | N/A      |
|                | Non-Warrantable Condo     | -0.5   | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     | N/A      | N/A      |
| Loan Terms     | Interest Only             | -0.125 | -0.125   | -0.125   | -0.25    | -0.375   | -0.375   | -0.625   | -0.875   | -1.5     |
|                | 40 Year Term              | -0.125 | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.25    |
|                | Escrow Waiver             | -0.125 | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   |
| Doc Type       | 12 Month Full (1)         | 0      | 0        | 0        | 0        | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   |
|                | P&L Documentation (2)     | -0.875 | -0.875   | -0.875   | -1       | -1       | -1.125   | -1.25    | N/A      | N/A      |
|                | Asset Depletion           | -0.25  | -0.25    | -0.25    | -0.25    | -0.25    | -0.25    | -0.25    | N/A      | N/A      |
| State Adj      | Florida <sup>4</sup>      | 0      | 0        | 0        | 0        | -0.125   | -0.125   | -0.25    | -0.25    | -0.25    |
|                | Tier 1 States (3)         | -0.125 | -0.125   | -0.125   | -0.125   | -0.125   | -0.25    | -0.25    | -0.25    | -0.25    |
|                | Tier 2 States (3)         | 0      | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        |
| Credit History | 1x30x12 Housing History   | -0.25  | -0.25    | -0.25    | -0.25    | -0.375   | -0.5     | -0.5     | N/A      | N/A      |
|                | Additional 1x30x12        | -0.5   | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     |          |          |
|                | CE 24-35 Months           | -0.75  | -1       | -1       | -1       | -1       | -1       | N/A      | N/A      | N/A      |
|                | CE 36-48 Months           | -0.5   | -0.5     | -0.5     | -0.5     | -0.5     | -0.75    | N/A      | N/A      | N/A      |
| Citizenship    | Non-Perm Resident         | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | N/A      | N/A      | N/A      |

(1) Additive to the full documentation LLPAs

(2) Additive to the alt doc LLPAs

(3) Tier 1 states include TX, FL, and MD. All other states are considered tier 2

(4) Florida LLPA applicable in addition to Tier 1 States LLPA.

| PPP and Price Caps |          |       |           |
|--------------------|----------|-------|-----------|
| Occ Type           | PPP Term | LLPA  | Price Cap |
| Investor           | 60       | 0.75  | 104       |
|                    | 48       | 0.5   | 103       |
|                    | 36       | 0     | 103       |
|                    | 24       | -0.5  | 102       |
|                    | 12       | -0.75 | 101       |
|                    | 0        | -1    | 99        |
| Owner/2nd          | NA       | NA    | 103       |

\*Only 5% Fixed, Declining Structure and 6 months of interest PPP types allowed

| Program Notes   |         |
|-----------------|---------|
| Min Price       | 97      |
| Housing History | 1x30x12 |
| BK/FC/SS/DIL    | 2 years |

| Lock Period |       |
|-------------|-------|
| 30 day      | 0     |
| 45 day      | -0.15 |
| 60 day      | -0.3  |

| Lock Extension Cost (Max 2x / 30 days) |        |
|----------------------------------------|--------|
| 1st Extension per day                  | -0.025 |
| 2nd Extension per day                  | -0.05  |

| Fees                                                                                              |         |
|---------------------------------------------------------------------------------------------------|---------|
| Underwriting*                                                                                     | \$1,995 |
| *Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied. |         |

| Temporary Property Eligibility Restrictions                                                                                                                               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Properties located in the following jurisdictions are NOT eligible to be locked: Baltimore City, Maryland (Baltimore County is not restricted) & Essex County, New Jersey |





Series 8 - Platinum DSCR

10.9.2026.1

Base Pricing (30 Day Lock)

| Base Rates | Fixed 30 |
|------------|----------|
| 9.000      | 107.000  |
| 8.875      | 107.000  |
| 8.750      | 107.193  |
| 8.625      | 106.879  |
| 8.500      | 106.316  |
| 8.375      | 105.780  |
| 8.250      | 105.212  |
| 8.125      | 104.715  |
| 8.000      | 104.082  |
| 7.875      | 103.532  |
| 7.750      | 102.957  |
| 7.625      | 102.362  |
| 7.500      | 101.629  |
| 7.375      | 100.915  |
| 7.250      | 99.790   |
| 7.125      | 99.165   |
| 7.000      | 98.540   |
| 6.875      | 97.790   |
| 6.750      | 97.285   |
| 6.625      | 96.348   |
| 6.500      | 95.410   |
| 6.375      | 94.473   |
| 6.250      | 93.535   |
| 6.125      | 92.598   |
| 6.000      | 91.660   |
| 5.875      | 90.723   |
| 5.750      | 89.785   |
| 5.625      | 88.848   |
| 5.500      | 87.910   |

|                         | LLPA/LTV                         | <=50   | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|-------------------------|----------------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| DSCR                    | ≥ 1.4x                           | 0.125  | 0.125    | 0.125    | 0.125    | 0.125    | 0.25     | 0.25     | N/A      | N/A      |
|                         | ≥ 1.2x & < 1.4x                  | 0.125  | 0.125    | 0.125    | 0.125    | 0.125    | 0.125    | 0.125    | N/A      | N/A      |
|                         | ≥ 1.1x & < 1.2x                  | 0      | 0        | 0        | 0        | 0        | 0        | 0        | N/A      | N/A      |
|                         | ≥ 1.0x & < 1.1x                  | 0      | 0        | 0        | 0        | 0        | -0.125   | -0.125   | N/A      | N/A      |
| FICO                    | 780+                             | 0      | -0.125   | -0.25    | -0.5     | -0.75    | -1.125   | -2       | N/A      | N/A      |
|                         | 760-779                          | 0      | -0.125   | -0.25    | -0.5     | -0.75    | -1.375   | -2.25    | N/A      | N/A      |
|                         | 740-759                          | 0      | -0.125   | -0.375   | -0.625   | -1       | -1.75    | -2.5     | N/A      | N/A      |
|                         | 720-739                          | -0.25  | -0.25    | -0.5     | -0.75    | -1.125   | -1.875   | -2.875   | N/A      | N/A      |
|                         | 700-719                          | -0.375 | -0.5     | -0.75    | -1.125   | -1.25    | -2.875   | -4       | N/A      | N/A      |
|                         | 680-699                          | -0.75  | -1       | -1.25    | -1.5     | -2       | -3.5     | N/A      | N/A      | N/A      |
|                         | 660-679                          | -1     | -1.25    | -1.5     | -2       | -2.5     | N/A      | N/A      | N/A      | N/A      |
|                         | Additional for < 680             | -0.5   | -0.5     | -0.5     | -0.5     | -0.5     |          |          |          |          |
|                         | Additional for <700 and LTV >70% | 0      | 0        | 0        | 0        | 0        | -0.25    |          |          |          |
|                         | Foreign National                 | -0.75  | -1       | -1.25    | -1.5     | N/A      | N/A      | N/A      | N/A      | N/A      |
|                         | ≤ \$150,000                      | 0      | 0        | -0.125   | -0.125   | -0.25    | -0.375   | -0.5     | N/A      | N/A      |
|                         | \$150,001 - \$250,000            | 0      | 0        | 0        | 0        | 0        | 0        | 0        | N/A      | N/A      |
| Loan Balance            | \$250,001 - \$1,000,000          | 0      | 0        | 0        | 0        | 0        | 0        | 0        | N/A      | N/A      |
|                         | \$1,000,001 - \$1,500,000        | -0.25  | -0.25    | -0.25    | -0.25    | -0.25    | -0.25    | -0.25    | N/A      | N/A      |
|                         | \$1,500,001 - \$2,000,000        | -0.5   | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     | N/A      | N/A      | N/A      |
|                         | \$2,000,001 - \$2,500,000        | -0.875 | -0.875   | -0.875   | -0.875   | N/A      | N/A      | N/A      | N/A      | N/A      |
| Purpose                 | Additional <= \$250,000          | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | N/A      | N/A      |
|                         | Purchase                         | 0.125  | 0.125    | 0.125    | 0.125    | 0.125    | 0.25     | 0.25     | N/A      | N/A      |
|                         | Rate/Term Refi                   | 0      | 0        | 0        | 0        | 0        | 0        | 0        | N/A      | N/A      |
|                         | Cash-Out Refi - FICO ≥720        | -0.5   | -0.5     | -0.625   | -0.625   | -0.875   | -1.375   | N/A      | N/A      | N/A      |
| Property Type           | Cash-Out Refi - FICO < 720       | -0.75  | -0.75    | -0.875   | -0.875   | -1.25    | -1.75    | N/A      | N/A      | N/A      |
|                         | Additional for cash out          | -0.25  | -0.25    | -0.25    | -0.25    | -0.25    | -0.25    | N/A      | N/A      | N/A      |
|                         | Non-Warrantable Condo            | -0.125 | -0.125   | -0.25    | -0.25    | -0.375   | -0.5     | -0.625   | N/A      | N/A      |
|                         | 2-4 Unit                         | -0.25  | -0.25    | -0.25    | -0.375   | -0.375   | -0.5     | -0.5     | N/A      | N/A      |
| Prepayment Penalty Term | Condo                            | 0      | 0        | -0.125   | -0.25    | -0.25    | -0.25    | -0.25    | N/A      | N/A      |
|                         | Various                          | 0      | 0        | -0.125   | -0.25    | -0.375   | -0.375   | -0.5     | N/A      | N/A      |
|                         | Townhome                         | 0      | 0        | 0        | 0        | 0        | 0        | 0        | N/A      | N/A      |
|                         | SFR                              | 0      | 0        | 0        | 0        | 0        | 0        | 0        | N/A      | N/A      |
| Vacant Refinances       | Flat 5% for 60 Months            | 1      | 1        | 1        | 1        | 1        | 1        | 1        | N/A      | N/A      |
|                         | 60 Months                        | 0.75   | 0.75     | 0.75     | 0.75     | 0.75     | 0.75     | 0.75     | N/A      | N/A      |
|                         | 48 Months                        | 0.5    | 0.5      | 0.5      | 0.5      | 0.5      | 0.5      | 0.5      | N/A      | N/A      |
|                         | 36 Months                        | 0      | 0        | 0        | 0        | 0        | 0        | 0        | N/A      | N/A      |
|                         | 24 Months                        | -0.5   | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     | -0.5     | N/A      | N/A      |
|                         | 12 Months                        | -0.75  | -0.75    | -0.75    | -0.75    | -0.75    | -0.75    | -0.75    | N/A      | N/A      |
|                         | No Penalty                       | -1     | -1       | -1       | -1       | -1       | -1       | -1       | N/A      | N/A      |
| State                   | Refinance                        | -0.25  | -0.25    | -0.25    | -0.25    | -0.25    | -0.25    | -0.25    | N/A      | N/A      |
|                         | Various (FL,TX,MD) <sup>2</sup>  | -0.125 | -0.125   | -0.125   | -0.125   | -0.125   | -0.25    | -0.25    | N/A      | N/A      |
|                         | Florida <sup>5</sup>             | 0      | 0        | 0        | 0        | 0        | 0        | 0        | N/A      | N/A      |
| MSA <sup>3</sup>        | Philadelphia, PA <sup>3</sup>    | -5     | -5       | -5       | -5       | -5       | -5       | -5       | N/A      | N/A      |
|                         | Various <sup>4</sup>             | 0      | 0        | -0.1     | -0.2     | -0.3     | -0.4     | -0.5     | N/A      | N/A      |
| Short Term Rental       | Short Term Rental                | -0.5   | -0.5     | -0.75    | -1       | -1.25    | N/A      | N/A      | N/A      | N/A      |
| Escrow Waiver           |                                  | -0.25  | -0.25    | -0.25    | -0.25    | -0.25    | -0.25    | -0.25    | N/A      | N/A      |
| Credit History          | 1x30x24 Housing History          | -0.25  | -0.25    | -0.25    | -0.25    | -0.25    | -0.25    | -0.25    | N/A      | N/A      |
| Amortization            | 40 Year Term                     | -0.125 | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | N/A      | N/A      |
|                         | Interest Only                    | 0      | -0.125   | -0.25    | -0.25    | -0.375   | -0.5     | -0.625   | N/A      | N/A      |
| Citizenship             | Non-Perm Resident                | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | N/A      | N/A      |

(1) Cash-Out Refi FICO >= 720 LLPA is applied in addition to standard Cash-Out Refi LLPA  
(2) FL,TX,MD  
(3) Philadelphia-Camden-Wilmington, PA-NJ-DE-MD  
(4) New York-Newark-Jersey City, NY-NJ-PA / Chicago-Naperville-Elgin, IL-IN-WI / Baltimore-Columbia-Towson, MD / San Francisco-Oakland-Hayward, CA / Cleveland-Elyria, OH / Detroit-Warren-Dearborn, MI  
(5) Florida LLPA applicable in addition to Various (FL,TX,MD) State LLPA.

| Program Notes   |           |
|-----------------|-----------|
| Min Price       | 97        |
| Housing History | 0x30x12   |
| BK/FC/SS/DIL    | 36 Months |
| Min FICO        | 680       |
| Max LTV         | 80        |
| Min DSCR        | 1         |

| Lock Period |       |
|-------------|-------|
| 30 day      | 0     |
| 45 day      | -0.15 |
| 60 day      | -0.3  |

| Lock Extension Cost (Max 2x / 30 days) |        |
|----------------------------------------|--------|
| 1st Extension per day                  | -0.025 |
| 2nd Extension per day                  | -0.05  |

| Prepayment Penalty Term | Price Cap |
|-------------------------|-----------|
| 60 Months               | 104       |
| 48 Months               | 103       |
| 36 Months               | 103       |
| 24 Months               | 102       |
| 12 Months               | 101       |
| No Penalty              | 99        |

\*Only 5% Fixed, Declining Structure and 6 months of interest PPP types allowed

| Fees                                                                                              |         |
|---------------------------------------------------------------------------------------------------|---------|
| Underwriting*                                                                                     | \$1,995 |
| *Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied. |         |

