



Rates to Win.

GOVERNMENT FIXED RATE PRICING (Section 1/2)

Effective:	9/1/2026		* Intended for internal use, and Mortgage Brokers only. Do not distribute.*									
FHA 30 YEAR FIXED					VA 30 YEAR FIXED					Lockdesk Associates Available 8am-5pm PST locks@simplypmg.com		
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day			
5.250	97.125	97.125	97.000	96.875	5.250	97.125	97.125	97.000	96.875			
5.375	97.875	97.750	97.750	97.625	5.375	97.875	97.750	97.750	97.625			
5.500	98.500	98.500	98.375	98.250	5.500	98.500	98.500	98.375	98.250	* This rate sheet is borrower paid pricing. * Rates and pricing are subject to change. * Please visit broker portal for live pricing. TPO Connect		
5.625	99.000	98.875	98.750	98.625	5.625	99.000	98.875	98.750	98.625			
5.750	99.625	99.625	99.500	99.250	5.750	99.625	99.625	99.500	99.250			
5.875	100.375	100.250	100.125	100.000	5.875	100.375	100.250	100.125	100.000			
6.000	101.000	100.875	100.750	100.625	6.000	101.000	100.875	100.750	100.625			
6.125	101.375	101.250	101.125	101.000	6.125	101.375	101.250	101.125	101.000			
6.250	101.750	101.625	101.500	101.375	6.250	101.750	101.625	101.500	101.375			
6.375	102.375	102.250	102.125	102.000	6.375	102.375	102.250	102.125	102.000			
6.500	103.000	102.875	102.750	102.500	6.500	103.000	102.875	102.750	102.500			
6.625	103.250	103.125	103.000	102.875	6.625	103.250	103.125	103.000	102.875			
USDA 30 YEAR FIXED					FHA ECO ADVANTAGE 30 YEAR FIXED					Extension Policy		
										3 day Extension		-0.075
										10 day Extension		-0.200
										15 day Extension		-0.300
										30 day Extension		-0.450
										Relocks subject to worse case pricing plus applicable relock fee		
5.250	97.000	96.875	96.875	96.750	5.750	99.408	99.283					
5.375	97.875	97.750	97.750	97.625	5.875	99.699	99.574					
5.500	98.500	98.500	98.375	98.250	6.000	99.975	99.850					
5.625	99.000	99.000	98.875	98.750	6.125	100.226	100.101					
5.750	99.500	99.375	99.375	99.125	6.250	101.474	101.349					
5.875	100.375	100.250	100.125	100.000	6.375	101.742	101.617					
6.000	101.000	100.875	100.750	100.625	6.500	102.001	101.876					
6.125	101.375	101.375	101.250	101.125	6.625	102.241	102.116					
6.250	101.625	101.500	101.375	101.250	6.750	103.055	102.680					
6.375	102.375	102.250	102.125	102.000	6.875	103.310	102.935					
6.500	103.000	102.875	102.750	102.500	7.000	103.560	103.185					
6.625	103.375	103.250	103.125	102.875	7.125	103.794	103.419					
					Government Price Adjustments							
FICO 580-599		-1.500			2-4 Units			-0.500				
FICO 600-619		-0.750			High Balance			-1.000				
FICO 620-639		-0.500			HB 4 unit			-2.000				
FICO 640-659		-0.250			Manufactured Home			-0.500				
FICO 660-679		0.000			Condo			-0.500				
FICO 680-699		0.125			Cash-Out			-0.375				
FICO 700+		0.250										

GOVERNMENT FIXED RATE PRICING (Section 2/2)

Effective: 9/1/2026 * Intended for internal use, and Mortgage Brokers only. Do not distribute.*

SPECIALTY PRODUCT FIXED RATE PRICING

SIMPLY DPA 30 YR FIXED 3.5% FORGIVABLE 2nd				SIMPLY DPA 30 YR FIXED 3.5% REPAYABLE 2nd			
Rate	15-Day	30-Day		Rate	15-Day	30-Day	
6.750	98.500	98.375		6.750	100.375	100.250	
6.875	98.625	98.500		6.875	100.500	100.375	
7.000	98.750	98.625		7.000	100.625	100.500	
7.125	98.875	98.750		7.125	100.750	100.625	
7.250	100.000	100.000		7.250	101.875	101.875	
7.375	100.125	100.125		7.375	102.000	102.000	
7.500	100.250	100.125		7.500	102.125	102.000	
7.625	100.375	100.250		7.625	102.250	102.125	
7.750	101.375	101.250		7.750	103.250	103.125	

SIMPLY DPA 30 YR FIXED 5% REPAYABLE 2nd		
Rate	15-Day	
6.750	99.000	
6.875	99.125	
7.000	99.250	
7.125	99.375	
7.250	100.625	
7.375	100.750	
7.625	100.875	
7.750	102.000	

Lockdesk Associates
Available
8am-5pm PST
locks@simplypmg.com

* This rate sheet is borrower paid pricing.
* Rates and pricing are subject to change.
* Please visit broker portal for live pricing.

[TPO Connect](#)

Extension Policy		
3 day Extension		-0.075
10 day Extension		-0.200
15 day Extension		-0.300
30 day Extension		-0.450

Relocks subject to worse case pricing plus applicable relock fee

Specialty Price Adjustments		Specialty FICO Adjustments	
2 units	-0.250	FICO >= 680	0.250
High Balance	-2.500	FICO 620-639	-0.375
Loan Amount <\$125,000	0.500	FICO 600-619	-0.500
Loan Amount >= \$125,000 < \$175,000	0.250		

* LLPA's not applicable to Earned Equity program.

FHA EARNED EQUITY 30 YR FIXED			
Rate	15-Day	30-Day	
6.750	98.625	98.250	
7.000	100.375	100.125	
7.250	100.625	100.375	
7.500	102.125	101.875	
7.750	102.250	102.000	
8.000	102.750	102.500	
8.250	102.875	102.625	

CONVENTIONAL FIXED RATE PRICING (Section 1/3)

Effective:		9/1/2026		* Intended for internal use, and Mortgage Brokers only. Do not distribute.*									
CONFORMING 30 YEAR FIXED						CONFORMING 15 YEAR FIXED					Lockdesk Associates Available 8am-5pm PST locks@simplyvomo.com * This rate sheet is borrower paid pricing. * Rates and pricing are subject to change. * Please visit broker portal for live pricing. TPO Connect		
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day				
5.875	97.875	97.750	97.750	97.625	5.000	97.625	97.625	97.500	97.500				
6.000	98.625	98.625	98.500	98.500	5.125	98.375	98.375	98.250	98.250				
6.125	99.000	99.000	98.875	98.875	5.250	98.750	98.750	98.750	98.750				
6.250	99.625	99.625	99.500	99.375	5.375	99.125	99.125	99.125	99.000				
6.375	100.500	100.500	100.375	100.250	5.500	99.625	99.500	99.500	99.500				
6.500	101.125	101.000	101.000	100.875	5.625	100.375	100.250	100.250	100.250				
6.625	101.625	101.625	101.500	101.375	5.750	100.750	100.625	100.625	100.625				
6.750	102.125	102.125	101.875	101.875	5.875	101.000	101.000	101.000	101.000				
6.875	102.500	102.500	102.375	102.250	6.000	101.375	101.375	101.375	101.250				
7.000	102.875	102.875	102.750	102.625	6.125	101.875	101.875	101.750	101.750				
		CONFORMING 30 YEAR FIXED HIGH BALANCE											
		Rate	15-Day	30-Day	45-Day	60-Day							
		5.750	96.625	96.625	96.500	96.500							
		5.875	97.375	97.375	97.250	97.250							
		6.000	98.125	98.125	98.000	98.000							
		6.125	98.750	98.750	98.625	98.625							
		6.250	98.875	98.875	98.750	98.625							
		6.375	99.750	99.750	99.625	99.500							
		6.500	100.375	100.375	100.250	100.125							
		6.625	100.875	100.875	100.750	100.625							
		6.750	101.500	101.500	101.375	101.250							
		6.875	101.875	101.875	101.750	101.625							
		OTHER ADJUSTMENTS											
		No Escrow (Non CA)		-0.250									
		No Escrow (CA)		-0.125									
HOMEREADY 30 YEAR FIXED					HOME POSSIBLE 30 YEAR FIXED								
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day				
5.875	97.750	97.625	97.625	97.375	5.875	97.750	97.750	97.625	97.500				
6.000	98.375	98.250	98.250	98.000	6.000	98.625	98.625	98.500	98.500				
6.125	98.875	98.875	98.750	98.625	6.125	99.000	99.000	98.875	98.875				
6.250	99.625	99.500	99.375	99.250	6.250	99.625	99.625	99.500	99.375				
6.375	100.125	100.000	100.000	99.750	6.375	100.500	100.500	100.375	100.250				
6.500	100.750	100.625	100.500	100.375	6.500	101.125	101.000	101.000	100.875				
6.625	101.250	101.125	101.000	100.875	6.625	101.625	101.625	101.500	101.375				
6.750	101.750	101.625	101.500	101.250	6.750	102.125	102.125	101.875	101.875				
LLPA Waivers													
All LLPAs will be waived for the following loans:													
HomeReady and Home Possible													
Purchase Money Loans – LLPA by Credit Score/LTV Ratio													
Applicable for all loans with terms greater than 15 years													
LTV Range													
FICO	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%				
>=780	0.000%	0.000%	0.000%	0.000%	0.375%	0.375%	0.250%	0.250%	0.125%				
760-779	0.000%	0.000%	0.000%	0.250%	0.625%	0.625%	0.500%	0.500%	0.250%				
740-759	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.500%				
720-739	0.000%	0.000%	0.250%	0.750%	1.250%	1.250%	1.000%	0.875%	0.750%				
700-719	0.000%	0.000%	0.375%	0.875%	1.375%	1.500%	1.250%	1.125%	0.875%				
680-699	0.000%	0.000%	0.625%	1.125%	1.750%	1.875%	1.500%	1.375%	1.125%				
660-679	0.000%	0.000%	0.750%	1.375%	1.875%	2.125%	1.750%	1.625%	1.250%				
640-659	0.000%	0.000%	1.125%	1.500%	2.250%	2.500%	2.000%	1.875%	1.500%				
<639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%				
Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans													
Applicable for all loans													
LTV Range													
Loan Feature	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%				
Adjustable-rate mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%				
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%				
Investment Property	1.125%	1.125%	1.163%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%				
Second Home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%				
Manufactured Home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%				
Two-to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%				
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%				
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%				
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%				



CONVENTIONAL FIXED RATE PRICING (Section 2/3)

Effective:

9/1/2026

* Intended for internal use, and Mortgage Brokers only. Do not distribute.*

Limited Cash-out Refinances - LLPA by Credit Score/LTV Ratio										Lockdesk Associates Available 8am-5pm PST locks@simplycmg.com	
Applicable for all loans with terms greater than 15 years											
LTV Range											
FICO	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%		
>=780	0.000%	0.000%	0.000%	-0.125%	-0.500%	-0.625%	-0.500%	-0.375%	-0.375%	* This rate sheet is borrower paid pricing. * Rates and pricing are subject to change. * Please visit broker portal for live pricing. TPQ Connect.	
760-779	0.000%	0.000%	-0.125%	-0.375%	-0.875%	-1.000%	-0.750%	-0.625%	-0.625%		
740-759	0.000%	0.000%	-0.250%	-0.750%	-1.125%	-1.375%	-1.125%	-1.000%	-1.000%		
720-739	0.000%	0.000%	-0.500%	-1.000%	-1.625%	-1.750%	-1.500%	-1.250%	-1.250%		
700-719	0.000%	0.000%	-0.625%	-1.250%	-1.875%	-2.125%	-1.750%	-1.625%	-1.625%		
680-699	0.000%	0.000%	-0.875%	-1.625%	-2.250%	-2.500%	-2.125%	-1.750%	-1.750%	3 day Extension	-0.075
660-679	0.000%	-0.125%	-1.125%	-1.875%	-2.500%	-3.000%	-2.375%	-2.125%	-2.125%	10 day Extension	-0.200
640-659	0.000%	-0.250%	-1.375%	-2.125%	-2.875%	-3.375%	-2.875%	-2.500%	-2.500%	15 day Extension	-0.300
<=639	0.000%	-0.375%	-1.750%	-2.500%	-3.500%	-3.875%	-3.625%	-2.500%	-2.500%	30 day Extension	-0.450
										Relocks subject to worse case pricing plus applicable relock fee	
Additional LLPAs by Loan Attribute Applicable to Limited Cash Out Refinances											
Applicable for all loans											
LTV Range											
Loan Feature	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%		
Adjustable-rate mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.250%		
Condo	0.000%	0.000%	-0.125%	-0.125%	-0.750%	-0.750%	-0.750%	-0.750%	-0.750%		
Investment Property	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%		
Second Home	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%		
Manufactured Home	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%		
Two-to four-unit property	0.000%	0.000%	-0.375%	-0.375%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%		
High-balance fixed-rate	-0.500%	-0.500%	-0.750%	-0.750%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%		
High-balance ARM	-1.250%	-1.250%	-1.500%	-1.500%	-2.500%	-2.500%	-2.500%	-2.750%	-2.750%		
Subordinate financing	-0.625%	-0.625%	-0.625%	-0.875%	-1.125%	-1.125%	-1.125%	-1.875%	-1.875%		
Cash-out Refinances - LLPA by Credit Score/LTV Ratio											
Applicable for all loans											
LTV Range											
FICO	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	Conventional Loan Balance Adjustments					
>=780	-0.375%	-0.375%	-0.625%	-0.875%	-1.375%	Loan Amt <=\$150,000				0.500	
760-779	-0.375%	-0.375%	-0.875%	-1.250%	-1.875%	Loan Amt >\$150,000 and <=\$225,000				0.375	
740-759	-0.375%	-0.375%	-1.000%	-1.625%	-2.375%	Loan Amt >\$225,000 and <=\$275,000				0.250	
720-739	-0.375%	-0.500%	-1.375%	-2.000%	-2.750%	Loan Amt >\$275,000 and <=\$325,000				0.125	
700-719	-0.375%	-0.500%	-1.625%	-2.625%	-3.250%						
680-699	-0.375%	-0.625%	-2.000%	-2.875%	-3.750%						
660-679	-0.375%	-0.875%	-2.750%	-4.000%	-4.750%						
640-659	-0.375%	-1.375%	-3.125%	-4.625%	-5.125%						
<=639	-0.375%	-1.375%	-3.375%	-4.875%	-5.125%						
Additional LLPAs by Loan Attribute Applicable to Cash-out Refinances											
Applicable for all loans											
LTV Range											
	Loan Feature	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%					
	Condo	0.00%	0.00%	-0.13%	-0.13%	-0.75%					
	Investment Property	-1.13%	-1.13%	-1.63%	-2.13%	-3.38%					
	Second Home	-1.13%	-1.13%	-1.63%	-2.13%	-3.38%					
	Manufactured Home	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%					
	Two-to four-unit property	0.00%	0.00%	-0.38%	-0.38%	-0.63%					
	High-balance fixed-rate	-1.25%	-1.25%	-1.50%	-1.50%	-1.75%					
	High-balance ARM	-2.00%	-2.00%	-2.25%	-2.25%	-3.25%					
	Subordinate financing	-0.63%	-0.63%	-0.63%	-0.88%	-1.13%					

CONVENTIONAL FIXED RATE PRICING (Section 3/3)

Effective:		9/1/2026		* Intended for internal use, and Mortgage Brokers only. Do not distribute.*									
	LENDER PAID MI												
	PROGRAMS	LTV	Coverage	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
	Agency Amortization Term > 20 Yrs (Fixed)	<=85	0.120	<=85	0.120	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
		85.01 - 90	0.250	85.01 - 90	0.250	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
		90.01 - 95	0.300	90.01 - 95	0.300	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
		95.01 - 97	0.350	95.01 - 97	0.350	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
	Agency Amortization Term ≤ 20 Years (Fixed)	<=85	0.060	<=85	0.060	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
		85.01 - 90	0.120	85.01 - 90	0.120	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
		90.01 - 95	0.250	90.01 - 95	0.250	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
		95.01 - 97	0.350	95.01 - 97	0.350	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
	HOMEREADY & HOME POSSIBLE Amortization Term > 20 Yrs (Fixed)	<=85	0.120	<=85	0.120	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
		85.01 - 90	0.250	85.01 - 90	0.250	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
		90.01 - 95	0.300	90.01 - 95	0.300	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
		95.01 - 97	0.350	95.01 - 97	0.350	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
	HOMEREADY & HOME POSSIBLE Amortization Term ≤ 20 Yrs (Fixed)	<=85	0.060	<=85	0.060	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
		85.01 - 90	0.120	85.01 - 90	0.120	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
		90.01 - 95	0.250	90.01 - 95	0.250	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
		95.01 - 97	0.350	95.01 - 97	0.350	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210



NON-QM PRODUCT FIXED RATE PRICING					
APR	7.00%	8.00%	9.00%	10.00%	11.00%
MAY	7.00%	8.00%	9.00%	10.00%	11.00%
JUN	7.00%	8.00%	9.00%	10.00%	11.00%
JUL	7.00%	8.00%	9.00%	10.00%	11.00%
AUG	7.00%	8.00%	9.00%	10.00%	11.00%
SEP	7.00%	8.00%	9.00%	10.00%	11.00%
OCT	7.00%	8.00%	9.00%	10.00%	11.00%
NOV	7.00%	8.00%	9.00%	10.00%	11.00%
DEC	7.00%	8.00%	9.00%	10.00%	11.00%
JAN	7.00%	8.00%	9.00%	10.00%	11.00%
FEB	7.00%	8.00%	9.00%	10.00%	11.00%
MAR	7.00%	8.00%	9.00%	10.00%	11.00%

Effective: **9/1/2026** * Intended for internal use, and Mortgage Brokers only. Do not distribute.*

	FLEXPATH - DSCR 30 YR FIXED <table><tr><td>Rate</td><td>15-Day</td><td>45-Day</td></tr><tr><td>7.500</td><td>105.250</td><td>105.125</td></tr><tr><td>7.625</td><td>105.625</td><td>105.500</td></tr><tr><td>7.750</td><td>105.875</td><td>105.750</td></tr><tr><td>7.875</td><td>106.250</td><td>106.125</td></tr><tr><td>8.000</td><td>106.500</td><td>106.375</td></tr><tr><td>8.125</td><td>106.875</td><td>106.750</td></tr><tr><td>8.250</td><td>107.125</td><td>107.000</td></tr><tr><td>8.375</td><td>107.375</td><td>107.250</td></tr><tr><td>8.500</td><td>107.625</td><td>107.500</td></tr></table>			Rate	15-Day	45-Day	7.500	105.250	105.125	7.625	105.625	105.500	7.750	105.875	105.750	7.875	106.250	106.125	8.000	106.500	106.375	8.125	106.875	106.750	8.250	107.125	107.000	8.375	107.375	107.250	8.500	107.625	107.500	Lockdesk Associates Available 8am-5pm PST locks@simplyrmg.com * This rate sheet is borrower paid pricing. * Rates and pricing are subject to change. * Please visit broker portal for live pricing. TPO Connect		
				Rate	15-Day	45-Day																														
				7.500	105.250	105.125																														
				7.625	105.625	105.500																														
				7.750	105.875	105.750																														
				7.875	106.250	106.125																														
				8.000	106.500	106.375																														
				8.125	106.875	106.750																														
				8.250	107.125	107.000																														
				8.375	107.375	107.250																														
	8.500	107.625	107.500																																	
	Extension Policy																																			
	3 day Extension		-0.075																																	
10 day Extension		-0.200																																		
15 day Extension		-0.300																																		
30 day Extension		-0.450																																		
	Min Price	Max Price																																		
	98	103.500																																		

DSCR Loans - LLPA by Credit Score/LTV Ratio								Relocks subject to worse case pricing plus applicable relock fee
LTV Range								
Credit/LTV	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500	
760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750	
740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875	
720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125	
700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	-	
680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	-	
660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375	-	-	
640 - 659	-	-	-	-	-	-	-	
Loan Size/ LTV	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500	
>\$2.0mm, <=\$2.5mm	-0.375	-0.375	-0.375	-0.500	-0.750	-	-	
>\$2.5mm, <=\$3.0mm	-0.500	-0.500	-0.750	-0.875	-	-	-	
DSCR/ LTV	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	-	
DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	-	
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375	
Loan Type/ LTV	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	-	
Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625		
Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	
40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-	
Property/ LTV	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
Condo	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	-	
Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875	-	
Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	
Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-	
Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	
Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	
*Escrow Waiver LLPA will only be applied if taxes are not being escrowed								
Detached Condos are treated as Single Family Residence								
Tier 1 states: Nevada, Louisiana, Georgia, South Carolina, North Carolina, Colorado, Arizona								
Tier 2 States: Other (Other represents all states not listed in Tier 1 category with the exception of Florida).								
The "Florida" LLPA is additive to all other LLPAs. A Florida condo loan will be priced using the "Condo/Coop" LLPA, the "Florida Condo" LLPA & then the standalone "Florida" LLPA.								



NON-QM PRODUCT FIXED RATE PRICING

* Intended for internal use, and Mortgage Brokers only. Do not distribute.*

FLEXPATH - EXPANDED 30 YR FIXED			
Rate	15-Day	30-Day	
7.000	102.250	102.125	
7.125	102.625	102.500	
7.250	103.000	102.875	
7.375	103.375	103.250	
7.500	103.750	103.625	
7.625	104.000	103.875	
7.750	104.375	104.250	
7.875	104.625	104.500	
8.000	104.875	104.750	
8.125	105.125	105.000	
	Min Price	Max Price	
	99	103.500	

**Available
8am-5pm PST**
locks@simplypmg.com

* This rate sheet is borrower paid pricing.
* Rates and pricing are subject to change.
* Please visit broker portal for live pricing.

[TPO Connect](#)

Extension Policy

3 day Extension		-0.075
10 day Extension		-0.200
15 day Extension		-0.300
30 day Extension		-0.450

Expanded Loans - LLPA by Credit Score/LTV Ratio

FULL DOC

LTV Range

Credit/LTV	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-
700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	-
680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250	-	-
660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375	-	-
640 - 659	-	-	-	-	-	-	-	-	-
620 - 639	-	-	-	-	-	-	-	-	-
Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Asset Depletion/Asset Qualifier*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	-
1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125

Relocks subject to worse case pricing plus applicable relock fee

ALT DOC

LTV Range

Credit/LTV	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	-
700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	-
680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000	-	-
660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625	-	-
640 - 659	-	-	-	-	-	-	-	-	-
620 - 639	-	-	-	-	-	-	-	-	-
12 Month Bank Statement	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125
12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750	-	-
WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000	-	-

Loan Size/ LTV	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	-	-
>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-	-	-
>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625	-	-	-	-	-

Loan Type/ LTV	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500	-	-
Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500	-	-
Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	-
Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-
40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875

Property / LTV	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	-
Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	-
Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000

***Escrow Waiver LLPA will only be applied if taxes are not being escrowed**

***Asset Depletion/Asset Qualifer - LLPA requires 100% of loan's income to be qualified under this method**

Tier 1 states: Nevada, Louisiana, Georgia, South Carolina, North Carolina, Colorado, Arizona

Tier 2 States: Other (Other represents all states not listed in Tier 1 category with the exception of Florida).

The "Florida" LLPA is additive to all other LLPAs. A Florida condo loan will be priced using the "Condo/Coop" LLPA, the "Florida Condo" LLPA & then the standalone "Florida" LLPA.

Detached Condos are treated as Single Family Residence