



Rates to Win.

GOVERNMENT FIXED RATE PRICING (Section 1/2)

Effective: 9/4/2026					* 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@simplynmg.com					
Rate	15-Day	30-Day	45-Day		Rate	15-Day	30-Day	45-Day	60-Day						
5.250	97.000	97.000	96.875		5.250	97.000	97.000	96.875	96.625						
5.375	97.750	97.750	97.500		5.375	97.750	97.750	97.500	97.250						
5.500	98.375	98.375	98.250		5.500	98.375	98.375	98.250	98.000	* 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	98.875	98.750	98.625		5.625	98.875	98.750	98.625	98.375						
5.750	99.500	99.375	99.250		5.750	99.500	99.375	99.250	99.000						
5.875	100.125	100.125	99.875		5.875	100.125	100.125	99.875	99.625						
6.000	100.750	100.750	100.500		6.000	100.750	100.750	100.500	100.250						
6.125	101.125	101.125	100.875		6.125	101.125	101.125	100.875	100.625						
6.250	101.500	101.375	101.250		6.250	101.500	101.375	101.250	100.875						
6.375	102.125	102.000	101.750		6.375	102.125	102.000	101.750	101.500						
6.500	102.625	102.625	102.375		6.500	102.625	102.625	102.375	102.000	Extension Policy					
6.625	103.000	102.875	102.625		6.625	103.000	102.875	102.625	102.375						
USDA 30 YEAR FIXED					FHA ECO ADVANTAGE 30 YEAR FIXED					3 day Extension		-0.075			
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day			10 day Extension		-0.200			
5.250	96.875	96.875	96.750	96.500	5.750	100.158	100.033			15 day Extension		-0.300			
5.375	97.750	97.750	97.500	97.250	5.875	101.074	101.074			30 day Extension		-0.450			
5.500	98.375	98.375	98.250	98.000	5.990	100.750	100.625			Relocks subject to worse case pricing plus applicable relock fee					
5.625	98.875	98.875	98.750	98.500	6.000	101.975	101.975								
5.750	99.375	99.250	99.125	98.875	6.125	102.601	102.601								
5.875	100.125	100.125	99.875	99.625	6.250	102.099	101.974								
6.000	100.750	100.750	100.500	100.250	6.375	102.992	102.867								
6.125	101.250	101.125	101.000	100.750	6.490	102.625	102.500								
6.250	101.375	101.250	101.000	100.750	6.500	103.751	103.751								
6.375	102.125	102.000	101.750	101.500	6.625	104.366	104.241								
6.500	102.625	102.625	102.375	102.000	6.750	103.805	103.680								
6.625	103.125	103.000	102.750	102.500	6.875	104.685	104.560								
					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: 9/4/2026 * 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		98.250	98.000	6.750		100.125	99.875
6.875		98.375	98.125	6.875		100.250	100.000
7.000		98.500	98.250	7.000		100.375	100.125
7.125		98.625	98.375	7.125		100.500	100.250
7.250		99.750	99.625	7.250		101.625	101.500
7.375		99.875	99.750	7.375		101.750	101.625
7.500		100.000	99.875	7.500		101.875	101.750
7.625		100.125	99.875	7.625		102.000	101.750
7.750		101.125	101.000	7.750		103.000	102.875

SIMPLY DPA 30 YR FIXED 5% REPAYABLE 2nd

Rate		15-Day
6.750		98.750
6.875		98.875
7.000		99.000
7.125		99.125
7.250		100.375
7.375		100.500
7.625		100.625
7.750		101.750

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

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* 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			

* LLPAs not applicable to Earned Equity program.

FHA EARNED EQUITY 30 YR FIXED		
Rate		15-Day
6.750		98.125
7.000		100.000
7.250		100.250
7.500		101.625
7.750		101.750
8.000		102.125
8.250		102.250

CONVENTIONAL FIXED RATE PRICING (Section 1/3)

Effective:		9/4/2026		* 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	97.875	97.750	97.250	5.000	97.625	97.500	97.500	96.875				
6.000	98.625	98.625	98.625	97.875	5.125	98.250	98.125	98.125	97.375				
6.125	99.125	99.000	99.000	98.375	5.250	98.625	98.625	98.625	97.875				
6.250	99.625	99.500	99.500	99.000	5.375	99.000	99.000	99.000	98.375				
6.375	100.500	100.375	100.375	99.625	5.500	99.500	99.500	99.375	98.750				
6.500	101.000	101.000	100.875	100.125	5.625	100.250	100.250	100.125	99.375				
6.625	101.500	101.500	101.375	100.625	5.750	100.625	100.625	100.500	99.875				
6.750	102.000	101.875	101.875	101.000	5.875	101.000	101.000	100.875	100.375				
6.875	102.500	102.375	102.375	101.500	6.000	101.250	101.250	101.250	100.625				
7.000	102.875	102.750	102.625	102.000	6.125	101.750	101.625	101.625	101.000				
		CONFORMING 30 YEAR FIXED HIGH BALANCE									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		
		Rate	15-Day	30-Day	45-Day								
		5.750	96.750	96.625	96.625								
		5.875	97.500	97.375	97.375								
		6.000	98.250	98.125	98.125								
		6.125	98.750	98.750	98.625								
		6.250	98.875	98.750	98.625								
		6.375	99.750	99.625	99.625								
		6.500	100.250	100.250	100.125								
		6.625	100.875	100.750	100.750								
		6.750	101.375	101.375	101.250								
		6.875	101.750	101.625	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	97.625	97.625	97.375	97.125	5.875	97.750	97.625	97.500	97.250				
6.000	98.250	98.250	98.000	97.750	6.000	98.625	98.625	98.625	97.875				
6.125	98.875	98.750	98.625	98.375	6.125	99.125	99.000	99.000	98.375				
6.250	99.500	99.375	99.250	98.875	6.250	99.625	99.500	99.500	99.000				
6.375	100.000	100.000	99.750	99.500	6.375	100.500	100.375	100.375	99.625				
6.500	100.625	100.500	100.375	100.125	6.500	101.000	101.000	100.875	100.125				
6.625	101.125	101.000	100.875	100.500	6.625	101.500	101.500	101.375	100.625				
6.750	101.500	101.375	101.250	100.875	6.750	102.000	101.875	101.875	101.000				
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:

9/4/2026

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Limited Cash-out Refinances - LLPA by Credit Score/LTV Ratio										Lockdesk Associates Available 8am-5pm PST locks@simplyvmg.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%				
760-779	0.000%	0.000%	-0.125%	-0.375%	-0.875%	-1.000%	-0.750%	-0.625%	-0.625%	* This rate sheet is borrower paid pricing. * Rates and pricing are subject to change. * Please visit broker portal for live pricing. TPO Connect			
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%	Extension Policy			
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:		9/4/2026		* 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	
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12	12
13	13
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Effective: **9/4/2026** * Intended for internal use, and Mortgage Brokers only. Do not distribute.*

	FLEXPATH - DSCR 30 YR FIXED				Lockdesk Associates Available 8am-5pm PST locke@simplypmg.com	
	Rate	15-Day	45-Day			
	7.500	105.000	104.875			
	7.625	105.375	105.250			
	7.750	105.625	105.500			
	7.875	106.000	105.875			
	8.000	106.250	106.125			
	8.125	106.625	106.500			
	8.250	106.875	106.750			
	8.375	107.125	107.000			
	8.500	107.375	107.250			
		Min Price	Max Price			* 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

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

Effective:

9/4/2026

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

	FLEXPATH - EXPANDED 30 YR FIXED				Lockdesk Associates Available 8am-5pm PST locks@simplypmg.com	
	Rate	15-Day	30-Day			
	7.000	102.000	101.875			
	7.125	102.375	102.250			
	7.250	102.750	102.625			
	7.375	103.125	103.000			
	7.500	103.500	103.375			
	7.625	103.750	103.625			
	7.750	104.125	104.000			
	7.875	104.375	104.250			
	8.000	104.625	104.500			
	8.125	104.875	104.750			
		105.375	Max Price			
		99	103.500			
					* 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										Relocks subject to worse case pricing plus applicable relock fee	
	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		
	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	
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