

| Closed End Seconds     |          |         |         |                              |                |                |                |                |                |                |                |                |                | Calculator does not verify eligibility.<br>Please use in conjunction with product matrix.                                                                                                                                                                               |                    |                            |
|------------------------|----------|---------|---------|------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|----------------------------|
| Base Rate / Base Price |          |         |         | FICO/HCLTV Price Adjustments |                |                |                |                |                |                |                |                |                | Interest Rate →                                                                                                                                                                                                                                                         | Inputs             | Thu, September - 18 - 2025 |
| Rate                   | Full Doc | Alt Doc | DSCR    |                              | HCLTV 00.01-50 | HCLTV 50.01-55 | HCLTV 55.01-60 | HCLTV 60.01-65 | HCLTV 65.01-70 | HCLTV 70.01-75 | HCLTV 75.01-80 | HCLTV 80.01-85 | HCLTV 85.01-90 |                                                                                                                                                                                                                                                                         | Choose a Selection | Reset                      |
| 7.625                  | 99.875   | 99.625  |         | ≥ 800                        | 0.375          | 0.250          | 0.125          | -0.125         | -0.250         | -0.750         | -1.125         | -3.000         |                | LTV Range                                                                                                                                                                                                                                                               | Choose a Selection | 0.000                      |
| 7.750                  | 100.125  | 99.875  |         | 780 - 799                    | 0.250          | 0.125          | -0.125         | -0.250         | -0.375         | -1.000         | -1.375         | -3.250         |                | FICO Range                                                                                                                                                                                                                                                              | Choose a Selection | 0.000                      |
| 7.875                  | 100.375  | 100.125 |         | 760 - 779                    | 0.125          | -0.125         | -0.250         | -0.375         | -0.625         | -1.375         | -1.625         | -3.750         |                | Loan Program                                                                                                                                                                                                                                                            | Choose a Selection | 0.000                      |
| 7.999                  | 100.625  | 100.375 |         | 740 - 759                    | -0.125         | -0.250         | -0.375         | -0.625         | -1.125         | -1.625         | -2.250         | -4.750         |                | Doc Type                                                                                                                                                                                                                                                                | Choose a Selection | 0.000                      |
| 8.125                  | 100.875  | 100.625 |         | 720 - 739                    | -0.250         | -0.375         | -0.875         | -1.125         | -1.500         | -2.000         | -3.000         | -6.000         |                | Additional Adjustments                                                                                                                                                                                                                                                  | Choose a Selection | 0.000                      |
| 8.250                  | 101.125  | 100.875 |         | 700 - 719                    | -0.750         | -1.000         | -1.500         | -2.000         | -2.375         | -3.000         | -4.500         | -7.250         |                | Citizenships                                                                                                                                                                                                                                                            | Choose a Selection | 0.000                      |
| 8.375                  | 101.375  | 101.125 |         | 680 - 699                    | -2.000         | -2.250         | -3.250         | -3.625         | -4.250         | -6.750         |                |                |                | DTI                                                                                                                                                                                                                                                                     | Choose a Selection | 0.000                      |
| 8.499                  | 101.625  | 101.375 |         | 660 - 679                    | -3.000         | -3.250         | -3.750         | -4.250         | -4.625         | -5.750         |                |                |                | Loan Balance                                                                                                                                                                                                                                                            | Choose a Selection | 0.000                      |
| 8.625                  | 101.875  | 101.625 | 99.625  |                              |                |                |                |                |                |                |                |                |                | Occupancy                                                                                                                                                                                                                                                               | Choose a Selection | 0.000                      |
| 8.750                  | 102.125  | 101.875 | 99.875  | Loan Level Price Adjustments |                |                |                |                |                |                |                |                |                | Property Type                                                                                                                                                                                                                                                           | Choose a Selection | 0.000                      |
| 8.875                  | 102.375  | 102.125 | 100.125 |                              | LLPA           |                |                |                |                |                |                |                |                | Loan Term                                                                                                                                                                                                                                                               | 30YR Fixed         | 0.000                      |
| 8.999                  | 102.625  | 102.375 | 100.375 | Select Full Doc              | 0.750          |                |                |                |                |                |                |                |                | State                                                                                                                                                                                                                                                                   | Choose a Selection | 0.000                      |
| 9.125                  | 102.875  | 102.625 | 100.625 | Investment Property          | -4.000         |                |                |                |                |                |                |                |                | Credit Event                                                                                                                                                                                                                                                            | Choose a Selection | 0.000                      |
| 9.250                  | 103.125  | 102.875 | 100.875 | Second Home                  | -1.000         |                |                |                |                |                |                |                |                | Housing History                                                                                                                                                                                                                                                         | Choose a Selection | 0.000                      |
| 9.375                  | 103.375  | 103.125 | 101.125 | 2 - 4 Units                  | -0.500         |                |                |                |                |                |                |                |                | Lock Term                                                                                                                                                                                                                                                               | 30 Day             | 0.000                      |
| 9.499                  | 103.625  | 103.375 | 101.375 | Condo                        | -0.500         |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 9.625                  | 104.125  | 103.875 | 101.625 | \$75,000-\$100,000           | -0.250         |                |                |                |                |                |                |                |                | Total LLPA                                                                                                                                                                                                                                                              |                    | 0.000                      |
| 9.750                  | 104.375  | 104.125 | 101.875 | \$100,001-\$125,000          | 0.250          |                |                |                |                |                |                |                |                | Gross Rate Sheet Price (Prior to LLPAs)                                                                                                                                                                                                                                 |                    | #N/A                       |
| 9.875                  | 104.625  | 104.375 | 102.125 | \$125,001-\$150,000          | 0.375          |                |                |                |                |                |                |                |                | Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)                                                                                                                                                                                                                     |                    | Minimum Rate               |
| 9.999                  | 104.875  | 104.625 | 102.375 | \$150,001-\$350,000          | 0.500          |                |                |                |                |                |                |                |                | Max YSP                                                                                                                                                                                                                                                                 |                    | 0.000                      |
| 10.125                 | 105.125  | 104.875 | 102.625 | \$350,001-\$500,000          | 0.500          |                |                |                |                |                |                |                |                | Final Price →                                                                                                                                                                                                                                                           |                    | #N/A                       |
| 10.250                 | 105.375  | 105.125 | 102.875 | \$500,001-\$750,000          | 0.000          |                |                |                |                |                |                |                |                | • Borrower Paid Compensation Only, Max 2.000%<br>• No Underwriting Fee Buyout                                                                                                                                                                                           |                    |                            |
| 10.375                 | 105.625  | 105.375 | 103.125 | Asset Utilization            | -0.500         |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 10.499                 | 105.875  | 105.625 | 103.375 | 1099 Only                    | -0.500         |                |                |                |                |                |                |                |                | Temporary Guidance See Below<br>Extension Cost<br><br>2 bps / day<br>Extension Cost<br><br>Current lock extension costs/policies apply to all active locks, regardless of lock date<br><br>All 45 day locks are at a 50bp cost and are not eligible for lock extensions |                    |                            |
| 10.625                 | 106.125  | 105.875 | 103.875 | WVOE Only                    | -0.500         |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 10.750                 | 106.375  | 106.125 | 104.375 | DSCR - STR                   | -0.500         |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 10.875                 | 106.625  | 106.375 | 104.875 | ITIN                         | -2.500         |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 10.999                 | 106.875  | 106.625 | 105.375 | Foreign Nat' With Fico       | -1.500         |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 11.125                 | 107.125  | 106.875 | 105.625 | DTI 00.01-43                 | 0.000          |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 11.250                 | 107.375  | 107.125 | 105.875 | DTI 43.01-45                 | -0.500         |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 11.375                 | 107.625  | 107.375 | 106.125 | DTI 45.01-50                 | -1.000         |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 11.499                 | 107.875  | 107.625 | 106.375 | P&L w/Bk Strmt               | -0.500         |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 11.625                 | 108.125  | 107.875 | 106.625 |                              |                |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 11.750                 | 108.375  | 108.125 | 106.875 |                              |                |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 11.875                 | 108.625  | 108.375 | 107.125 |                              |                |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 11.999                 | 108.875  | 108.625 | 107.375 |                              |                |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 12.125                 | 109.125  | 108.875 | 107.625 |                              |                |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 12.250                 | 109.375  | 109.125 | 107.875 |                              |                |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 12.375                 | 109.625  | 109.375 | 108.125 |                              |                |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 12.499                 | 109.875  | 109.625 | 108.375 |                              |                |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 12.625                 | 110.000  | 109.750 | 108.500 |                              |                |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 12.750                 | 110.125  | 109.875 | 108.625 |                              |                |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 12.875                 | 110.250  | 110.000 | 108.750 |                              |                |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 12.999                 | 110.375  | 110.125 | 108.875 |                              |                |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |
| 13.125                 | 110.500  | 110.250 | 109.000 |                              |                |                |                |                |                |                |                |                |                |                                                                                                                                                                                                                                                                         |                    |                            |