

# Terms and Conditions

## **Promotion Name.**

Pricing Edge.

## **Eligibility.**

This Pricing Edge promotional pricing is valid for eligible loans locked between February 2 and March 31. Eligible products include Non-QM, 2nd Lien, and Conventional loans, subject to the criteria below.

## **Promotional Pricing Improvements.**

- Non-QM Loans: A 50 bps pricing improvement applies to eligible Non-QM loans utilizing Asset Utilization or 2-Year Full-Doc income types.
- 2nd Lien Loans: A 50 bps pricing improvement applies to eligible 2nd Lien loans utilizing Asset Utilization or 2-Year Full-Doc income types.
- Conventional Loans: Pricing improvements apply to eligible ALL 30-year term Conventional loans with loan amounts up to \$300,000, as follows: \$0–\$150,000 receive a 25 bps pricing improvement; \$150,001–\$300,000 receive a 37.5 bps pricing improvement.

## **Restrictions.**

Promotion applies only to eligible loans locked during the promotional period. Pricing improvements apply only to the specified products, terms, income types, and loan amount tiers.

## **Other Conditions.**

Loans must be locked and meet all eligibility criteria to qualify for the promotional pricing.

This promotion may be combined with other promotional pricing, where applicable.

## **Subject to Change.**

This promotion is subject to change or terminate at any time without prior notice.