

Terms and Conditions

Promotion Name.

Pricing Edge.

Eligibility.

This Pricing Edge promotional pricing is valid for eligible loans locked between February 2 and February 28. 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.