



12/05/2025 08:09 AM PST

Lock Desk

LockDesk@GreenBoxLoans.com
Hours: 8:00AM PST - 4:00PM PST

Sales

WholesaleInfo@GreenBoxLoans.com
Phone: (800) 490-2274

GreenBox Loans, Inc.

3250 Wilshire Blvd, #1900
Los Angeles, CA 90010

Phone: (800) 919-1086
CA BRE License# 01300944

CA DBO License# 603L516
NMLS# 333659

Info@GreenBoxLoans.com

Specialty Lending Rates

Full/Alt Doc Programs

5000-Elite Plus - Full Doc, Bank Statement, 24 Month P/L Only, PL with 3mo BS	Page	2
5000-Elite - Full Doc, Bank Statement, 12/24 Month P/L Only, 1 Year 1099, WVOE, AU	Page	3
5000-NP - Full Doc, Bank Statement, PL with 3mo BS	Page	4
5000-RH - Full Doc, Bank Statement	Page	5
5000-ITIN - Full Doc, Bank Statement	Page	6
5000-FN - Full Doc	Page	7
5000-Super Jumbo - Full Doc, Bank Statement	Page	8
5000-CES (HELOAN) - Full Doc, Bank Statement, P/L Only	Page	9

DSCR Programs

5000-Elite Plus - DSCR (1.00x DSCR+)	Page	10
5000-Elite - DSCR (1-4 Units)	Page	11
5000-No Ratio - DSCR (1-4 Units)	Page	12
5000-5 - 8 Unit - DSCR (No Mixed Use)	Page	13
5000-ITIN / FN - DSCR (1-4 Units)	Page	7
5000-CES (HELOAN) - DSCR	Page	14

FOR WHOLESALE AND BROKER USE ONLY

This rate sheet is not a loan offer or credit application. Rates, terms, and guidelines are subject to change at Greenbox Loans' discretion. All loans must comply with applicable laws.

PrePay Penalty Restrictions (NOO Only)¹

State	Restriction
AK, KS, MI, NM, MN, RI, OH	Loans will be priced as if there is no PPP
NJ & IL	Not allowed on loans vested to individuals & must be business purpose only (GFE)
MA	Maximum term of 3 years
PA	Not allowed if loan amount $\leq$ \$319,777 & 1 or 2 Units; 3+ units are okay w/ PP
NC	Not allowed if loan amount $\leq$ \$150,000
AL	Not allowed if loan amount $\leq$ \$200,000
SC	Not allowed if loan amount $\leq$ \$690,000

If subject property is located in one of these states, contact LockDesk@GreenBoxLoans.com for pricing

¹The above restrictions are provided for general reference only and are not exhaustive. Additional state-specific limitations or regulatory changes may apply.



12/05/2025 08:09 AM PST

Lock Desk

LockDesk@GreenBoxLoans.com

Hours: 8:00AM PST - 4:00PM PST

Sales

WholesaleInfo@GreenBoxLoans.com

Phone: (800) 490-2274

GreenBox Loans, Inc.

3250 Wilshire Blvd, #1900

Los Angeles, CA 90010

Phone: (800) 919-1086

CA BRE License# 01300944

CA DBO License# 603L516

NMLS# 333659

Info@GreenBoxLoans.com

5000-Elite Plus - Full/Alt Doc

2-Year Full Doc, 3-/12-/24-Month Bank Statement, 24 Month P/L Only

30 Day Lock	
Rate	BPCP
6.125	1.500
6.250	0.750
6.375	0.000
6.500	(0.750)
6.625	(1.250)
6.750	(1.750)
6.875	(2.250)
7.000	(2.750)
7.125	(3.250)
7.250	(3.750)
7.375	(4.250)
7.500	(4.625)
7.625	(5.000)
7.750	(5.250)
7.875	(5.625)
8.000	(5.875)
8.125	(6.125)
8.250	(6.375)
8.375	(6.500)
Rates & Pricing are for LLPA Only	

GBX Fees	
UW	\$1,695
Doc Prep.	\$295
CDA	\$250

	CLTV	<=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
FICO	780 +	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	2.125	3.500
	760-779	(0.875)	(0.875)	(0.625)	(0.500)	(0.125)	0.000	0.250	2.250	3.625
	740-759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.500	2.625	4.125
	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	4.250	5.500
	700-719	(0.375)	(0.375)	(0.125)	0.000	0.500	0.750	1.625	5.000	NA
	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	NA	NA
	660-679	0.500	0.625	1.000	1.625	2.750	3.500	4.500	NA	NA
	640-659	0.750	0.875	1.250	1.875	2.500	3.125	3.750	NA	NA
Tran. Type	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Rate and Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.250
	Cash Out & => 700	0.375	0.375	0.500	0.625	0.625	1.250	1.750	NA	NA
	Cash Out & < 700	0.375	0.375	0.500	0.625	0.875	1.750	2.250	NA	NA
Doc Type	2yr Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.375)
	12BS	0.000	0.125	0.125	0.125	0.125	0.125	0.250	0.375	0.500
	24BS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)
	12PL 3BS	0.625	0.625	0.625	0.625	0.625	0.750	0.875	1.250	NA
	24PL 3BS	0.500	0.500	0.500	0.500	0.500	0.625	0.750	1.125	NA
	12PL Only (No BS)	1.250	1.250	1.250	1.250	1.250	1.500	1.625	NA	NA
	24PL Only (No BS)	1.000	1.000	1.000	1.000	1.000	1.125	1.250	1.750	NA
	24PL Only (No BS)	1.000	1.000	1.000	1.000	1.000	1.125	1.250	1.750	NA
Occ	Second Home	0.125	0.125	0.125	0.125	0.250	0.250	0.375	NA	NA
	NOO	0.125	0.125	0.125	0.125	0.125	0.125	0.250	NA	NA
Prop Type	Condos (Non-Warr)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Condos (Warr)	0.125	0.125	0.125	0.125	0.250	0.250	0.500	0.750	1.000
	2 - 4 Units	0.375	0.375	0.375	0.375	0.375	0.375	0.625	NA	NA
Loan Amount	>\$150k - \$250k	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750	0.875
	> \$250k - \$750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	> \$750k - \$1.0m	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
	> \$1.0m - \$1.5m	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.250
	> \$1.5m - \$2.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.500
	> \$2.0m - \$2.5m	0.000	0.000	0.125	0.125	0.250	0.250	0.375	NA	NA
	> \$2.5m - \$3.0m	0.375	0.500	0.500	0.500	0.500	0.875	NA	NA	NA
	> \$3.0m - \$3.5m	0.500	0.500	0.500	0.625	0.750	0.750	0.750	NA	NA
Terms	40yr Amortization	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
	DTI > 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.250	0.500
	Rural	2.000	2.000	2.000	2.000	2.000	N/A	N/A	N/A	N/A
	State: IL, CT, NJ	0.000	0.000	0.000	0.000	0.125	0.125	0.125	NA	NA
	No Impounds	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
	No PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
	1 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
	2 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	4 Year PPP	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
	5 Year PPP	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A
	6 Year PPP	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	N/A	N/A

Min/Max Price	Ln Amt	Owner Occ.	Non-Owner Occupied					LPC Limits		
			No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP	5yr PPP	PrePay Yr	LPC
(Rebate)/LPC	2,000,000	(1.500)	1.000	0.000	(0.500)	(0.750)	(1.000)	(1.375)	0	No LPC
(Rebate)/LPC	3,000,000	(0.500)	1.000	0.000	(0.250)	(0.500)	(0.750)	(1.000)	1	No LPC
(Rebate)/LPC	4,000,000	0.000	1.000	0.000	0.000	0.000	0.000	0.000	2	Up to 1.50%
Discount	1.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	3	Up to 2.00%
NOO Loans with No PrePay will have 1.0 discount point									4	Up to 2.25%
									5	Up to 2.50%

FOR WHOLESALE AND BROKER USE ONLY

This rate sheet is not a loan offer or credit application. Rates, terms, and guidelines are subject to change at Greenbox Loans' discretion. All loans must comply with applicable laws.

¹ Lock shall not exceed 60 days total (including all extensions); Max two (2) Lock Extensions Permitted

Lock Desk

GreenBox Loans, Inc.



12/05/2025 08:09 AM PST

LockDesk@GreenBoxLoans.com

Hours: 8:00AM PT - 4:00PM PT

Sales

WholesaleInfo@GreenBoxLoans.com

Phone: (800) 490-2274

3250 Wilshire Blvd, #1900

Los Angeles, CA 90010

Phone: (800) 919-1086

CA BRE License# 01300944

CA DBO License# 603L516

NMLS# 333659

Info@GreenBoxLoans.com

5000-Elite - Full/Alt Doc

1-/2-Year Full Doc, 3-/12-/24-Month Bank Statement, 24 Month P/L Only, 1 Year 1099, WVOE, Asset Utilization

Base Price													
30 Year Fixed													
Rate	BPCP												
6.375	2.000												
6.500	1.250												
6.625	0.625												
6.750	0.125												
6.875	(0.500)												
7.000	(1.000)												
7.125	(1.375)												
7.250	(1.875)												
7.375	(2.250)												
7.500	(2.625)												
7.625	(3.000)												
7.750	(3.375)												
7.875	(3.625)												
8.000	(4.000)												
8.125	(4.250)												
8.250	(4.500)												
8.375	(4.750)												
8.500	(5.000)												
8.625	(5.250)												
8.750	(5.500)												
8.875	(5.750)												
9.000	(5.875)												
Rates & Pricing are for LLPA Only													
GBX Fees													
UW	\$1,695												
Doc Prep.	\$295												
CDA	\$250												
FICO	CLTV												
		<=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	90.01-95*		
FICO	780 +	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	2.000	3.000	NA		
	760-779	(0.875)	(0.875)	(0.625)	(0.500)	(0.125)	0.000	0.250	2.250	3.625	NA		
	740-759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.500	2.750	4.000	NA		
	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	4.000	5.500	NA		
	700-719	(0.375)	(0.375)	(0.125)	0.000	0.500	0.750	1.625	4.875	6.500	NA		
	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.625	3.250	8.000	NA	NA		
	660-679	0.250	0.500	0.875	1.875	2.875	3.750	4.875	NA	NA	NA		
Tran. Type	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Rate and Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.375	NA	NA		
	Cash Out & >= 700	0.250	0.250	0.375	0.500	0.500	1.000	1.750	NA	NA	NA		
	Cash Out & < 700	0.250	0.375	0.500	0.625	0.875	1.625	2.000	NA	NA	NA		
Doc Type	2yr Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	0.000		
	1yr Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	NA		
	12BS	0.000	0.000	0.125	0.125	0.125	0.125	0.125	0.375	0.500	NA		
	24BS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250		
	1 Yr 1099	0.000	0.000	0.000	0.000	0.000	0.125	0.125	0.250	0.250	NA		
	24PL 3BS	0.250	0.250	0.250	0.250	0.250	0.375	0.375	N/A	NA	NA		
	12PL 3BS	0.375	0.375	0.375	0.375	0.375	0.500	0.500	NA	NA	NA		
	24PL Only (No BS)	0.750	0.875	0.875	0.875	0.875	1.000	1.250	NA	NA	NA		
	12PL Only (No BS)	0.875	1.000	1.000	1.000	1.000	1.125	1.500	NA	NA	NA		
	WVOE	0.750	0.875	1.000	1.125	1.125	1.125	1.125	NA	NA	NA		
Occ	Asset Utilization	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	NA		
	Second Home	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	NA	NA		
	NOO	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.500	NA	NA		
Prop Type	Condos (Warr)	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A	NA		
	Condos (Non-Warr)	0.250	0.250	0.250	0.250	0.375	0.500	0.500	NA	NA	NA		
	2 - 4 Units	0.375	0.375	0.375	0.375	0.375	0.375	0.500	0.500	NA	NA		
Loan Amount	< \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750	0.875	NA		
	> \$250k - \$750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250		
	> \$750k - \$1.0m	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000	0.000		
	> \$1.0m - \$1.5m	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000	0.250	0.250		
	> \$1.5m - \$2.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA	NA		
	> \$2.0m - \$2.5m	0.000	0.000	0.125	0.125	0.250	0.250	0.375	NA	NA	NA		
	> \$2.5m - \$3.0m	0.375	0.375	0.375	0.375	0.500	0.750	NA	NA	NA	NA		
	> \$3.0m - \$3.5m	0.875	0.875	0.875	1.125	1.250	NA	NA	N/A	N/A	NA		
	> \$3.5m - \$4.0m	1.500	1.500	1.500	1.500	1.750	NA	NA	N/A	N/A	NA		
	IO (40yr term)	0.500	0.500	0.500	0.500	0.500	0.500	0.750	N/A	N/A	NA		
Terms	40yr Amortization	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	NA		
	DTI > 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.250	0.375	NA		
	Rural	1.500	1.500	1.500	1.500	1.500	1.500	2.000	N/A	N/A	NA		
	No Impounds	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	N/A	NA		
	State: IL, CT, NJ	0.000	0.000	0.000	0.125	0.125	0.125	0.250	0.375	N/A	NA		
	No PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	NA		
	1 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	NA		
	2 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	NA		
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	NA		
	4 Year PPP	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	NA		
	5 Year PPP	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	NA		
Combo	80 - 15 - 5, CLTV 95%	NA	NA	NA	NA	NA	NA	NA	NA	NA	6.000		
Min (Rebate) / Max (Discount Pts)													
Min/Max Price	Ln Amt	Owner Occ.	No PPP	1yr PPP	Non-Owner Occupied				LPC Limits				
					2yr PPP	3yr PPP	4yr PPP	5yr PPP	PrePay Yr	LPC			
(Rebate)/LPC	2,000,000	(1.500)	1.000	0.000	(0.500)	(0.750)	(1.000)	(1.375)	0	No LPC			
(Rebate)/LPC	3,000,000	(0.500)	1.000	0.000	(0.250)	(0.500)	(0.750)	(1.000)	1	No LPC			
(Rebate)/LPC	4,000,000	0.000	1.000	0.000	0.000	0.000	0.000	0.000	2	Up to 1.50%			
Discount		1.000	2.000	2.000	2.000	2.000	2.000	2.000	3	Up to 2.00%			
NOO Loans with No PrePay will have 1.0 discount point										4	Up to 2.25%		
										5	Up to 2.50%		



12/05/2025 08:09 AM PST

Lock Desk

LockDesk@GreenBoxLoans.com

Hours: 8:00AM PT - 4:00PM PT

Sales

WholesaleInfo@GreenBoxLoans.com

Phone: (800) 490-2274

GreenBox Loans, Inc.

3250 Wilshire Blvd, #1900

Los Angeles, CA 90010

Phone: (800) 919-1086

CA BRE License# 01300944

CA DBO License# 603L516

NMLS# 333659

Info@GreenBoxLoans.com

5000-NP - Full Doc, Bank Statements, PL with 3mo BS

1-1/2-Year Full Doc, 3-12-/24-Month Bank Statement

Base Price	
30 Year Fixed	
Rate	BPCP
6.875	1.750
7.000	1.000
7.125	0.375
7.250	(0.125)
7.375	(0.750)
7.500	(1.250)
7.625	(1.625)
7.750	(2.125)
7.875	(2.500)
8.000	(2.875)
8.125	(3.250)
8.250	(3.625)
8.375	(3.875)
8.500	(4.250)
8.625	(4.500)
8.750	(4.750)
8.875	(5.000)
9.000	(5.250)
9.125	(5.500)
9.250	(5.750)
9.375	(6.000)
Rates & Pricing are for LLPA Only	

GBX Fees	
UW	\$1,695
Doc Prep.	\$295
CDA	\$250

		CLTV	<=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
FICO	780+	(0.750)	(0.750)	(0.500)	(0.375)	(0.250)	0.000	0.125	NA	NA	NA
	760-779	(0.750)	(0.750)	(0.500)	(0.375)	(0.250)	0.000	0.250	NA	NA	NA
	740-759	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	0.500	NA	NA	NA
	720-739	(0.500)	(0.500)	(0.250)	(0.125)	0.000	0.375	1.000	NA	NA	NA
	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	NA	NA	NA
	680-699	(0.250)	(0.125)	0.375	0.500	1.250	2.125	3.500	NA	NA	NA
	660-679	0.250	0.500	0.875	1.375	2.375	2.875	3.875	NA	NA	NA
	640-659	1.000	1.000	1.000	1.625	2.500	3.125	4.250	NA	NA	NA
	620-639	2.250	2.250	2.250	2.500	3.000	NA	NA	NA	NA	NA
	600-619	3.000	3.000	3.000	3.000	3.000	3.000	3.000	NA	NA	NA
Tran. Type	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	Rate and Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	Cash Out Refi	0.250	0.250	0.375	0.500	0.500	0.750	1.000	NA	NA	NA
Doc Type	12 mos Full Doc	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000	0.000	NA	NA	NA
	Full Doc	(0.250)	(0.250)	(0.250)	(0.125)	(0.125)	(0.125)	(0.125)	NA	NA	NA
	12BS	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA	NA
	24BS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	24PL 3BS	0.125	0.125	0.125	0.125	0.125	0.125	0.250	NA	NA	NA
Occ	AU	0.375	0.375	0.375	0.375	0.375	0.500	0.625	NA	NA	NA
	Second Home	0.125	0.125	0.125	0.125	0.250	0.250	0.375	NA	NA	NA
Prop Type	NOO	0.125	0.125	0.125	0.125	0.250	0.250	0.375	NA	NA	NA
	Condos (Non-Warr.)	0.125	0.125	0.125	0.125	0.250	0.500	0.500	NA	NA	NA
Loan Amount	Condos (Warr.)	0.125	0.125	0.125	0.125	0.250	0.375	0.375	NA	NA	NA
	2 - 4 Units	TBD	TBD	TBD	TBD	TBD	TBD	TBD	NA	NA	NA
	< \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	NA	NA	NA
	> \$250k - \$750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	> \$750k - \$1.0m	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	NA	NA	NA
Terms	> \$1.0m - \$1.5m	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	NA	NA	NA
	> \$1.5m - \$2.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	> \$2.0m - \$2.5m	0.000	0.000	0.125	0.125	0.250	0.250	0.375	NA	NA	NA
	DTI > 50%	0.375	0.375	0.375	0.375	0.375	0.375	0.500	NA	NA	NA
	No Impounds	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Housing Event	State: IL, CT, NJ	0.000	0.000	0.000	0.125	0.125	0.125	0.250	NA	NA	NA
	No PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	NA
	1 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA	NA	NA
	2 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA	NA
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
Housing History	4 Year PPP	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	NA	NA	NA
	5 Year PPP	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	NA	NA	NA
	1x30x12	0.375	0.375	0.375	0.375	0.375	0.375	0.500	NA	NA	NA
	0x60x12	0.875	0.875	0.875	0.875	0.875	1.125	1.125	NA	NA	NA
	0x90x12	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NA	NA	NA
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	24 - 36 Mo	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA	NA	NA
	12 - 23 Mo	1.500	1.500	1.500	1.500	NA	NA	NA	NA	NA	NA
	0 - 11 Mo	3.000	3.500	4.000	N/A	N/A	N/A	N/A	NA	NA	NA

Min (Rebate) / Max (Discount Pts)										LPC Limits	
Min/Max Price	Ln Amt	Owner Occ.	No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP	5yr PPP	PrePay Yr	LPC	
(Rebate)/LPC	2,000,000	(1.000)	1.000	0.000	(0.500)	(0.750)	(1.000)	(1.375)	0	No LPC	
(Rebate)/LPC	3,000,000	0.000	1.000	0.000	(0.250)	(0.500)	(0.750)	(1.000)	1	No LPC	
(Rebate)/LPC	4,000,000	NA	NA	NA	NA	NA	NA	NA	2	Up to 1.50%	
Discount	1,000	1.000	2.000	2.000	2.000	2.000	2.000	2.000	3	Up to 2.00%	
NOO Loans with No PrePay will have 1.0 discount point											
										4	Up to 2.25%
										5	Up to 2.50%

FOR WHOLESALE AND BROKER USE ONLY

This rate sheet is not a loan offer or credit application. Rates, terms, and guidelines are subject to change at Greenbox Loans' discretion. All loans must comply with applicable laws.

¹ Lock shall not exceed 60 days total (including all extensions); Max two (2) Lock Extensions Permitted



12/05/2025 08:09 AM PST

Lock Desk

LockDesk@GreenBoxLoans.com

Hours: 8:00AM PT - 4:00PM PT

Sales

WholesaleInfo@GreenBoxLoans.com

Phone: (800) 490-2274

GreenBox Loans, Inc.

3250 Wilshire Blvd, #1900

Los Angeles, CA 90010

Phone: (800) 919-1086

CA BRE License# 01300944

CA DBO License# 603L516

NMLS# 333659

Info@GreenBoxLoans.com

5000-RH - Full Doc, Bank Statements

1-1/2-Year Full Doc, 12-24-Month Bank Statement

Base Price	
30 Year Fixed	
Rate	BPCP
7.500	1.750
7.625	1.000
7.750	0.375
7.875	0.125
8.000	(0.375)
8.125	(0.750)
8.250	(1.000)
8.375	(1.375)
8.500	(1.625)
8.625	(1.875)
8.750	(2.125)
8.875	(2.375)
9.000	(2.500)
9.125	(2.750)
9.250	(2.875)
9.375	(3.000)
Rates & Pricing are for LLPA Only	

GBX Fees	
UW	\$1,695
Doc Prep.	\$295
CDA	\$250

		CLTV	<=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
FICO	780+	(0.750)	(0.750)	(0.500)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	760-779	(0.750)	(0.750)	(0.500)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	740-759	(0.625)	(0.625)	(0.375)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	720-739	(0.500)	(0.500)	(0.250)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	700-719	(0.375)	(0.375)	(0.125)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	680-699	(0.250)	(0.125)	0.375	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	660-679	0.250	0.500	0.875	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	640-659	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Tran. Type	Purchase	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Rate and Term	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Cash Out Refi	0.625	0.875	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Doc Type	Full Doc	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	24BS	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	12BS	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	24PL 3BS	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	AU	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	WVOE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Occ	Second Home	0.125	0.125	0.125	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	NOO	0.125	0.125	0.125	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Prop Type	Condos (Non-Warr.)	0.125	0.125	0.125	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Condos (Warr.)	0.125	0.125	0.125	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2 - 4 Units	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Amount	< \$250,000	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	> \$250k - \$750k	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	> \$750k - \$1.0m	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	> \$1.0m - \$1.5m	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	> \$1.5m - \$2.0m	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	> \$2.0m - \$2.5m	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Terms	DTI > 50%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	No Impounds	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	State: IL, CT, NJ	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	No PPP	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1 Year PPP	0.750	0.750	0.750	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2 Year PPP	0.375	0.375	0.375	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	3 Year PPP	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	4 Year PPP	(0.375)	(0.375)	(0.375)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Housing History	5 Year PPP	(0.750)	(0.750)	(0.750)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1x30x12	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	0x60x12	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	0x90x12	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Housing Event	>=36 Mo	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	24 - 35 Mo	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	12 - 23 Mo	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Min (Rebate) / Max (Discount Pts)							
Min/Max Price	Owner Occ.	Non-Owner Occupied					
		No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP	5yr PPP
(Rebate)	1.000	2.000	1.500	1.000	1.000	0.500	0.000
Discount	2.000	2.000	2.000	2.000	2.000	2.000	2.000

NOO Loans with No PrePay will have 1.0 discount point

LPC not available

FOR WHOLESALE AND BROKER USE ONLY

This rate sheet is not a loan offer or credit application. Rates, terms, and guidelines are subject to change at Greenbox Loans' discretion. All loans must comply with applicable laws.

¹ Lock shall not exceed 60 days total (including all extensions); Max two (2) Lock Extensions Permitted



12/05/2025 08:09 AM PST

Lock Desk

LockDesk@GreenBoxLoans.com

Hours: 8:00AM PT - 4:00PM PT

Sales

WholesaleInfo@GreenBoxLoans.com

Phone: (800) 490-2274

GreenBox Loans, Inc.

3250 Wilshire Blvd, #1900

Los Angeles, CA 90010

Phone: (800) 919-1086

CA BRE License# 01300944

CA DBO License# 603L516

NMLS# 333659

Info@GreenBoxLoans.com

5000-ITIN - Full/Alt Doc 2-Year Full Doc, 12-/24-Month Bank Statement

Base Price												
30 Year Fixed												
Rate	BPCP		CLTV	<=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
		FICO	780 +	(3.500)	(3.375)	(3.250)	(3.125)	(3.000)	(2.875)	(1.875)	(0.125)	1.250
7.250	2.875		760-779	(3.500)	(3.375)	(3.250)	(3.125)	(3.000)	(2.875)	(1.875)	0.250	1.750
7.375	2.375		740-759	(3.375)	(3.250)	(3.125)	(3.000)	(2.875)	(2.375)	(1.125)	1.250	2.750
7.500	1.875		720-739	(3.250)	(3.125)	(3.000)	(2.875)	(2.625)	(1.875)	(0.375)	2.500	3.750
7.625	1.500		700-719	(3.125)	(3.000)	(2.875)	(2.750)	(2.000)	(1.125)	0.750	4.250	NA
7.750	1.125		680-699	(3.000)	(2.875)	(2.750)	(2.375)	(1.500)	(0.250)	2.125	NA	NA
7.875	0.625		660-679	(2.875)	(2.750)	(2.625)	(2.000)	(0.750)	0.875	3.500	NA	NA
8.000	0.375		640-659	(0.250)	0.125	0.250	1.000	NA	NA	NA	NA	NA
8.125	0.000		No Fico	(1.500)	(1.125)	(0.750)	0.250	NA	NA	NA	NA	NA
8.250	(0.375)		One Fico (in addition)	0.375	0.500	0.750	1.000	1.250	NA	NA	NA	NA
8.375	(0.625)	Tran. Type	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	(1.000)		Rate and Term	0.000	0.000	0.000	0.125	0.125	0.125	0.125	NA	NA
8.625	(1.250)		Cash Out Refi	1.250	1.375	1.500	1.750	2.500	NA	NA	NA	NA
8.750	(1.625)	Doc Type	Full Doc	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.250
8.875	(1.875)		24BS	0.125	0.125	0.125	0.250	0.375	0.500	0.750	1.125	NA
9.000	(2.125)		12BS	0.250	0.250	0.250	0.500	0.625	1.000	1.250	1.625	NA
9.125	(2.375)	Occ	Second Home	0.375	0.500	0.625	0.750	1.000	NA	NA	NA	NA
9.250	(2.625)		NOO	0.375	0.500	0.625	0.750	1.000	NA	NA	NA	NA
9.375	(2.875)	Prop Type	Condos (Warr)	0.250	0.250	0.250	0.375	0.500	0.625	0.750	NA	NA
9.500	(3.250)		Condos (Non-Warr)	0.375	0.375	0.375	0.500	0.625	0.750	0.875	NA	NA
9.625	(3.625)		2 - 4 Units	1.000	1.250	1.500	1.875	2.250	2.500	3.000	NA	NA
9.750	(4.000)	Loan Amt	< \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750	0.875
			> \$250k - \$750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			> \$750k - \$1.0m	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
		Terms	DTI > 43%	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.375	NA
			7/1 ARM	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	NA	NA
			State: IL, CT, NJ	0.000	0.000	0.000	0.125	0.125	0.125	0.250	0.375	N/A
			No PPP	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A	N/A
			1 Year PPP	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
			2 Year PPP	0.750	0.750	0.750	0.750	0.750	N/A	N/A	N/A	N/A
			3 Year PPP	0.000	0.000	0.000	0.000	0.125	N/A	N/A	N/A	N/A
			4 Year PPP	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A	N/A
			5 Year PPP	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A	N/A	N/A
Rates & Pricing are for LLPA Only												

GBX Fees	
UW	\$1,695
Doc Prep.	\$295
CDA	\$250

		Min (Rebate) / Max (Discount Pts)					
Min/Max Price	Owner Occ.	Non-Owner Occupied					
		No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP	5yr PPP
(Rebate)	0.000	1.000	0.000	0.000	(0.500)	(0.750)	(1.000)
Discount	1.500	2.000	2.000	2.000	2.000	2.000	2.000
NOO Loans with No PrePay will have 1.0 discount point							

LPC is not available

FOR WHOLESALE AND BROKER USE ONLY

This rate sheet is not a loan offer or credit application. Rates, terms, and guidelines are subject to change at Greenbox Loans' discretion. All loans must comply with applicable laws.

¹ Lock shall not exceed 60 days total (including all extensions); Max two (2) Lock Extensions Permitted



12/05/2025 08:09 AM PST

Lock Desk

LockDesk@GreenBoxLoans.com

Hours: 8:00AM PT - 4:00PM PT

Sales

WholesaleInfo@GreenBoxLoans.com

Phone: (800) 490-2274

GreenBox Loans, Inc.

3250 Wilshire Blvd, #1900

Los Angeles, CA 90010

Phone: (800) 919-1086

CA BRE License# 01300944

CA DBO License# 603L516

NMLS# 333659

Info@GreenBoxLoans.com

5000-FN - Full/DSCR & ITIN DSCR

Foreign National Full Doc (OO/NOO) and FN/ITIN DSCR (NOO Only)

Base Price	
30 Year Fixed	
Rate	BPCP
6.875	1.125
7.000	0.500
7.125	0.000
7.250	(0.625)
7.375	(1.125)
7.500	(1.500)
7.625	(2.125)
7.750	(2.625)
7.875	(3.000)
8.000	(3.500)
8.125	(4.000)
8.250	(4.375)
8.375	(4.875)
8.500	(5.000)
Rates & Pricing are for LLPA Only	

	CLTV	<=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
FICO	680+	(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA	NA	NA
	660-680 / No Fico	(0.375)	0.000	0.250	1.000	2.625	3.750	NA	NA	NA
	ITIN as ID	1.250	1.625	2.000	2.250	NA	NA	NA	NA	NA
Occ	Primary	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Second Home	2.000	2.125	2.250	2.375	2.500	3.000	NA	NA	NA
Loan Amount	NOO	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	< \$250,000	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	NA
	> \$250k - \$750k	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	> \$750k - \$1.0m	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	> \$1.0m - \$1.5m	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
DSCR / Full Doc	> \$1.5m - \$2.0m	0.000	0.125	0.125	0.125	0.250	0.375	NA	NA	NA
	> \$2.0m - \$2.5m	0.500	0.500	0.625	0.875	NA	NA	NA	NA	NA
	DSCR > 1.25	(0.250)	(0.250)	(0.125)	0.000	0.000	0.000	NA	NA	NA
	DSCR 1.0-1.24	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	DSCR 0.75-0.99	0.750	0.750	0.750	1.000	NA	NA	NA	NA	NA
Tran. Type	DSCR < 0.75	2.500	2.500	2.500	3.250	NA	NA	NA	NA	NA
	Full Doc	1.000	1.000	1.125	1.250	1.375	1.750	NA	NA	NA
	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	Rate and Term	0.000	0.000	0.000	0.125	0.125	0.000	NA	NA	NA
	CO & DSCR => 1.0	0.625	0.625	0.625	0.750	1.000	NA	NA	NA	NA
Prop Type	CO & DSCR < 1.0	0.750	0.750	0.750	NA	NA	NA	NA	NA	NA
	Condos (Warr)	0.125	0.125	0.125	0.250	0.500	NA	NA	NA	NA
	Condos (Non-Warr)	1.375	1.375	1.375	1.375	1.375	1.375	NA	NA	NA
	2 - 4 Units	0.500	0.500	0.500	0.500	0.625	0.750	NA	NA	NA
	IO (360 mo term)	0.500	0.500	0.500	0.500	0.625	NA	NA	NA	NA
Terms	State: IL, CT, NJ	0.125	0.250	0.250	0.250	0.375	0.500	NA	NA	NA
	No PPP	1.500	1.500	1.500	1.500	1.750	1.750	NA	NA	NA
	1 Year PPP	1.000	1.000	1.000	1.000	1.500	1.500	NA	NA	NA
	2 Year PPP	0.750	0.750	0.750	0.750	0.625	0.650	NA	NA	NA
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	4 Year PPP	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	NA	NA	NA
	5 Year PPP	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	NA	NA	NA

GBX Fees	
UW	\$1,695
Doc Prep.	\$295
CDA	\$250

Min/Max Price	Ln Amt	Second Home	Non-Owner Occupied					LPC Limits	
			No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP	5yr PPP	PrePay Yr
(Rebate)/LPC	2,000,000	(0.500)	1.000	0.000	(0.250)	(0.500)	(0.750)	(1.000)	0
(Rebate)/LPC	3,000,000	0.000	1.000	0.000	0.000	(0.250)	(0.500)	(0.750)	1
(Rebate)/LPC	4,000,000	NA	NA	NA	NA	NA	NA	NA	2
Discount	1.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	3
NOO Loans with No PrePay will have 1.0 discount point									4
									5

FOR WHOLESALE AND BROKER USE ONLY

This rate sheet is not a loan offer or credit application. Rates, terms, and guidelines are subject to change at Greenbox Loans' discretion. All loans must comply with applicable laws.

¹ Lock shall not exceed 60 days total (including all extensions); Max two (2) Lock Extensions Permitted



Lock Desk
LockDesk@GreenBoxLoans.com
 Hours: 8:00AM PST - 4:00PM PST

Sales
WholesaleInfo@GreenBoxLoans.com
 Phone: (800) 490-2274

GreenBox Loans, Inc.
 3250 Wilshire Blvd, #1900
 Los Angeles, CA 90010
 Phone: (800) 919-1086
 CA BRE License# 01300944
 CA DBO License# 603L516
 NMLS# 333659
Info@GreenBoxLoans.com

12/05/2025 08:09 AM PST

5000-Super Jumbo (\$3mm-\$5mm LAMT) 1-1/2-Year Full Doc, 12-/24-Month Bank Statement

30 Day Lock	
30 Year Fixed	
Rate	BPCP
6.375	4.000
6.500	3.250
6.625	2.625
6.750	2.125
6.875	1.500
7.000	1.000
7.125	0.625
7.250	0.125
7.375	(0.250)
7.500	(0.625)
7.625	(1.000)
7.750	(1.375)
7.875	(1.625)
8.000	(2.000)
8.125	(2.250)
8.250	(2.500)
8.375	(2.750)
8.500	(3.000)
8.625	(3.250)
8.750	(3.500)
8.875	(3.750)
9.000	(3.875)
9.125	(4.125)
Rates & Pricing are for LLPA Only	

	CLTV	<=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
FICO	780 +	(0.750)	(0.750)	(0.500)	(0.375)	(0.250)	N/A	N/A	N/A	N/A
	760-779	(0.750)	(0.750)	(0.500)	(0.375)	(0.250)	N/A	N/A	N/A	N/A
	740-759	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	N/A	N/A	N/A	N/A
	720-739	(0.500)	(0.500)	(0.250)	(0.125)	0.000	N/A	N/A	N/A	N/A
	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	N/A	N/A	N/A	N/A
Tran. Type	Purchase	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
	Rate and Term	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
	Cash Out Refi	0.250	0.250	0.375	0.750	NA	N/A	N/A	N/A	N/A
Doc Type	2yr Full Doc	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
	1yr Full Doc	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
	24BS	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
Occ	12BS	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
	Second Home	0.125	0.125	0.125	0.125	0.250	N/A	N/A	N/A	N/A
Prop Type	NOO	0.375	0.500	0.500	0.625	0.875	N/A	N/A	N/A	N/A
	Condos (Non-Warr)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Condos (Warr)	0.125	0.125	0.125	0.125	0.250	N/A	N/A	N/A	N/A
Loan Amt	2 - 4 Units	0.375	0.375	0.375	0.375	0.375	N/A	N/A	N/A	N/A
	>\$3.0m - \$3.5m	1.750	1.750	1.750	1.750	2.000	N/A	N/A	N/A	N/A
	>\$3.5m - \$4.0m	2.250	2.250	2.250	2.250	2.500	N/A	N/A	N/A	N/A
Terms	>\$4.0m - \$4.5m	2.500	2.500	2.500	2.500	2.500	N/A	N/A	N/A	N/A
	>\$4.5m - \$5.0m	2.750	2.750	2.750	2.750	NA	N/A	N/A	N/A	N/A
	IO (30yr term)	0.250	0.250	0.250	0.375	0.500	N/A	N/A	N/A	N/A
PrePay	DTI 43.01 - 45%	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
	No Impounds	NA	NA	NA	NA	NA	N/A	N/A	N/A	N/A
	No PPP	2.000	2.000	2.000	2.000	2.000	N/A	N/A	N/A	N/A
PrePay	1 Year PPP	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
	2 Year PPP	0.375	0.375	0.375	0.375	0.375	N/A	N/A	N/A	N/A
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
	4 Year PPP	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A	N/A	N/A
	5 Year PPP	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A	N/A	N/A

GBX Fees	
UW	\$1,695
Doc Prep.	\$295
CDA	\$250

Min (Rebate) / Max (Discount Pts)							
Min/Max Price	Owner Occ.	Non-Owner Occupied					
		No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP	5yr PPP
(Rebate)	1.000	3.000	2.000	1.500	1.000	1.000	1.000
Discount	1.500	2.000	2.000	2.000	2.000	2.000	2.000
NOO Loans with No PrePay will have 2.0 discount point & NOO Loans with 1yr PrePay will have 1.0 discount point							
LPC is not available							

FOR WHOLESALE AND BROKER USE ONLY

This rate sheet is not a loan offer or credit application. Rates, terms, and guidelines are subject to change at Greenbox Loans' discretion. All loans must comply with applicable laws.

¹ Lock shall not exceed 60 days total (including all extensions); Max two (2) Lock Extensions Permitted



GREENBOX
LOANS, Inc.

12/05/2025 08:09 AM PST

Lock Desk

LockDesk@GreenBoxLoans.com

Hours: 8:00AM PT - 4:00PM PT

Sales

WholesaleInfo@GreenBoxLoans.com

Phone: (800) 490-2274

GreenBox Loans, Inc.

3250 Wilshire Blvd, #1900

Los Angeles, CA 90010

Phone: (800) 919-1086

CA BRE License# 01300944

CA DBO License# 603L516

NMLS# 333659

Info@GreenBoxLoans.com

5000-HELOAN - Full/Alt Doc

2-Year Full Doc, 3-/12-/24-Month Bank Statement, 12-/24-Month P/L Only

Base Price	
30 Year Fixed	
Rate	BPCP
7.500	0.625
7.625	(0.125)
7.750	(0.875)
7.875	(1.500)
8.000	(2.125)
8.125	(2.750)
8.250	(3.250)
8.375	(3.750)
8.500	(4.250)
8.625	(4.750)
8.750	(5.250)
8.875	(5.625)
9.000	(6.000)
9.125	(6.375)
9.250	(6.750)
9.375	(7.125)
9.500	(7.500)
9.625	(7.875)
9.750	(8.250)
9.875	(8.625)
10.000	(8.875)
10.125	(9.125)
10.250	(9.375)
10.375	(9.625)
10.500	(9.875)
10.625	(10.125)
10.750	(10.375)
10.875	(10.625)
11.000	(10.750)
11.125	(11.000)
11.250	(11.125)
11.375	(11.375)
11.500	(11.625)
11.625	(11.875)
11.750	(12.000)
11.875	(12.250)
12.000	(12.375)
12.125	(12.625)
12.250	(12.750)
Rates & Pricing are for LLPA Only	

	CLTV	<=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	90.01-95
FICO	780 +	(0.875)	(0.875)	(0.875)	(0.375)	(0.375)	0.375	1.000	4.125	6.375	9.250
	760-779	(0.250)	(0.250)	(0.125)	0.375	0.625	1.000	1.875	5.625	7.750	9.500
	740-759	(0.125)	(0.125)	0.000	0.125	0.625	1.500	3.000	7.000	9.250	10.000
	720-739	0.375	0.375	0.500	0.625	1.000	1.750	4.125	8.375	10.125	NA
	700-719	0.875	0.875	1.125	1.500	2.250	3.375	5.625	9.625	11.750	NA
	680-699	1.875	1.875	2.250	2.250	4.500	5.625	7.625	11.000	NA	NA
	660-679	4.500	4.500	4.875	5.625	6.000	7.250	10.250	NA	NA	NA
Doc Type	640-659	5.250	5.750	6.000	6.500	NA	NA	NA	NA	NA	NA
	Full Doc	0.000	0.000	0.000	0.000	0.000	0.250	0.750	0.750	0.750	0.750
	12BS w/ 720+	1.000	1.000	1.000	1.000	1.000	1.500	2.500	NA	NA	NA
	12BS w/ 660+	1.125	1.125	1.125	1.500	1.500	1.875	3.125	NA	NA	NA
	24BS w/ 720+	1.000	1.125	1.125	1.125	1.125	1.625	2.625	NA	2.000	NA
	24BS w/ 660+	1.250	1.250	1.250	1.625	1.625	2.125	3.125	NA	NA	NA
	12 P/L Only w/ 720+	3.125	3.125	3.375	3.625	3.750	4.125	4.250	NA	NA	NA
Occ	12 P/L Only w/ 660+	4.125	4.125	4.250	4.375	4.500	4.625	NA	NA	NA	NA
	24 P/L Only w/ 720+	3.000	3.000	3.250	3.500	3.625	4.000	4.125	NA	NA	NA
	24 P/L Only w/ 660+	4.000	4.000	4.125	4.250	4.375	4.500	4.750	NA	NA	NA
Prop Type	Second Home	1.000	1.000	1.000	1.000	1.000	1.125	1.250	NA	NA	NA
	NOO	1.000	1.500	1.750	2.625	3.250	4.000	4.500	6.000	NA	NA
Loan Amt	Condos (Warr)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.625	NA	NA
	Condos (Non-Warr)	1.000	1.000	1.000	1.000	1.000	1.250	NA	NA	NA	NA
Terms	2 - 4 Units	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA	NA
	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	> \$200k - \$500k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	> \$500,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	1.000	1.250	NA
	IO (360 mo term)	1.500	1.500	1.750	2.000	2.250	NA	NA	NA	NA	NA
	DTI > 43%	0.250	0.250	0.250	0.250	0.375	0.500	0.625	0.750	1.000	NA
	DTI > 45%	0.375	0.375	0.375	0.375	0.500	0.625	1.000	1.250	1.625	NA
	15 Year Term (No IO)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	NA
	20 Year Term (No IO)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	NA
	No PPP	1.250	1.750	1.750	1.750	1.750	1.750	1.750	1.750	N/A	NA
	1 Year PPP	1.000	1.375	1.375	1.375	1.375	1.375	1.375	1.375	N/A	NA
	2 Year PPP	0.750	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	NA
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	NA
	4 Year PPP	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	NA
	5 Year PPP	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	NA

(Min)/Max Rebate (BPC)

Min/Max Price	Owner Occ.	Non-Owner Occupied					
		No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP	5yr PPP
(Rebate)	0.000	1.000	0.000	(0.500)	(1.000)	(1.250)	(1.500)
Discount	2.000	2.000	2.000	2.000	2.000	2.000	2.000

LPC is not available

Not Eligible: IL, NJ & NY

FOR WHOLESALE AND BROKER USE ONLY

This rate sheet is not a loan offer or credit application. Rates, terms, and guidelines are subject to change at Greenbox Loans' discretion. All loans must comply with applicable laws.

¹ Lock shall not exceed 60 days total (including all extensions); Max two (2) Lock Extensions Permitted



12/05/2025 08:09 AM PST

Lock Desk

LockDesk@GreenBoxLoans.com

Hours: 8:00AM PT - 4:00PM PT

Sales

WholesaleInfo@GreenBoxLoans.com

Phone: (800) 490-2274

GreenBox Loans, Inc.

3250 Wilshire Blvd, #1900

Los Angeles, CA 90010

Phone: (800) 919-1086

CA BRE License# 01300944

CA DBO License# 603L516

NMLS# 333659

Info@GreenBoxLoans.com

5000-Elite Plus - DSCR

1.00x DSCR / 0x30x12

Base Price	
30 Year Fixed	
Rate	BPCP
6.250	1.000
6.375	0.250
6.500	(0.375)
6.625	(1.000)
6.750	(1.625)
6.875	(2.125)
7.000	(2.750)
7.125	(3.500)
7.250	(4.000)
7.375	(4.625)
7.500	(5.250)
7.625	(5.625)
7.750	(5.875)
7.875	(6.125)
Rates & Pricing are for LLPA Only	

	CLTV	<=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
FICO	760 +	(1.375)	(1.250)	(1.250)	(0.875)	(0.375)	0.250	1.875	NA	NA
	740-759	(1.375)	(1.250)	(1.125)	(0.750)	(0.125)	0.500	2.125	NA	NA
	720-739	(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.875	NA	NA
	700-719	(0.875)	(0.750)	(0.375)	0.125	1.000	1.500	4.000	NA	NA
	680-699	(0.875)	(0.750)	(0.375)	0.125	1.000	1.500	4.000	NA	NA
Tran. Type	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	Rate and Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	Cash Out Refi	0.375	0.375	0.375	0.500	1.250	2.000	NA	NA	NA
Prop Type	Condos (Non-Warr.)	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Condos (Warr.)	0.125	0.125	0.125	0.250	0.500	0.750	0.375	NA	NA
	2 - 4 Units	0.500	0.500	0.500	0.500	0.625	0.750	NA	NA	NA
Loan Amount	< \$250,000	0.250	0.250	0.250	0.250	0.250	0.250	0.375	NA	NA
	> \$250k - \$750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	> \$750k - \$1.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	> \$1.0m - \$1.5m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	> \$1.5m - \$2.0m	0.000	0.000	0.125	0.125	0.250	0.500	NA	NA	NA
	> \$2.0m - \$2.5m	0.375	0.375	0.500	0.750	1.000	NA	NA	NA	NA
	> \$2.5m - \$3.0m	0.750	0.750	0.750	1.125	1.250	NA	NA	NA	NA
Terms	IO (360 mo term)	0.500	0.500	0.500	0.500	0.625	0.750	NA	NA	NA
	40yr Amortization	0.250	0.250	0.250	0.250	0.250	0.375	0.500	NA	NA
	No Impounds	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA	NA
	Short Term Rental	0.750	0.750	0.750	0.750	0.875	1.000	NA	NA	NA
	State: IL, CT, NJ	0.000	0.125	0.250	0.250	0.250	0.375	0.500	NA	NA
	No PPP	1.250	1.250	1.500	1.500	1.750	1.750	1.750	NA	NA
	1 Year PPP	0.875	0.875	1.125	1.125	1.500	1.500	1.500	NA	NA
	2 Year PPP	0.500	0.500	0.500	0.500	0.625	0.625	0.625	NA	NA
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	4 Year PPP	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)	NA	NA
	5 Year PPP	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.875)	(1.000)	NA	NA

GBX Fees	
UW	\$1,695
Doc Prep.	\$295
CDA	\$250

(Min)/Max Rebate (BPC)

Min/Max Price	Ln Amt	Owner Occ.	Non-Owner Occupied						LPC Limits	
			No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP	5yr PPP	PrePay Yr	LPC
(Rebate)/LPC	2,000,000	NA	1.000	0.000	(0.500)	(1.000)	(1.250)	(1.750)	0	No LPC
(Rebate)/LPC	3,000,000	NA	1.000	0.000	(0.250)	(0.500)	(0.750)	(1.000)	1	No LPC
(Rebate)/LPC	4,000,000	NA	NA	NA	NA	NA	NA	NA	2	Up to 1.50%
Discount		NA	3.000	3.000	3.000	3.000	3.000	3.000	3	Up to 2.00%
NOO Loans with No PrePay will have 1.0 discount point									4	Up to 2.25%
									5	Up to 2.50%

FOR WHOLESALE AND BROKER USE ONLY

This rate sheet is not a loan offer or credit application. Rates, terms, and guidelines are subject to change at Greenbox Loans' discretion. All loans must comply with applicable laws.

¹ Lock shall not exceed 60 days total (including all extensions); Max two (2) Lock Extensions Permitted



5000-Elite - DSCR

DSCR >= 1.00x / 0x60x12 / Housing Event 24+

Min/Max Price	Ln Amt	Owner Occ.	Non-Owner Occupied						LPC Limits	
			No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP	5yr PPP	PrePay Yr:	LPC
(Rebate)/LPC	2,000,000	NA	1.000	0.000	(0.500)	(1.000)	(1.250)	(1.750)	0	No LPC
(Rebate)/LPC	3,000,000	NA	1.000	0.000	(0.250)	(0.500)	(0.750)	(1.000)	1	No LPC
(Rebate)/LPC	4,000,000	NA	1.000	0.000	0.000	(0.250)	(0.500)	(0.750)	2	Up to 1.50%
Discount		NA	3.000	3.000	3.000	3.000	3.000	3.000	3	Up to 2.00%
NOO Loans with No PrePay will have 1.0 discount point									4	Up to 2.25%
									5	Up to 2.50%

1 Lock shall not exceed 60 days total (including all extensions); Max two (2) Lock Extensions Permitted



12/05/2025 08:09 AM PST

Lock Desk

LockDesk@GreenBoxLoans.com

Hours: 8:00AM PT - 4:00PM PT

Sales

WholesaleInfo@GreenBoxLoans.com

Phone: (800) 490-2274

GreenBox Loans, Inc.

3250 Wilshire Blvd, #1900

Los Angeles, CA 90010

Phone: (800) 919-1086

CA BRE License# 01300944

CA DBO License# 603L516

NMLS# 333659

Info@GreenBoxLoans.com

5000-No Ratio - DSCR

DSCR < 1.00x / 0x30x12

Base Price	
30 Year Fixed	
Rate	BPCP
6.875	0.500
7.000	(0.125)
7.125	(0.875)
7.250	(1.250)
7.375	(1.875)
7.500	(2.500)
7.625	(2.875)
7.750	(3.375)
7.875	(3.750)
8.000	(4.375)
8.125	(4.750)
8.250	(5.125)
8.375	(5.500)
8.500	(5.875)
8.625	(6.250)
8.750	(6.625)
Rates & Pricing are for LLPA Only	

	CLTV	<=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
FICO	760 +	(1.375)	(1.250)	(1.250)	(0.875)	(0.250)	0.250	NA	NA	NA
	740-759	(1.375)	(1.250)	(1.125)	(0.750)	0.000	0.500	NA	NA	NA
	720-739	(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750	NA	NA	NA
	700-719	(0.875)	(0.750)	(0.625)	0.125	1.000	1.375	NA	NA	NA
	680-699	(0.500)	(0.125)	0.125	0.625	2.000	NA	NA	NA	NA
	660-679	(0.250)	0.125	0.625	1.125	2.500	NA	NA	NA	NA
Tran. Type	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	Rate and Term	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	Cash Out Refi	0.750	0.750	0.750	0.875	1.500	2.125	NA	NA	NA
Prop Type	Condo (ex. Condotel)	0.125	0.125	0.125	0.125	0.250	0.500	NA	NA	NA
	Condotel	1.375	1.375	1.375	1.375	1.375	1.375	NA	NA	NA
Loan Amount	2 - 4 Units	0.500	0.500	0.500	0.500	0.625	0.750	NA	NA	NA
	< \$250,000	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	NA
	> \$250k - \$750k	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	> \$750k - \$1.0m	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	> \$1.0m - \$1.5m	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	> \$1.5m - \$2.0m	0.000	0.000	0.125	0.125	0.250	NA	NA	NA	NA
	> \$2.0m - \$2.5m	0.375	0.375	0.500	0.500	NA	NA	NA	NA	NA
	> \$2.5m - \$3.0m	0.750	0.750	0.750	NA	NA	NA	NA	NA	NA
	DSCR >= 0.75x	0.500	0.625	0.750	1.000	1.500	2.375	NA	NA	NA
	DSCR < 0.75x	2.000	2.250	2.250	2.750	3.000	4.375	NA	NA	NA
Terms	IO (360 mo term)	0.500	0.500	0.500	0.500	0.625	0.750	NA	NA	NA
	40yr Amortization	0.250	0.250	0.250	0.250	0.250	0.375	NA	NA	NA
	Short Term Rental	0.750	0.750	0.750	0.750	0.875	1.000	NA	NA	NA
	State: IL, CT, NJ	0.000	0.000	0.000	0.125	0.125	0.250	NA	NA	NA
	No PPP	1.250	1.250	1.500	1.500	1.750	1.750	1.750	NA	NA
	1 Year PPP	0.875	0.875	1.125	1.125	1.500	1.500	1.500	NA	NA
	2 Year PPP	0.500	0.500	0.500	0.500	0.625	0.625	0.625	NA	NA
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	4 Year PPP	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)	NA	NA
	5 Year PPP	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.875)	(1.000)	NA	NA

GBX Fees	
UW	\$1,695
Doc Prep.	\$295
CDA	\$250

Min/Max Price	Ln Amt	Owner Occ.	Non-Owner Occupied						LPC Limits	
			No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP	5yr PPP	PrePay Yr	LPC
(Rebate)/LPC	2,000,000	NA	1.000	0.000	(0.250)	(0.500)	(0.750)	(1.250)	0	No LPC
(Rebate)/LPC	3,000,000	NA	1.000	0.000	0.000	(0.250)	(0.500)	(0.750)	1	No LPC
(Rebate)/LPC	4,000,000	NA	NA	NA	NA	NA	NA	NA	2	Up to 1.50%
Discount	NA	3.000	3.000	3.000	3.000	3.000	3.000	3.000	3	Up to 2.00%
NOO Loans with No PrePay will have 1.0 discount point										
									4	Up to 2.25%
									5	Up to 2.50%

FOR WHOLESALE AND BROKER USE ONLY

This rate sheet is not a loan offer or credit application. Rates, terms, and guidelines are subject to change at Greenbox Loans' discretion. All loans must comply with applicable laws.

1 Lock shall not exceed 60 days total (including all extensions); Max two (2) Lock Extensions Permitted



12/05/2025 08:09 AM PST

Lock Desk

LockDesk@GreenBoxLoans.com

Hours: 8:00AM PT - 4:00PM PT

Sales

WholesaleInfo@GreenBoxLoans.com

Phone: (800) 490-2274

GreenBox Loans, Inc.

3250 Wilshire Blvd, #1900

Los Angeles, CA 90010

Phone: (800) 919-1086

CA BRE License# 01300944

CA DBO License# 603L516

NMLS# 333659

Info@GreenBoxLoans.com

5000 5-8 Unit - DSCR

DSCR >= 1.00x / 0x30x12

Base Price	
30 Year Fixed	
Rate	BPCP
8.375	2.125
8.500	1.375
8.625	0.750
8.750	(0.250)
8.875	(0.500)
9.000	(0.750)
9.125	(1.375)
9.250	(1.875)
9.375	(2.375)
9.500	(2.875)
9.625	(3.250)
9.750	(3.750)
10.000	(4.875)
10.125	(5.375)
10.250	(5.875)
10.375	(6.375)
10.500	(7.000)
Rates & Pricing are for LLPA Only	

	CLTV	<=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
FICO	760 +	(1.250)	(1.000)	(0.750)	(0.375)	(0.125)	0.250	NA	NA	NA
	740-759	(1.125)	(0.875)	(0.500)	(0.250)	0.125	0.625	NA	NA	NA
	720-739	(0.625)	(0.375)	(0.250)	0.000	0.375	1.000	NA	NA	NA
	700-719	0.000	0.250	0.375	0.625	1.000	1.625	NA	NA	NA
	680-699	1.500	1.750	2.000	2.250	2.750	4.000	NA	NA	NA
Tran. Type	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	Rate and Term	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	Cash Out Refi	0.375	0.375	0.375	0.500	NA	NA	NA	NA	NA
Prop Type	5-8 Units	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	9-10 Units	NA	NA	NA	NA	NA	NA	NA	NA	NA
	2-8 Unit Mixed Use	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amount	< \$500,000	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA	NA
	> \$500k - \$1.0m	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	> \$1.0m - \$1.5m	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	> \$1.5m - \$2.0m	0.125	0.250	0.250	0.250	0.250	NA	NA	NA	NA
	> \$2.0m - \$2.5m	0.625	0.625	0.750	1.000	NA	NA	NA	NA	NA
	> \$2.5m - \$3.0m	1.000	1.000	1.000	1.500	NA	NA	NA	NA	NA
	> \$3.0m - \$3.5m	1.500	1.500	1.500	2.000	NA	NA	NA	NA	NA
Terms	JO (360 mo term)	0.500	0.500	0.500	0.500	0.625	0.750	NA	NA	NA
	Short Term Rental	1.000	1.250	1.250	1.250	1.375	1.500	NA	NA	NA
	State: CT, NJ	0.000	0.000	0.000	0.125	0.125	0.250	NA	NA	NA
	State: IL & NY	Not Eligible	Not Eligible	Not Eligible	Not Eligible	Not Eligible	Not Eligible	NA	NA	NA
	No PPP	2.250	2.250	2.250	2.250	2.250	2.250	NA	NA	NA
	1 Year PPP	1.750	1.750	1.750	1.750	1.750	1.750	NA	NA	NA
	2 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	NA	NA	NA
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	4 Year PPP	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.875)	NA	NA	NA
	5 Year PPP	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	NA	NA	NA
	6 Year PPP	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	NA	NA	NA
	7 Year PPP	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	NA	NA	NA

GBX Fees	
UW	\$1,695
Doc Prep.	\$295
CDA	\$250

Min/Max Price	Ln Amt	Owner Occ.	Non-Owner Occupied					LPC Limits	
			No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP	5yr PPP	PrePay Yr
(Rebate)LPC	2,000,000	NA	1.000	0.000	(0.250)	(0.500)	(0.750)	(1.250)	0
(Rebate)LPC	3,000,000	NA	1.000	0.000	0.000	(0.250)	(0.500)	(0.750)	1
(Rebate)LPC	4,000,000	NA	NA	NA	NA	NA	NA	NA	2
Discount	NA	NA	3.000	3.000	3.000	3.000	3.000	3.000	3
NOO Loans with No PrePay will have 1.0 discount point									4
									5

FOR WHOLESALE AND BROKER USE ONLY

This rate sheet is not a loan offer or credit application. Rates, terms, and guidelines are subject to change at Greenbox Loans' discretion. All loans must comply with applicable laws.

1 Lock shall not exceed 60 days total (including all extensions); Max two (2) Lock Extensions Permitted



12/05/2025 08:09 AM PST

Lock Desk
LockDesk@GreenBoxLoans.com
 Hours: 8:00AM PT - 4:00PM PT

Sales
WholesaleInfo@GreenBoxLoans.com
 Phone: (800) 490-2274

GreenBox Loans, Inc.
 3250 Wilshire Blvd, #1900
 Los Angeles, CA 90010
 Phone: (800) 919-1086
 CA BRE License# 01300944
 CA DBO License# 603L516
 NMLS# 333659
Info@GreenBoxLoans.com

5000-CES (HELOAN) Investment

DSCR >= 1.00x | Investment Only

Base Price	
30 Year Fixed	
Rate	BPCP
7.625	7.625
7.750	6.875
7.875	6.000
8.000	5.375
8.125	4.625
8.250	4.125
8.375	3.500
8.500	2.875
8.625	2.250
8.750	1.625
8.875	1.125
9.000	0.625
9.125	0.125
9.250	(0.375)
9.375	(1.000)
9.500	(1.500)
9.625	(2.000)
9.750	(2.500)
9.875	(3.000)
10.000	(3.500)
10.125	(4.000)
10.250	(4.500)
10.375	(5.000)
10.500	(5.500)
10.625	(6.000)
10.750	(6.500)
10.875	(7.000)
11.000	(7.500)
11.125	(8.000)
11.250	(8.500)
11.375	(9.000)
11.500	(9.500)
11.625	(10.000)
11.750	(10.500)
11.875	(11.000)
12.000	(11.500)
12.125	(12.000)
12.250	(12.500)
12.375	(13.000)
Rates & Pricing are for LLPA Only	

	CLTV	<=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
FICO	800 +	(0.500)	(0.500)	0.000	0.500	1.250	2.375	3.750	N/A	N/A
	780-799	(0.500)	(0.500)	0.000	0.500	1.250	2.375	3.750	N/A	N/A
	760-779	0.000	0.000	0.500	1.125	1.625	2.875	4.250	N/A	N/A
	740-759	0.500	0.500	1.250	1.500	2.000	3.250	5.500	N/A	N/A
	720-739	1.250	1.250	2.000	2.375	2.750	3.875	8.000	N/A	N/A
	700-719	2.750	2.750	3.250	3.750	4.250	5.250	N/A	N/A	N/A
	680-699	4.750	4.750	5.250	6.000	N/A	N/A	N/A	N/A	N/A
DSCR	DSCR ≥ 1.25	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
	DSCR 1.15 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	DSCR 1.00 - 1.14	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A
	DSCR < 1.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Prop Type	Condos (Warr)	N/A	N/A	N/A	N/A	N/A	NA	NA	N/A	N/A
	Condos (Non-Warr)	N/A	N/A	N/A	N/A	N/A	NA	NA	N/A	N/A
	2 - 4 Units	0.250	0.250	0.375	0.375	0.500	0.500	N/A	N/A	N/A
Loan Amt	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
	> \$350k - \$500k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
	> \$500,000	N/A	N/A	N/A	N/A	N/A	NA	NA	N/A	N/A
Terms	No PPP	1.625	1.625	1.625	1.625	1.625	1.625	1.625	N/A	N/A
	1 Year PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
	2 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
	3 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
	4 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
	5 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	STR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

GBX Fees	
UW	\$1,695
Doc Prep.	\$295
CDA	\$250

(Min)/Max Rebate (BPC)							
Min/Max Price	Owner Occ.	Non-Owner Occupied					
		No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP	5yr PPP
(Rebate)	NA	1.000	0.000	0.000	(0.500)	(0.625)	(1.000)
Discount	NA	3.000	3.000	3.000	3.000	3.000	3.000
NOO Loans with No PrePay will have 1.0 discount point							
LPC is not available							
Not Eligible: IL, NJ & NY							

FOR WHOLESALE AND BROKER USE ONLY

This rate sheet is not a loan offer or credit application. Rates, terms, and guidelines are subject to change at Greenbox Loans' discretion. All loans must comply with applicable laws.

¹ Lock shall not exceed 60 days total (including all extensions); Max two (2) Lock Extensions Permitted