



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

03/02/2026 08:08 AM PST

Specialty Lending Rates

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FOR WHOLESALE AND BROKER USE ONLY

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PrePay Penalty Restrictions (NOO Only) ¹

State	Restriction	a
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 ≤ \$329,411 & 1 or 2 Units; 3+ units are okay w/ PP	
NC	Not allowed if loan amount ≤ \$150,000	
AL	Not allowed if loan amount ≤ \$200,000	
SC	Not allowed if loan amount < \$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.



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Elite Plus - Full/Alt Doc
 Full Doc, Bank Statement, and P&L Only (CPA-Attested)

30 Day Lock											
30 Year Fixed											
Rate	BPC										
5.875	0.875										
6.000	0.250										
6.125	(0.250)										
6.250	(0.625)										
6.375	(1.125)										
6.500	(1.500)										
6.625	(2.000)										
6.750	(2.375)										
6.875	(2.625)										
7.000	(3.000)										
7.125	(3.375)										
7.250	(3.625)										
7.375	(3.875)										
7.500	(4.250)										
7.625	(4.500)										
7.750	(4.750)										
7.875	(5.000)										
8.000	(5.250)										
8.125	(5.375)										
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 +	(1.375)	(1.375)	(1.375)	(1.375)	(1.250)	(1.125)	(0.625)	1.625	3.125
	760-779	(1.375)	(1.375)	(1.375)	(1.375)	(1.250)	(1.125)	(0.625)	1.750	3.375
	740-759	(1.375)	(1.375)	(1.375)	(1.375)	(1.250)	(1.000)	(0.500)	2.000	3.625
	720-739	(1.375)	(1.375)	(1.375)	(1.250)	(1.250)	(0.875)	(0.375)	2.125	4.125
	700-719	(1.250)	(1.125)	(1.125)	(1.125)	(0.875)	(0.625)	0.000	2.625	N/A
	680-699	0.000	0.000	0.250	0.375	0.750	1.250	1.625	N/A	N/A
	660-679	0.625	0.750	1.000	1.125	1.375	1.625	2.250	N/A	N/A
Tran. Type	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Rate & Term =>700	0.000	0.000	0.000	0.000	0.000	0.000	0.250	1.500	2.000
	Rate & Term < 700	0.250	0.250	0.250	0.250	0.375	0.500	0.750	1.500	2.000
	Cash Out & => 700	0.125	0.125	0.250	0.500	0.750	1.000	1.125	NA	NA
Cash Out & < 700	0.375	0.625	0.625	0.875	1.125	1.500	NA	NA	NA	
Doc Type	2yr Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	12BS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.375	0.500
	24BS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.375
	12PL Only (No BS)	1.500	1.750	1.750	1.750	2.000	2.250	2.500	NA	NA
24PL Only (No BS)	1.500	1.750	1.750	1.750	1.875	2.125	2.375	NA	NA	
Occ	Second Home	0.000	0.000	0.000	0.125	0.250	0.250	0.250	NA	NA
	NOO	0.375	0.375	0.375	0.500	0.625	0.875	1.375	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)	0.250	0.250	0.250	0.250	0.375	0.500	0.750	1.250	2.000
	2-4 Units	0.250	0.250	0.250	0.250	0.500	0.500	0.750	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	0.250
	> \$750k - \$1.0m	0.250	0.250	0.250	0.375	0.375	0.375	0.500	0.500	0.625
	> \$1.0m - \$1.5m	0.375	0.375	0.375	0.500	0.625	0.625	0.750	0.750	1.000
	> \$1.5m - \$2.0m	0.625	0.625	0.625	0.750	0.875	1.000	1.125	NA	NA
	> \$2.0m - \$2.5m	0.625	0.625	0.625	0.750	1.000	1.250	1.375	NA	NA
> \$2.5m - \$3.0m	0.750	0.750	0.875	1.000	1.250	1.500	NA	NA	NA	
Terms	IO (40yr term)	0.500	0.500	0.500	0.625	0.750	0.750	N/A	N/A	N/A
	40yr Amortization	0.375	0.375	0.375	0.375	0.375	0.375	0.500	0.750	0.875
	DITL > 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.500
	Rural	3.000	3.000	3.000	3.000	3.000	N/A	N/A	N/A	N/A
	State: IL, CT, NJ, NY	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.375	NA
	No Impounds	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
	No PPP	2.500	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A
	1 Year PPP	1.500	1.500	1.500	1.500	1.500	1.500	1.500	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	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A	N/A
4 Year PPP	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A	
5 Year PPP	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	N/A	N/A	

Min (LPC/Rebate) / Max (Discount Pts)

Min/Max Price	Max LAMT	Owner Occ.	Non-Owner Occupied					
			No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP	5yr PPP
LPC/Rebate	\$2.0M	(1.500)	0.000	(0.500)	(1.000)	(1.500)	(2.000)	(2.500)
LPC/Rebate	\$3.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Discount	N/A	2.000	2.000	2.000	2.000	2.000	2.000	2.000

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



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Elite - Full/Alt Doc

Full Doc, Bank Statement, 1099 Only, P&L with 2BS, P&L Only (Tax Prep Reviewed), AU, WVOE

Base Price	
30 Year Fixed	
Rate	BPC
6.125	2.375
6.250	1.625
6.375	0.875
6.500	0.250
6.625	(0.250)
6.750	(0.875)
6.875	(1.375)
7.000	(1.875)
7.125	(2.375)
7.250	(2.750)
7.375	(3.125)
7.500	(3.500)
7.625	(3.875)
7.750	(4.125)
7.875	(4.375)
8.000	(4.625)
8.125	(4.875)
8.250	(5.125)
8.375	(5.375)
8.500	(5.625)
8.625	(5.875)
8.750	(6.125)
8.875	(6.250)
9.000	(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	0.125	2.000	3.500
	760-779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	2.250	4.000
	740-759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.375	3.000	5.000
	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	5.000	6.500
	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	7.000	8.500
	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	9.000	NA
	660-679	0.250	0.500	1.000	1.875	2.875	3.750	4.875	NA	NA
Tran. Type	Purchase	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.000
	Rate and Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	1.500	2.000
	Cash Out & => 700	0.250	0.250	0.375	0.500	0.500	1.000	1.750	NA	NA
	Cash Out & < 700	0.250	0.375	0.500	0.625	0.875	1.625	NA	NA	NA
Doc Type	2yr Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1yr Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	12BS	0.000	0.000	0.125	0.125	0.125	0.125	0.125	0.375	0.500
	24BS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1 Yr 1099	0.000	0.000	0.000	0.000	0.000	0.125	0.125	0.250	0.250
	24PL 2BS	0.250	0.250	0.250	0.250	0.250	0.375	0.375	N/A	NA
	24PL Only	0.750	0.875	0.875	0.875	0.875	1.000	1.250	NA	NA
	12PL Only	0.875	1.000	1.000	1.000	1.000	1.125	1.500	NA	NA
	WVOE	0.500	0.500	0.500	0.500	0.500	0.625	0.625	NA	NA
	Asset Utilization	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
Occ	Second Home	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	NA
	NOO	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.500	NA
Prop Type	Condos (Warr)	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	1.000
	Condos (Non-Warr)	0.250	0.250	0.250	0.250	0.250	0.500	0.500	0.750	NA
	2 - 4 Units	0.375	0.375	0.375	0.375	0.375	0.375	0.500	0.500	NA
Loan Amount	\$100k - \$150k	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000
	>\$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	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	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
	> \$1.5m - \$2.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA
	> \$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	0.375	0.375	0.375	0.500	0.750	NA	NA	NA
> \$3.0m - \$3.5m	0.875	0.875	0.875	1.125	1.250	NA	NA	NA	NA	
> \$3.5m - \$4.0m	1.500	1.500	1.500	1.500	1.750	NA	NA	NA	NA	
Terms	IO (40yr term)	0.500	0.500	0.500	0.500	0.500	0.500	0.750	1.000	1.250
	40yr Amortization	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	DTI > 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.375
	Rural	1.000	1.000	1.000	1.000	1.000	1.500	2.000	N/A	N/A
	No Impounds	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	N/A
State: IL, CT, NJ, NY	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.375	N/A	
PrePay	No PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A
	1 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
	2 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	4 Year PPP	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A
5 Year PPP	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	
Hou sing	0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1x30x12	0.500	0.500	0.500	0.500	0.500	0.625	0.750	N/A	NA

Min (LPC/Rebate) / Max (Discount Pts)

	Min/Max Price	Max LAMT	Owner Occupied					
			Owner Occ.	No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP
LPC/Rebate	\$2.0M	(1.500)	0.000	(0.500)	(1.000)	(1.500)	(2.000)	(2.500)
LPC/Rebate	\$3.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Discount	N/A	2.000	2.000	2.000	2.000	2.000	2.000	2.000

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Super Jumbo - Full/Alt Doc
 Full Doc and Bank Statement

30 Day Lock	
30 Year Fixed	
Rate	BPC
6.250	0.625
6.375	(0.125)
6.500	(0.750)
6.625	(1.250)
6.750	(1.875)
6.875	(2.375)
7.000	(2.875)
7.125	(3.375)
7.250	(3.750)
7.375	(4.125)
7.500	(4.500)
7.625	(4.875)
7.750	(5.125)
7.875	(5.375)
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)	NA	N/A	N/A	N/A	N/A
	740-759		(0.625)	(0.625)	(0.375)	(0.250)	NA	N/A	N/A	N/A	N/A
	720-739		(0.500)	(0.500)	(0.250)	(0.125)	NA	N/A	N/A	N/A	N/A
	700-719		(0.375)	(0.375)	(0.125)	0.000	NA	N/A	N/A	N/A	N/A
Tran. Type	Purchase	0.000	0.000	0.000	0.000	0.000	NA	N/A	N/A	N/A	N/A
	Rate and Term	0.000	0.000	0.000	0.000	0.000	NA	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	N/A
Doc Type	2yr Full Doc	0.000	0.000	0.000	0.000	0.000	NA	N/A	N/A	N/A	N/A
	1yr Full Doc	0.000	0.000	0.000	0.000	0.000	NA	N/A	N/A	N/A	N/A
	24BS	0.000	0.000	0.000	0.000	0.000	NA	N/A	N/A	N/A	N/A
Occ	NOO	0.000	0.000	0.000	0.000	0.000	NA	N/A	N/A	N/A	N/A
	Second Home	0.125	0.125	0.125	0.125	0.125	NA	N/A	N/A	N/A	N/A
Prop Type	Condos (Non-Warr)	N/A	N/A	N/A	N/A	N/A	NA	N/A	N/A	N/A	N/A
	Condos (Warr)	0.125	0.125	0.125	0.125	0.125	NA	N/A	N/A	N/A	N/A
	2-4 Units	0.375	0.375	0.375	0.375	0.375	NA	N/A	N/A	N/A	N/A
Loan Amt	>\$3.0m - \$3.5m	N/A	N/A	N/A	N/A	N/A	NA	N/A	N/A	N/A	N/A
	> \$3.5m - \$4.0m	N/A	N/A	N/A	N/A	N/A	NA	N/A	N/A	N/A	N/A
	> \$4.0m - \$4.5m	2.500	2.500	2.500	2.500	2.500	NA	N/A	N/A	N/A	N/A
	> \$4.5m - \$5.0m	2.750	2.750	2.750	2.750	2.750	NA	N/A	N/A	N/A	N/A
Terms	IO (30yr term)	0.250	0.250	0.250	0.375	0.375	NA	N/A	N/A	N/A	N/A
	DTI > 43%	N/A	N/A	N/A	N/A	N/A	NA	N/A	N/A	N/A	N/A
	No Impounds	NA	NA	NA	NA	NA	NA	N/A	N/A	N/A	N/A
PrePay	No PPP	2.000	2.000	2.000	2.000	2.000	NA	N/A	N/A	N/A	N/A
	1 Year PPP	1.000	1.000	1.000	1.000	1.000	NA	N/A	N/A	N/A	N/A
	2 Year PPP	0.625	0.625	0.625	0.625	0.625	NA	N/A	N/A	N/A	N/A
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	NA	N/A	N/A	N/A	N/A
	4 Year PPP	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	N/A	N/A	N/A	N/A
5 Year PPP	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	NA	N/A	N/A	N/A	N/A	

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

NOTE: ALL LOANS MUST INCLUDE 1 DISCOUNT POINT

Min (LPC/Rebate) / Max (Discount Pts)								
Min/Max Price	Max LAMT	Owner Occ.	Non-Owner Occupied					
			No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP	5yr PPP
LPC/Rebate	\$5.0M	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Discount	N/A	2.000	2.000	2.000	2.000	2.000	2.000	2.000

LPC/REBATE NOT AVAILABLE ON SUPER JUMBO

FOR WHOLESALE AND BROKER USE ONLY

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03/02/2026 08:08 AM PST

ITIN - Full/Alt Doc
 Full Doc and Bank Statement

Base Price	
30 Year Fixed	
Rate	BPC
6.875	2.250
7.000	1.750
7.125	1.250
7.250	0.625
7.375	0.250
7.500	(0.125)
7.625	(0.625)
7.750	(1.000)
7.875	(1.250)
8.000	(1.625)
8.125	(1.875)
8.250	(2.125)
8.375	(2.500)
8.500	(2.750)
8.625	(3.125)
8.750	(3.375)
8.875	(3.625)
9.000	(3.875)
9.125	(4.125)
9.250	(4.375)
9.375	(4.750)
9.500	(5.125)
9.625	(5.500)
9.750	(5.750)
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	85.01-89
FICO	780 +		(3.500)	(3.375)	(3.250)	(3.125)	(3.000)	(2.875)	(1.875)	(0.125)	1.250
	760-779		(3.500)	(3.375)	(3.250)	(3.125)	(3.000)	(2.875)	(1.875)	0.250	1.750
	740-759		(3.375)	(3.250)	(3.125)	(3.000)	(2.875)	(2.375)	(1.125)	1.250	2.750
	720-739		(3.250)	(3.125)	(3.000)	(2.875)	(2.625)	(1.875)	(0.375)	2.500	3.750
	700-719		(3.125)	(3.000)	(2.875)	(2.750)	(2.000)	(1.125)	0.750	3.750	NA
	680-699		(3.000)	(2.875)	(2.750)	(2.375)	(1.500)	(0.250)	2.125	5.000	NA
	660-679		(2.875)	(2.750)	(2.625)	(2.000)	(0.750)	0.875	3.500	NA	NA
	640-659		(0.250)	0.125	0.250	1.000	NA	NA	NA	NA	NA
	No Fico		(0.500)	(0.500)	(0.250)	0.250	NA	NA	NA	NA	NA
	One Fico (in addition)		0.375	0.500	0.750	1.000	1.250	NA	NA	NA	NA
Tran. Type	Purchase		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	
	Rate and Term		0.000	0.000	0.000	0.125	0.125	0.125	0.125	NA	NA
	Cash Out Refi		1.250	1.375	1.500	1.750	2.500	3.000	NA	NA	NA
Doc Type	Full Doc		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.250
	24BS		0.125	0.125	0.125	0.250	0.375	0.500	0.750	1.125	NA
	12BS		0.250	0.250	0.250	0.500	0.625	1.000	1.250	1.625	NA
Occ	Second Home		0.375	0.500	0.625	0.750	1.000	NA	NA	NA	NA
	NOO		0.375	0.500	0.625	0.750	1.000	NA	NA	NA	NA
Prop Type	Condos (Warr)		0.250	0.250	0.250	0.375	0.500	0.625	NA	NA	NA
	Condos (Non-Warr)		0.375	0.375	0.375	0.500	0.625	0.750	NA	NA	NA
	2-4 Units		1.000	1.250	1.500	1.875	2.250	2.500	NA	NA	NA
Loan Amt	\$100k - \$150k		2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000
	> \$150k - \$250k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	> \$250k - \$500k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	> \$500k - \$1.0m		0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A	N/A
	> \$1.0m - \$1.5m		0.000	0.000	0.250	0.250	0.375	0.500	0.500	N/A	N/A
Terms	DTI > 43%		0.000	0.000	0.000	0.000	0.000	0.250	0.500	NA	NA
	IO (30yr term)		0.250	0.375	0.500	0.750	1.000	1.000	NA	NA	NA
	State: IL, CT, NJ, NY		0.250	0.250	0.250	0.250	0.250	0.250	0.375	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

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

Min (LPC/Rebate) / Max (Discount Pts)

Min/Max Price	Max LAMT	Owner Occ.	Non-Owner Occupied					
			No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP	5yr PPP
LPC/Rebate	\$1.5M	(1.500)	0.000	(0.500)	(1.000)	(1.500)	(2.000)	(2.500)
Discount	N/A	2.000	2.000	2.000	2.000	2.000	2.000	2.000

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03/02/2026 08:08 AM PST

CES - Full/Alt Doc (HELOAN)
 Full Doc, Bank Statement, and P&L Only

Base Price	
30 Year Fixed	
Rate	BPC
7.500	(1.375)
7.625	(2.000)
7.750	(2.625)
7.875	(3.250)
8.000	(3.875)
8.125	(4.500)
8.250	(5.000)
8.375	(5.500)
8.500	(6.000)
8.625	(6.500)
8.750	(7.000)
8.875	(7.500)
9.000	(8.000)
9.125	(8.375)
9.250	(8.750)
9.375	(9.125)
9.500	(9.500)
9.625	(9.875)
9.750	(10.250)
9.875	(10.500)
10.000	(10.750)
10.125	(11.000)
10.250	(11.250)
10.375	(11.500)
10.500	(11.750)
10.625	(12.000)
10.750	(12.250)
10.875	(12.500)
11.000	(12.875)
11.125	(13.000)
11.250	(13.250)
11.375	(13.500)
11.500	(13.750)
11.625	(13.875)
11.750	(14.125)
11.875	(14.250)
12.000	(14.500)
12.125	(14.750)
12.250	(14.875)

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 +	(1.000)	(1.000)	(1.000)	(0.625)	(0.500)	0.375	1.000	4.125	6.375	9.250	
	760-779	(0.500)	(0.500)	(0.375)	0.125	0.375	1.000	1.875	5.625	7.750	9.500	
	740-759	(0.375)	(0.375)	(0.250)	0.125	0.375	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	4.750	4.750	5.125	5.875	6.250	7.500	10.250	NA	NA	NA	
	640-659	5.750	5.750	6.250	7.000	NA	NA	NA	NA	NA	NA	
	Doc Type	Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.750	0.750	0.750
		12BS w/ 720+	1.000	1.000	1.000	1.000	1.000	1.000	1.500	2.500	NA	NA
12BS w/ 660+		1.500	1.500	1.500	1.875	1.875	1.875	2.125	3.250	NA	NA	
24BS w/ 720+		1.000	1.125	1.125	1.125	1.125	1.125	1.625	2.625	NA	2.000	
24BS w/ 660+		1.375	1.375	1.375	1.750	1.750	1.750	2.000	3.125	NA	NA	
12 PL Only w/ 720+		2.500	2.625	2.625	3.000	3.125	3.500	3.625	NA	NA	NA	
12 PL Only w/ 660+		3.500	3.625	3.750	3.875	4.000	4.125	NA	NA	NA	NA	
24 PL Only w/ 720+		2.375	2.500	2.625	2.875	3.000	3.375	3.500	NA	NA	NA	
24 PL Only w/ 660+		3.375	3.500	3.625	3.750	3.875	4.000	4.250	NA	NA	NA	
Occ		Second Home	1.000	1.000	1.000	1.000	1.000	1.000	1.125	1.250	NA	NA
	NOO	1.500	1.500	2.000	2.500	3.000	3.625	3.625	6.000	NA	NA	
Prop Type	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	
	2 - 4 Units	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA	NA	
	Rural	1.500	1.750	2.000	2.000	2.000	NA	NA	NA	NA	NA	
Loan Amt	\$100k - \$150k	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
	> \$150k - \$200k	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	
	> \$500k - \$750k	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	1.000	1.000	
	> \$750k - \$1.0m	0.750	0.750	0.750	NA							
Terms	IO (360 mo term)	1.500	1.500	1.750	2.000	2.250	NA	NA	NA	NA	NA	
	DTI > 43%	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	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	
State	CT, IL, NJ, NY	1.000	1.000	1.250	1.250	1.500	NA	NA	NA	NA	NA	

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

Min (LPC/Rebate) / Max (Discount Pts)								
Min/Max Price	Max LAMT	Owner Occ.	Non-Owner Occupied					
LPC/Reba	\$750K	(1.500)	No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP	5yr PPP
Discount	N/A	2.000	2.000	2.000	2.000	2.000	2.000	2.000

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03/02/2026 08:08 AM PST

Elite Plus - DSCR
 1.00x DSCR / 0x30x12

Base Price	
30 Year Fixed	
Rate	BPC
5.875	2.500
6.000	1.500
6.125	0.500
6.250	(0.250)
6.375	(1.000)
6.500	(1.625)
6.625	(2.375)
6.750	(3.000)
6.875	(3.625)
7.000	(4.250)
7.125	(4.875)
7.250	(5.500)
7.375	(6.125)
7.500	(6.625)
7.625	(7.125)
7.750	(7.500)
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 +		(1.500)	(1.375)	(1.250)	(0.875)	(0.250)	0.250	1.875	NA	NA
	740-759		(1.500)	(1.375)	(1.125)	(0.750)	0.000	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	1.750	4.125	NA	NA
	Purchase		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	NA	NA
Tran. Type	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	0.625	0.875	NA	NA	NA
	Condos (Non-Warr.)		NA	NA	NA	NA	NA	NA	NA	NA	NA
Prop Type	Condos (Warr.)		0.125	0.125	0.125	0.125	0.250	0.500	0.750	NA	NA
	2 - 4 Units		0.250	0.250	0.250	0.375	0.500	0.750	NA	NA	NA
	\$100k - \$150k		2.000	2.000	2.000	2.000	2.000	2.000	2.000	NA	NA
Loan Amount	> \$150k - \$250k		0.250	0.250	0.250	0.250	0.250	0.250	0.500	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	0.500	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		NA	NA	NA	NA	NA	NA	NA	NA	NA
	> \$2.5m - \$3.0m		NA	NA	NA	NA	NA	NA	NA	NA	NA
	IO (360 mo term)		0.500	0.500	0.500	0.500	0.625	0.750	NA	NA	NA
	40yr Amortization		NA	NA	NA	NA	NA	NA	NA	NA	NA
	No Impounds		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
Terms	Short Term Rental		1.000	1.000	1.000	1.000	1.000	1.250	NA	NA	NA
	State: IL, CT, NJ, NY		0.250	0.375	0.375	0.375	0.500	0.500	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		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA
5 Year PPP		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	NA	NA	

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

		Min (LPC/Rebate) / Max (Discount Pts)						
Min/Max Price	Max LAMT	Owner Occ.	Non-Owner Occupied					
			No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP	5yr PPP
LPC/Rebate	\$2.0M	n/a	0.000	(1.000)	(1.500)	(2.000)	(2.500)	(3.000)
Discount	N/A	2.000	2.000	2.000	2.000	2.000	2.000	2.000

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03/02/2026 08:08 AM PST

Elite - DSCR
 0.75x DSCR / 0x60x12

Base Price	
30 Year Fixed	
Rate	BPC
6.250	1.500
6.375	0.750
6.500	0.125
6.625	(0.625)
6.750	(1.250)
6.875	(1.875)
7.000	(2.500)
7.125	(3.125)
7.250	(3.750)
7.375	(4.250)
7.500	(4.750)
7.625	(5.125)
7.750	(5.500)
7.875	(6.000)
8.000	(6.375)
8.125	(6.750)
8.250	(7.125)
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	760 +	(1.500)	(1.375)	(1.250)	(0.875)	(0.250)	0.250	1.875	2.500	NA	
	740-759	(1.500)	(1.375)	(1.125)	(0.750)	0.000	0.500	2.125	2.750	NA	
	720-739	(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.875	3.250	NA	
	700-719	(0.875)	(0.750)	(0.375)	0.125	1.000	1.750	4.125	NA	NA	
	680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA	NA	NA	
	660-679	0.000	0.375	0.875	1.625	3.000	5.500	NA	NA	NA	
	640-659	3.000	3.500	4.000	4.500	5.000	6.000	NA	NA	NA	
	Tran. Type	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
		Rate and Term	0.000	0.000	0.000	0.000	0.000	0.000	0.125	NA	NA
		Cash Out Refi	0.375	0.375	0.375	0.500	1.250	2.000	NA	NA	NA
Prop Type	Condo (ex. CondoTel)	0.125	0.125	0.125	0.125	0.250	0.750	NA	NA	NA	
	CondoTel	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	1.000	NA	NA	
Loan Amount	Unique Prop./Prop. Use	2.500	2.625	2.625	2.625	2.750	2.875	NA	NA	NA	
	\$100k - \$150k	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	NA	
	> \$150k - \$250k	0.250	0.250	0.250	0.250	0.250	0.250	0.375	0.625	NA	
	> \$250k - \$750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	
	> \$750k - \$1.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	
	> \$1.0m - \$1.5m	0.000	0.000	0.000	0.000	0.000	0.000	0.500	NA	NA	
	> \$1.5m - \$2.0m	0.000	0.000	0.125	0.125	0.250	0.500	NA	NA	NA	
DSCR	> \$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	
	> \$3.0m - \$3.5m	1.500	1.500	1.500	1.500	2.000	NA	NA	NA	NA	
	>= 1.25x	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.000	0.000	0.000	NA	
Terms	1.00x - 1.24x	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
	0.75x - 0.99x	0.500	0.625	0.750	1.000	1.500	2.375	NA	NA	NA	
	0.00x - 0.74x	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	IO (360 mo term)	0.500	0.500	0.500	0.500	0.625	0.750	1.000	NA	NA	
	40yr Amortization	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	No Impounds	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	NA	
	Short Term Rental	0.375	0.500	0.500	0.625	0.750	1.000	NA	NA	NA	
	Rural	1.250	1.250	1.250	1.250	1.250	NA	NA	NA	NA	
	State: IL, CT, NJ, NY	0.250	0.250	0.250	0.375	0.375	0.500	NA	NA	NA	
	No PPP	1.250	1.250	1.500	1.500	1.750	1.750	1.750	2.000	NA	
Housing History	1 Year PPP	0.875	0.875	1.125	1.125	1.500	1.500	1.500	1.750	NA	
	2 Year PPP	0.500	0.500	0.500	0.500	0.625	0.625	0.625	0.875	NA	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	
	4 Year PPP	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(0.375)	NA	
	5 Year PPP	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(0.875)	NA	
Housing Event	0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	
	1x30x12	0.375	0.375	0.375	0.375	0.375	NA	NA	NA	NA	
	0x60x12	0.875	0.875	0.875	NA	NA	NA	NA	NA	NA	
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	
	24-35 Mo	0.500	0.625	0.750	NA	NA	NA	NA	NA	NA	
	12-23 Mo	NA	NA	NA	NA	NA	NA	NA	NA	NA	

Min (LPC/Rebate) / Max (Discount Pts)

Min/Max Price	Max LAMT	Owner Occ.	Owner Occupied					
			No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP	5yr PPP
LPC/Rebate	\$3.0M	n/a	0.000	(1.000)	(1.500)	(2.000)	(2.500)	(3.000)
Discount	N/A	2.000	2.000	2.000	2.000	2.000	2.000	2.000

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

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 NMLS# 333659
Info@GreenBoxLoans.com

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03/02/2026 08:08 AM PST

FN/ITIN - DSCR
 Debt Service Coverage Ratio

Base Price	
30 Year Fixed	
Rate	BPC
6.500	1.000
6.625	0.375
6.750	(0.250)
6.875	(0.875)
7.000	(1.500)
7.125	(2.125)
7.250	(2.750)
7.375	(3.375)
7.500	(3.875)
7.625	(4.375)
7.750	(4.750)
7.875	(5.250)
8.000	(5.625)
8.125	(6.000)
Rates & Pricing are for LLPA Only	

		CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
FICO	680+ / No FICO (FN)	(0.500)	(0.125)	0.125	1.000	2.500	3.750	
	FICO < 680	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Amount	\$100k - \$150k	2.000	2.000	2.000	2.000	2.000	2.000	2.000
	> \$150k - \$250k	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	> \$250k - \$750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	> \$750k - \$1.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	> \$1.0m - \$1.5m	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	> \$1.5m - \$2.0m	0.000	0.125	0.125	0.125	0.250	NA	NA
	> \$2.0m - \$2.5m	0.500	0.500	0.625	0.875	NA	NA	NA
DSCR / Full Doc	DSCR > 1.25	(0.250)	(0.250)	(0.125)	0.000	0.000	0.000	0.000
	DSCR 1.0-1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 0.75-0.99	0.500	0.625	0.750	1.000	1.500	NA	NA
	DSCR < 0.75	NA	NA	NA	NA	NA	NA	NA
Tran. Type	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Rate and Term	0.000	0.000	0.000	0.125	0.125	0.000	0.000
	CO & DSCR => 1.0	0.625	0.625	0.625	0.750	1.000	NA	NA
	CO & DSCR < 1.0	0.750	0.750	0.750	1.000	NA	NA	NA
Prop. Type	Condos	0.125	0.125	0.125	0.250	0.500	NA	NA
	Condotel (ex. Condo) 2-4 Units	1.375	1.375	1.375	1.375	1.375	NA	NA
Terms	IO (360 mo term)	0.500	0.500	0.500	0.500	0.625	NA	NA
	Short Term Rental	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	ITIN as ID	1.250	1.625	2.000	2.250	NA	NA	NA
	State: IL, CT, NJ, NY	0.250	0.375	0.375	0.375	0.500	0.625	0.625
	No PPP	1.500	1.500	1.500	1.500	1.750	1.750	1.750
	1 Year PPP	1.000	1.000	1.000	1.000	1.500	1.500	1.500
	2 Year PPP	0.750	0.750	0.750	0.750	0.625	0.650	0.650
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4 Year PPP	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	
5 Year PPP	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.000)	

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

		Min (LPC/Rebate) / Max (Discount Pts)						
Min/Max Price	Max LAMT	Owner Occ.	Non-Owner Occupied					
			No PPP	1yr PPP	2yr PPP	3yr PPP	4yr PPP	5yr PPP
LPC/Rebate	\$2.5M	n/a	0.000	(0.500)	(1.000)	(1.500)	(2.000)	(2.500)
Discount	N/A	2.000	2.000	2.000	2.000	2.000	2.000	2.000

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