



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

04/16/2026 08:29 AM PST

Specialty Lending Rates

Full/Alt Doc Programs

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DSCR Programs

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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 | 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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04/16/2026 08:29 AM PST

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

| 30 Day Lock | |
|-----------------------------------|---------|
| 30 Year Fixed | |
| Rate | BPC |
| 6.125 | 1.500 |
| 6.250 | 1.000 |
| 6.375 | 0.375 |
| 6.500 | (0.125) |
| 6.625 | (0.500) |
| 6.750 | (1.000) |
| 6.875 | (1.375) |
| 7.000 | (1.750) |
| 7.125 | (2.125) |
| 7.250 | (2.500) |
| 7.375 | (2.750) |
| 7.500 | (3.125) |
| 7.625 | (3.375) |
| 7.750 | (3.750) |
| 7.875 | (4.000) |
| 8.000 | (4.250) |
| 8.125 | (4.500) |
| 8.250 | (4.750) |
| 8.375 | (5.000) |
| 8.500 | (5.250) |
| 8.625 | (5.500) |
| 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 + | (1.375) | (1.375) | (1.375) | (1.375) | (1.250) | (1.125) | (0.875) | 1.750 | 3.125 |
| | 760-779 | (1.375) | (1.375) | (1.375) | (1.375) | (1.250) | (1.125) | (0.875) | 1.875 | 3.375 |
| | 740-759 | (1.375) | (1.375) | (1.375) | (1.375) | (1.250) | (1.000) | (0.750) | 2.000 | 3.625 |
| | 720-739 | (1.375) | (1.375) | (1.375) | (1.250) | (1.250) | (0.875) | (0.625) | 2.375 | 4.125 |
| | 700-719 | (1.250) | (1.125) | (1.125) | (1.125) | (0.875) | (0.625) | (0.250) | 2.875 | N/A |
| | 680-699 | (0.625) | (0.625) | (0.500) | (0.500) | (0.250) | 0.125 | 0.750 | N/A | N/A |
| | 660-679 | 0.500 | 0.500 | 0.500 | 0.625 | 0.875 | 1.375 | 2.000 | N/A | N/A |
| | Purchase | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | 0.000 | 0.000 |
| Trans. Type | Rate & Term =>700 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 1.500 | 2.000 |
| | Rate & Term < 700 | 0.000 | 0.000 | 0.125 | 0.250 | 0.500 | 0.625 | 0.750 | 1.500 | 2.000 |
| | Cash Out & => 700 | 0.375 | 0.375 | 0.375 | 0.375 | 0.500 | 0.625 | 0.875 | NA | NA |
| | Cash Out & < 700 | 0.500 | 0.750 | 0.750 | 1.000 | 1.250 | 1.625 | NA | NA | NA |
| Doc Type | 2yr Full Doc | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | 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) | 1.625 | 1.875 | 1.875 | 1.875 | 2.125 | 2.375 | 2.625 | NA | NA |
| | 24PL Only (No BS) | 1.625 | 1.875 | 1.875 | 1.875 | 2.000 | 2.250 | 2.500 | 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 | 0.125 | 0.125 | 0.125 | 0.250 | 0.250 | 0.250 | 0.250 | 0.500 | 0.750 |
| | > \$1.0m - \$1.5m | 0.250 | 0.250 | 0.250 | 0.375 | 0.500 | 0.500 | 0.625 | 1.000 | 1.500 |
| | > \$1.5m - \$2.0m | 0.500 | 0.500 | 0.500 | 0.625 | 0.750 | 0.875 | 1.000 | NA | NA |
| | > \$2.0m - \$2.5m | 0.500 | 0.500 | 0.625 | 0.625 | 0.750 | 1.000 | 1.000 | NA | NA |
| | > \$2.5m - \$3.0m | 0.750 | 0.750 | 0.875 | 1.000 | 1.250 | 1.500 | 1.500 | NA | NA |
| | > \$3.0m - \$3.5m | 0.875 | 0.875 | 1.000 | 1.125 | 1.375 | NA | NA | NA | NA |
| | > \$3.5m - \$4.0m | N/A | N/A | N/A | N/A | N/A | N/A | N/A | NA | NA |
| | IO (40yr total term) | 0.500 | 0.500 | 0.500 | 0.625 | 0.750 | 0.750 | 1.000 | NA | NA |
| Terms | 40yr Amortization | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.500 | 0.750 | 0.875 |
| | DTI > 43% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.250 | 0.500 |
| | Rural | 1.250 | 1.250 | 1.500 | 1.750 | 2.000 | 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 | 2.750 | 2.750 | 2.750 | 2.750 | 2.750 | 2.750 | 2.750 | 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 | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | 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 | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | 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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04/16/2026 08:29 AM PST

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 |
| 6.375 | 2.000 |
| 6.500 | 1.375 |
| 6.625 | 0.875 |
| 6.750 | 0.250 |
| 6.875 | (0.250) |
| 7.000 | (0.750) |
| 7.125 | (1.250) |
| 7.250 | (1.625) |
| 7.375 | (2.000) |
| 7.500 | (2.375) |
| 7.625 | (2.750) |
| 7.750 | (3.125) |
| 7.875 | (3.375) |
| 8.000 | (3.625) |
| 8.125 | (3.875) |
| 8.250 | (4.125) |
| 8.375 | (4.375) |
| 8.500 | (4.625) |
| 8.625 | (4.875) |
| 8.750 | (5.000) |
| 8.875 | (5.250) |
| 9.000 | (5.500) |

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 | 0.625 | 0.750 | 1.000 | 1.750 | NA | NA |
| Cash Out & < 700 | | 0.375 | 0.375 | 0.500 | 0.750 | 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 | 0.875 | 1.000 | 1.000 | 1.000 | 1.000 | 1.125 | 1.375 | NA | NA | |
| | 12PL Only | 1.000 | 1.125 | 1.125 | 1.125 | 1.125 | 1.250 | 1.625 | 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 | 0.500 | 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 | 1.250 | 1.500 | 1.500 | 1.500 | 1.750 | 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 total term) | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.750 | 1.500 | 2.000 | |
| | 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 | 0.125 | 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 | |
| Hourly | 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 Occ. | 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



04/16/2026 08:29 AM PST

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

| 30 Day Lock | |
|---------------|---------|
| 30 Year Fixed | |
| Rate | BPC |
| 6.750 | (0.625) |
| 6.875 | (1.125) |
| 7.000 | (1.625) |
| 7.125 | (2.125) |
| 7.250 | (2.500) |
| 7.375 | (2.875) |
| 7.500 | (3.250) |
| 7.625 | (3.625) |
| 7.750 | (4.000) |
| 7.875 | (4.250) |
| 8.000 | (4.500) |
| 8.125 | (4.750) |
| 8.250 | (5.000) |
| 8.375 | (5.250) |
| 8.500 | (5.500) |
| 8.625 | (5.750) |
| 8.750 | (5.875) |

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 |
|------------|----------------------|---------|---------|----------|----------|----------|----------|----------|----------|----------|----------|
| FICO | 780 + | (0.750) | (0.750) | (0.500) | (0.375) | NA | NA | NA | NA | NA | NA |
| | 740-759 | (0.625) | (0.625) | (0.375) | (0.250) | NA | NA | NA | NA | NA | NA |
| | 720-739 | (0.500) | (0.500) | (0.250) | (0.125) | NA | NA | NA | NA | NA | NA |
| | 700-719 | (0.375) | (0.375) | (0.125) | 0.000 | NA | NA | NA | NA | NA | NA |
| | | | | | | | | | | | |
| Tran. Type | Purchase | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA | NA | NA | NA | NA |
| | Rate and Term | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA | NA | NA | NA | NA |
| | Cash Out Refi | 0.250 | 0.250 | 0.375 | 0.750 | NA | NA | NA | NA | NA | NA |
| | | | | | | | | | | | |
| Doc Type | 2yr Full Doc | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA | NA | NA | NA | NA |
| | 1yr Full Doc | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA | NA | NA | NA | NA |
| | 24BS | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA | NA | NA | NA | NA |
| | 12BS | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA | NA | NA | NA | NA |
| Occ | Second Home | 0.125 | 0.125 | 0.125 | 0.125 | NA | NA | NA | NA | NA | NA |
| | NOO | 0.500 | 0.625 | 0.625 | 0.750 | NA | NA | NA | NA | NA | NA |
| Prop Type | Condos (Non-Warr) | N/A | N/A | N/A | N/A | NA | NA | NA | NA | NA | NA |
| | Condos (Warr) | 0.125 | 0.125 | 0.125 | 0.125 | NA | NA | NA | NA | NA | NA |
| | 2-4 Units | 0.375 | 0.375 | 0.375 | 0.375 | NA | NA | NA | NA | NA | NA |
| Loan Amt | >\$3.0m - \$3.5m | N/A | N/A | N/A | N/A | NA | NA | NA | NA | NA | NA |
| | > \$3.5m - \$4.0m | N/A | N/A | N/A | N/A | NA | NA | NA | NA | NA | NA |
| | > \$4.0m - \$4.5m | 2.500 | 2.500 | 2.500 | 2.500 | NA | NA | NA | NA | NA | NA |
| | > \$4.5m - \$5.0m | 2.750 | 2.750 | 2.750 | 2.750 | NA | NA | NA | NA | NA | NA |
| | | | | | | | | | | | |
| Terms | IO (30yr total term) | 0.250 | 0.250 | 0.250 | 0.375 | NA | NA | NA | NA | NA | NA |
| | DTI > 43% | N/A | N/A | N/A | N/A | NA | NA | NA | NA | NA | NA |
| | No Impounds | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| | | | | | | | | | | | |
| PrePay | No PPP | 2.000 | 2.000 | 2.000 | 2.000 | NA | NA | NA | NA | NA | NA |
| | 1 Year PPP | 1.000 | 1.000 | 1.000 | 1.000 | NA | NA | NA | NA | NA | NA |
| | 2 Year PPP | 0.625 | 0.625 | 0.625 | 0.625 | NA | NA | NA | NA | NA | NA |
| | 3 Year PPP | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA | NA | NA | NA | NA |
| | 4 Year PPP | (0.500) | (0.500) | (0.500) | (0.500) | NA | NA | NA | NA | NA | NA |
| | 5 Year PPP | (0.750) | (0.750) | (0.750) | (0.750) | NA | 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 | | | | | | | | |
| | | | No PPP | 1yr PPP | 2yr PPP | 3yr PPP | 4yr PPP | 5yr PPP | | | |
| LPC/Rebate | \$5.0M | 0.000 | 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 | 2.000 | | |

LPC/REBATE NOT AVAILABLE ON SUPER JUMBO

FOR WHOLESALE AND BROKER USE ONLY

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

04/16/2026 08:29 AM PST

ITIN - Full/Alt Doc
 Full Doc and Bank Statement

| Base Price | |
|---------------|---------|
| 30 Year Fixed | |
| Rate | BPC |
| 7.375 | 2.375 |
| 7.500 | 1.875 |
| 7.625 | 1.375 |
| 7.750 | 0.750 |
| 7.875 | 0.375 |
| 8.000 | 0.000 |
| 8.125 | (0.375) |
| 8.250 | (0.625) |
| 8.375 | (1.000) |
| 8.500 | (1.250) |
| 8.625 | (1.625) |
| 8.750 | (2.000) |
| 8.875 | (2.250) |
| 9.000 | (2.625) |
| 9.125 | (2.875) |
| 9.250 | (3.125) |
| 9.375 | (3.375) |
| 9.500 | (3.625) |
| 9.625 | (4.000) |
| 9.750 | (4.250) |
| 9.875 | (4.625) |
| 10.000 | (4.875) |
| 10.125 | (5.125) |

| 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 | 85.01-89 |
|------------|------------------------|---------|---------|----------|----------|----------|----------|----------|----------|----------|----------|
| FICO | 780 + | (3.000) | (3.000) | (3.000) | (3.000) | (3.000) | (2.875) | (1.875) | (0.125) | 1.250 | |
| | 760-779 | (3.000) | (3.000) | (3.000) | (3.000) | (3.000) | (2.875) | (1.875) | 0.250 | 1.750 | |
| | 740-759 | (3.000) | (3.000) | (3.000) | (3.000) | (3.000) | (2.875) | (2.375) | (1.125) | 1.250 | 2.750 |
| | 720-739 | (3.000) | (3.000) | (3.000) | (2.875) | (2.625) | (1.875) | (0.375) | 2.500 | 3.750 | |
| | 700-719 | (3.000) | (3.000) | (3.000) | (2.750) | (2.000) | (1.125) | 0.750 | 3.750 | NA | NA |
| | 680-699 | (3.000) | (2.875) | (2.750) | (2.375) | (1.500) | (0.250) | 2.125 | 5.000 | NA | NA |
| | 660-679 | (2.875) | (2.750) | (2.625) | (2.000) | (0.750) | 0.875 | 3.500 | NA | NA | NA |
| | 640-659 | (0.250) | 0.125 | 0.250 | 1.000 | NA | NA | NA | NA | NA | NA |
| | No Fico | (0.500) | (0.500) | (0.250) | 0.250 | NA | NA | NA | NA | NA | NA |
| | One Fico (in addition) | 0.375 | 0.500 | 0.750 | 1.000 | 1.250 | NA | NA | NA | NA | NA |
| Tran. Type | Purchase | (0.250) | (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 | NA |
| | Cash Out Refi | 1.250 | 1.375 | 1.500 | 1.750 | 2.500 | 3.000 | 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) | (0.125) | 0.250 |
| | 12BS | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.250 | 0.375 | 0.500 | NA | NA |
| | 24BS | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA |
| | 12PL Only | 1.000 | 1.250 | 1.375 | 1.500 | 1.500 | 1.750 | NA | NA | NA | NA |
| | 24PL Only | 0.875 | 1.000 | 1.125 | 1.250 | 1.250 | 1.500 | NA | NA | NA | NA |
| Occ | Second Home | 0.250 | 0.250 | 0.250 | 0.250 | 0.500 | 0.500 | NA | NA | NA | NA |
| | NOO | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | NA | NA | NA | NA |
| Prop Type | Condos (Warr) | 0.250 | 0.250 | 0.250 | 0.250 | 0.375 | 0.500 | NA | NA | NA | NA |
| | Condos (Non-Warr) | 0.375 | 0.375 | 0.500 | 0.500 | 0.625 | 0.750 | NA | NA | NA | NA |
| | 2 - 4 Units | 0.500 | 0.500 | 0.500 | 0.500 | 0.625 | NA | NA | NA | NA | NA |
| Loan Amt | \$100k - \$150k | 1.000 | 1.125 | 1.250 | 1.375 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.625 |
| | > \$150k - \$250k | 0.000 | 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 | 0.000 |
| | > \$500k - \$1.0m | 0.000 | 0.000 | 0.125 | 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 | 0.250 | 0.250 | 0.250 | 0.250 | N/A | N/A |
| Terms | DTI > 43% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.250 | 0.500 | NA | NA | NA |
| | IO (30yr total term) | 0.250 | 0.375 | 0.500 | 0.500 | 0.750 | 0.750 | NA | NA | NA | NA |
| | FL, IL, CT, NJ, NY | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.375 | 0.375 | N/A |
| | No PPP | 1.625 | 1.625 | 1.625 | 1.625 | 1.625 | N/A | N/A | N/A | N/A | N/A |
| | 1 Year PPP | 1.125 | 1.125 | 1.125 | 1.125 | 1.125 | N/A | N/A | N/A | N/A | N/A |
| | 2 Year PPP | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | N/A | N/A | N/A | N/A | N/A |
| | 3 Year PPP | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | N/A | 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 | N/A |
| | 5 Year PPP | (0.625) | (0.625) | (0.625) | (0.625) | (0.625) | N/A | N/A | N/A | 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 | \$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 |

FOR WHOLESALE AND BROKER USE ONLY

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

04/16/2026 08:29 AM PST

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

| Base Price | | | | | | | | | | | | | | |
|-----------------------------------|----------|------------|----------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--------|----|
| 30 Year Fixed | | 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 | | |
| Rate | BPC | FICO | 780 + | (1.000) | (1.000) | (1.000) | (0.625) | (0.500) | 0.375 | 1.000 | 4.125 | 6.375 | 9.250 | |
| 7.625 | (0.500) | | 760-779 | (0.500) | (0.500) | (0.375) | 0.125 | 0.375 | 1.000 | 1.875 | 5.625 | 7.750 | 9.500 | |
| 7.750 | (1.125) | | 740-759 | (0.375) | (0.375) | (0.250) | 0.125 | 0.375 | 1.500 | 3.000 | 7.000 | 9.250 | 10.000 | |
| 7.875 | (1.875) | | 720-739 | 0.375 | 0.375 | 0.500 | 0.625 | 1.000 | 1.750 | 4.125 | 8.375 | 10.125 | NA | |
| 8.000 | (2.500) | | 700-719 | 0.875 | 0.875 | 1.125 | 1.500 | 2.250 | 3.375 | 5.625 | 9.625 | 11.750 | NA | |
| 8.125 | (3.125) | | 680-699 | 1.875 | 1.875 | 2.250 | 2.250 | 4.500 | 5.625 | 7.625 | 11.000 | NA | NA | |
| 8.250 | (3.875) | | 660-679 | 4.750 | 4.750 | 5.125 | 5.875 | 6.250 | 7.500 | 10.250 | NA | NA | NA | |
| 8.375 | (4.375) | | 640-659 | 5.750 | 5.750 | 6.250 | 7.000 | NA | NA | NA | NA | NA | NA | |
| 8.500 | (4.875) | Doc Type | Full Doc | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.250 | 0.750 | 0.750 | 0.750 | 0.750 | |
| 8.625 | (5.500) | | 12BS w/ 720+ | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.500 | 2.500 | NA | NA | |
| 8.750 | (6.000) | | 12BS w/ 640+ | 1.500 | 1.500 | 1.500 | 1.875 | 1.875 | 1.875 | 2.125 | 3.250 | NA | NA | |
| 8.875 | (6.500) | | 24BS w/ 720+ | 1.000 | 1.125 | 1.125 | 1.125 | 1.125 | 1.125 | 1.625 | 2.625 | NA | 2.000 | |
| 9.000 | (7.000) | | 24BS w/ 640+ | 1.375 | 1.375 | 1.375 | 1.750 | 1.750 | 1.750 | 2.000 | 3.125 | NA | NA | |
| 9.125 | (7.375) | | 12 P/L Only w/ 720+ | 2.500 | 2.625 | 2.625 | 3.000 | 3.125 | 3.500 | 3.625 | NA | NA | NA | |
| 9.250 | (7.750) | | 12 P/L Only w/ 660+ | 3.500 | 3.625 | 3.750 | 3.875 | 4.000 | 4.125 | NA | NA | NA | NA | |
| 9.375 | (8.125) | | 24 P/L Only w/ 720+ | 2.375 | 2.500 | 2.625 | 2.875 | 3.000 | 3.375 | 3.500 | NA | NA | NA | |
| 9.500 | (8.625) | | 24 P/L Only w/ 660+ | 3.375 | 3.500 | 3.625 | 3.750 | 3.875 | 4.000 | 4.250 | NA | NA | NA | |
| 9.625 | (9.000) | Occ | Second Home | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.125 | 1.250 | NA | NA | |
| 9.750 | (9.375) | | NOO | 1.500 | 1.500 | 2.000 | 2.500 | 3.000 | 3.625 | 3.625 | 6.000 | NA | NA | |
| 9.875 | (9.750) | Prop Type | Condos (Warr) | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.625 | NA | NA | |
| 10.000 | (10.000) | | Condos (Non-Warr) | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.250 | NA | NA | NA | NA | |
| 10.125 | (10.250) | | 2 - 4 Units | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | NA | NA | NA | |
| 10.250 | (10.500) | | Rural | 1.500 | 1.750 | 2.000 | 2.000 | 2.000 | NA | NA | NA | NA | NA | |
| 10.375 | (10.750) | Loan Amt | \$100k - \$150k | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| 10.500 | (11.000) | | > \$150k - \$200k | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | |
| 10.625 | (11.250) | | > \$200k - \$500k | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | |
| 10.750 | (11.500) | | > \$500k - \$750k | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 1.000 | 1.000 | |
| 10.875 | (11.750) | | > \$750k - \$1.0m | 1.000 | 1.250 | 1.500 | NA | NA | NA | NA | NA | NA | NA | |
| 11.000 | (12.000) | Terms | IO (30yr total term) | 1.500 | 1.500 | 1.750 | 2.000 | 2.250 | NA | NA | NA | NA | NA | |
| 11.125 | (12.125) | | DTI > 43% | 0.250 | 0.250 | 0.250 | 0.250 | 0.375 | 0.500 | 0.625 | 0.750 | 1.000 | NA | |
| 11.250 | (12.375) | | DTI > 45% | 0.375 | 0.375 | 0.375 | 0.375 | 0.500 | 0.625 | 1.000 | 1.250 | 1.625 | NA | |
| 11.375 | (12.500) | | 15 Year Term (No IO) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | NA | |
| 11.500 | (12.750) | | 20 Year Term (No IO) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | NA | |
| 11.625 | (12.875) | | No PPP | 1.250 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | N/A | NA |
| 11.750 | (13.125) | | 1 Year PPP | 1.000 | 1.375 | 1.375 | 1.375 | 1.375 | 1.375 | 1.375 | 1.375 | 1.375 | N/A | NA |
| 11.875 | (13.250) | 2 Year PPP | 0.750 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | N/A | NA | |
| 12.000 | (13.500) | 3 Year PPP | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | NA | |
| 12.125 | (13.750) | 4 Year PPP | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | N/A | NA | |
| 12.250 | (14.000) | 5 Year PPP | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | N/A | NA | |
| 12.375 | (14.125) | State | CT, IL, NJ, NY | 1.000 | 1.000 | 1.250 | 1.250 | 1.500 | NA | NA | NA | NA | NA | |
| Rates & Pricing are for LLPA Only | | | | | | | | | | | | | | |

| 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/Reba | \$750K | (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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¹ Lock shall not exceed 60 days total (including all extensions); Max two (2) Lock Extensions Permitted



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

04/16/2026 08:29 AM PST

Elite - DSCR
 0.75x DSCR / 0x60x12

| Base Price | |
|---------------|---------|
| 30 Year Fixed | |
| Rate | BPC |
| 6.500 | 1.500 |
| 6.625 | 0.750 |
| 6.750 | 0.125 |
| 6.875 | (0.500) |
| 7.000 | (1.125) |
| 7.125 | (1.750) |
| 7.250 | (2.375) |
| 7.375 | (3.000) |
| 7.500 | (3.500) |
| 7.625 | (3.875) |
| 7.750 | (4.250) |
| 7.875 | (4.625) |
| 8.000 | (5.000) |
| 8.125 | (5.375) |
| 8.250 | (5.750) |
| 8.375 | (6.125) |
| 8.500 | (6.500) |
| 8.625 | (6.750) |
| 8.750 | (7.125) |

Rates & Pricing are for LLPA Only

| GBX Fees | |
|-----------|---------|
| UJW | \$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 | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | 0.000 | NA |
| | | Rate and Term | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.250 | 0.250 | NA | NA |
| | | Cash Out Refi | 0.500 | 0.625 | 0.750 | 0.875 | 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 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 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 | 1.500 | 1.500 | 1.750 | 1.750 | 2.000 | 2.000 | 2.000 | 2.250 | 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 | |
| | 1.00x - 1.24x | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | |
| Terms | 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 (30yr total 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 | |
| | 1 Year PPP | 0.875 | 0.875 | 1.125 | 1.125 | 1.500 | 1.500 | 1.500 | 1.750 | NA | |
| Housing History | 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 | |
| | 0x30x12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | |
| Housing Event | 1x30x12 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | NA | NA | NA | NA | |
| | 0x60x12 | 1.000 | 1.000 | 1.000 | NA | NA | NA | NA | NA | NA | |
| | >=36 Mo | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | |
| | 24-35 Mo | 1.000 | 1.125 | 1.250 | 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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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

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 CA BRE License# 01300944
 CA DBO License# 603L516
 NMLS# 333659
Info@GreenBoxLoans.com

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

04/16/2026 08:29 AM PST

FN/ITIN - DSCR
Debt Service Coverage Ratio

| Base Price | |
|---------------|---------|
| 30 Year Fixed | |
| Rate | BPC |
| 6.875 | 0.375 |
| 7.000 | (0.250) |
| 7.125 | (0.875) |
| 7.250 | (1.500) |
| 7.375 | (2.125) |
| 7.500 | (2.625) |
| 7.625 | (3.125) |
| 7.750 | (3.500) |
| 7.875 | (4.000) |
| 8.000 | (4.375) |
| 8.125 | (4.750) |
| 8.250 | (5.125) |
| 8.375 | (5.500) |
| 8.500 | (5.875) |
| 8.625 | (6.125) |
| 8.750 | (6.500) |
| 8.875 | (6.750) |

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 | 1.500 | 1.500 | 1.500 | 1.500 | 1.750 | 2.000 | |
| | > \$150k - \$250k | 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 | |
| | > \$750k - \$1.0m | 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 | |
| | > \$1.5m - \$2.0m | 0.000 | 0.125 | 0.125 | 0.125 | 0.250 | NA | NA |
| DSCR / Full Doc | > \$2.0m - \$2.5m | 0.500 | 0.500 | 0.625 | 0.875 | NA | NA | |
| | DSCR > 1.25 | (0.250) | (0.250) | (0.125) | 0.000 | 0.000 | 0.000 | |
| | DSCR 1.0-1.24 | 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 |
| Tran. Type | DSCR < 0.75 | NA | NA | NA | NA | NA | NA | |
| | Purchase | 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 | |
| Prop Type | CO & DSCR => 1.0 | 0.625 | 0.625 | 0.625 | 0.750 | 1.000 | NA | |
| | CO & DSCR < 1.0 | 0.750 | 0.750 | 0.750 | 1.000 | NA | NA | |
| Terms | Condos | 0.125 | 0.125 | 0.125 | 0.250 | 0.500 | NA | |
| | Condotel (ex. Condo) | 1.375 | 1.375 | 1.375 | 1.375 | 1.375 | NA | |
| | 2 - 4 Units | 0.500 | 0.500 | 0.500 | 0.500 | 0.625 | NA | |
| | IO (30yr total term) | 0.500 | 0.500 | 0.500 | 0.500 | 0.625 | NA | |
| | Short Term Rental | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| | ITIN as ID | 1.250 | 1.500 | 1.625 | 1.750 | 1.750 | NA | |
| | Slate: IL, CT, NJ, NY | 0.250 | 0.375 | 0.375 | 0.375 | 0.500 | 0.625 | |
| | No PPP | 1.500 | 1.500 | 1.500 | 1.500 | 1.750 | 1.750 | |
| | 1 Year PPP | 1.000 | 1.000 | 1.000 | 1.000 | 1.500 | 1.500 | |
| | 2 Year PPP | 0.750 | 0.750 | 0.750 | 0.750 | 0.625 | 0.650 | |
| | 3 Year PPP | 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) | | |
| 5 Year PPP | (0.750) | (0.750) | (0.750) | (0.750) | (0.875) | (1.000) | | |

| GBX Fees | |
|-----------|---------|
| UJW | \$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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