

Single Loan Rate Sheet

As of

TENOR	ANNUAL INTEREST RATE	OID (DEALER FEE)
10 year	1.49%	17.25%
10 year	1.99%	15.75%
12 year	1.49%	19.00%
12 year	1.99%	17.25%
12 year	2.49%	15.50%
15 year	1.49%	21.50%
15 year	1.99%	19.75%
15 year	2.49%	18.00%
20 year	1.49%	24.00%
20 year	1.99%	22.75%
20 year	2.49%	21.25%

- Each OID set forth above shall be increased by (a) 0.50% for any Loan to a Borrower in the State of Florida or (b) 0.25% for any Loan to a Borrower in the State of Tennessee
- Not all products are available in all states. Please see your Sunlight Financial Business Development representative for questions
- In the event that the date first written above falls on a Saturday, Sunday, or national legal holiday, then the changes to the Loan Terms set forth herein shall be effective as of the next succeeding business day