

**LIMITED TIME OFFER A
0.25% PRICE IMPROVEMENT
FOR ALL DSCR ENDS
12.31.22***!!**



Rate Sheet ID: 121322.V1
 Date: 12/13/22
 Time: 7:54:36 AM
 SOFR 30AVG: 3.8073
 Lock Desk Hours: 8:00 AM - 4:00 PM PST

Full Doc (2 Years) - 25 Day Lock Period

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
7.125	98.688	98.438	98.188
7.250	99.063	98.813	98.563
7.375	99.438	99.188	98.938
7.500	99.813	99.563	99.313
7.625	100.188	99.938	99.688
7.750	100.500	100.250	100.000
7.875	100.813	100.563	100.313
8.000	101.125	100.875	100.625
8.125	101.375	101.125	100.875
8.250	101.625	101.375	101.125
8.375	101.875	101.625	101.375
8.500	102.125	101.875	101.625
8.625	102.375	102.125	101.875
8.750	102.625	102.375	102.125
8.875	102.875	102.625	102.375
9.000	103.125	102.875	102.625
9.125	103.375	103.125	102.875
9.250	103.625	103.375	103.125
9.375	103.875	103.625	103.375
9.500	104.000	103.750	103.500
9.625	104.125	103.875	103.625
9.750	104.250	104.000	103.750
9.875	104.375	104.125	103.875
10.000	104.500	104.250	104.000
10.125	104.625	104.375	104.125
10.250	104.750	104.500	104.250

Loan Level Price Adjustments

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
760+	0.875	0.875	0.625	0.500	0.000	-0.375	-1.000	-3.500	-5.000
740-759	0.250	0.250	0.125	0.125	-0.250	-0.500	-1.250	-4.500	-5.000
720-739	0.375	0.375	0.250	-0.250	-0.375	-0.625	-1.500	-4.750	-5.750
700-719	0.250	0.250	0.125	0.000	-0.500	-0.875	-1.750	-6.000	-7.000
680-699	0.125	0.125	0.000	-0.250	-0.625	-1.875	-2.750	-7.500	NA
660-679	-0.500	-0.750	-1.000	-1.750	-3.000	-3.500	-4.500	NA	NA
640-659	-2.000	-2.500	-2.500	-2.500	-2.750	-5.000	NA	NA	NA

Loan Type	<=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
1 Yr Full Doc	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.625	-0.875	-1.125
Asset Utilization	-0.750	-0.875	-1.375	-1.875	-2.375	-3.125	-3.500	NA	NA
NOO	-1.250	-1.250	-1.250	-1.500	-1.750	-2.125	-2.375	NA	NA
2nd Home	-0.625	-0.625	-0.625	-0.750	-0.875	-1.000	-1.250	NA	NA
1x30x12	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA
0x60x12	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA
0x90x12	-3.000	-3.000	-3.000	-3.250	-3.500	NA	NA	NA	NA
FC/SS/DIL/BK < 4Yrs	-2.000	-2.000	-2.000	-2.000	-2.000	-2.500	-2.500	-3.000	NA
DTI>43-50%	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Cash Out	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	NA	NA
2-4 Units	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	NA
Condotels	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA
NW Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
Foreign National	-4.000	-4.000	-4.000	-4.000	-4.000	-4.000	NA	NA	NA
\$200K - \$249,999	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.625	-1.000
>\$1.5M - \$3M	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
>\$3M - \$4M	-0.625	-0.625	-0.750	-0.875	-0.875	NA	NA	NA	NA
40 Year Maturity	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000
Interest Only	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	-1.000	-1.250
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Other Price Adjustments		
Prepay Penalty^{1,3,5} (Investor Only)	0 Months	-3.000
	12 Months	-2.250
	24 Months	-1.250
	36 Months	0.000
	60 Months	0.250
Prepay (5% Fixed)^{1,4,5} (Investor Only)	0 Months	-3.000
	12 Months	-2.000
	24 Months	-1.000
	36 Months	0.250
	60 Months	0.500
Lock Period	25 days	0.000
	40 days	-0.375
Extension Fee²	5 Days	-0.125

1) Prepayment penalties not allowed in NM
 2) Extensions available in 5 day increments up to 15 days.
 Max of 45 days total
 3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance
 4) 5% fixed to the entire outstanding principal balance
 5) No PPP - Max Price is ZERO

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.
 *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

Fees	
Admin Fee	
Collateral Review	\$300

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin	5.0
5yr ARM Caps	2/1/5
7yr ARM Caps	5/1/5
Reset Frequency	6 mo

Min Price	Max Price
98	102.500

****Pricing is subject to change without notice****
****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****

Expanded - 25 Day Lock Period

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
7.125	98.488	98.238	97.988
7.250	98.863	98.613	98.363
7.375	99.238	98.988	98.738
7.500	99.613	99.363	99.113
7.625	99.988	99.738	99.488
7.750	100.300	100.050	99.800
7.875	100.613	100.363	100.113
8.000	100.925	100.675	100.425
8.125	101.238	100.988	100.738
8.250	101.550	101.300	101.050
8.375	101.800	101.550	101.300
8.500	102.050	101.800	101.550
8.625	102.300	102.050	101.800
8.750	102.550	102.300	102.050
8.875	102.800	102.550	102.300
9.000	103.050	102.800	102.550
9.125	103.300	103.050	102.800
9.250	103.550	103.300	103.050
9.375	103.800	103.550	103.300
9.500	103.925	103.675	103.425
9.625	104.050	103.800	103.550
9.750	104.175	103.925	103.675
9.875	104.300	104.050	103.800
10.000	104.425	104.175	103.925
10.125	104.550	104.300	104.050
10.250	104.675	104.425	104.175

Loan Level Price Adjustments

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
760+	0.875	0.875	0.625	0.500	0.000	-0.375	-1.000	-3.500	-5.000
740-759	0.250	0.250	0.125	0.125	-0.250	-0.500	-1.250	-4.500	-5.000
720-739	0.375	0.375	0.250	-0.250	-0.375	-0.625	-1.500	-4.750	-5.750
700-719	0.250	0.250	0.125	0.000	-0.500	-0.875	-2.000	-6.000	-7.000
680-699	0.125	0.125	0.000	-0.250	-0.625	-1.875	-3.000	-7.500	NA
660-679	-0.500	-0.750	-1.000	-1.750	-3.000	-3.500	-4.500	NA	NA
640-659	-2.000	-2.500	-2.500	-2.500	-2.750	-5.000	NA	NA	NA

Loan Type	<=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
NOO	-1.250	-1.250	-1.250	-1.500	-1.750	-2.125	-2.375	NA	NA
2nd Home	-0.625	-0.625	-0.625	-0.750	-0.875	-1.000	-1.250	NA	NA
1x30x24	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA
0x60x12	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.500	NA	NA
0x90x12	-3.000	-3.000	-3.000	-3.250	-3.500	NA	NA	NA	NA
FC/SS/DIL/BK < 4Yrs	-2.500	-2.500	-2.500	-2.500	-2.500	-3.000	-3.000	-3.500	NA
DTI>43-50%	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
1099	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA
12 Mo Bank Stmt	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Asset Utilization	-0.750	-0.875	-1.375	-1.875	-2.375	-3.250	-3.625	NA	NA
Cash Out	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	NA	NA
2-4 Units	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	NA
Condotels	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA
NW Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
Foreign National	-3.500	-3.500	-3.500	-3.500	-3.500	-3.500	NA	NA	NA
\$200K - \$249,999	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.625	-1.000
>\$1.5M - \$3M	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
>\$3M - \$4M	-0.625	-0.625	-0.750	-0.875	-0.875	NA	NA	NA	NA
40 Year Maturity	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000
Interest Only	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	-1.000	-1.250
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Other Price Adjustments

Prepay Penalty^{1,3,5} (Investor Only)	0 Months	-3.000
	12 Months	-2.250
	24 Months	-1.250
	36 Months	0.000
	60 Months	0.250
Prepay (5% Fixed)^{1,4,5} (Investor Only)	0 Months	-3.000
	12 Months	-2.000
	24 Months	-1.000
	36 Months	0.250
	60 Months	0.500
Lock Period	25 days	0.000
	40 days	-0.375
Extension Fee²	5 Days	-0.125

- 1) Prepayment penalties not allowed in NM
- 2) Extensions available in 5 day increments up to 15 days. Max of 45 days total.
- 3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance
- 4) 5% fixed to the entire outstanding principal balance
- 5) No PPP - Max Price is ZERO

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120
* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.			
*40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)			

Fees	
Admin Fee	\$0
Collateral Review	\$300

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin	5.0
5yr ARM Caps	2/1/5
7yr ARM Caps	5/1/5
Reset Frequency	6 mo

Min Price	Max Price
98	102.500

****Pricing is subject to change without notice****

****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****

DSCR - 25 Day Lock Period

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
7.625	98.025	97.775	97.525
7.750	98.275	98.025	98.150
7.875	99.025	98.775	98.525
8.000	99.650	99.400	99.150
8.125	99.900	99.650	99.400
8.250	100.275	100.025	99.775
8.375	100.775	100.525	100.150
8.500	101.025	100.775	100.025
8.625	101.400	101.150	100.650
8.750	101.775	101.525	101.025
8.875	102.150	101.900	101.150
9.000	102.525	102.275	101.650
9.125	102.650	102.400	101.900
9.250	102.900	102.650	102.150
9.375	103.275	103.025	102.775
9.500	103.400	103.150	102.890
9.625	103.525	103.275	103.025
9.750	103.900	103.650	103.400
9.875	104.275	104.025	103.525
10.000	104.400	104.150	103.650
10.125	104.525	104.275	103.900
10.250	104.900	104.650	104.150
10.375	105.025	104.775	104.275
10.500	105.275	105.025	104.525
10.625	105.275	105.025	104.525
10.750	105.275	105.025	104.525
10.875	105.275	105.025	104.525
11.000	105.275	105.025	104.525
11.125	105.275	105.025	104.525

Loan Level Price Adjustments

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
760+	0.500	0.500	0.500	0.375	0.000	0.000	-3.000	NA	NA
740-759	0.500	0.500	0.500	0.375	0.250	-0.625	-3.500	NA	NA
720-739	0.375	0.375	0.375	0.375	0.000	-0.875	-4.000	NA	NA
700-719	0.000	0.000	0.000	-0.375	-1.000	-2.000	-4.500	NA	NA
680-699	-0.250	-0.250	-0.500	-1.000	-2.000	-4.000	NA	NA	NA
660-679	-1.875	-1.875	-1.875	-2.125	-2.625	-5.000	NA	NA	NA
640-659	-3.125	-3.125	-3.125	-3.500	-4.250	NA	NA	NA	NA
620-639	-4.000	-4.000	-4.500	-5.000	-6.000	NA	NA	NA	NA

Loan Type	<=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
No Ratio (DSCR < 0.85)	-3.000	-3.000	-3.625	-3.750	-4.000	-5.500	NA	NA	NA
DSCR 0.85 - 0.99	-2.500	-2.500	-2.500	-2.500	-3.500	-5.000	NA	NA	NA
DSCR 1.00 - 1.24	0.125	0.125	0.125	0.000	-0.125	-0.250	-0.500	NA	NA
DSCR => 1.25	0.250	0.250	0.250	0.250	0.250	0.125	0.000	NA	NA
1x30x12	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
0x60x12	-1.500	-1.500	-1.500	-1.500	-1.750	NA	NA	NA	NA
FC/SS/DIL/BK<48M	-2.000	-2.000	-2.000	-2.000	-2.000	-2.500	NA	NA	NA
Cash Out	-0.500	-0.500	-0.500	-0.625	-0.625	-1.000	NA	NA	NA
2-4 Units	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
2-8 Unit Mixed use	-4.000	-4.000	-4.000	-4.000	-4.000	-5.000	NA	NA	NA
Condotels	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA
NW Condo	-0.500	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA
Foreign National	-3.500	-3.500	-3.500	-3.500	-3.500	-3.500	NA	NA	NA
\$200K - \$249,999	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
>\$1.5M - \$3M	-0.250	-0.250	-0.250	-0.250	-0.375	NA	NA	NA	NA
>\$3M - \$3.5M	-0.750	-0.750	-0.750	-0.875	-0.875	NA	NA	NA	NA
40 Year Maturity	-0.500	-0.500	-0.500	-0.500	-0.750	-0.875	-0.875	NA	NA
Interest Only	-0.375	-0.375	-0.375	-0.375	-0.875	-1.000	NA	NA	NA
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
Special ⁶	0.625	0.625	0.625	0.625	0.625	NA	NA	NA	NA

*** New lock and must be funded by 12.31.22
 to eligible for 0.25 price special ***

Other Price Adjustments		
Prepay Penalty^{1,3,5} (Investor Only)	0 Months	-3.000
	12 Months	-2.250
	24 Months	-1.250
	36 Months	0.000
	60 Months	0.250
Prepay (5% Fixed)^{1,4,5} (Investor Only)	0 Months	-3.000
	12 Months	-2.000
	24 Months	-1.000
	36 Months	0.250
	60 Months	0.500
Lock Period	25 days	0.000
	40 days	-0.375
Extension Fee⁴	5 Days	-0.125

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.
 *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

Fees	
Admin Fee	\$0
Collateral Review	\$300

Min Price	Max Price
98	102.500

- 1) Prepayment penalties not allowed in NM
- 2) Extensions available in 5 day increments up to 15 days. Max of 45 days total.
- 3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance
- 4) 5% fixed to the entire outstanding principal balance
- 5) No PPP - Max Price is ZERO
- 6) Special: 720+ Fico, <= 70 LTV, >=1.0 DSCR, Max 1MM Loan amt, Min 3YR PPP - No FN or Mixed Use

ARM Requirements			
5yr ARM Caps	2/1/5	ARM Index	SOFR 30AVG
7yr ARM Caps	5/1/5	ARM Margin	6.5
Reset Frequency	6 mo		

**LIMITED TIME OFFER A
0.25% PRICE IMPROVEMENT
FOR ALL JUMBO
PURCHASES!!**

Jumbo 5/6 SOFR ARM - BPC

Rate	10 Day	25 Day	40 Day
5.125	97.967	97.842	97.717
5.250	98.342	98.217	98.092
5.375	98.717	98.592	98.467
5.500	99.092	98.967	98.842
5.625	99.467	99.342	99.217
5.750	99.717	99.592	99.467
5.875	99.967	99.842	99.717
6.000	100.217	100.092	99.967
6.125	100.467	100.342	100.217
6.250	100.717	100.592	100.467
6.375	100.967	100.842	100.717
6.500	101.217	101.092	100.967
6.625	101.467	101.342	101.217
6.750	101.717	101.592	101.467

Caps: 2/1/5
Margin: 3.000%

Jumbo 7/6 SOFR ARM

Rate	10 Day	25 Day	40 Day
5.375	98.342	98.217	98.092
5.500	98.717	98.592	98.467
5.625	99.092	98.967	98.842
5.750	99.467	99.342	99.217
5.875	99.717	99.592	99.467
6.000	99.967	99.842	99.717
6.125	100.217	100.092	99.967
6.250	100.467	100.342	100.217
6.375	100.717	100.592	100.467
6.500	100.967	100.842	100.717
6.625	101.217	101.092	100.967
6.750	101.467	101.342	101.217
6.875	101.717	101.592	101.467
7.000	101.967	101.842	101.717

Caps: 5/1/5
Margin: 3.000%

Jumbo 10/6 SOFR ARM

Rate	10 Day	25 Day	40 Day
5.375	97.917	97.792	97.667
5.500	98.292	98.167	98.042
5.625	98.667	98.542	98.417
5.750	99.042	98.917	98.792
5.875	99.417	99.292	99.167
6.000	99.667	99.542	99.417
6.125	99.917	99.792	99.667
6.250	100.167	100.042	99.917
6.375	100.417	100.292	100.167
6.500	100.667	100.542	100.417
6.625	100.917	100.792	100.667
6.750	101.167	101.042	100.917
6.875	101.417	101.292	101.167
7.000	101.667	101.542	101.417

Caps: 5/1/5
Margin: 3.000%

Loan Level Price Adjustments

FICO/CLTV	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-89.99
760+	0.100	0.050	0.000	0.000	-0.005	-0.250
740-759	0.050	0.050	0.000	-0.005	-0.100	-0.300
720-739	0.050	0.000	0.000	-0.005	-0.100	-0.300
700-719	-0.700	-0.750	-0.800	-0.850	-0.900	-1.100

Loan Type	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-89.99
2 Units	0.000	0.000	NA	NA	NA	NA
Second Home	0.000	-0.250	-0.250	-0.375	NA	NA
Cash Out Refinance	-0.125	-0.250	-0.750	-1.000	-1.500	NA
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Fees	
Admin Fee	\$0
Collateral Review	\$300

Min Price	Max Price
98	101.000

****Pricing is subject to change without notice****
****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****

