



### Full Doc (2 Years) - 25 Day Lock Period

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.750	98.838	98.588	98.338
6.875	99.213	98.963	98.713
7.000	99.588	99.338	99.088
7.125	99.963	99.713	99.463
7.250	100.338	100.088	99.838
7.375	100.650	100.400	100.150
7.500	100.963	100.713	100.463
7.625	101.275	101.025	100.775
7.750	101.525	101.275	101.025
7.875	101.775	101.525	101.275
8.000	102.025	101.775	101.525
8.125	102.275	102.025	101.775
8.250	102.525	102.275	102.025
8.375	102.775	102.525	102.275
8.500	103.025	102.775	102.525
8.625	103.275	103.025	102.775
8.750	103.525	103.275	103.025
8.875	103.775	103.525	103.275
9.000	104.025	103.775	103.525
9.125	104.150	103.900	103.650
9.250	104.275	104.025	103.775
9.375	104.400	104.150	103.900
9.500	104.525	104.275	104.025
9.625	104.650	104.400	104.150
9.750	104.775	104.525	104.275
9.875	104.900	104.650	104.400

### 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	NA
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

### Other Price Adjustments

<b>Prepay Penalty<sup>1,3,5</sup></b> <b>(Investor Only)</b>	0 Months	-3.000
	12 Months	-2.250
	24 Months	-1.250
	36 Months	0.000
	60 Months	0.250
<b>Prepay (5% Fixed)<sup>1,4,5</sup></b> <b>(Investor Only)</b>	0 Months	-3.000
	12 Months	-2.000
	24 Months	-1.000
	36 Months	0.250
	60 Months	0.500
<b>Lock Period</b>	25 days	0.000
<b>Extension Fee<sup>2</sup></b>	Per day	-0.030

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

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 ARM's 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	\$1,495
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

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
6.750	98.638	98.388	98.138
6.875	99.013	98.763	98.513
7.000	99.388	99.138	98.888
7.125	99.763	99.513	99.263
7.250	100.138	99.888	99.638
7.375	100.450	100.200	99.950
7.500	100.763	100.513	100.263
7.625	101.075	100.825	100.575
7.750	101.388	101.138	100.888
7.875	101.700	101.450	101.200
8.000	101.950	101.700	101.450
8.125	102.200	101.950	101.700
8.250	102.450	102.200	101.950
8.375	102.700	102.450	102.200
8.500	102.950	102.700	102.450
8.625	103.200	102.950	102.700
8.750	103.450	103.200	102.950
8.875	103.700	103.450	103.200
9.000	103.950	103.700	103.450
9.125	104.075	103.825	103.575
9.250	104.200	103.950	103.700
9.375	104.325	104.075	103.825
9.500	104.450	104.200	103.950
9.625	104.575	104.325	104.075
9.750	104.700	104.450	104.200
9.875	104.825	104.575	104.325

### 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	NA
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

### Other Price Adjustments

<b>Prepay Penalty<sup>1,3,5</sup></b> <b>(Investor Only)</b>	0 Months	-3.000
	12 Months	-2.250
	24 Months	-1.250
	36 Months	0.000
	60 Months	0.250
<b>Prepay (5% Fixed)<sup>1,4,5</sup></b> <b>(Investor Only)</b>	0 Months	-3.000
	12 Months	-2.000
	24 Months	-1.000
	36 Months	0.250
	60 Months	0.500
<b>Lock Period</b>	25 days	0.000
<b>Extension Fee<sup>2</sup></b>	Per day	-0.030

- 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
<b>5yr ARM &amp; 7yr ARM</b>	360	360	NA
<b>5yr I/O &amp; 7yr ARM I/O (30 Yr)</b>	240	360	120
<b>5yr I/O &amp; 7yr ARM I/O (40 Yr)</b>	360	480	120
<b>15 YR FIXED</b>	180	180	NA
<b>30 YR FIXED</b>	360	360	NA
<b>30 YR FIXED I/O</b>	240	360	120
<b>40 YR FIXED</b>	480	480	NA
<b>40 YR FIXED I/O</b>	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	
<b>Admin Fee</b>	<b>\$1,495</b>
<b>Collateral Review</b>	<b>\$300</b>

ARM Requirements	
<b>ARM Index</b>	SOFR 30AVG
<b>ARM Margin</b>	5.0
<b>5yr ARM Caps</b>	2/1/5
<b>7yr ARM Caps</b>	5/1/5
<b>Reset Frequency</b>	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
7.250	97.800	97.550	97.300
7.375	98.175	97.925	98.050
7.500	98.425	98.175	97.925
7.625	99.050	98.800	98.550
7.750	99.175	98.925	98.675
7.875	100.050	99.800	99.550
8.000	100.175	99.925	99.550
8.125	100.425	100.175	99.425
8.250	101.300	101.050	100.550
8.375	101.675	101.425	100.925
8.500	102.050	101.800	101.050
8.625	102.425	102.175	101.550
8.750	102.550	102.300	101.800
8.875	102.800	102.550	102.050
9.000	103.175	102.925	102.675
9.125	103.300	103.050	102.790
9.250	103.425	103.175	102.925
9.375	103.800	103.550	103.300
9.500	104.175	103.925	103.425
9.625	104.300	104.050	103.550
9.750	104.425	104.175	103.800
9.875	104.800	104.550	104.050
10.000	104.925	104.675	104.175
10.125	105.175	104.925	104.425
10.250	105.175	104.925	104.425
10.375	105.175	104.925	104.425
10.500	105.175	104.925	104.425
10.625	105.175	104.925	104.425
10.750	105.175	104.925	104.425

**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 <sup>6</sup>	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		
<b>Prepay Penalty<sup>1,3,5</sup></b> (Investor Only)	0 Months	-3.000
	12 Months	-2.250
	24 Months	-1.250
	36 Months	0.000
	60 Months	0.250
<b>Prepay (5% Fixed)<sup>1,4,5</sup></b> (Investor Only)	0 Months	-3.000
	12 Months	-2.000
	24 Months	-1.000
	36 Months	0.250
	60 Months	0.500
<b>Lock Period</b>	25 days	0.000
<b>Extension Fee<sup>4</sup></b>	Per day	-0.030

Product	Amort Term	Term	I/O Term
<b>5yr ARM &amp; 7yr ARM</b>	360	360	NA
<b>5yr I/O &amp; 7yr ARM I/O (30 Yr)</b>	240	360	120
<b>5yr I/O &amp; 7yr ARM I/O (40 Yr)</b>	360	480	120
<b>15 YR FIXED</b>	180	180	NA
<b>30 YR FIXED</b>	360	360	NA
<b>30 YR FIXED I/O</b>	240	360	120
<b>40 YR FIXED</b>	480	480	NA
<b>40 YR FIXED I/O</b>	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	
<b>Admin Fee</b>	\$1,495
<b>Collateral Review</b>	\$300

Min Price	Max Price
98	102.500

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

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

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

**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	97.742	97.617	97.492
5.250	98.117	97.992	97.867
5.375	98.492	98.367	98.242
5.500	98.867	98.742	98.617
5.625	99.117	98.992	98.867
5.750	99.367	99.242	99.117
5.875	99.617	99.492	99.367
6.000	99.867	99.742	99.617
6.125	100.117	99.992	99.867
6.250	100.367	100.242	100.117
6.375	100.617	100.492	100.367
6.500	100.867	100.742	100.617
6.625	101.117	100.992	100.867
6.750	101.367	101.242	101.117

**Caps: 2/1/5**  
**Margin: 3.000%**

**Jumbo 7/6 SOFR ARM**

Rate	10 Day	25 Day	40 Day
5.375	98.117	97.992	97.867
5.500	98.492	98.367	98.242
5.625	98.867	98.742	98.617
5.750	99.117	98.992	98.867
5.875	99.367	99.242	99.117
6.000	99.617	99.492	99.367
6.125	99.867	99.742	99.617
6.250	100.117	99.992	99.867
6.375	100.367	100.242	100.117
6.500	100.617	100.492	100.367
6.625	100.867	100.742	100.617
6.750	101.117	100.992	100.867
6.875	101.367	101.242	101.117
7.000	101.617	101.492	101.367

**Caps: 5/1/5**  
**Margin: 3.000%**

**Jumbo 10/6 SOFR ARM**

Rate	10 Day	25 Day	40 Day
5.375	97.692	97.567	97.442
5.500	98.067	97.942	97.817
5.625	98.442	98.317	98.192
5.750	98.817	98.692	98.567
5.875	99.067	98.942	98.817
6.000	99.317	99.192	99.067
6.125	99.567	99.442	99.317
6.250	99.817	99.692	99.567
6.375	100.067	99.942	99.817
6.500	100.317	100.192	100.067
6.625	100.567	100.442	100.317
6.750	100.817	100.692	100.567
6.875	101.067	100.942	100.817
7.000	101.317	101.192	101.067

**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

Fees	
Admin Fee	\$1,495
Collateral Review	\$300

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

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\*\***

# CLOSED END SECOND MORTGAGE - OWNER-OCCUPIED AND 2ND HOME

OO - 20 Day Lock Period -BPC

**Loan Level Price Adjustments**

Rate	Fixed Rate
9.990	101.825
10.000	101.875
10.125	102.125
10.250	102.375
10.375	102.625
10.500	102.875
10.625	103.125
10.750	103.375
10.875	103.625
11.000	103.875
11.125	104.125
11.250	104.375
11.375	104.625
11.500	104.875
11.625	105.125
11.750	105.375
11.875	105.625
12.000	105.875
12.125	106.125
12.250	106.375
12.375	106.625
12.500	106.875
12.625	107.000
12.750	107.125
12.875	107.250
13.000	107.375
13.125	107.500
13.250	107.625
13.375	107.750
13.500	107.875
13.625	108.000
13.750	108.125
13.875	108.250
14.000	108.375
14.125	108.500
14.250	108.625
14.375	108.750
14.500	108.875
14.625	109.000
14.750	109.125
14.875	109.250

Documentation	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
Full Doc	>= 800	0.000	0.000	-0.500	-0.750	-1.000	-1.250	-1.750	-3.000	-4.000
	780-799	-0.250	-0.250	-0.750	-1.000	-1.250	-1.500	-2.000	-3.250	-4.250
	760-779	-0.500	-0.500	-1.000	-1.250	-1.500	-1.750	-2.250	-3.500	-5.000
	740 - 759	-0.750	-0.750	-1.250	-1.500	-1.750	-2.000	-2.500	-4.250	-6.250
	720 - 739	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	-3.250	-5.500	-7.000
	700 - 719	-1.750	-1.750	-2.250	-2.500	-2.750	-3.000	-4.500	-6.500	-8.250
	680 - 699	-3.000	-3.000	-3.500	-3.750	-4.000	-4.750	-6.250	-8.000	NA
	660 - 679	-4.000	-4.000	-4.500	-4.750	-5.000	-6.250	-7.750	NA	NA
Bank Statement	>= 800	-0.500	-0.500	-1.000	-1.250	-1.500	-1.750	-2.500	-4.000	NA
	780-799	-0.750	-0.750	-1.250	-1.500	-1.750	-2.000	-2.750	-4.250	NA
	760-779	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	-3.000	-4.500	NA
	740 - 759	-1.250	-1.250	-1.750	-2.000	-2.250	-2.500	-3.250	-5.250	NA
	720 - 739	-1.500	-1.500	-2.000	-2.250	-2.500	-2.750	-4.000	-6.500	NA
	700 - 719	-2.500	-2.500	-3.000	-3.250	-3.500	-3.750	-5.500	NA	NA
	680 - 699	-4.000	-4.000	-4.500	-4.750	-5.000	-5.750	NA	NA	NA
	660 - 679	-5.500	-5.500	-6.000	-6.250	-6.500	NA	NA	NA	NA
Product	10Yr; 15Yr or 20Yr	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	30yr Fixed	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Loan Amount	75,000-100k	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	100,001-125k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	125,001-150k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	150,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	43.01 - 45%	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
	>45 - 50%	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Occupancy	Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000

Min Price	Max Price
98	100.500

Fees	
Admin Fee	\$1,495
Collateral Review	\$300

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## CLOSED END SECOND MORTGAGE - NON-OWNER OCCUPIED

**NOO - 20 Day Lock Period -BPC**

**Loan Level Price Adjustments**

Rate	Fixed Rate
11.750	101.875
11.875	102.125
12.000	102.375
12.125	102.625
12.250	102.875
12.375	103.125
12.500	103.375
12.625	103.625
12.750	103.875
12.875	104.125
13.000	104.375
13.125	104.625
13.250	104.875
13.375	105.125
13.500	105.375
13.625	105.625
13.750	105.875
13.875	106.125
14.000	106.375
14.125	106.625
14.250	106.875
14.375	107.000
14.500	107.125
14.625	107.250
14.750	107.375
14.875	107.500
15.000	107.625
15.125	107.750
15.250	107.875
15.375	108.000
15.500	108.125
15.625	108.250
15.750	108.375
15.875	108.500
16.000	108.625
16.125	108.750
16.250	108.875
16.375	109.000
16.500	109.125
16.625	109.250
16.750	109.375

Documentation	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
Full Doc	>= 800	0.000	0.000	-0.500	-0.750	-1.000	-1.250	-1.750	-3.000	NA
	780-799	-0.250	-0.250	-0.750	-1.000	-1.250	-1.500	-2.000	-3.250	NA
	760-779	-0.500	-0.500	-1.000	-1.250	-1.500	-1.750	-2.250	-3.500	NA
	740 - 759	-0.750	-0.750	-1.250	-1.500	-1.750	-2.000	-2.500	-4.250	NA
	720 - 739	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	-3.250	-5.500	NA
	700 - 719	-1.750	-1.750	-2.250	-2.500	-2.750	-3.000	-4.500	NA	NA
	680 - 699	-3.000	-3.000	-3.500	-3.750	-4.000	-4.750	NA	NA	NA
	660 - 679	-4.000	-4.000	-4.500	-4.750	-5.000	NA	NA	NA	NA
	Bank Statement	>= 800	-0.500	-0.500	-1.000	-1.250	-1.500	-1.750	NA	NA
780-799		-0.750	-0.750	-1.250	-1.500	-1.750	-2.000	NA	NA	NA
760-779		-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	NA	NA	NA
740 - 759		-1.250	-1.250	-1.750	-2.000	-2.250	-2.500	NA	NA	NA
720 - 739		-1.500	-1.500	-2.000	-2.250	-2.500	-2.750	NA	NA	NA
700 - 719		-2.500	-2.500	-3.000	-3.250	-3.500	NA	NA	NA	NA
680 - 699		-4.000	-4.000	-4.500	-4.750	NA	NA	NA	NA	NA
660 - 679		-5.500	-5.500	-6.000	NA	NA	NA	NA	NA	NA
Product		10Yr; 15Yr or 20yr	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	30yr Fixed	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA
	30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA
	40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA
Loan Amount	75,000-100k	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
	100,001-125k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
	125,001-150k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA
	150,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	43.01 - 45%	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA
	>45 - 50%	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA
Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
	Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA

Min Price	Max Price
98	100.500

Fees	
Admin Fee	\$1,495
Collateral Review	\$300

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