

Full Doc (2 Years) - 25 Day Lock Period

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.625	98.838	98.588	98.338
6.750	99.213	98.963	98.713
6.875	99.588	99.338	99.088
7.000	99.963	99.713	99.463
7.125	100.338	100.088	99.838
7.250	100.650	100.400	100.150
7.375	100.963	100.713	100.463
7.500	101.275	101.025	100.775
7.625	101.525	101.275	101.025
7.750	101.775	101.525	101.275
7.875	102.025	101.775	101.525
8.000	102.275	102.025	101.775
8.125	102.525	102.275	102.025
8.250	102.775	102.525	102.275
8.375	103.025	102.775	102.525
8.500	103.275	103.025	102.775
8.625	103.525	103.275	103.025
8.750	103.775	103.525	103.275
8.875	104.025	103.775	103.525
9.000	104.150	103.900	103.650
9.125	104.275	104.025	103.775
9.250	104.400	104.150	103.900
9.375	104.525	104.275	104.025
9.500	104.650	104.400	104.150
9.625	104.775	104.525	104.275
9.750	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	-2.750	-3.625	-4.000	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

Prepay Penalty^{1,3,5} (Investor Only)	0 Months	-3.000
	12 Months	-1.250
	24 Months	-0.750
	36 Months	0.000
	60 Months	0.250
Prepay (5% Fixed)^{1,4,5} (Investor Only)	0 Months	-3.000
	12 Months	-1.000
	24 Months	-0.500
	36 Months	0.250
	60 Months	0.500
Lock Period	25 days	0.000
Extension Fee²	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 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	\$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
6.625	98.638	98.388	98.138
6.750	99.013	98.763	98.513
6.875	99.388	99.138	98.888
7.000	99.763	99.513	99.263
7.125	100.138	99.888	99.638
7.250	100.450	100.200	99.950
7.375	100.763	100.513	100.263
7.500	101.075	100.825	100.575
7.625	101.388	101.138	100.888
7.750	101.700	101.450	101.200
7.875	101.950	101.700	101.450
8.000	102.200	101.950	101.700
8.125	102.450	102.200	101.950
8.250	102.700	102.450	102.200
8.375	102.950	102.700	102.450
8.500	103.200	102.950	102.700
8.625	103.450	103.200	102.950
8.750	103.700	103.450	103.200
8.875	103.950	103.700	103.450
9.000	104.075	103.825	103.575
9.125	104.200	103.950	103.700
9.250	104.325	104.075	103.825
9.375	104.450	104.200	103.950
9.500	104.575	104.325	104.075
9.625	104.700	104.450	104.200
9.750	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	-2.750	-3.625	-4.000	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
Condotel	-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

Prepay Penalty^{1,3,5} (Investor Only)	0 Months	-3.000
	12 Months	-1.250
	24 Months	-0.750
	36 Months	0.000
	60 Months	0.250
Prepay (5% Fixed)^{1,4,5} (Investor Only)	0 Months	-3.000
	12 Months	-1.000
	24 Months	-0.500
	36 Months	0.250
	60 Months	0.500
Lock Period	25 days	0.000
Extension Fee²	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
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	\$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	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
7.125	97.425	97.175	96.925
7.250	97.925	97.675	97.800
7.375	98.175	97.925	97.675
7.500	99.050	98.800	98.550
7.625	99.175	98.925	98.675
7.750	100.050	99.800	99.550
7.875	100.175	99.925	99.550
8.000	100.425	100.175	99.425
8.125	101.300	101.050	100.550
8.250	101.675	101.425	100.925
8.375	102.050	101.800	101.050
8.500	102.425	102.175	101.550
8.625	102.550	102.300	101.800
8.750	102.800	102.550	102.050
8.875	103.175	102.925	102.675
9.000	103.300	103.050	102.790
9.125	103.425	103.175	102.925
9.250	103.800	103.550	103.300
9.375	104.175	103.925	103.425
9.500	104.300	104.050	103.550
9.625	104.425	104.175	103.800
9.750	104.800	104.550	104.050
9.875	104.925	104.675	104.175
10.000	105.175	104.925	104.425
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

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	-1.250
	24 Months	-0.750
	36 Months	0.000
	60 Months	0.250
Prepay (5% Fixed)^{1,4,5} (Investor Only)	0 Months	-3.000
	12 Months	-1.000
	24 Months	-0.500
	36 Months	0.250
	60 Months	0.500
Lock Period	25 days	0.000
Extension Fee⁴	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
- 6) Special: 720+ Fico, <= 70 LTV, >=1.0 DSCR, Max 1MM Loan amt, Min 3YR PPP - No FN or Mixed Use

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)

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		

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

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

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

Rate Sheet ID: 013023.V1
 Date: 01/30/23
 Time: 8:00 AM
 SOFR 30AVG: 4.3105
 Lock Desk Hours: 8:00 AM - 4:00 PM PST

Jumbo 5/6 SOFR ARM - BPC

Rate	10 Day	25 Day	40 Day
5.125	97.567	97.442	97.317
5.250	97.942	97.817	97.692
5.375	98.317	98.192	98.067
5.500	98.692	98.567	98.442
5.625	99.067	98.942	98.817
5.750	99.317	99.192	99.067
5.875	99.567	99.442	99.317
6.000	99.817	99.692	99.567
6.125	100.067	99.942	99.817
6.250	100.317	100.192	100.067
6.375	100.567	100.442	100.317
6.500	100.817	100.692	100.567
6.625	101.067	100.942	100.817
6.750	101.317	101.192	101.067

Caps: 2/1/5
Margin: 3.000%

Jumbo 7/6 SOFR ARM

Rate	10 Day	25 Day	40 Day
5.375	98.317	98.192	98.067
5.500	98.692	98.567	98.442
5.625	99.067	98.942	98.817
5.750	99.317	99.192	99.067
5.875	99.567	99.442	99.317
6.000	99.817	99.692	99.567
6.125	100.067	99.942	99.817
6.250	100.317	100.192	100.067
6.375	100.567	100.442	100.317
6.500	100.817	100.692	100.567
6.625	101.067	100.942	100.817
6.750	101.317	101.192	101.067
6.875	101.567	101.442	101.317
7.000	101.817	101.692	101.567

Caps: 5/1/5
Margin: 3.000%

Jumbo 10/6 SOFR ARM

Rate	10 Day	25 Day	40 Day
5.375	97.892	97.767	97.642
5.500	98.267	98.142	98.017
5.625	98.642	98.517	98.392
5.750	99.017	98.892	98.767
5.875	99.267	99.142	99.017
6.000	99.517	99.392	99.267
6.125	99.767	99.642	99.517
6.250	100.017	99.892	99.767
6.375	100.267	100.142	100.017
6.500	100.517	100.392	100.267
6.625	100.767	100.642	100.517
6.750	101.017	100.892	100.767
6.875	101.267	101.142	101.017
7.000	101.517	101.392	101.267

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	102.325
10.000	102.375
10.125	102.625
10.250	102.875
10.375	103.125
10.500	103.375
10.625	103.625
10.750	103.875
10.875	104.125
11.000	104.375
11.125	104.625
11.250	104.875
11.375	105.125
11.500	105.375
11.625	105.625
11.750	105.875
11.875	106.125
12.000	106.375
12.125	106.625
12.250	106.875
12.375	107.125
12.500	107.375
12.625	107.500
12.750	107.625
12.875	107.750
13.000	107.875
13.125	108.000
13.250	108.125
13.375	108.250
13.500	108.375
13.625	108.500
13.750	108.625
13.875	108.750
14.000	108.875
14.125	109.000
14.250	109.125
14.375	109.250
14.500	109.375
14.625	109.500
14.750	109.625
14.875	109.750

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	102.375
11.875	102.625
12.000	102.875
12.125	103.125
12.250	103.375
12.375	103.625
12.500	103.875
12.625	104.125
12.750	104.375
12.875	104.625
13.000	104.875
13.125	105.125
13.250	105.375
13.375	105.625
13.500	105.875
13.625	106.125
13.750	106.375
13.875	106.625
14.000	106.875
14.125	107.125
14.250	107.375
14.375	107.500
14.500	107.625
14.625	107.750
14.750	107.875
14.875	108.000
15.000	108.125
15.125	108.250
15.250	108.375
15.375	108.500
15.500	108.625
15.625	108.750
15.750	108.875
15.875	109.000
16.000	109.125
16.125	109.250
16.250	109.375
16.375	109.500
16.500	109.625
16.625	109.750
16.750	109.875

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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