

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

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.250	98.213	97.963	97.713
6.375	98.588	98.338	98.088
6.500	98.963	98.713	98.463
6.625	99.338	99.088	98.838
6.750	99.713	99.463	99.213
6.875	100.025	99.775	99.525
7.000	100.338	100.088	99.838
7.125	100.650	100.400	100.150
7.250	100.900	100.650	100.400
7.375	101.150	100.900	100.650
7.500	101.400	101.150	100.900
7.625	101.650	101.400	101.150
7.750	101.900	101.650	101.400
7.875	102.150	101.900	101.650
8.000	102.400	102.150	101.900
8.125	102.650	102.400	102.150
8.250	102.900	102.650	102.400
8.375	103.150	102.900	102.650
8.500	103.400	103.150	102.900
8.625	103.525	103.275	103.025
8.750	103.650	103.400	103.150
8.875	103.775	103.525	103.275
9.000	103.900	103.650	103.400
9.125	104.025	103.775	103.525
9.250	104.150	103.900	103.650
9.375	104.275	104.025	103.775

### 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	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	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 (6Mos of Interest)<sup>1,3,5</sup> (Investor Only)</b>	0 Months	-3.000
	12 Months	-1.250
	24 Months	-0.750
	36 Months	0.000
	60 Months	0.250
<b>Prepay (5% Fixed)<sup>1,4,5</sup> (Investor Only)</b>	0 Months	-3.000
	12 Months	-1.000
	24 Months	-0.500
	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 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>Underwriting 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

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
6.250	97.763	97.763	97.763
6.375	98.263	98.263	98.263
6.500	98.388	98.388	98.388
6.625	99.138	99.138	99.138
6.750	99.513	99.513	99.513
6.875	100.075	100.075	100.075
7.000	100.138	100.138	100.138
7.125	100.450	100.450	100.450
7.250	100.763	100.763	100.763
7.375	101.075	101.075	101.075
7.500	101.200	101.200	101.200
7.625	101.325	101.325	101.325
7.750	101.825	101.825	101.825
7.875	101.950	101.950	101.950
8.000	102.325	102.325	102.325
8.125	102.575	102.575	102.575
8.250	102.825	102.825	102.825
8.375	103.075	103.075	103.075
8.500	103.325	103.325	103.325
8.625	103.450	103.450	103.450
8.750	103.700	103.700	103.700
8.875	103.825	103.825	103.825
9.000	103.950	103.950	103.950
9.125	104.075	104.075	104.075
9.250	104.200	104.200	104.200
9.375	104.325	104.325	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+	0.250	0.250	0.000	-0.250	-0.500	-1.000	-2.125	-4.500	-5.000
740-759	0.250	0.250	-0.125	-0.375	-0.875	-1.250	-2.375	-5.000	-5.500
720-739	0.000	0.000	-0.125	-0.625	-1.125	-1.500	-2.625	-5.500	-6.000
700-719	-0.125	-0.125	-0.250	-0.750	-1.375	-1.750	-3.000	-6.000	-7.000
680-699	-0.500	-0.500	-0.750	-1.250	-1.625	-2.875	-4.125	-7.500	NA
660-679	-1.000	-1.125	-1.375	-1.750	-2.750	-3.500	-4.500	NA	NA
640-659	-2.000	-2.500	-3.000	-3.750	-5.000	-5.500	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	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	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
WVOE	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
1099	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA
Asset Utilization	-0.750	-0.875	-1.375	-1.875	-2.375	-3.250	-3.625	NA	NA
12 Month CPA P&L	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
24 Month CPA P&L	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	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	-1.000	-1.000	-1.000	-1.000	-1.000	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 (6Mos of Interest)<sup>1,3, 5</sup> (Investor Only)</b>	0 Months	-3.000
	12 Months	-1.250
	24 Months	-0.750
	36 Months	0.000
	60 Months	0.250
<b>Prepay (5% Fixed)<sup>1,4,5</sup> (Investor Only)</b>	0 Months	-3.000
	12 Months	-1.000
	24 Months	-0.500
	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
- 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>Underwriting 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
6.625	97.700	97.700	97.700
6.750	98.450	98.450	98.450
6.875	98.825	98.825	98.825
7.000	99.450	99.450	99.450
7.125	99.825	99.825	99.825
7.250	99.950	99.950	99.950
7.375	100.450	100.450	100.450
7.500	100.575	100.575	100.575
7.625	101.075	101.075	101.075
7.750	100.950	100.950	100.950
7.875	101.200	101.200	101.200
8.000	101.450	101.450	101.450
8.125	101.700	101.700	101.700
8.250	101.825	101.825	101.825
8.375	102.075	102.075	102.075
8.500	102.325	102.325	102.325
8.625	102.825	102.825	102.825
8.750	103.200	103.200	103.200
8.875	103.450	103.450	103.450
9.000	103.825	103.825	103.825
9.125	103.950	103.950	103.950
9.250	104.200	104.200	104.200
9.375	104.325	104.325	104.325
9.500	104.450	104.450	104.450
9.625	104.700	104.700	104.700
9.750	104.900	104.900	104.900
9.875	104.900	104.900	104.900
10.000	104.900	104.900	104.900
10.125	104.900	104.900	104.900

**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+	0.250	0.250	0.000	-0.250	-0.375	-1.000	-1.500	NA	NA
740-759	0.000	0.000	-0.125	-0.250	-0.500	-1.125	-2.500	NA	NA
720-739	-0.125	-0.125	-0.250	-0.250	-0.375	-1.875	-2.250	NA	NA
700-719	-0.250	-0.250	-0.750	-1.000	-1.500	-2.250	-3.250	NA	NA
680-699	-1.250	-1.625	-1.750	-2.125	-2.250	-3.500	NA	NA	NA
660-679	-3.500	-3.500	-3.750	-3.875	-4.000	-5.000	NA	NA	NA
640-659	-4.000	-4.000	-4.250	-4.500	-4.500	NA	NA	NA	NA
620-639	-5.000	-5.000	-5.250	-5.500	-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)	-4.000	-4.000	-4.000	-4.500	-5.000	-5.500	NA	NA	NA
DSCR 0.85 - 0.99	-1.875	-1.875	-1.875	-2.000	-3.000	-4.000	NA	NA	NA
DSCR 1.00 - 1.24	0.125	0.125	0.125	0.000	-0.125	-0.250	-1.000	NA	NA
DSCR => 1.25	0.250	0.250	0.250	0.250	0.000	0.000	-1.000	NA	NA
1x30x12	-2.000	-2.000	-2.000	-2.000	-2.000	-3.000	NA	NA	NA
0x60x12	-3.000	-3.000	-3.000	-3.000	-4.000	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	-1.500	-1.500	-1.500	-1.500	-2.000	-2.000	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	NA	NA	NA
>\$1.5M - \$3M	-0.250	-0.250	-0.250	-0.250	-0.375	NA	NA	NA	NA
>\$3M - \$3.5M	-1.000	-1.000	-1.000	-1.125	-1.250	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

**Other Price Adjustments**

<b>Prepay Penalty (6Mos of Interest)<sup>1,3, 5</sup> (Investor Only)</b>	0 Months	-3.000
	12 Months	-1.250
	24 Months	-0.750
	36 Months	0.000
	60 Months	0.250
<b>Prepay (5% Fixed)<sup>1,4, 5</sup> (Investor Only)</b>	0 Months	-3.000
	12 Months	-1.000
	24 Months	-0.500
	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)

**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		

**Fees**

<b>Underwriting Fee</b>	<b>\$1,495</b>
<b>Collateral Review</b>	<b>\$300</b>

**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!!**

**Jumbo 5/6 SOFR ARM - BPC**

Rate	10 Day	25 Day	40 Day
5.625	94.742	94.617	94.492
5.750	94.992	94.867	94.742
5.875	95.242	95.117	94.992
6.000	95.492	95.367	95.242
6.125	95.742	95.617	95.492
6.250	95.992	95.867	95.742
6.375	96.242	96.117	95.992
6.500	96.492	96.367	96.242
6.625	96.742	96.617	96.492
6.750	96.992	96.867	96.742
6.875	97.242	97.117	96.992
7.000	97.492	97.367	97.242
7.125	97.742	97.617	97.492
7.250	97.992	97.867	97.742

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

**Jumbo 7/6 SOFR ARM**

Rate	10 Day	25 Day	40 Day
5.875	95.242	95.117	94.992
6.000	95.492	95.367	95.242
6.125	95.742	95.617	95.492
6.250	95.992	95.867	95.742
6.375	96.242	96.117	95.992
6.500	96.492	96.367	96.242
6.625	96.742	96.617	96.492
6.750	96.992	96.867	96.742
6.875	97.242	97.117	96.992
7.000	97.492	97.367	97.242
7.125	97.742	97.617	97.492
7.250	97.992	97.867	97.742
7.375	98.242	98.117	97.992
7.500	98.492	98.367	98.242

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

**Jumbo 10/6 SOFR ARM**

Rate	10 Day	25 Day	40 Day
5.875	94.942	94.817	94.692
6.000	95.192	95.067	94.942
6.125	95.442	95.317	95.192
6.250	95.692	95.567	95.442
6.375	95.942	95.817	95.692
6.500	96.192	96.067	95.942
6.625	96.442	96.317	96.192
6.750	96.692	96.567	96.442
6.875	96.942	96.817	96.692
7.000	97.192	97.067	96.942
7.125	97.442	97.317	97.192
7.250	97.692	97.567	97.442
7.375	97.942	97.817	97.692
7.500	98.192	98.067	97.942

**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	
<b>Underwriting Fee</b>	<b>\$1,495</b>
<b>Collateral Review</b>	<b>\$300</b>

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
9.500	100.375
9.625	100.875
9.750	101.375
9.875	101.875
9.990	102.335
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

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
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
	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	
Underwriting Fee	\$795
Collateral Review	\$300

**\*\*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 - NON-OWNER OCCUPIED

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

Rate	Fixed Rate
11.750	100.875
11.875	101.125
12.000	101.375
12.125	101.625
12.250	101.875
12.375	102.125
12.500	102.375
12.625	102.625
12.750	102.875
12.875	103.125
13.000	103.375
13.125	103.625
13.250	103.875
13.375	104.125
13.500	104.375
13.625	104.625
13.750	104.875
13.875	105.125
14.000	105.375
14.125	105.625
14.250	105.875
14.375	106.000
14.500	106.125
14.625	106.250
14.750	106.375
14.875	106.500
15.000	106.625
15.125	106.750
15.250	106.875
15.375	107.000
15.500	107.125
15.625	107.250
15.750	107.375
15.875	107.500
16.000	107.625
16.125	107.750
16.250	107.875
16.375	108.000
16.500	108.125
16.625	108.250
16.750	108.375

**Loan Level Price Adjustments**

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	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	NA
	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
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	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	
Underwriting Fee	\$795
Collateral Review	\$300

## ITIN Programs - Owner-Occupied Only

**ITIN 25 Day Lock Period - BPC**

Max LTV	5/1 WSJ	30 Year Fixed	Price
80%	7.990	9.490	99.000

Fees	
Underwriting Fee	\$1,995
Collateral Review	\$300

ARM Requirements	
5yr ARM Caps	2/2/6
ARM Index	Wall Street Journal Prime Rate (WSJ)
Reset Frequency	Annual
Floor Rate	Start Rate
Margin	1.74%
Index	7.75%

**Note:**  
 Buy up or Buy down is not allowed  
 Lock Extensions are not allowed

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