

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

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.625	98.313	98.313	98.313
6.750	98.688	98.688	98.688
6.875	99.188	99.188	99.188
7.000	99.688	99.688	99.688
7.125	100.188	100.188	100.188
7.250	100.625	100.625	100.625
7.375	100.938	100.938	100.938
7.500	101.125	101.125	101.125
7.625	101.438	101.438	101.438
7.750	101.675	101.675	101.675
7.875	101.875	101.875	101.875
8.000	102.125	102.125	102.125
8.125	102.375	102.375	102.375
8.250	102.875	102.875	102.875
8.375	103.250	103.250	103.250
8.500	103.500	103.500	103.500
8.625	103.750	103.750	103.750
8.750	104.000	104.000	104.000
8.875	104.250	104.250	104.250
9.000	104.500	104.500	104.500
9.125	104.625	104.625	104.625
9.250	105.125	105.125	105.125
9.375	105.375	105.375	105.375
9.500	105.500	105.500	105.500
9.625	105.625	105.625	105.625
9.750	105.750	105.750	105.750

### 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	-1.375	-3.375	-5.000
740-759	0.250	0.250	-0.125	-0.375	-0.875	-1.250	-1.500	-3.875	-5.500
720-739	0.000	0.000	-0.125	-0.625	-1.125	-1.500	-2.000	-4.250	-6.000
700-719	-0.125	-0.125	-0.250	-0.750	-1.375	-1.750	-2.250	-5.000	-7.000
680-699	-0.500	-0.500	-0.750	-1.250	-1.625	-2.875	-3.000	-7.500	NA
660-679	-1.000	-1.125	-1.375	-1.750	-2.750	-3.500	-4.000	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
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	-3.250	-3.625	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	-1.500	-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
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	-1.500	-1.500	-1.500	-1.500	-1.750	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	NA

Other Price Adjustments		
<b>Prepay Penalty (6Mos of Interest)<sup>1,3,5</sup></b> (Investor Only)	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></b> (Investor Only)	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
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>	\$1,495
<b>Collateral Review</b>	\$300

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\*\***

### Expanded - 25 Day Lock Period

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.625	98.188	98.188	98.188
6.750	98.563	98.563	98.563
6.875	99.063	99.063	99.063
7.000	99.563	99.563	99.563
7.125	100.063	100.063	100.063
7.250	100.500	100.500	100.500
7.375	100.813	100.813	100.813
7.500	101.000	101.000	101.000
7.625	101.313	101.313	101.313
7.750	101.550	101.550	101.550
7.875	101.750	101.750	101.750
8.000	102.000	102.000	102.000
8.125	102.250	102.250	102.250
8.250	102.750	102.750	102.750
8.375	103.125	103.125	103.125
8.500	103.375	103.375	103.375
8.625	103.625	103.625	103.625
8.750	103.875	103.875	103.875
8.875	104.125	104.125	104.125
9.000	104.375	104.375	104.375
9.125	104.500	104.500	104.500
9.250	105.000	105.000	105.000
9.375	105.250	105.250	105.250
9.500	105.375	105.375	105.375
9.625	105.500	105.500	105.500
9.750	105.625	105.625	105.625
9.875	105.625	105.625	105.625
10.000	105.625	105.625	105.625
10.125	105.625	105.625	105.625
10.250	105.625	105.625	105.625

### 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	-1.375	-3.375	-5.000
740-759	0.250	0.250	-0.125	-0.375	-0.875	-1.250	-1.500	-3.875	-5.500
720-739	0.000	0.000	-0.125	-0.625	-1.125	-1.500	-2.000	-4.250	-6.000
700-719	-0.125	-0.125	-0.250	-0.750	-1.375	-1.750	-2.250	-5.000	-7.000
680-699	-0.500	-0.500	-0.750	-1.250	-1.625	-2.875	-3.000	-7.500	NA
660-679	-1.000	-1.125	-1.375	-1.750	-2.750	-3.500	-4.000	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	-1.500	-1.500	-1.500	-1.500	-1.750	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	NA

Other Price Adjustments		
<b>Prepay Penalty (6Mos of Interest)1,3, 5 (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
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	
Underwriting 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
7.000	97.475	97.475	97.475
7.125	98.225	98.225	98.225
7.250	98.975	98.975	98.975
7.375	99.350	99.350	99.350
7.500	99.475	99.475	99.475
7.625	99.600	99.600	99.600
7.750	99.975	99.975	99.975
7.875	100.475	100.475	100.475
8.000	100.975	100.975	100.975
8.125	101.225	101.225	101.225
8.250	101.475	101.475	101.475
8.375	101.975	101.975	101.975
8.500	102.350	102.350	102.350
8.625	102.600	102.600	102.600
8.750	102.725	102.725	102.725
8.875	102.975	102.975	102.975
9.000	103.225	103.225	103.225
9.125	103.600	103.600	103.600
9.250	103.850	103.850	103.850
9.375	103.975	103.975	103.975
9.500	104.100	104.100	104.100
9.625	104.350	104.350	104.350
9.750	104.725	104.725	104.725
9.875	104.975	104.975	104.975
10.000	105.275	105.275	105.275
10.125	105.475	105.475	105.475
10.250	105.875	105.875	105.875
10.375	105.975	105.975	105.975
10.500	106.275	106.275	106.275

**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	-3.000	NA	NA
740-759	0.000	0.000	-0.125	-0.250	-0.500	-1.125	-3.250	NA	NA
720-739	-0.125	-0.125	-0.250	-0.250	-0.375	-1.875	-4.000	NA	NA
700-719	-0.250	-0.250	-0.750	-1.000	-1.500	-2.250	-4.750	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
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**\*\*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	94.392	94.267	94.142
5.750	94.642	94.517	94.392
5.875	94.892	94.767	94.642
6.000	95.142	95.017	94.892
6.125	95.392	95.267	95.142
6.250	95.642	95.517	95.392
6.375	95.892	95.767	95.642
6.500	96.142	96.017	95.892
6.625	96.392	96.267	96.142
6.750	96.642	96.517	96.392
6.875	96.892	96.767	96.642
7.000	97.142	97.017	96.892
7.125	97.392	97.267	97.142
7.250	97.642	97.517	97.392

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

**Jumbo 7/6 SOFR ARM**

Rate	10 Day	25 Day	40 Day
5.875	94.892	94.767	94.642
6.000	95.142	95.017	94.892
6.125	95.392	95.267	95.142
6.250	95.642	95.517	95.392
6.375	95.892	95.767	95.642
6.500	96.142	96.017	95.892
6.625	96.392	96.267	96.142
6.750	96.642	96.517	96.392
6.875	96.892	96.767	96.642
7.000	97.142	97.017	96.892
7.125	97.392	97.267	97.142
7.250	97.642	97.517	97.392
7.375	97.892	97.767	97.642
7.500	98.142	98.017	97.892

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

**Jumbo 10/6 SOFR ARM**

Rate	10 Day	25 Day	40 Day
5.875	94.592	94.467	94.342
6.000	94.842	94.717	94.592
6.125	95.092	94.967	94.842
6.250	95.342	95.217	95.092
6.375	95.592	95.467	95.342
6.500	95.842	95.717	95.592
6.625	96.092	95.967	95.842
6.750	96.342	96.217	96.092
6.875	96.592	96.467	96.342
7.000	96.842	96.717	96.592
7.125	97.092	96.967	96.842
7.250	97.342	97.217	97.092
7.375	97.592	97.467	97.342
7.500	97.842	97.717	97.592

**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

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

## 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	-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

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## CLOSED END SECOND MORTGAGE - NON-OWNER OCCUPIED

### NOO - 20 Day Lock Period -BPC

Rate	Fixed Rate
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
Rate	#VALUE!

### 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%	8.240	9.740	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	1.49%
Index	8.25%

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

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