

FUNDLOANS

INSIGNIA VIII										
QM JUMBO PRIME										
		30 Yr Fixed								
		Rate	30 Day							
		4.250	102.080							
		4.125	101.938							
		4.000	101.740							
		3.875	101.531							
		3.750	101.299							
		3.625	100.995							
		3.500	100.589							
		3.375	99.653							
		3.250	99.252							
		3.125	98.789							
		3.000	98.269							
LTV/CLTV/HCLTV Price Adjustments										
FICO	<=50	55	60	65	70	75	80	85	90	
800+	-0.060	-0.060	-0.060	-0.060	-0.110	-0.160	-0.260	-1.160	-2.010	
780-799	-0.060	-0.060	-0.060	-0.060	-0.110	-0.260	-0.260	-1.460	-2.410	
760-779	-0.110	-0.110	-0.110	-0.160	-0.160	-0.260	-0.260	-1.560	-2.560	
740-759	-0.160	-0.160	-0.160	-0.260	-0.410	-0.510	-0.510	-1.860	-2.960	
720-739	-0.260	-0.260	-0.260	-0.260	-0.410	-0.660	-0.760	-2.110	-3.210	
700-719	-0.460	-0.460	-0.460	-0.460	-0.460	-0.810	-1.110	-2.410	-3.510	
680-699	-0.660	-0.660	-0.660	-0.660	-1.410	-2.010	NA	NA	NA	
Other	<=50	55	60	65	70	75	80	85	90	
Condo	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.250	-0.300	-0.300	
Rate/Term	0.000	0.000	0.000	-0.100	-0.150	-0.150	-0.150	-0.200	-0.450	
Cash-Out	-0.250	-0.250	-0.250	-0.300	-0.400	-0.750	-1.150	-1.350	NA	
2nd Home	-0.050	-0.050	-0.050	-0.050	-0.100	-0.100	-0.400	NA	NA	
2-4 Units	-0.100	-0.100	-0.100	-0.100	-0.150	-0.300	-0.500	NA	NA	
Loan Amount \$1,500,001-\$2,000,000	-0.600	-0.650	-0.650	-0.650	-0.650	-0.650	-0.650	NA	NA	
Loan Amount \$2,000,001-\$2,500,000	-0.750	-0.800	-0.800	-0.800	-0.800	-0.800	NA	NA	NA	
Loan Amount >\$2,500,000	-0.750	-0.800	-0.800	-0.800	-0.800	NA	NA	NA	NA	
Self-Employed	-0.100	-0.100	-0.100	-0.150	-0.200	-0.300	-0.300	-0.500	-0.650	
		LPC								
Compensation Adjustments	BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%		
LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500		
Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000		
Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500		
Fees		Minimum Loan Amount								
Funding	\$325	\$647,201								
Underwriting	\$1,295	Maximum Loan Amount								
Enhanced Desk Review	\$150	\$3,000,000								

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