

FUNDLOANS

INSIGNIA VIII											
QM JUMBO PRIME											
									30 Yr Fixed		
									Rate	30 Day	
									4.000	102.345	
									3.875	102.135	
									3.750	101.903	
									3.625	101.593	
									3.500	101.280	
									3.375	100.947	
									3.250	100.611	
									3.125	100.201	
									3.000	99.721	
									2.875	98.893	
									2.750	98.494	
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	-1.510	
780-799		-0.060	-0.060	-0.060	-0.060	-0.110	-0.260	-0.260	-1.460	-1.910	
760-779		-0.110	-0.110	-0.110	-0.160	-0.160	-0.260	-0.260	-1.560	-2.060	
740-759		-0.160	-0.160	-0.160	-0.260	-0.410	-0.510	-0.510	-1.860	-2.460	
720-739		-0.260	-0.260	-0.260	-0.260	-0.410	-0.660	-0.760	-2.110	-2.710	
700-719		-0.460	-0.460	-0.460	-0.460	-0.460	-0.810	-1.110	-2.410	-3.010	
680-699		-0.660	-0.660	-0.660	-0.660	-0.660	-1.010	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	-0.200	
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	\$548,251								
Underwriting		\$1,295	Maximum Loan Amount								
Enhanced Desk Review		\$150	\$3,000,000								

11/24/2021 8:30 AM PST

