

# FUNDLOANS

## MONTAGE PRIME

NON-QM

5/6 Mo ARM		7/6 Mo ARM		30 or 40 YR FRM		LTV/CLTV/HCLTV Price Adjustments										
Rate	30 Day	Rate	30 Day	Rate	30 Day	Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
8.125	107.625	8.125	107.500	8.125	107.375	Full Doc - 24 Mo	780+	2.250	2.250	2.250	2.000	1.750	1.500	1.250	1.000	0.500
8.000	107.375	8.000	107.250	8.000	107.125		760-779	2.250	2.250	2.250	2.000	1.750	1.500	1.250	1.000	0.500
7.875	107.125	7.875	107.000	7.875	106.875		740-759	2.000	2.000	2.000	1.750	1.500	1.500	1.250	0.750	0.250
7.750	106.875	7.750	106.750	7.750	106.625		720-739	1.750	1.750	1.750	1.500	1.250	1.250	1.000	0.500	-0.250
7.625	106.625	7.625	106.500	7.625	106.375		700-719	1.500	1.500	1.500	1.250	1.000	1.000	0.500	-0.500	-1.000
7.500	106.375	7.500	106.250	7.500	106.125		680-699	1.250	1.250	1.250	1.000	0.750	0.250	0.000	-1.000	-2.250
7.375	106.125	7.375	106.000	7.375	105.875		660-679	0.750	0.500	0.500	0.500	0.250	-0.500	-1.250	-2.000	NA
7.250	105.875	7.250	105.750	7.250	105.625		640-659	0.250	0.250	0.000	0.000	-0.250	-1.250	-2.000	NA	NA
7.125	105.625	7.125	105.500	7.125	105.375		620-639	-0.500	-0.750	-0.750	-1.500	-1.750	-2.250	-2.750	NA	NA
7.000	105.375	7.000	105.250	7.000	105.125		Loan Amount	FICO	<=50	55	60	65	70	75	80	85
6.875	105.125	6.875	105.000	6.875	104.875	>\$1.5mm-\$2mm	660-759	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500
6.750	104.875	6.750	104.750	6.750	104.625		640-659	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-2.500	NA	NA
6.625	104.625	6.625	104.500	6.625	104.375	>\$2mm-\$3mm	720+	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
6.500	104.375	6.500	104.250	6.500	104.125		700-719	-0.500	-0.250	-0.500	-0.500	-0.500	-0.750	-1.250	NA	NA
6.375	104.125	6.375	104.000	6.375	103.875		680-699	-0.250	-0.500	-0.500	-1.000	-0.750	-0.500	NA	NA	NA
6.250	103.875	6.250	103.750	6.250	103.625		660-679	-0.500	-0.500	-1.000	-1.000	-1.250	-1.000	NA	NA	NA
6.125	103.625	6.125	103.500	6.125	103.375	>\$3mm-\$5mm	640-659	-0.500	-0.500	-3.500	-4.000	-4.250	NA	NA	NA	NA
6.000	103.375	6.000	103.250	6.000	103.125		720+	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	NA	NA	NA
5.875	103.125	5.875	103.000	5.875	102.875		700-719	-0.500	-0.500	-0.750	-0.750	-1.250	NA	NA	NA	NA
5.750	102.875	5.750	102.750	5.750	102.625		680-699	-0.250	-0.750	-1.000	-1.750	NA	NA	NA	NA	NA
5.625	102.625	5.625	102.500	5.625	102.375	>\$5mm-\$7.5mm <sup>1</sup>	660-679	-1.000	-1.750	-1.750	-1.750	NA	NA	NA	NA	NA
5.500	102.375	5.500	102.250	5.500	102.125		660+	-2.750	-2.750	-2.750	-2.750	-2.750	-2.750	NA	NA	NA
5.375	102.125	5.375	102.000	5.375	101.875	Other	<=50	55	60	65	70	75	80	85	90	
5.250	101.875	5.250	101.750	5.250	101.625	1x30x12 or FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA
5.125	101.625	5.125	101.500	5.125	101.375	Waive Escrows	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	
5.000	101.375	5.000	101.250	5.000	101.125	40 Year Fixed w/o Interest Only	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	
4.875	101.125	4.875	101.000	4.875	100.875	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	
4.750	100.875	4.750	100.750	4.750	100.625	Purchase or Rate/Term	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
4.625	100.625	4.625	100.500	4.625	100.375	Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA	
4.500	100.375	4.500	100.250	4.500	100.125	Investment	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA	
4.375	100.125	4.375	100.000	4.375	99.875	2nd Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	-1.250	NA	
4.250	99.875	4.250	99.750	4.250	99.625	Non-Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	
4.125	99.625	4.125	99.500	4.125	99.375	Condotel	-1.250	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA	
4.000	99.375	4.000	99.250	4.000	99.125	2-4 Units	-0.125	-0.250	-0.250	-0.375	-0.500	-0.625	-0.750	-0.750	NA	
3.875	99.125	3.875	99.000	3.875	98.875	Assets Only or Asset Allowance <sup>2</sup>	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA	
3.750	98.875	3.750	98.750	3.750	98.625	Full Doc - 12 Mo <sup>2</sup>	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.625	-0.750	
3.625	98.625	3.625	98.500	3.625	98.375	WVOE <sup>2</sup>	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA	
3.500	98.375	3.500	98.250	3.500	98.125	5 Yr PPP (Investment Only)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA	
3.375	98.125	3.375	98.000	3.375	97.875	4 Yr PPP (Investment Only)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	
3.250	97.875	3.250	97.750	3.250	97.625	3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
3.125	97.625	3.125	97.500	3.125	97.375	2 Yr PPP (Investment Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	
						1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	
							<sup>1</sup> ARM required. FRM ineligible. Minimum rate is 4.500%.									
							<sup>2</sup> In addition to Full Doc - 24 Mo/FICO/LTV/CLTV/HCLTV LLPA.									
Fees		Compensation Adjustments			BPC		LPC									
Funding	\$325	LLPA			0.000		1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%			
Underwriting	\$1,295	Min Price			99.000		98.000	97.750	97.500	97.250	97.000	97.000	97.000			
Enhanced Desk Review	\$150	Max Price w/o PPP (OO or 2nd Home)			101.000		100.000	99.750	99.500	99.250	99.000	98.750	98.500			
		Max Price w/ 1 Yr PPP (Inv. Only)			101.000		100.000	99.750	99.500	99.250	99.000	98.750	98.500			
		Max Price w/ 2 Yr PPP (Inv. Only)			101.250		100.250	100.000	99.750	99.500	99.250	99.000	98.750			
		Max Price w/ 3+ Yr PPP (Inv. Only)			101.500		100.500	100.250	100.000	99.750	99.500	99.250	99.000			
		Max Price w/ Loan Amount >\$3.5mm			100.000		99.000	98.750	98.500	98.250	98.000	97.750	97.500			
Min Loan Amount		Max Loan Amount			Index			Margin & Floor					5/6 Mo Caps		7/6 Mo Caps	
\$300,000		\$7,500,000			30 Day Average SOFR			3.750%					2/1/5		5/1/5	

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# FUNDLOANS

## APEX PRIME

NON-QM

5/6 Mo ARM		7/6 Mo ARM		30 or 40 YR FRM		LTV/CLTV/HCLTV Price Adjustments											
Rate	30 Day	Rate	30 Day	Rate	30 Day	Doc Type	FICO	<=50	55	60	65	70	75	80	85	90	
8.125	107.625	8.125	107.500	8.125	107.375	Alt Doc - 24 Mo	780+	2.500	2.250	2.250	2.000	2.000	1.750	1.250	1.000	0.000	
8.000	107.375	8.000	107.250	8.000	107.125		760-779	2.500	2.250	2.250	2.000	2.000	1.750	1.250	1.000	0.000	
7.875	107.125	7.875	107.000	7.875	106.875		740-759	2.250	2.250	2.000	1.750	1.750	1.500	1.250	0.750	-0.500	
7.750	106.875	7.750	106.750	7.750	106.625		720-739	2.000	2.000	1.750	1.500	1.500	1.500	1.000	0.250	-0.750	
7.625	106.625	7.625	106.500	7.625	106.375		700-719	1.750	1.500	1.500	1.250	1.250	1.250	0.750	-0.500	-1.750	
7.500	106.375	7.500	106.250	7.500	106.125		680-699	1.500	1.500	1.250	0.500	0.500	0.500	0.250	-1.000	-2.250	
7.375	106.125	7.375	106.000	7.375	105.875		660-679	1.000	0.750	0.500	0.000	0.000	-0.500	-1.000	-2.000	NA	
7.250	105.875	7.250	105.750	7.250	105.625		640-659	0.500	0.250	0.000	0.000	-0.250	-1.250	-2.000	NA	NA	
7.125	105.625	7.125	105.500	7.125	105.375		620-639	-0.250	-0.500	-0.750	-1.250	-1.500	-2.250	NA	NA	NA	
7.000	105.375	7.000	105.250	7.000	105.125		Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
6.875	105.125	6.875	105.000	6.875	104.875	>\$1.5mm-\$2mm	640+	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
6.750	104.875	6.750	104.750	6.750	104.625	>\$2mm-\$3mm	700+	-0.500	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	
6.625	104.625	6.625	104.500	6.625	104.375		680-699	-0.500	-0.500	-0.250	-0.500	-0.500	-0.500	NA	NA	NA	
6.500	104.375	6.500	104.250	6.500	104.125		640-679	-1.750	-1.500	-1.250	-1.000	-1.250	-1.250	NA	NA	NA	
6.375	104.125	6.375	104.000	6.375	103.875	>\$3mm-\$4mm	740+	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	NA	NA	NA	
6.250	103.875	6.250	103.750	6.250	103.625		700-739	-0.750	-0.750	-0.750	-0.750	-1.250	-2.000	NA	NA	NA	
6.125	103.625	6.125	103.500	6.125	103.375		680-699	-0.500	-0.750	-0.750	-1.000	NA	NA	NA	NA	NA	
6.000	103.375	6.000	103.250	6.000	103.125		660-679	-1.000	-1.750	-1.750	-1.750	NA	NA	NA	NA	NA	
5.875	103.125	5.875	103.000	5.875	102.875	>\$4mm-\$5mm <sup>1</sup>	660+	-3.000	-3.000	-3.000	-3.000	NA	NA	NA	NA	NA	
5.750	102.875	5.750	102.750	5.750	102.625	>\$5mm-\$7.5mm <sup>1</sup>	660+	-3.250	-3.250	-3.250	-3.250	NA	NA	NA	NA	NA	
5.625	102.625	5.625	102.500	5.625	102.375	Other	<=50	55	60	65	70	75	80	85	90		
5.500	102.375	5.500	102.250	5.500	102.125	1x30x12 or FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	
5.375	102.125	5.375	102.000	5.375	101.875	Waive Escrows	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	
5.250	101.875	5.250	101.750	5.250	101.625	40 Year Fixed w/o Interest Only	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	
5.125	101.625	5.125	101.500	5.125	101.375	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA	
5.000	101.375	5.000	101.250	5.000	101.125	Purchase or Rate/Term	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
4.875	101.125	4.875	101.000	4.875	100.875	Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	
4.750	100.875	4.750	100.750	4.750	100.625	Investment	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA	
4.625	100.625	4.625	100.500	4.625	100.375	2nd Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	-1.250	NA	
4.500	100.375	4.500	100.250	4.500	100.125	Non-Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	
4.375	100.125	4.375	100.000	4.375	99.875	Condotel	-1.250	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA	NA	
4.250	99.875	4.250	99.750	4.250	99.625	2-4 Units	-0.125	-0.250	-0.250	-0.375	-0.500	-0.625	-0.750	-0.750	NA	NA	
4.125	99.625	4.125	99.500	4.125	99.375	Alt Doc - 12 Mo <sup>2</sup>	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
4.000	99.375	4.000	99.250	4.000	99.125	5 Yr PPP (Investment Only)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA	
3.875	99.125	3.875	99.000	3.875	98.875	4 Yr PPP (Investment Only)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	
3.750	98.875	3.750	98.750	3.750	98.625	3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
3.625	98.625	3.625	98.500	3.625	98.375	2 Yr PPP (Investment Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	
3.500	98.375	3.500	98.250	3.500	98.125	1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	
3.375	98.125	3.375	98.000	3.375	97.875	<sup>1</sup> ARM required. FRM ineligible. Minimum rate is 4.500%.											
3.250	97.875	3.250	97.750	3.250	97.625	<sup>2</sup> In addition to Alt Doc - 24 Mo/FICO/LTV/CLTV/HCLTV LLPA.											
3.125	97.625	3.125	97.500	3.125	97.375												
3.000	97.375	3.000	97.250	3.000	97.125												
						LPC											
Fees		Compensation Adjustments				BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%				
Funding	\$325	LLPA				0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500				
Underwriting	\$1,295	Min Price				99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000				
Enhanced Desk Review	\$150	Max Price w/o PPP (OO or 2nd Home)				101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500				
		Max Price w/ 1 Yr PPP (Inv. Only)				101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500				
		Max Price w/ 2 Yr PPP (Inv. Only)				101.250	100.250	100.000	99.750	99.500	99.250	99.000	98.750				
		Max Price w/ 3+ Yr PPP (Inv. Only)				101.500	100.500	100.250	100.000	99.750	99.500	99.250	99.000				
		Max Price w/ Loan Amount >\$3.5mm				100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500				
Min Loan Amount		Max Loan Amount				Index			Margin & Floor			5/6 Mo Caps		7/6 Mo Caps			
\$300,000		\$7,500,000				30 Day Average SOFR			3.750%			2/1/5		5/1/5			

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# FUNDLOANS

INSIGNIA I														
QM JUMBO PRIME														
5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed			30 Yr Fixed		
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day
3.500	100.264	100.014	3.625	99.899	99.649	3.750	99.690	99.440	3.750	100.806	100.556	4.625	102.054	101.804
3.375	100.249	99.999	3.500	99.892	99.642	3.625	99.683	99.433	3.625	100.724	100.474	4.500	102.033	101.783
3.250	100.214	99.964	3.375	99.873	99.623	3.500	99.671	99.421	3.500	100.618	100.368	4.375	102.014	101.764
3.125	100.148	99.898	3.250	99.854	99.604	3.375	99.655	99.405	3.375	100.468	100.218	4.250	101.974	101.724
3.000	100.095	99.845	3.125	99.806	99.556	3.250	99.616	99.366	3.250	100.303	100.053	4.125	101.890	101.640
2.875	99.915	99.665	3.000	99.735	99.485	3.125	99.558	99.308	3.125	100.151	99.901	4.000	101.771	101.521
2.750	99.720	99.470	2.875	99.519	99.269	3.000	99.484	99.234	3.000	99.897	99.647	3.875	101.621	101.371
2.625	99.491	99.241	2.750	99.296	99.046	2.875	99.255	99.005	2.875	99.584	99.334	3.750	101.424	101.174
2.500	99.154	98.904	2.625	99.040	98.790	2.750	98.923	98.673	2.750	99.206	98.956	3.625	101.171	100.921
2.375	98.678	98.428	2.500	98.612	98.362	2.625	98.646	98.396	2.625	98.864	98.614	3.500	100.824	100.574
2.250	98.091	97.841	2.375	98.040	97.790	2.500	98.087	97.837	2.500	98.461	98.211	3.375	100.374	100.124
												3.250	99.876	99.626
												3.125	99.554	99.304
												3.000	99.146	98.896
												2.875	98.702	98.452
												2.750	98.193	97.943
												2.625	97.501	97.251
												2.500	96.743	96.493
LTV/CLTV/HCLTV Price Adjustments														
Occupancy	FICO		<=50	55	60	65	70	75	80	85	90			
Primary	800+		0.790	0.790	0.790	0.665	0.540	0.540	0.415	0.290	0.290			
	780-799		0.790	0.790	0.790	0.665	0.540	0.540	0.415	0.290	0.290			
	760-779		0.790	0.790	0.665	0.540	0.415	0.415	0.290	0.165	0.040			
	740-759		0.665	0.665	0.540	0.415	0.290	0.290	0.165	0.040	-0.085	-0.085	-0.335	
	720-739		0.540	0.540	0.415	0.290	0.165	0.040	-0.085	-0.085	-0.460	-0.460	-0.585	
	700-719		0.290	0.290	0.165	0.040	-0.085	-0.085	-0.335	-0.335	-0.460	-0.460	-0.585	
	680-699		0.040	0.040	-0.085	-0.210	-0.460	-0.710	-0.960	-1.085	-1.210	-1.210	-1.210	
660-679		-0.210	-0.210	-0.335	-0.460	-0.835	-1.210	-1.710	NA	NA	NA	NA		
Primary-Other			<=50	55	60	65	70	75	80	85	90			
Rate/Term			-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375
Cash-Out			-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000	-1.375	-1.625			
Occupancy	FICO		<=50	55	60	65	70	75	80	85	90			
2nd Home/Purchase	800+		0.790	0.790	0.790	0.665	0.540	0.540	0.415	0.290	0.290			
	780-799		0.790	0.790	0.790	0.665	0.540	0.540	0.415	0.290	0.290			
	760-779		0.790	0.790	0.665	0.540	0.415	0.415	0.290	0.165	0.040			
	740-759		0.665	0.665	0.540	0.415	0.290	0.290	0.165	0.040	-0.085	-0.085	-0.335	
	720-739		0.540	0.540	0.415	0.290	0.165	0.040	-0.085	-0.085	-0.460	-0.460	-0.585	
	700-719		0.290	0.290	0.165	0.040	-0.085	-0.085	-0.335	-0.335	-0.460	-0.460	-0.585	
	680-699		0.040	0.040	-0.085	-0.210	-0.460	-0.710	-0.960	-1.155	-1.290	-1.290	-1.290	
660-679		-0.210	-0.210	-0.335	-0.460	-0.835	-1.210	-1.710	NA	NA	NA	NA		
2nd Home/Rate-Term	800+		0.540	0.540	0.540	0.415	0.290	0.290	0.165	-0.085	-0.085			
	780-799		0.540	0.540	0.540	0.415	0.290	0.290	0.165	-0.085	-0.085			
	760-779		0.540	0.540	0.415	0.290	0.165	0.165	0.040	-0.210	-0.335	-0.460		
	740-759		0.415	0.415	0.290	0.165	0.040	0.040	-0.085	-0.335	-0.460	-0.460		
	720-739		0.290	0.290	0.165	0.040	-0.085	-0.210	-0.335	-0.460	-0.460	-0.760		
	700-719		0.040	0.040	-0.085	-0.210	-0.335	-0.585	-0.710	-0.925	-1.100	-1.100		
	680-699		-0.210	-0.210	-0.335	-0.460	-0.710	-0.960	-1.210	-1.550	-1.775	-1.775		
660-679		-0.460	-0.460	-0.585	-0.710	-1.085	-1.460	-1.960	NA	NA	NA			
2nd Home/Cash-Out	800+		0.540	0.540	0.540	0.415	0.040	-0.210	NA	NA	NA			
	780-799		0.540	0.540	0.540	0.415	0.040	-0.210	NA	NA	NA			
	760-779		0.540	0.540	0.415	0.290	-0.085	-0.335	NA	NA	NA			
	740-759		0.415	0.415	0.290	0.165	-0.210	-0.460	NA	NA	NA			
	720-739		0.290	0.290	0.165	0.040	-0.335	-0.710	NA	NA	NA			
	700-719		0.040	0.040	-0.085	-0.210	-0.585	-1.085	NA	NA	NA			
Loan Purpose	FICO		<=50	55	60	65	70	75	80	85	90			
Investment/Purchase	800+		0.290	0.290	0.290	-0.085	-0.460	-0.710	-1.085	NA	NA			
	780-799		0.290	0.290	0.290	-0.085	-0.460	-0.710	-1.085	NA	NA			
	760-779		0.290	0.290	0.165	-0.210	-0.585	-0.835	-1.210	NA	NA			
	740-759		0.165	0.165	0.040	-0.335	-0.710	-0.960	-1.335	NA	NA			
	720-739		0.040	0.040	-0.085	-0.460	-0.835	-1.210	-1.585	NA	NA			
	700-719		-0.210	-0.210	-0.335	-0.710	-1.085	-1.585	-1.960	NA	NA			
	680-699		-0.460	-0.460	-0.585	-0.960	-1.460	-1.960	-2.480	NA	NA			
660-679		-0.710	-0.710	-0.835	-1.210	-1.835	NA	NA	NA	NA				
Investment/Rate-Term	800+		0.040	0.040	0.040	-0.335	-0.710	-0.960	-1.335	NA	NA			
	780-799		0.040	0.040	0.040	-0.335	-0.710	-0.960	-1.335	NA	NA			
	760-779		0.040	0.040	-0.085	-0.460	-0.835	-1.085	-1.460	NA	NA			
	740-759		-0.085	-0.085	-0.210	-0.585	-0.960	-1.210	-1.695	NA	NA			
	720-739		-0.210	-0.210	-0.335	-0.710	-1.085	-1.460	-1.985	NA	NA			
	700-719		-0.460	-0.460	-0.585	-0.960	-1.335	-1.835	-2.410	NA	NA			
	680-699		-0.710	-0.710	-0.835	-1.210	-1.710	-2.210	-3.000	NA	NA			
660-679		-0.960	-0.960	-1.085	-1.460	-2.095	NA	NA	NA	NA				
Investment/Cash-Out	800+		0.040	0.040	0.040	-0.335	-0.960	-1.460	NA	NA	NA			
	780-799		0.040	0.040	0.040	-0.335	-0.960	-1.460	NA	NA	NA			
	760-779		0.040	0.040	-0.085	-0.460	-1.085	-1.585	NA	NA	NA			
	740-759		-0.085	-0.085	-0.210	-0.585	-1.210	-1.710	NA	NA	NA			
	720-739		-0.210	-0.210	-0.335	-0.710	-1.335	-1.960	NA	NA	NA			
	700-719		-0.460	-0.460	-0.585	-0.960	-1.585	-2.335	NA	NA	NA			
680-699		-0.710	-0.710	-0.835	-1.210	-1.960	-2.710	NA	NA	NA				
Other	FICO		<=50	55	60	65	70	75	80	85	90			
>80 LTV			0.000	0.000	0.000	0.000	0.000	0.000	0.000	-1.000	-1.375			
Compensation Adjustments		BPC	LPC											
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				Index				5/6 Mo Caps				
Funding		\$325	\$548,251				30 Day Average SOFR				2/1/5			
Underwriting		\$1,295	Maximum Loan Amount				Margin & Floor				7/6 Mo & 10/6 Mo Caps			
Enhanced Desk Review		\$150	\$3,000,000				2.750%				5/1/5			

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# FUNDLOANS

<b>INSIGNIA V</b>										
<b>QM JUMBO PRIME</b>										
								<b>30 Yr Fixed</b>		
								<b>Rate</b>	<b>30 Day</b>	<b>60 Day</b>
								4.500	102.333	102.051
								4.375	102.125	101.844
								4.250	102.020	101.738
								4.125	101.930	101.649
								4.000	101.793	101.512
								3.875	101.570	101.288
								3.750	101.244	100.963
								3.625	101.014	100.733
								3.500	100.648	100.366
								3.375	100.245	99.964
								3.250	99.897	99.616
								3.125	99.569	99.288
3.000	99.139	98.857								
2.875	98.673	98.392								
2.750	98.366	98.085								
2.625	97.956	97.674								
2.500	97.421	97.140								
2.375	96.847	96.566								
<b>LTV/CLTV/HCLTV Price Adjustments</b>										
<b>FICO</b>	<b>&lt;=50</b>	<b>55</b>	<b>60</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>	<b>90</b>	
800+	0.740	0.740	0.740	0.690	0.640	0.590	0.490	-0.360	-0.710	
780-799	0.640	0.640	0.640	0.640	0.540	0.440	0.290	-0.835	-1.210	
760-779	0.640	0.640	0.640	0.640	0.540	0.440	0.290	-0.835	-1.210	
740-759	0.590	0.590	0.590	0.590	0.390	0.290	-0.010	-1.210	-1.710	
720-739	0.440	0.440	0.440	0.440	0.290	0.040	-0.310	-1.460	-1.960	
700-719	0.290	0.290	0.290	0.290	0.090	-0.210	-0.710	NA	NA	
<b>Other</b>	<b>&lt;=50</b>	<b>55</b>	<b>60</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>	<b>90</b>	
Condo	0.000	0.000	0.000	0.000	-0.100	-0.200	-0.300	-0.500	NA	
Rate/Term	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	
Cash-Out	-0.750	-0.750	-0.750	-1.000	-1.250	-1.500	-1.750	NA	NA	
2nd Home	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	NA	NA	
Investment	-1.000	-1.000	-1.000	-1.250	-1.500	NA	NA	NA	NA	
2-4 Units	0.000	0.000	0.000	-0.050	-0.100	-0.250	NA	NA	NA	
Self-Employed	0.000	0.000	0.000	0.000	-0.050	-0.100	-0.150	-0.200	-0.250	
		<b>LPC</b>								
<b>Compensation Adjustments</b>	<b>BPC</b>	<b>1.00%</b>	<b>1.25%</b>	<b>1.50%</b>	<b>1.75%</b>	<b>2.00%</b>	<b>2.25%</b>	<b>2.50%</b>		
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		
<b>Fees</b>		<b>Minimum Loan Amount</b>								
Funding	\$325	\$548,251								
		<b>Maximum Loan Amount</b>								
Underwriting	\$1,295									
Enhanced Desk Review	\$150	\$3,000,000								

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# FUNDLOANS

INSIGNIA VI												
QM JUMBO PRIME												
										30 Yr Fixed		
										Rate	30 Day	60 Day
										4.625	103.354	103.104
										4.500	103.206	102.956
										4.375	103.054	102.804
										4.250	102.896	102.646
										4.125	102.727	102.477
										4.000	102.541	102.291
										3.875	102.334	102.084
										3.750	102.096	101.846
										3.625	101.864	101.614
										3.500	101.648	101.398
										3.375	101.384	101.134
										3.250	101.064	100.814
										3.125	100.677	100.427
										3.000	100.227	99.977
										2.875	98.640	98.390
										2.750	97.940	97.690
										2.625	97.187	96.937
										2.500	96.146	95.896
LTV/CLTV/HCLTV Price Adjustments												
Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90		
Purchase	800+	0.040	0.040	0.040	-0.085	-0.210	-0.210	-0.210	N/A	N/A		
	780-799	0.040	0.040	0.040	-0.085	-0.210	-0.210	-0.210	N/A	N/A		
	760-779	0.040	0.040	0.040	-0.085	-0.210	-0.335	-0.335	N/A	N/A		
	740-759	-0.085	-0.085	-0.085	-0.210	-0.335	-0.460	-0.585	N/A	N/A		
	720-739	-0.210	-0.210	-0.210	-0.210	-0.460	-0.710	-0.835	N/A	N/A		
	700-719	-0.210	-0.210	-0.210	-0.335	-0.585	-1.085	-1.460	N/A	N/A		
Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90		
Rate/Term	800+	0.040	0.040	0.040	-0.085	-0.335	-0.460	-0.585	N/A	N/A		
	780-799	0.040	0.040	0.040	-0.085	-0.335	-0.460	-0.585	N/A	N/A		
	760-779	0.040	0.040	0.040	-0.210	-0.460	-0.585	-0.710	N/A	N/A		
	740-759	-0.210	-0.210	-0.210	-0.460	-0.585	-0.710	-1.085	N/A	N/A		
	720-739	-0.460	-0.460	-0.460	-0.460	-0.710	-1.085	-1.460	N/A	N/A		
	700-719	-0.460	-0.460	-0.460	-0.585	-0.960	-1.585	-2.210	N/A	N/A		
Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90		
Cash-Out	800+	-0.085	-0.085	-0.085	-0.460	-0.585	N/A	N/A	N/A	N/A		
	780-799	-0.085	-0.085	-0.085	-0.460	-0.585	N/A	N/A	N/A	N/A		
	760-779	-0.335	-0.335	-0.335	-0.460	-0.710	N/A	N/A	N/A	N/A		
	740-759	-0.460	-0.460	-0.460	-0.710	-0.835	N/A	N/A	N/A	N/A		
	720-739	-0.585	-0.585	-0.585	-0.835	-1.210	N/A	N/A	N/A	N/A		
	700-719	-0.710	-0.710	-0.710	-0.960	-1.460	N/A	N/A	N/A	N/A		
Other	FICO	<=50	55	60	65	70	75	80	85	90		
Condo		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A		
2nd Home		-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A		
2-4 Units		-1.250	-1.250	-1.250	-1.625	-2.000	N/A	N/A	N/A	N/A		
Loan Amount <=\$1,500,000		0.000	0.000	0.000	0.000	0.125	0.125	0.125	N/A	N/A		
Loan Amount >\$1,500,000		-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	N/A	N/A		
DTI 35.01%-40.00%		-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	N/A	N/A		
DTI 40.01%-43.00%		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A		
Self-Employed		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A		
		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	\$1 > Conforming Loan Limit										
Underwriting	\$1,295	Maximum Loan Amount										
Enhanced Desk Review	\$150	\$2,500,000										

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