















# INSIGNIA V

QM JUMBO PRIME

	30 Yr Fixed		
	Rate	30 Day	60 Day
	6.250	101.650	101.275
	6.125	101.445	101.070
6.000	101.125	100.750	
5.875	100.792	100.417	
5.750	100.367	99.992	
5.625	100.003	99.628	
5.500	99.593	99.218	
5.375	99.177	98.802	
5.250	98.727	98.352	
5.125	98.276	97.901	
5.000	97.871	97.496	
4.875	97.454	97.079	

LTV/CLTV/HCLTV Price Adjustments										
FICO	<=50	55	60	65	70	75	80	85	90	
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	
Compensation Adjustments	BPC	LPC								
		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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# FUNDLOANS

## INSIGNIA VIII

QM JUMBO PRIME

	30 Yr Fixed		
	Rate	30 Day	
	6.250	100.737	
	6.125	100.536	
	6.000	100.335	
	5.875	100.134	
	5.750	99.934	
	5.625	99.710	
	5.500	99.460	
	5.375	99.434	
	5.250	99.127	
	5.125	98.789	
	5.000	98.418	
4.875	97.443		
4.750	97.077		

### 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

Compensation Adjustments	BPC	LPC						
		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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