

INSIGNIA V

QM JUMBO PRIME

	30 Yr Fixed		
	Rate	30 Day	60 Day
	6.250	102.622	102.247
	6.125	102.417	102.042
	6.000	102.097	101.722
	5.875	101.764	101.389
	5.750	101.339	100.964
	5.625	100.974	100.599
	5.500	100.563	100.188
	5.375	100.146	99.771
	5.250	99.694	99.319
	5.125	99.243	98.868
	5.000	98.836	98.461
	4.875	98.418	98.043

LTV/CLTV/HCLTV Price Adjustments										
FICO	<=50	55	60	65	70	75	80	85	90	
800+	0.890	0.890	0.890	0.790	0.740	0.640	0.540	-0.860	-1.460	
780-799	0.740	0.740	0.740	0.740	0.640	0.490	0.340	-1.335	-1.960	
760-779	0.740	0.740	0.740	0.740	0.640	0.490	0.340	-1.335	-1.960	
740-759	0.690	0.690	0.690	0.690	0.440	0.340	0.040	-1.710	-2.460	
720-739	0.540	0.540	0.540	0.490	0.340	0.090	-0.260	-1.960	-2.710	
700-719	0.340	0.340	0.340	0.340	0.140	-0.160	-0.660	NA	NA	
Other	<=50	55	60	65	70	75	80	85	90	
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								
		Maximum Loan Amount								
Underwriting	\$1,295									
Enhanced Desk Review	\$150	\$3,000,000								

FUNDLOANS

INSIGNIA VIII

QM JUMBO PRIME

	30 Yr Fixed		
	Rate	30 Day	
	6.250	101.736	
	6.125	101.535	
	6.000	101.335	
	5.875	101.135	
	5.750	100.935	
	5.625	100.729	
	5.500	100.285	
	5.375	99.805	
	5.250	99.378	
	5.125	98.961	
	5.000	98.567	
4.875	98.172		
4.750	97.679		

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

5/25/2022 11:30 AM PDT



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