





















# INSIGNIA VIII

QM JUMBO PRIME

		30 Yr Fixed		
		Rate	30 Day	
		6.750	101.409	
		6.625	101.160	
		6.500	100.911	
		6.375	100.662	
		6.250	100.326	
		6.125	99.978	
		6.000	99.867	
		5.875	99.491	
		5.750	99.100	
		5.625	98.937	
		5.500	98.503	
		5.375	97.819	
		5.250	97.134	

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	
<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	-0.150	-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	

6/23/2022 9:00 AM PDT

