

FUNDLOANS

ASPIRE - CLOSED END 2ND MORTGAGE

NON-QM

10 Year Fixed		15 Year Fixed		20-year Fixed		30-year Fixed		CLTV/HCLTV Price Adjustments											
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Doc Type	FICO	<=50	55	60	65	70	75	80	85	90	
12.875	106.875	12.875	106.875	12.875	106.875	12.875	106.875	12 Mos Full Doc	760+	1.000	0.750	0.750	0.500	0.500	0.000	-1.250	-2.250	NA	
12.750	106.625	12.750	106.625	12.750	106.625	12.750	106.625		740-759	0.750	0.750	0.750	0.500	0.250	0.000	-1.500	-2.750	NA	
12.625	106.375	12.625	106.375	12.625	106.375	12.625	106.375		720-739	0.750	0.500	0.500	0.500	0.000	-0.250	-1.750	-3.000	NA	
12.500	106.125	12.500	106.125	12.500	106.125	12.500	106.125		700-719	0.750	0.500	0.500	0.250	-0.250	-0.500	-2.000	-3.500	NA	
12.375	105.875	12.375	105.875	12.375	105.875	12.375	105.875		680-699	0.750	0.500	0.250	0.000	-0.250	-0.750	-2.500	-4.250	NA	
12.250	105.625	12.250	105.625	12.250	105.625	12.250	105.625	Other	<=50	55	60	65	70	75	80	85	90		
12.125	105.375	12.125	105.375	12.125	105.375	12.125	105.375	1x30x12 or FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	
11.990	105.125	11.990	105.125	11.990	105.125	11.990	105.125	Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	NA	
11.875	104.875	11.875	104.875	11.875	104.875	11.875	104.875	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	NA	NA	NA	NA	
11.750	104.625	11.750	104.625	11.750	104.625	11.750	104.625	Investment	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA	NA	NA	
11.625	104.375	11.625	104.375	11.625	104.375	11.625	104.375	2nd Home	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA	NA	NA	
11.500	104.125	11.500	104.125	11.500	104.125	11.500	104.125	12 Month Bank Statements**	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA	
11.375	103.875	11.375	103.875	11.375	103.875	11.375	103.875	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	NA	
11.250	103.625	11.250	103.625	11.250	103.625	11.250	103.625	5 Yr PPP (Investment Only)	0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA	NA	
11.125	103.375	11.125	103.375	11.125	103.375	11.125	103.375	4 Yr PPP (Investment Only)	0.250	0.250	0.250	0.250	0.250	NA	NA	NA	NA	NA	
10.990	103.125	10.990	103.125	10.990	103.125	10.990	103.125	3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA	
10.875	102.875	10.875	102.875	10.875	102.875	10.875	102.875	2 Yr PPP (Investment Only)	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA	NA	
10.750	102.625	10.750	102.625	10.750	102.625	10.750	102.625	1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA	NA	
10.625	102.375	10.625	102.375	10.625	102.375	10.625	102.375	Compensation Adjustments	BPC*			Fees							
10.500	102.125	10.500	102.125	10.500	102.125	10.500	102.125	LLPA	0.000			Funding			\$325				
10.375	101.875	10.375	101.875	10.375	101.875	10.375	101.875	Min Price	99.000			Underwriting			\$1,295				
10.250	101.625	10.250	101.625	10.250	101.625	10.250	101.625	Max Price	101.000			Enhanced Desk Review			\$150				
10.125	101.375	10.125	101.375	10.125	101.375	10.125	101.375	*Only Borrower Paid Compensation is permitted on this program, Lender Paid Compensation is not eligible.											
9.990	101.125	9.990	101.125	9.990	101.125	9.990	101.125	**12 Month Bank Statements LLPA in addition to 12 Mos Full Doc FICO/LTV LLPA											
9.875	100.875	9.875	100.875	9.875	100.875	9.875	100.875	Max APR in Colorado is 12%											
9.750	100.625	9.750	100.625	9.750	100.625	9.750	100.625	Max Rate in Texas is 10%											
9.625	100.375	9.625	100.375	9.625	100.375	9.625	100.375												
9.500	100.125	9.500	100.125	9.500	100.125	9.500	100.125												
9.375	99.875	9.375	99.875	9.375	99.875	9.375	99.875												
9.250	99.625	9.250	99.625	9.250	99.625	9.250	99.625												
9.125	99.375	9.125	99.375	9.125	99.375	9.125	99.375												
8.990	99.125	8.990	99.125	8.990	99.125	8.990	99.125												
8.875	98.875	8.875	98.875	8.875	98.875	8.875	98.875												

Min Loan Amount	Max Loan Amount
\$250,000	\$1,000,000

8/12/2022 8:30 AM PDT



NMLS 1202262

FUNDLOANS

MONTAGE PRIME																		
NON-QM																		
***AUGUST INCENTIVE: ADDITIONAL +0.250 LLPA ⁶ ***																		
5/6 Mo ARM		7/6 Mo ARM		30 or 40Yr 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		
9.990	104.875	9.990	104.875	9.990	104.875	Full Doc - 24 Mo	760+	1.250	1.000	1.000	1.000	0.750	0.750	0.500	-0.750	NA		
9.875	104.625	9.875	104.625	9.875	104.625		740-759	1.250	1.000	1.000	1.000	0.750	0.500	0.250	-0.750	NA		
9.750	104.375	9.750	104.375	9.750	104.375		720-739	1.000	1.000	1.000	0.750	0.750	0.250	0.000	-1.250	NA		
9.625	104.125	9.625	104.125	9.625	104.125		700-719	1.000	0.750	0.750	0.750	0.500	0.000	-0.500	-1.750	NA		
9.500	103.875	9.500	103.875	9.500	103.875		680-699	1.000	0.750	0.750	0.500	0.250	-0.250	-0.750	-2.500	NA		
9.375	103.625	9.375	103.625	9.375	103.625		660-679	1.000	0.750	0.750	0.250	-0.250	-0.750	-1.250	NA	NA		
9.250	103.375	9.250	103.375	9.250	103.375		640-659	-0.250	-0.250	-1.000	-1.000	-1.250	-2.000	NA	NA	NA		
9.125	103.125	9.125	103.125	9.125	103.125		620-639	-0.500	-0.500	-2.000	-1.500	-1.750	-2.500	NA	NA	NA		
8.990	102.875	8.990	102.875	8.990	102.875		Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90	
8.875	102.625	8.875	102.625	8.875	102.625		>\$1.5mm-\$2mm	760+	0.000	0.000	0.250	0.000	0.250	0.000	0.250	0.000	NA	
8.750	102.375	8.750	102.375	8.750	102.375	740-759		0.000	0.000	0.000	0.000	0.000	0.250	0.250	0.000	NA		
8.625	102.125	8.625	102.125	8.625	102.125	720-739		0.250	0.000	0.000	0.250	0.000	0.250	0.250	0.000	NA		
8.500	101.875	8.500	101.875	8.500	101.875	700-719		0.250	0.250	0.250	0.000	0.250	0.250	0.250	0.000	NA		
8.375	101.625	8.375	101.625	8.375	101.625	680-699		0.250	0.000	0.000	0.000	-0.250	-0.250	-0.250	0.000	NA		
8.250	101.375	8.250	101.375	8.250	101.375	660-679		0.000	-0.500	-0.500	-0.750	-0.500	-0.500	-0.500	NA	NA		
8.125	101.125	8.125	101.125	8.125	101.125	640-659		0.250	0.250	0.750	0.000	0.000	0.250	NA	NA	NA		
7.990	100.875	7.990	100.875	7.990	100.875	>\$2mm-\$3mm		760+	0.250	0.250	0.250	0.000	0.250	0.000	-1.750	NA	NA	
7.875	100.625	7.875	100.625	7.875	100.625			740-759	0.250	0.250	0.000	0.000	0.000	0.000	-1.500	NA	NA	
7.750	100.375	7.750	100.375	7.750	100.375			720-739	0.250	0.250	0.000	0.250	0.000	0.000	-1.500	NA	NA	
7.625	100.125	7.625	100.125	7.625	100.125		700-719	0.250	0.250	0.250	0.000	0.250	0.000	-1.500	NA	NA		
7.500	99.875	7.500	99.875	7.500	99.875		680-699	0.000	-0.500	-0.500	-1.000	-0.750	0.250	NA	NA	NA		
7.375	99.625	7.375	99.625	7.375	99.625		660-679	-0.500	-1.000	-1.000	-2.000	-1.750	0.250	NA	NA	NA		
7.250	99.375	7.250	99.375	7.250	99.375		640-659	-1.750	-2.250	-1.500	-2.000	-0.750	NA	NA	NA	NA		
7.125	99.125	7.125	99.125	7.125	99.125		>\$3mm-\$3.5mm ¹	760+	-1.250	-1.000	-1.000	-1.000	-0.750	-0.750	NA	NA	NA	
6.990	98.875	6.990	98.875	6.990	98.875			740-759	-1.250	-1.000	-1.000	-1.000	-0.750	-0.500	NA	NA	NA	
6.875	98.625	6.875	98.625	6.875	98.625			720-739	-1.000	-1.000	-1.000	-0.750	-0.750	-0.500	NA	NA	NA	
						700-719		-1.000	-1.000	-1.000	-1.000	-0.500	NA	NA	NA	NA		
						680-699		-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA	NA		
						660-679		-1.000	-1.000	-1.000	-0.750	NA	NA	NA	NA	NA		
						>\$3.5mm-\$4mm ²		760+	-1.250	-1.000	-1.000	-1.000	-0.750	-0.750	NA	NA	NA	
								740-759	-1.250	-1.000	-1.000	-1.000	-1.000	-0.750	-0.750	NA	NA	NA
								720-739	-1.000	-1.000	-1.000	-1.500	-1.500	-1.250	NA	NA	NA	
								700-719	-1.000	-1.500	-1.500	-1.250	-1.500	NA	NA	NA	NA	
							680-699	-1.000	-1.500	-1.500	-1.250	NA	NA	NA	NA	NA		
							660-679	-0.750	-1.500	-1.500	-1.000	NA	NA	NA	NA	NA		
							>\$4mm-\$7.5mm ³	660+	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	NA	NA	NA	
							Other	<=50	55	60	65	70	75	80	85	90		
							1x30x12 or FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA		
							Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA		
						40 Year Fixed w/o Interest Only	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA			
						Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA			
						Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA			
						Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-1.000	NA	NA			
						Investment	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.625	NA	NA			
						2nd Home	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA			
						Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	NA			
						Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA			
						Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA			
						2-4 Units	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA			
						Assets Only or Asset Allowance ⁴	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA			
						Full Doc - 12 Mo ⁴	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA			
						WVOE ⁴	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA			
						5 Yr PPP (Investment Only)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA			
						4 Yr PPP (Investment Only)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA			
						3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA			
						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			
Fees		Compensation Adjustments				LPC												
Funding	\$325	LLPA				BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%					
Underwriting	\$1,295	Min Price				0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500					
Enhanced Desk Review	\$150	Max Price w/ Loan Amount <=\$3mm				99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000					
		Max Price w/ Loan Amount >\$3mm				101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500					
		Max Price w/ Condotel				100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500					
						100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500					
Min Loan Amount	\$300,000	Max Loan Amount	\$7,500,000	Index	30 Day Average SOFR	Margin & Floor	3.750%	5/6 Mo Caps	2/1/5	7/6 Mo Caps	5/1/5							

8/12/2022 8:30 AM PDT



NMLS 1202262

FUNDLOANS

APEX PRIME																						
NON-QM																						
***AUGUST INCENTIVE: ADDITIONAL +0.250 LLPA ⁶ ***																						
5/6 Mo ARM						7/6 Mo ARM						30 or 40Yr FRM										
Rate	30 Day	Rate	30 Day	Rate	30 Day	LTV/CLTV/HCLTV Price Adjustments																
Doc Type						FICO	<=50	55	60	65	70	75	80	85	90							
9.990	105.125	9.990	105.125	9.990	105.125	Alt Doc - 24 Mo	760+	1.000	0.750	0.750	0.500	0.500	0.000	-0.250	-1.250	NA						
9.875	104.875	9.875	104.875	9.875	104.875		740-759	0.750	0.750	0.750	0.500	0.250	0.000	-0.500	-1.750	NA						
9.750	104.625	9.750	104.625	9.750	104.625		720-739	0.750	0.500	0.500	0.500	0.000	-0.250	-0.750	-2.000	NA						
9.625	104.375	9.625	104.375	9.625	104.375		700-719	0.750	0.500	0.500	0.250	-0.250	-0.500	-1.000	-2.500	NA						
9.500	104.125	9.500	104.125	9.500	104.125		680-699	0.750	0.500	0.250	0.000	-0.250	-0.750	-1.500	-3.250	NA						
9.375	103.875	9.375	103.875	9.375	103.875		660-679	0.250	0.250	0.250	0.000	-0.500	-1.000	-2.000	NA	NA						
9.250	103.625	9.250	103.625	9.250	103.625		640-659	-0.500	-0.750	-1.000	-2.000	-2.250	-3.000	NA	NA	NA						
9.125	103.375	9.125	103.375	9.125	103.375		620-639	-1.750	-1.750	-2.000	-2.500	-3.500	-4.250	NA	NA	NA						
8.990	103.125	8.990	103.125	8.990	103.125		Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90					
8.875	102.875	8.875	102.875	8.875	102.875		>\$1.5mm-\$2mm	760+	0.000	0.000	0.000	0.250	0.000	0.500	0.500	0.250	NA					
8.750	102.625	8.750	102.625	8.750	102.625	740-759		0.250	0.000	0.000	0.250	0.250	0.250	0.500	0.500	NA						
8.625	102.375	8.625	102.375	8.625	102.375	720-739		0.250	0.250	0.250	0.250	0.250	0.250	0.500	-0.500	NA						
8.500	102.125	8.500	102.125	8.500	102.125	700-719		0.000	0.250	0.250	0.250	0.500	0.250	0.250	NA	NA						
8.375	101.875	8.375	101.875	8.375	101.875	680-699		0.000	0.250	0.250	0.250	0.250	0.500	0.500	NA	NA						
8.250	101.625	8.250	101.625	8.250	101.625	660-679		-0.500	-0.500	-0.750	-1.000	-1.000	-0.750	-1.250	NA	NA						
8.125	101.375	8.125	101.375	8.125	101.375	640-659		-0.250	-0.250	-0.250	-0.500	-0.500	0.500	NA	NA	NA						
7.990	101.125	7.990	101.125	7.990	101.125	760+		0.250	0.250	0.000	0.250	0.000	0.250	-1.500	NA	NA						
7.875	100.875	7.875	100.875	7.875	100.875	740-759		0.000	0.250	0.000	0.000	0.250	0.250	-1.250	NA	NA						
7.750	100.625	7.750	100.625	7.750	100.625	720-739		0.250	0.250	0.250	0.000	0.250	0.250	-1.500	NA	NA						
7.625	100.375	7.625	100.375	7.625	100.375	700-719	0.250	0.250	0.000	0.000	0.250	0.250	NA	NA	NA							
7.500	100.125	7.500	100.125	7.500	100.125	680-699	-0.500	-0.500	-0.250	-0.250	0.000	0.250	NA	NA	NA							
7.375	99.875	7.375	99.875	7.375	99.875	660-679	-1.000	-1.500	-1.500	-1.500	-1.250	0.250	NA	NA	NA							
7.250	99.625	7.250	99.625	7.250	99.625	640-659	-1.000	-1.250	-1.250	-0.750	-1.000	NA	NA	NA	NA							
7.125	99.375	7.125	99.375	7.125	99.375	760+	-1.250	-1.000	-1.000	-0.750	-0.750	-0.750	NA	NA	NA							
6.990	99.125	6.990	99.125	6.990	99.125	740-759	-1.000	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA							
6.875	98.875	6.875	98.875	6.875	98.875	720-739	-1.000	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA							
6.750	98.625	6.750	98.625	6.750	98.625	700-719	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA	NA							
						680-699	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA	NA							
						660-679	-1.250	-1.250	-1.250	-1.000	NA	NA	NA	NA	NA							
						>\$4mm-\$7.5mm ²	660+	-1.250	-1.250	-1.250	-1.250	NA	NA	NA	NA							
						Other	<=50	55	60	65	70	75	80	85	90							
						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						
						Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA						
						40 Year Fixed w/o Interest Only	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA						
						Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA							
						Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA						
						Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-1.000	NA	NA							
						Investment	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.625	NA	NA							
						2nd Home	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA							
						Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	NA							
						Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA							
						Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA							
						2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	NA							
						1099 (12 & 24 mo) ^{3,4}	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA							
						P&L (12 & 24 Mo) ^{3,4}	-0.375	-0.375	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	NA							
						Alt Doc - 12 Mo ³	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA							
						5 Yr PPP (Investment Only)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA							
						4 Yr PPP (Investment Only)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA							
						3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA							
						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							
Fees						Compensation Adjustments						LPC										
Funding						LLPA						BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%			
Underwriting						Min Price						0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500			
Enhanced Desk Review						Max Price w/ Loan Amount <=\$3mm						99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000			
						Max Price w/ Loan Amount >\$3mm						101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500			
						Max Price w/ Condotel						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	

8/12/2022 8:30 AM PDT



NMLS 1202262

FUNDLOANS

SPECTRUM NO RATIO

DSCR >=1.00

AUGUST INCENTIVE: ADDITIONAL +0.250 LLPA⁶

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments													
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO	<=50	55	60	65	70	75	80	85	90				
10.875	105.875	10.875	105.875	10.875	105.875	760+	1.625	1.375	1.375	1.125	0.625	0.125	-0.625	NA	NA				
10.750	105.625	10.750	105.625	10.750	105.625	740-759	1.375	1.375	1.375	1.125	0.625	0.125	-0.875	NA	NA				
10.625	105.375	10.625	105.375	10.625	105.375	720-739	1.375	1.375	1.125	0.875	0.375	0.125	-1.125	NA	NA				
10.500	105.125	10.500	105.125	10.500	105.125	700-719	1.375	1.125	0.875	0.625	-0.125	-1.125	-1.375	NA	NA				
10.375	104.875	10.375	104.875	10.375	104.875	680-699	1.125	0.875	0.625	0.125	-0.625	-1.625	-1.875	NA	NA				
10.250	104.625	10.250	104.625	10.250	104.625	660-679	0.875	0.625	0.375	-0.125	-0.875	-1.625	-2.625	NA	NA				
10.125	104.375	10.125	104.375	10.125	104.375	640-659	-1.625	-1.625	-1.625	-1.875	-2.125	-4.625	NA	NA	NA				
9.990	104.125	9.990	104.125	9.990	104.125	620-639	-2.125	-2.375	-2.625	-2.875	-3.125	NA	NA	NA	NA				
9.875	103.875	9.875	103.875	9.875	103.875	Foreign National ¹	-2.125	-2.375	-2.625	-2.875	-3.125	NA	NA	NA	NA				
9.750	103.625	9.750	103.625	9.750	103.625	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90			
9.625	103.375	9.625	103.375	9.625	103.375	>\$1.5mm-\$2mm	760+	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA			
9.500	103.125	9.500	103.125	9.500	103.125		740-759	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA			
9.375	102.875	9.375	102.875	9.375	102.875		720-739	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA			
9.250	102.625	9.250	102.625	9.250	102.625		700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA			
9.125	102.375	9.125	102.375	9.125	102.375		680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA			
8.990	102.125	8.990	102.125	8.990	102.125		660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA			
8.875	101.875	8.875	101.875	8.875	101.875		640-659	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA			
8.750	101.625	8.750	101.625	8.750	101.625		620-639	0.500	0.750	0.750	NA	NA	NA	NA	NA	NA			
8.625	101.375	8.625	101.375	8.625	101.375		Foreign National	0.500	0.750	0.750	NA	NA	NA	NA	NA	NA			
8.500	101.125	8.500	101.125	8.500	101.125		760+	-2.000	-1.750	-1.750	-1.750	-1.500	NA	NA	NA	NA			
8.375	100.875	8.375	100.875	8.375	100.875	740-759	-2.000	-2.000	-1.750	-2.000	-1.500	NA	NA	NA	NA				
8.250	100.625	8.250	100.625	8.250	100.625	720-739	-2.000	-2.000	-1.750	-1.750	-1.500	NA	NA	NA	NA				
8.125	100.375	8.125	100.375	8.125	100.375	700-719	-2.250	-2.000	-1.750	-1.750	-1.000	NA	NA	NA	NA				
7.990	100.125	7.990	100.125	7.990	100.125	680-699	-2.000	-1.750	-1.750	-1.500	NA	NA	NA	NA	NA				
7.875	99.875	7.875	99.875	7.875	99.875	660-679	-2.000	-1.750	-1.500	-1.500	NA	NA	NA	NA	NA				
7.750	99.625	7.750	99.625	7.750	99.625	640-659	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA	NA				
7.625	99.375	7.625	99.375	7.625	99.375	620-639	0.250	0.250	0.250	NA	NA	NA	NA	NA	NA				
7.500	99.125	7.500	99.125	7.500	99.125	Foreign National	0.250	0.250	0.250	NA	NA	NA	NA	NA	NA				
7.375	98.875	7.375	98.875	7.375	98.875	760+	-2.000	-1.750	-1.750	-1.500	NA	NA	NA	NA	NA				
7.250	98.625	7.250	98.625	7.250	98.625	740-759	-2.000	-2.000	-1.750	-1.500	NA	NA	NA	NA	NA				
7.125	98.375	7.125	98.375	7.125	98.375	720-739	-2.000	-1.750	-1.750	-1.750	NA	NA	NA	NA	NA				
6.990	98.125	6.990	98.125	6.990	98.125	700-719	-2.250	-1.750	-1.750	-1.750	NA	NA	NA	NA	NA				
						680-699	-2.000	-1.500	-1.750	NA	NA	NA	NA	NA	NA				
						660-679	-2.000	-1.500	-1.500	NA	NA	NA	NA	NA	NA				
						Foreign National	-2.000	-1.500	-1.500	NA	NA	NA	NA	NA	NA				
						760+	-2.000	-1.750	-1.750	-1.750	NA	NA	NA	NA	NA				
						740-759	-2.000	-2.000	-1.750	-1.750	NA	NA	NA	NA	NA				
						720-739	-2.000	-1.750	-1.750	-2.000	NA	NA	NA	NA	NA				
						700-719	-2.250	-1.750	-1.750	-2.000	NA	NA	NA	NA	NA				
						680-699	-2.000	-1.500	-1.750	NA	NA	NA	NA	NA	NA				
						660-679	-2.000	-1.500	-1.500	NA	NA	NA	NA	NA	NA				
						Foreign National	-2.000	-1.500	-1.500	NA	NA	NA	NA	NA	NA				
						660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA				
						Foreign National	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA				
						680+	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA				
						Foreign National	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA				
						Other	<=50	55	60	65	70	75	80	85	90				
						1x30x12 or FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA				
						Waive Escrows	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA				
						Interest Only	-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA				
						Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA				
						Cash-Out or Debt Consolidation	-0.500	-0.500	-0.500	-0.750	-1.125	-1.625	NA	NA	NA				
						Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA				
						Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA				
						Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA				
						2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA				
						5 Yr PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA				
						4 Yr PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA				
						3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA				
						2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA				
						1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA				
						Fees	Compensation Adjustments									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/ Loan Amount <=\$3mm	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500			
								Max Price w/ Loan Amount >\$3mm	100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500			
								Max Price w/ Condotel	100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500			
						Min Loan Amount	\$300,000	Max Loan Amount	\$7,500,000	Index	Margin & Floor			5/6 Mo Caps		7/6 Mo Caps			
								30 Day Average SOFR	3.750%			2/1/5		5/1/5					

8/12/2022 8:30 AM PDT



NMLS 1202262

FUNDLOANS

SPECTRUM NO RATIO

DSCR <1.00

AUGUST INCENTIVE: ADDITIONAL +0.250 LLPA⁶

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments															
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO	<=50	55	60	65	70	75	80	85	90						
10.750	105.125	10.750	105.125	10.750	105.125	760+	1.125	0.875	0.625	0.375	-0.125	-0.875	-1.125	NA	NA						
10.625	104.875	10.625	104.875	10.625	104.875	740-759	0.875	0.625	0.625	0.375	-0.125	-0.875	-1.125	NA	NA						
10.500	104.625	10.500	104.625	10.500	104.625	720-739	0.875	0.625	0.375	0.125	-0.375	-0.875	-1.125	NA	NA						
10.375	104.375	10.375	104.375	10.375	104.375	700-719	0.625	0.375	0.125	-0.125	-0.875	-1.625	-1.875	NA	NA						
10.250	104.125	10.250	104.125	10.250	104.125	680-699	0.375	0.125	-0.125	-0.625	-1.375	-2.125	-2.375	NA	NA						
10.125	103.875	10.125	103.875	10.125	103.875	660-679	0.125	-0.125	-0.375	-0.875	-1.625	-2.375	-2.875	NA	NA						
9.990	103.625	9.990	103.625	9.990	103.625	640-659	-2.125	-2.125	-2.125	-2.375	-2.875	-3.125	NA	NA	NA						
9.875	103.375	9.875	103.375	9.875	103.375	620-639	-2.125	-2.375	-2.875	-3.375	-3.875	NA	NA	NA	NA						
9.750	103.125	9.750	103.125	9.750	103.125	Foreign National ¹	-2.125	-2.375	-2.875	-3.375	-3.875	NA	NA	NA	NA						
9.625	102.875	9.625	102.875	9.625	102.875	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90					
9.500	102.625	9.500	102.625	9.500	102.625	>\$1.5mm-\$2mm	760+	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA					
9.375	102.375	9.375	102.375	9.375	102.375		740-759	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA					
9.250	102.125	9.250	102.125	9.250	102.125		720-739	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA					
9.125	101.875	9.125	101.875	9.125	101.875		700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA					
8.990	101.625	8.990	101.625	8.990	101.625		680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA					
8.875	101.375	8.875	101.375	8.875	101.375		660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA					
8.750	101.125	8.750	101.125	8.750	101.125		640-659	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA					
8.625	100.875	8.625	100.875	8.625	100.875		620-639	-0.750	0.000	0.500	NA	NA	NA	NA	NA	NA					
8.500	100.625	8.500	100.625	8.500	100.625		Foreign National	-0.750	0.000	0.500	NA	NA	NA	NA	NA	NA					
8.375	100.375	8.375	100.375	8.375	100.375		>\$2mm-\$3mm	760+	-1.750	-1.750	-2.000	-2.000	-2.500	NA	NA	NA	NA				
8.250	100.125	8.250	100.125	8.250	100.125	740-759		-1.750	-2.250	-2.000	-2.000	-2.500	NA	NA	NA	NA					
8.125	99.875	8.125	99.875	8.125	99.875	720-739		-1.750	-1.750	-2.000	-2.250	-2.250	NA	NA	NA	NA					
7.990	99.625	7.990	99.625	7.990	99.625	700-719		-1.750	-1.750	-2.000	-2.250	-3.000	NA	NA	NA	NA					
7.875	99.375	7.875	99.375	7.875	99.375	680-699		-2.000	-2.000	-2.000	-2.250	NA	NA	NA	NA	NA					
7.750	99.125	7.750	99.125	7.750	99.125	660-679		-2.000	-2.000	-2.250	-2.500	NA	NA	NA	NA	NA					
7.625	98.875	7.625	98.875	7.625	98.875	640-659		-0.500	-1.000	-1.250	-1.500	NA	NA	NA	NA	NA					
7.500	98.625	7.500	98.625	7.500	98.625	620-639		-0.750	-0.750	-0.500	NA	NA	NA	NA	NA	NA					
7.375	98.375	7.375	98.375	7.375	98.375	Foreign National		-0.750	-0.750	-0.500	NA	NA	NA	NA	NA	NA					
³ 40 Yr FRM ineligible. Min rate is 7.750%. ⁴ ARM required. FRM ineligible. Min rate is 7.875%. ⁵ ARM required. FRM ineligible. Min rate is 7.990%. ⁶ Loans may receive a maximum of one incentive.						>\$3mm-\$3.5mm ²		760+	-1.750	-1.750	-2.000	-2.000	NA	NA	NA	NA	NA				
							740-759	-1.750	-1.750	-2.000	-2.000	NA	NA	NA	NA	NA					
							720-739	-1.750	-1.750	-2.000	-2.250	NA	NA	NA	NA	NA					
							700-719	-2.000	-1.750	-2.250	-2.250	NA	NA	NA	NA	NA					
							680-699	-2.000	-2.000	-2.250	NA	NA	NA	NA	NA	NA					
							660-679	-2.000	-2.000	-2.250	NA	NA	NA	NA	NA	NA					
							Foreign National	-2.000	-2.000	-2.250	NA	NA	NA	NA	NA	NA					
							760+	-2.000	-2.000	-2.250	-2.250	NA	NA	NA	NA	NA					
							740-759	-2.000	-2.000	-2.250	-2.250	NA	NA	NA	NA	NA					
							720-739	-2.000	-2.000	-2.000	-2.250	NA	NA	NA	NA	NA					
						700-719	-2.250	-2.000	-2.500	-2.500	NA	NA	NA	NA	NA						
						680-699	-2.250	-2.000	-2.500	NA	NA	NA	NA	NA	NA						
						660-679	-2.250	-2.000	-2.500	NA	NA	NA	NA	NA	NA						
						Foreign National	-2.250	-2.250	-2.500	NA	NA	NA	NA	NA	NA						
						>\$4mm-5mm ⁴	660+	-2.250	-2.500	-2.750	-2.750	NA	NA	NA	NA	NA	NA	NA			
						Foreign National	-2.500	-2.500	-2.750	-2.750	NA	NA	NA	NA	NA	NA	NA	NA			
						>\$5mm-\$7.5mm ⁵	680+	-2.500	-2.750	-3.000	NA	NA	NA	NA	NA	NA	NA	NA			
						Foreign National	-2.750	-2.750	-3.000	NA	NA	NA	NA	NA	NA	NA	NA	NA			
						Other							<=50	55	60	65	70	75	80	85	90
						1x30x12 or FC/SS/DIL/BK <4 Years							-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA
Waive Escrows							-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA						
Interest Only							-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA						
DSCR <0.75							-0.500	-0.500	-0.500	NA	NA	NA	NA	NA	NA						
Purchase							0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA						
Cash-Out or Debt Consolidation							-0.500	-0.500	-0.500	-0.750	-1.125	-1.625	NA	NA	NA						
Warrantable Condo							-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA						
Non-Warrantable Condo							-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA						
Condotel							-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA						
2-4 Units							-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA						
5 Yr PPP							0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA						
4 Yr PPP							0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA						
3 Yr PPP							0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA						
2 Yr PPP							-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA						
1 Yr PPP							-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA						
Fees		Compensation Adjustments					LPC														
Funding		LLPA					0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500							
Underwriting		Min Price					99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000							
Enhanced Desk Review		Max Price w/ Loan Amount <=\$3mm					101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500							
		Max Price w/ Loan Amount >\$3mm					100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500							
		Max Price w/ Condotel					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							

8/12/2022 8:30 AM PDT



NMLS 1202262

FUNDLOANS

SPECTRUM PLUS												
NON-QM												
30 Year Fixed		CLTV/HCLTV Price Adjustments										
Rate	30 Day	FICO		<=50	55	60	65	70	75	80	85	90
9.000	103.946	Purchase	800+	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.875	103.838		780-799	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.750	103.718		760-779	0.750	0.750	0.750	0.500	0.000	-0.500	-1.000	NA	NA
8.625	103.568		740-759	0.750	0.750	0.500	0.250	-0.250	-0.750	-1.250	NA	NA
8.500	103.398		720-739	0.250	0.250	0.000	-0.250	-0.750	-1.250	-1.500	NA	NA
8.375	103.165		700-719	0.000	0.000	-0.250	-0.500	-1.000	-1.500	-2.250	NA	NA
8.250	102.920	Rate/Term	800+	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.125	102.662		780-799	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.000	102.391		760-779	0.750	0.750	0.750	0.500	0.000	-0.500	-1.000	NA	NA
7.875	102.107		740-759	0.750	0.750	0.500	0.250	-0.250	-0.750	-1.320	NA	NA
7.750	101.860		720-739	0.250	0.250	0.000	-0.250	-0.750	-1.250	-1.610	NA	NA
7.625	101.600		700-719	0.000	0.000	-0.250	-0.500	-1.000	-1.500	-2.410	NA	NA
7.500	101.328	Cash Out	800+	0.750	0.750	0.750	0.250	-0.500	-1.250	NA	NA	NA
7.375	101.037		780-799	0.750	0.750	0.750	0.250	-0.500	-1.250	NA	NA	NA
7.250	100.672		760-779	0.500	0.500	0.500	0.000	-0.750	-1.500	NA	NA	NA
7.125	100.294		740-759	0.500	0.500	0.250	-0.250	-1.000	-1.750	NA	NA	NA
7.000	99.992		720-739	0.000	0.000	-0.250	-0.750	-1.500	-2.250	NA	NA	NA
6.875	99.540		700-719	NA	NA	NA	NA	NA	NA	NA	NA	NA
6.750	99.058	Other		<=50	55	60	65	70	75	80	85	90
6.625	98.532	2-4 Units		-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	NA	NA
6.500	97.996	Interest Only		-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA
6.375	97.452	DSCR < 1.2		-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	NA
		DSCR >= 1.2 & < 1.4		0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	NA	NA
		DSCR >= 1.4		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
		5 Yr PPP (Investment Only)		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
		4 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
		3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
		2 Yr PPP (Investment Only)		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
		1 Yr PPP (Investment Only)		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
*Only Borrower Paid Compensation is permitted on this program, Lender Paid Compensation is not eligible.												
				Min Loan Amount					Max Loan Amount			
				\$300,000					\$2,000,000			
Compensation Adjustments			BPC*			Fees						
LLPA			0.000			Funding				\$325		
Min Price			99.000			Underwriting				\$1,295		
Max Price			101.000			Enhanced Desk Review				\$150		

8/12/2022 8:30 AM PDT



NMLS 1202262

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	
5.750	97.488	97.238	5.875	96.938	96.688	6.000	96.668	96.418	6.000	96.420	96.170	7.625	102.796	102.546	
5.625	97.138	96.888	5.750	96.838	96.588	5.875	96.568	96.318	5.875	96.320	96.070	7.500	102.786	102.536	
5.500	96.738	96.488	5.625	96.688	96.438	5.750	96.438	96.188	5.750	96.170	95.920	7.375	102.764	102.514	
5.375	96.268	96.018	5.500	96.468	96.218	5.625	96.218	95.968	5.625	95.950	95.700	7.250	102.712	102.462	
5.250	96.018	95.768	5.375	96.238	95.988	5.500	95.988	95.738	5.500	95.720	95.470	7.125	102.659	102.409	
5.125	95.728	95.478	5.250	95.948	95.698	5.375	95.728	95.478	5.375	95.470	95.220	7.000	102.513	102.263	
5.000	95.368	95.118	5.125	95.648	95.398	5.250	95.468	95.218	5.250	95.210	94.960	6.875	102.336	102.086	
4.875	95.008	94.758	5.000	95.238	94.988	5.125	95.088	94.838	5.125	94.830	94.580	6.750	102.158	101.908	
4.750	94.638	94.388	4.875	94.818	94.568	5.000	94.688	94.438	5.000	94.430	94.180	6.625	101.939	101.689	
4.625	94.258	94.008	4.750	94.388	94.138	4.875	94.258	94.008	4.875	94.000	93.750	6.500	101.679	101.429	
4.500	93.838	93.588	4.625	93.948	93.698	4.750	93.808	93.558	4.750	93.540	93.290	6.375	101.397	101.147	
												6.250	101.074	100.824	
												6.125	100.719	100.469	
												6.000	100.357	100.107	
												5.875	99.973	99.723	
												5.750	99.585	99.335	
												5.625	99.193	98.943	
												5.500	98.778	98.528	
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	-2.710	-3.210				
	780-799		0.790	0.790	0.790	0.665	0.540	0.540	0.415	-2.710	-3.210				
	760-779		0.790	0.790	0.665	0.540	0.415	0.415	0.290	-2.835	-3.460				
	740-759		0.665	0.665	0.540	0.415	0.290	0.290	0.165	-2.960	-3.585				
	720-739		0.540	0.540	0.415	0.290	0.165	0.165	0.040	-3.085	-3.835				
	700-719		0.290	0.290	0.165	0.040	-0.085	-0.335	-0.460	-3.460	-4.085				
	680-699		0.040	0.040	-0.085	-0.210	-0.460	-0.710	-0.960	-4.085	-4.710				
660-679		-0.210	-0.210	-0.335	-0.460	-0.835	-1.210	-1.710	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	-0.375	-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+		-0.210	-0.210	-0.460	-0.585	-0.960	-0.960	-1.085	-4.460	-4.960				
	780-799		-0.210	-0.210	-0.460	-0.585	-0.960	-0.960	-1.085	-4.460	-4.960				
	760-779		-0.210	-0.210	-0.585	-0.710	-1.085	-1.085	-1.210	-4.585	-5.210				
	740-759		-0.335	-0.335	-0.710	-0.835	-1.210	-1.210	-1.335	-4.710	-5.335				
	720-739		-0.460	-0.460	-0.835	-0.960	-1.335	-1.460	-1.585	-4.835	-5.585				
	700-719		-0.710	-0.710	-1.085	-1.210	-1.585	-1.835	-1.960	-5.280	-5.905				
	680-699		-0.960	-0.960	-1.335	-1.460	-1.960	-2.210	-2.460	-5.905	-6.540				
660-679		-1.210	-1.210	-1.585	-1.710	-2.335	-2.710	-3.210	NA	NA					
2nd Home/Rate-Term	800+		-0.460	-0.460	-0.710	-0.835	-1.210	-1.210	-1.335	-4.835	-5.335				
	780-799		-0.460	-0.460	-0.710	-0.835	-1.210	-1.210	-1.335	-4.835	-5.335				
	760-779		-0.460	-0.460	-0.835	-0.960	-1.335	-1.335	-1.460	-4.960	-5.585				
	740-759		-0.585	-0.585	-0.960	-1.085	-1.460	-1.460	-1.585	-5.085	-5.710				
	720-739		-0.710	-0.710	-1.085	-1.210	-1.585	-1.710	-1.835	-5.220	-6.010				
	700-719		-0.960	-0.960	-1.335	-1.460	-1.835	-2.085	-2.210	-5.675	-6.350				
	680-699		-1.210	-1.210	-1.585	-1.710	-2.210	-2.460	-2.710	-6.300	-7.025				
660-679		-1.460	-1.460	-1.835	-1.960	-2.585	-2.960	-3.460	NA	NA					
2nd Home/Cash-Out	800+		-0.460	-0.460	-0.710	-0.835	-1.460	-1.710	NA	NA	NA				
	780-799		-0.460	-0.460	-0.710	-0.835	-1.460	-1.710	NA	NA	NA				
	760-779		-0.460	-0.460	-0.835	-0.960	-1.585	-1.835	NA	NA	NA				
	740-759		-0.585	-0.585	-0.960	-1.085	-1.710	-1.960	NA	NA	NA				
	720-739		-0.710	-0.710	-1.085	-1.210	-1.835	-2.210	NA	NA	NA				
	700-719		-0.960	-0.960	-1.335	-1.460	-2.085	-2.585	NA	NA	NA				
Loan Purpose	FICO		<=50	55	60	65	70	75	80	85	90				
Investment/Purchase	800+		-1.710	-1.710	-1.710	-2.085	-2.460	-3.460	-4.585	NA	NA				
	780-799		-1.710	-1.710	-1.710	-2.085	-2.460	-3.460	-4.585	NA	NA				
	760-779		-1.710	-1.710	-1.835	-2.210	-2.585	-3.585	-4.710	NA	NA				
	740-759		-1.835	-1.835	-1.960	-2.335	-2.710	-3.710	-4.835	NA	NA				
	720-739		-1.960	-1.960	-2.085	-2.460	-2.835	-3.960	-5.085	NA	NA				
	700-719		-2.210	-2.210	-2.335	-2.710	-3.085	-4.335	-5.460	NA	NA				
	680-699		-2.460	-2.460	-2.585	-2.960	-3.460	-4.710	-5.980	NA	NA				
660-679		-2.710	-2.710	-2.835	-3.210	-3.835	NA	NA	NA	NA					
Investment/Rate-Term	800+		-1.960	-1.960	-1.960	-2.335	-2.710	-3.710	-4.835	NA	NA				
	780-799		-1.960	-1.960	-1.960	-2.335	-2.710	-3.710	-4.835	NA	NA				
	760-779		-1.960	-1.960	-2.085	-2.460	-2.835	-3.835	-4.960	NA	NA				
	740-759		-2.085	-2.085	-2.210	-2.585	-2.960	-3.960	-5.195	NA	NA				
	720-739		-2.210	-2.210	-2.335	-2.710	-3.085	-4.210	-5.485	NA	NA				
	700-719		-2.460	-2.460	-2.585	-2.960	-3.335	-4.585	-5.910	NA	NA				
	680-699		-2.710	-2.710	-2.835	-3.210	-3.710	-4.960	-6.500	NA	NA				
660-679		-2.960	-2.960	-3.085	-3.460	-4.095	NA	NA	NA	NA					
Investment/Cash-Out	800+		-1.960	-1.960	-1.960	-2.335	-2.960	-4.210	NA	NA	NA				
	780-799		-1.960	-1.960	-1.960	-2.335	-2.960	-4.210	NA	NA	NA				
	760-779		-1.960	-1.960	-2.085	-2.460	-3.085	-4.335	NA	NA	NA				
	740-759		-2.085	-2.085	-2.210	-2.585	-3.210	-4.460	NA	NA	NA				
	720-739		-2.210	-2.210	-2.335	-2.710	-3.335	-4.710	NA	NA	NA				
	700-719		-2.460	-2.460	-2.585	-2.960	-3.585	-5.085	NA	NA	NA				
680-699		-2.710	-2.710	-2.835	-3.210	-3.960	-5.460	NA	NA	NA					
Other			<=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	-2.000	-2.500				
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				Index				5/6 Mo Caps						
Funding	\$325	\$647,201				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					

8/12/2022 8:30 AM PDT



NMLS 1202262

FUNDLOANS

INSIGNIA II														
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
5.500	99.680	99.305	5.500	99.715	99.340	5.500	98.689	98.314	5.500	97.801	97.426	6.500	99.593	99.218
5.375	99.391	99.016	5.375	99.344	98.969	5.375	98.649	98.274	5.375	97.753	97.378	6.375	99.421	99.046
5.250	99.103	98.728	5.250	98.975	98.600	5.250	98.591	98.216	5.250	97.700	97.325	6.250	99.249	98.874
5.125	98.794	98.419	5.125	98.605	98.230	5.125	98.593	98.218	5.125	97.668	97.293	6.125	99.045	98.670
5.000	98.485	98.110	5.000	98.236	97.861	5.000	98.582	98.207	5.000	97.623	97.248	6.000	98.840	98.465
4.875	98.181	97.806	4.875	97.868	97.493	4.875	98.213	97.838	4.875	97.587	97.212	5.875	98.636	98.261
4.750	97.861	97.486	4.750	97.500	97.125	4.750	97.839	97.464	4.750	97.534	97.159	5.750	98.432	98.057
4.625	97.537	97.162	4.625	97.133	96.758	4.625	97.419	97.044	4.625	97.495	97.120	5.625	98.344	97.969
4.500	97.199	96.824	4.500	96.757	96.382	4.500	96.990	96.615	4.500	97.425	97.050	5.500	98.257	97.882
4.375	96.855	96.480	4.375	96.426	96.051	4.375	96.640	96.265	4.375	97.302	96.927	5.375	97.986	97.611
4.250	96.411	96.036	4.250	96.087	95.712	4.250	96.294	95.919	4.250	97.167	96.792	5.250	97.715	97.340
4.125	96.101	95.726	4.125	96.150	95.775	4.125	96.030	95.655	4.125	97.040	96.665	5.125	97.456	97.081
4.000	95.780	95.405	4.000	96.233	95.858	4.000	95.765	95.390				5.000	97.197	96.822
3.875	96.220	95.845	3.875	96.461	96.086	3.875	96.044	95.669				4.875	97.085	96.710
												4.750	96.974	96.599
												4.625	96.685	96.310
												4.500	96.396	96.021
												4.375	95.992	95.617
LTV/CLTV/HCLTV Price Adjustments														
FICO			<=50	55	60	65	70	75	80	85	90			
800+			1.015	1.015	1.015	0.915	0.790	0.665	0.540	-1.085	-1.585			
780-799			0.915	0.915	0.915	0.915	0.665	0.540	0.340	-1.085	-1.585			
760-779			0.915	0.915	0.915	0.915	0.665	0.490	0.340	-1.210	-1.710			
740-759			0.865	0.865	0.865	0.815	0.540	0.340	-0.085	-1.460	-1.960			
720-739			0.540	0.540	0.540	0.415	0.165	-0.085	-0.460	-1.710	-2.210			
700-719			0.415	0.415	0.415	0.315	0.040	-0.710	-0.960	NA	NA			
Other			<=50	55	60	65	70	75	80	85	90			
Rate/Term			-0.375	-0.375	-0.375	-0.375	-0.250	-0.250	-0.250	NA	NA			
Cash-Out			-0.625	-0.625	-0.625	-0.750	-0.750	-1.000	-1.250	NA	NA			
2nd Home			-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA			
Investment			-0.750	-0.750	-0.750	-1.000	-1.500	NA	NA	NA	NA			
ARM & 760-779 FICO			0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	NA	NA			
Condo			0.000	0.000	0.000	0.000	-0.125	-0.250	-0.500	NA	NA			
2 Units			0.000	0.000	0.000	0.000	-0.250	NA	NA	NA	NA			
3-4 Units			-0.250	-0.250	-0.250	-0.375	NA	NA	NA	NA	NA			
Loan Amount >\$1,500,000			-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	NA	NA			
Self-Employed			-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA			
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				Index				5/6 Mo Caps				
Funding	\$325	\$647,201				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				

8/12/2022 8:30 AM PDT



NMLS 1202262

FUNDLOANS

INSIGNIA V

QM JUMBO PRIME

	30 Yr Fixed		
	Rate	30 Day	60 Day
	7.500	102.046	101.671
	7.375	101.856	101.481
7.250	101.654	101.279	
7.125	101.441	101.066	
7.000	101.215	100.840	
6.875	100.935	100.560	
6.750	100.648	100.273	
6.625	100.431	100.056	
6.500	100.230	99.855	
6.375	100.037	99.662	
6.250	99.729	99.354	
6.125	99.460	99.085	
6.000	99.122	98.747	
5.875	98.773	98.398	
5.750	98.412	98.037	
5.625	98.218	97.843	
5.500	97.823	97.448	
5.375	97.580	97.205	

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	0.165	-1.610	-2.560
780-799	0.740	0.740	0.740	0.740	0.640	0.490	-0.035	-2.110	-3.310
760-779	0.740	0.740	0.740	0.740	0.640	0.490	-0.035	-2.110	-3.310
740-759	0.690	0.690	0.690	0.690	0.440	0.340	-0.335	-2.560	-3.810
720-739	0.540	0.540	0.540	0.490	0.340	0.090	-0.635	-2.860	-4.060
700-719	0.340	0.340	0.340	0.340	0.140	-0.160	-1.035	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	-0.125	NA	NA
Cash-Out	-0.750	-0.750	-0.750	-1.000	-1.250	-1.750	-2.125	NA	NA
2nd Home	-0.250	-0.250	-0.250	-0.450	-0.600	-0.800	-1.000	NA	NA
Investment	-1.625	-1.625	-1.625	-1.875	-2.500	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

8/12/2022 8:30 AM PDT



NMLS 1202262

FUNDLOANS

INSIGNIA VIII

QM JUMBO PRIME

	30 Yr Fixed		
	Rate	30 Day	
	7.000	98.888	
	6.875	98.764	
	6.750	98.640	
	6.625	98.516	
	6.500	98.391	
	6.375	98.240	
	6.250	98.091	
	6.125	97.944	
	6.000	97.797	
	5.875	97.652	
	5.750	97.509	
5.625	97.487		
5.500	97.466		

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

8/12/2022 8:30 AM PDT



NMLS 1202262