FUNDLOANS

ASPIRE - CLOSED END 2ND MORTGAGE

NON-QM

SEPTEMBER INCENTIVE: ADDITIONAL -0.250% TO RATE FOR LOAN AMOUNT >$500,000

10 Year Fixed		15 Year Fixed		20-year Fixed		30-year Fixed	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
12.875	105.375	12.875	105.375	12.875	105.375	12.875	105.375
12.750	105.125	12.750	105.125	12.750	105.125	12.750	105.125
12.625	104.875	12.625	104.875	12.625	104.875	12.625	104.875
12.500	104.625	12.500	104.625	12.500	104.625	12.500	104.625
12.375	104.375	12.375	104.375	12.375	104.375	12.375	104.375
12.250	104.125	12.250	104.125	12.250	104.125	12.250	104.125
12.125	103.875	12.125	103.875	12.125	103.875	12.125	103.875
11.990	103.625	11.990	103.625	11.990	103.625	11.990	103.625
11.875	103.375	11.875	103.375	11.875	103.375	11.875	103.375
11.750	103.125	11.750	103.125	11.750	103.125	11.750	103.125
11.625	102.875	11.625	102.875	11.625	102.875	11.625	102.875
11.500	102.625	11.500	102.625	11.500	102.625	11.500	102.625
11.375	102.375	11.375	102.375	11.375	102.375	11.375	102.375
11.250	102.125	11.250	102.125	11.250	102.125	11.250	102.125
11.125	101.875	11.125	101.875	11.125	101.875	11.125	101.875
10.990	101.625	10.990	101.625	10.990	101.625	10.990	101.625
10.875	101.375	10.875	101.375	10.875	101.375	10.875	101.375
10.750	101.125	10.750	101.125	10.750	101.125	10.750	101.125
10.625	100.875	10.625	100.875	10.625	100.875	10.625	100.875
10.500	100.625	10.500	100.625	10.500	100.625	10.500	100.625
10.375	100.375	10.375	100.375	10.375	100.375	10.375	100.375
10.250	100.125	10.250	100.125	10.250	100.125	10.250	100.125
10.125	99.875	10.125	99.875	10.125	99.875	10.125	99.875
9.990	99.625	9.990	99.625	9.990	99.625	9.990	99.625
9.875	99.375	9.875	99.375	9.875	99.375	9.875	99.375
9.750	99.125	9.750	99.125	9.750	99.125	9.750	99.125
9.625	98.875	9.625	98.875	9.625	98.875	9.625	98.875
9.500	98.625	9.500	98.625	9.500	98.625	9.500	98.625

CLTV/HCLTV Price Adjustments

Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
12 Mos Full Doc	760+	1.000	0.750	0.750	0.750	0.500	0.000	-1.250	NA	NA
	740-759	1.000	0.750	0.750	0.500	0.250	0.000	-1.500	NA	NA
	720-739	0.750	0.750	0.750	0.500	0.000	-0.250	-1.750	NA	NA
	700-719	0.750	0.500	0.500	0.250	-0.250	-0.500	-2.000	NA	NA
	680-699	0.750	0.500	0.500	0.000	-0.250	-0.750	-2.500	NA	NA

Other	<=50	55	60	65	70	75	80	85	90
FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	NA
Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	NA	NA	NA
Investment	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA	NA
2nd Home	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA	NA
12 Month Bank Statements**	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
5 Yr PPP (Investment Only)	0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA
4 Yr PPP (Investment Only)	0.250	0.250	0.250	0.250	0.250	NA	NA	NA	NA
3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
2 Yr PPP (Investment Only)	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA
1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA

Compensation Adjustments	BPC*
LLPA	0.000
Min Price	99.000
Max Price	101.000

Fees	
Funding	$325
Underwriting	$1,295
Enhanced Desk Review	$165

*Only Borrower Paid Compensation is permitted on this program, Lender Paid Compensation is not eligible.

**12 Month Bank Statements LLPA in addition to 12 Mos Full Doc FICO/LTV LLPA

Max APR in Colorado is 12%

Max Rate in Texas is 10%

Min Loan Amount	Max Loan Amount
$200,000	$1,000,000

9/22/2022 8:30 AM PDT

EQUAL HOUSING LENDER

NMLS 1202262

FUNDLOANS

MONTAGE PRIME

NON-QM

5/6 Mo ARM		7/6 Mo ARM		30 or 40Yr FRM	
Rate	30 Day	Rate	30 Day	Rate	30 Day
9.990	103.375	9.990	103.375	9.990	103.375
9.875	103.125	9.875	103.125	9.875	103.125
9.750	102.875	9.750	102.875	9.750	102.875
9.625	102.625	9.625	102.625	9.625	102.625
9.500	102.375	9.500	102.375	9.500	102.375
9.375	102.125	9.375	102.125	9.375	102.125
9.250	101.875	9.250	101.875	9.250	101.875
9.125	101.625	9.125	101.625	9.125	101.625
8.990	101.375	8.990	101.375	8.990	101.375
8.875	101.125	8.875	101.125	8.875	101.125
8.750	100.875	8.750	100.875	8.750	100.875
8.625	100.625	8.625	100.625	8.625	100.625
8.500	100.375	8.500	100.375	8.500	100.375
8.375	100.125	8.375	100.125	8.375	100.125
8.250	99.875	8.250	99.875	8.250	99.875
8.125	99.625	8.125	99.625	8.125	99.625
7.990	99.375	7.990	99.375	7.990	99.375
7.875	99.125	7.875	99.125	7.875	99.125
7.750	98.875	7.750	98.875	7.750	98.875
7.625	98.625	7.625	98.625	7.625	98.625
7.500	98.375	7.500	98.375	7.500	98.375

[1]40 Yr FRM inelgible. Min rate is 7.625%.
[2]40 Yr FRM inelgible. Min rate is 7.625%.
[3]ARM required. FRM inelgible. Min rate is 7.750%.
[4]In addition to Full Doc - 24 Mo LLPA.
[5]May and June incentives may not be combined.

LTV/CLTV/HCLTV Price Adjustments

Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
Full Doc - 24 Mo	760+	1.500	1.000	1.000	1.000	1.000	0.750	0.500	-0.500	-1.500
	740-759	1.250	1.000	1.000	1.000	0.750	0.500	0.250	-0.750	-1.750
	720-739	1.250	1.000	1.000	1.000	0.750	0.250	0.000	-1.250	-2.250
	700-719	1.000	1.000	1.000	0.750	0.500	0.000	-0.500	-1.750	-2.750
	680-699	1.000	1.000	0.750	0.750	0.500	0.000	-0.750	-2.500	NA
	660-679	1.000	0.750	0.750	0.500	0.250	-0.500	-1.250	NA	NA
	640-659	-0.250	-0.250	-0.750	-1.000	-1.250	-2.000	NA	NA	NA
	620-639	-0.500	-0.500	-1.250	-1.500	-1.750	-2.250	NA	NA	NA
Loan Amount	**FICO**	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
>$1.5mm-$2mm	760+	0.250	0.250	0.250	0.250	0.000	0.000	0.250	0.000	NA
	740-759	0.000	0.250	0.250	0.000	0.000	0.000	0.250	0.250	NA
	720-739	0.000	0.000	0.000	0.000	0.250	0.250	0.250	0.250	NA
	700-719	0.250	0.000	0.000	0.250	0.000	0.250	0.250	0.000	NA
	680-699	0.250	0.000	0.250	0.000	0.000	0.000	0.000	0.250	NA
	660-679	0.250	-0.250	-0.250	-0.250	-0.250	0.250	-0.250	NA	NA
	640-659	0.250	0.250	0.500	0.000	0.000	0.000	NA	NA	NA
>$2mm-$3mm	760+	0.250	0.250	0.000	0.000	0.000	0.000	-1.750	NA	NA
	740-759	0.250	0.250	0.250	0.000	0.000	0.000	-1.500	NA	NA
	720-739	0.250	0.250	0.000	0.000	0.000	0.000	-1.500	NA	NA
	700-719	0.250	0.250	0.000	0.000	0.000	0.000	-1.500	NA	NA
	680-699	0.000	-0.250	0.000	-0.250	-0.500	0.000	NA	NA	NA
	660-679	-0.250	-0.500	-0.500	-0.500	-0.750	0.250	NA	NA	NA
	640-659	-0.500	-1.000	-0.500	-0.750	-0.500	NA	NA	NA	NA
>$3mm-$3.5mm[1]	760+	-1.250	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA
	740-759	-1.250	-1.000	-1.000	-1.000	-0.750	-0.750	NA	NA	NA
	720-739	-1.250	-1.000	-1.000	-1.000	-0.750	-0.500	NA	NA	NA
	700-719	-1.000	-1.000	-1.000	-1.000	-1.000	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	-1.000	-0.750	NA	NA	NA
	740-759	-1.250	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA
	720-739	-1.250	-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	-0.125
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
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
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	-0.750	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[4]		-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
Asset Allowance[4]		0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Full Doc - 12 Mo[4]		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
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	0.500	NA
4 Yr PPP (Investment Only)		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
2 Yr PPP (Investment Only)		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
1 Yr PPP (Investment Only)		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA

Fees	
Funding	$325
Underwriting	$1,295
Enhanced Desk Review	$165

Compensation Adjustments	LPC							
	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 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	99.500	98.500	98.250	98.000	97.750	97.500	97.250	97.000
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

9/22/2022 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

APEX PRIME

NON-QM

5/6 Mo ARM		7/6 Mo ARM		30 or 40Yr FRM	
Rate	30 Day	Rate	30 Day	Rate	30 Day
9.990	103.625	9.990	103.625	9.990	103.625
9.875	103.375	9.875	103.375	9.875	103.375
9.750	103.125	9.750	103.125	9.750	103.125
9.625	102.875	9.625	102.875	9.625	102.875
9.500	102.625	9.500	102.625	9.500	102.625
9.375	102.375	9.375	102.375	9.375	102.375
9.250	102.125	9.250	102.125	9.250	102.125
9.125	101.875	9.125	101.875	9.125	101.875
8.990	101.625	8.990	101.625	8.990	101.625
8.875	101.375	8.875	101.375	8.875	101.375
8.750	101.125	8.750	101.125	8.750	101.125
8.625	100.875	8.625	100.875	8.625	100.875
8.500	100.625	8.500	100.625	8.500	100.625
8.375	100.375	8.375	100.375	8.375	100.375
8.250	100.125	8.250	100.125	8.250	100.125
8.125	99.875	8.125	99.875	8.125	99.875
7.990	99.625	7.990	99.625	7.990	99.625
7.875	99.375	7.875	99.375	7.875	99.375
7.750	99.125	7.750	99.125	7.750	99.125
7.625	98.875	7.625	98.875	7.625	98.875

[1]40 Yr FRM inelgible. Min rate is 7.750%.
[2]ARM required. FRM inelgible. Min rate is 7.875%.
[3]In addition to Alt Doc - 24 Mo LLPA.
[4]In addition to Alt Doc - 12 Mo LLPA if 12 Mo.
[5]Loans may receive a maximum of one incentive.

LTV/CLTV/HCLTV Price Adjustments										
Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
Alt Doc - 24 Mo	760+	1.000	0.750	0.750	0.750	0.500	0.000	-0.250	-1.250	-2.250
	740-759	1.000	0.750	0.750	0.500	0.250	0.000	-0.500	-1.750	-2.500
	720-739	0.750	0.750	0.750	0.500	0.000	-0.250	-0.750	-2.000	-3.000
	700-719	0.750	0.500	0.500	0.250	-0.250	-0.500	-1.000	-2.500	-3.500
	680-699	0.750	0.500	0.500	0.000	-0.250	-0.750	-1.500	-3.250	NA
	660-679	0.500	0.500	0.250	0.000	-0.500	-1.000	-2.000	NA	NA
	640-659	-0.750	-0.750	-1.000	-2.000	-2.250	-3.000	NA	NA	NA
	620-639	-1.500	-1.500	-1.750	-2.250	-3.250	-4.000	NA	NA	NA
Loan Amount	**FICO**	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
>$1.5mm-$2mm	760+	0.000	0.250	0.250	0.000	0.000	0.250	0.250	0.250	NA
	740-759	0.000	0.000	0.000	0.000	0.000	0.250	0.250	0.250	NA
	720-739	0.000	0.000	0.000	0.250	0.250	0.250	0.250	-0.500	NA
	700-719	0.250	0.000	0.000	0.250	0.250	0.250	0.250	NA	NA
	680-699	0.250	0.000	0.000	0.250	0.250	0.250	0.250	NA	NA
	660-679	-0.500	-0.500	-0.750	-0.750	-0.750	-0.500	-1.500	NA	NA
	640-659	-0.250	-0.250	-0.250	-0.500	-0.500	0.000	NA	NA	NA
>$2mm-$3mm	760+	0.250	0.250	0.250	0.000	0.000	0.000	-1.500	NA	NA
	740-759	0.250	0.250	0.000	0.000	0.000	0.000	-1.250	NA	NA
	720-739	0.250	0.250	0.000	0.000	0.000	0.000	-1.500	NA	NA
	700-719	0.250	0.250	0.000	0.000	0.000	0.000	NA	NA	NA
	680-699	-0.250	-0.500	-0.500	-0.250	0.000	0.000	NA	NA	NA
	660-679	-1.000	-1.500	-1.500	-1.500	-1.250	0.000	NA	NA	NA
	640-659	-1.000	-1.250	-1.250	-0.750	-1.000	NA	NA	NA	NA
>$3mm-$4mm[1]	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	NA	NA	NA
	720-739	-1.000	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA
	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	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	-0.125
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
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
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	-0.750	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	-1.000	-1.000	NA	NA
Alt Doc - 12 Mo[3]		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
5 Yr PPP (Investment Only)		0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA
4 Yr PPP (Investment Only)		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
2 Yr PPP (Investment Only)		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
1 Yr PPP (Investment Only)		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA

Fees	
Funding	$325
Underwriting	$1,295
Enhanced Desk Review	$165

Compensation Adjustments	LPC							
	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 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

9/22/2022 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

SPECTRUM NO RATIO

DSCR >=1.00

***SEPTEMBER INCENTIVE: ADDITIONAL +0.500 LLPA[6] ***

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM	
Rate	30 Day	Rate	30 Day	Rate	30 Day
10.875	104.625	10.875	104.625	10.875	104.625
10.750	104.375	10.750	104.375	10.750	104.375
10.625	104.125	10.625	104.125	10.625	104.125
10.500	103.875	10.500	103.875	10.500	103.875
10.375	103.625	10.375	103.625	10.375	103.625
10.250	103.375	10.250	103.375	10.250	103.375
10.125	103.125	10.125	103.125	10.125	103.125
9.990	102.875	9.990	102.875	9.990	102.875
9.875	102.625	9.875	102.625	9.875	102.625
9.750	102.375	9.750	102.375	9.750	102.375
9.625	102.125	9.625	102.125	9.625	102.125
9.500	101.875	9.500	101.875	9.500	101.875
9.375	101.625	9.375	101.625	9.375	101.625
9.250	101.375	9.250	101.375	9.250	101.375
9.125	101.125	9.125	101.125	9.125	101.125
8.990	100.875	8.990	100.875	8.990	100.875
8.875	100.625	8.875	100.625	8.875	100.625
8.750	100.375	8.750	100.375	8.750	100.375
8.625	100.125	8.625	100.125	8.625	100.125
8.500	99.875	8.500	99.875	8.500	99.875
8.375	99.625	8.375	99.625	8.375	99.625
8.250	99.375	8.250	99.375	8.250	99.375
8.125	99.125	8.125	99.125	8.125	99.125
7.990	98.875	7.990	98.875	7.990	98.875
7.875	98.625	7.875	98.625	7.875	98.625
7.750	98.375	7.750	98.375	7.750	98.375
7.625	98.125	7.625	98.125	7.625	98.125

[1]Non-Resident Alien without a FICO.
[2]40 Yr FRM inelgible. Min rate is 7.750%.
[3]40 Yr FRM inelgible. Min rate is 7.750%.
[4]ARM required. FRM inelgible. Min rate is 7.875%.
[5]ARM required. FRM inelgible. Min rate is 7.990%.
[6]Loans may receive a maximum of one incentive.

LTV/CLTV/HCLTV Price Adjustments

FICO	<=50	55	60	65	70	75	80	85	90
760+	1.375	1.125	1.125	0.875	0.625	0.125	-0.875	NA	NA
740-759	1.375	1.125	1.125	0.875	0.625	0.125	-1.125	NA	NA
720-739	1.125	1.125	1.125	0.875	0.375	0.125	-1.375	NA	NA
700-719	1.125	0.875	0.875	0.625	-0.125	-1.125	-1.625	NA	NA
680-699	1.125	0.875	0.625	0.125	-0.625	-1.875	-2.125	NA	NA
660-679	0.875	0.625	0.375	-0.125	-0.875	-1.875	-2.875	NA	NA
640-659	-1.875	-1.875	-1.875	-2.125	-2.375	-4.875	NA	NA	NA
620-639	-2.125	-2.375	-2.625	-2.875	-3.125	NA	NA	NA	NA
Foreign National[1]	-2.125	-2.375	-2.625	-2.875	-3.125	NA	NA	NA	NA

Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
>$1.5mm-$2mm	760+	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
	740-759	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
	720-739	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
	700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
	680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
	660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
	640-659	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
	620-639	0.500	0.750	0.750	NA	NA	NA	NA	NA	NA
	Foreign National	0.500	0.750	0.750	NA	NA	NA	NA	NA	NA
>$2mm-$3mm	760+	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA
	740-759	-2.250	-2.250	-2.000	-2.250	-2.000	NA	NA	NA	NA
	720-739	-2.250	-2.250	-2.000	-2.250	-2.000	NA	NA	NA	NA
	700-719	-2.500	-2.250	-2.250	-2.000	-1.500	NA	NA	NA	NA
	680-699	-2.250	-2.000	-2.000	-1.750	NA	NA	NA	NA	NA
	660-679	-2.250	-2.000	-1.750	-1.750	NA	NA	NA	NA	NA
	640-659	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA	NA
	620-639	0.250	0.250	0.250	NA	NA	NA	NA	NA	NA
	Foreign National	0.250	0.250	0.250	NA	NA	NA	NA	NA	NA
>$3mm-$3.5mm[2]	760+	-2.000	-1.750	-1.750	-1.500	NA	NA	NA	NA	NA
	740-759	-2.000	-2.000	-1.750	-1.500	NA	NA	NA	NA	NA
	720-739	-2.000	-1.750	-1.750	-1.750	NA	NA	NA	NA	NA
	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
>$3.5mm-$4mm[3]	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
>$4mm-5mm[4]	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
>$5mm-$7.5mm[5]	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	
Funding	$325
Underwriting	$1,295
Enhanced Desk Review	$165

Compensation Adjustments	LPC 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 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

9/22/2022 8:30 AM PDT

EQUAL HOUSING LENDER

NMLS 1202262

FUNDLOANS

SPECTRUM NO RATIO

DSCR <1.00

*****SEPTEMBER INCENTIVE: ADDITIONAL +0.500 LLPA[6] *****

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM	
Rate	30 Day	Rate	30 Day	Rate	30 Day
10.750	104.875	10.750	104.875	10.750	104.625
10.625	104.625	10.625	104.625	10.625	104.375
10.500	104.375	10.500	104.375	10.500	104.125
10.375	104.125	10.375	104.125	10.375	103.875
10.250	103.875	10.250	103.875	10.250	103.625
10.125	103.625	10.125	103.625	10.125	103.375
9.990	103.375	9.990	103.375	9.990	103.125
9.875	103.125	9.875	103.125	9.875	102.875
9.750	102.875	9.750	102.875	9.750	102.625
9.625	102.625	9.625	102.625	9.625	102.375
9.500	102.375	9.500	102.375	9.500	102.125
9.375	102.125	9.375	102.125	9.375	101.875
9.250	101.875	9.250	101.875	9.250	101.625
9.125	101.625	9.125	101.625	9.125	101.375
8.990	101.375	8.990	101.375	8.990	101.125
8.875	101.125	8.875	101.125	8.875	100.875
8.750	100.875	8.750	100.875	8.750	100.625
8.625	100.625	8.625	100.625	8.625	100.375
8.500	100.375	8.500	100.375	8.500	100.125
8.375	100.125	8.375	100.125	8.375	99.875
8.250	99.875	8.250	99.875	8.250	99.625
8.125	99.625	8.125	99.625	8.125	99.375
7.990	99.375	7.990	99.375	7.990	99.125
7.875	99.125	7.875	99.125	7.875	98.875
7.750	98.875	7.750	98.875	7.750	98.625
7.625	98.625	7.625	98.625	7.625	98.375

[3]40 Yr FRM inelgible. Min rate is 7.750%.
[4]ARM required. FRM inelgible. Min rate is 7.875%.
[5]ARM required. FRM inelgible. Min rate is 7.990%.
[6]Loans may receive a maximum of one incentive.

LTV/CLTV/HCLTV Price Adjustments

FICO	<=50	55	60	65	70	75	80	85	90
760+	0.625	0.375	0.125	-0.125	-0.625	-1.375	-1.625	NA	NA
740-759	0.375	0.125	0.125	-0.125	-0.625	-1.375	-1.625	NA	NA
720-739	0.375	0.125	-0.125	-0.375	-0.875	-1.375	-1.625	NA	NA
700-719	0.125	-0.125	-0.375	-0.625	-1.375	-2.125	-2.375	NA	NA
680-699	-0.125	-0.375	-0.625	-1.125	-1.875	-2.625	-2.875	NA	NA
660-679	-0.375	-0.625	-0.875	-1.375	-2.125	-2.875	-3.375	NA	NA
640-659	-2.625	-2.625	-2.625	-2.875	-3.375	-5.375	NA	NA	NA
620-639	-2.875	-3.125	-3.375	-3.875	-4.375	NA	NA	NA	NA
Foreign National[1]	-2.875	-3.125	-3.375	-3.875	-4.375	NA	NA	NA	NA

Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
>$1.5mm-$2mm	760+	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
	740-759	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
	720-739	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
	700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
	680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
	660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
	640-659	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
	620-639	-0.750	0.000	0.500	NA	NA	NA	NA	NA	NA
	Foreign National	-0.750	0.000	0.500	NA	NA	NA	NA	NA	NA
>$2mm-$3mm	760+	-1.750	-1.750	-2.000	-2.000	-2.500	NA	NA	NA	NA
	740-759	-1.750	-2.250	-2.000	-2.000	-2.500	NA	NA	NA	NA
	720-739	-1.750	-1.750	-2.000	-2.250	-2.250	NA	NA	NA	NA
	700-719	-1.750	-1.750	-2.000	-2.250	-3.000	NA	NA	NA	NA
	680-699	-2.000	-2.000	-2.000	-2.250	NA	NA	NA	NA	NA
	660-679	-2.000	-2.000	-2.250	-2.500	NA	NA	NA	NA	NA
	640-659	-0.500	-1.000	-1.250	-1.500	NA	NA	NA	NA	NA
	620-639	-0.750	-0.750	-0.500	NA	NA	NA	NA	NA	NA
	Foreign National	-0.750	-0.750	-0.500	NA	NA	NA	NA	NA	NA
>$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	-1.750	-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
>$3.5mm-$4mm[3]	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
	Foreign National	-2.500	-2.500	-2.750	-2.750	NA	NA	NA	NA	NA
>$5mm-$7.5mm[5]	680+	-2.500	-2.750	-3.000	NA	NA	NA	NA	NA	NA
	Foreign National	-2.750	-2.750	-3.000	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
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	
Funding	$325
Underwriting	$1,295
Enhanced Desk Review	$165

Compensation Adjustments	LPC							
	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 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

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EQUAL HOUSING LENDER

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	102.898	Purchase	800+	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.875	102.770		780-799	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.750	102.629		760-779	0.750	0.750	0.750	0.500	0.000	-0.500	-1.000	NA	NA
8.625	102.475		740-759	0.750	0.750	0.500	0.250	-0.250	-0.750	-1.250	NA	NA
8.500	102.301		720-739	0.250	0.250	0.000	-0.250	-0.750	-1.250	-1.500	NA	NA
8.375	102.044		700-719	0.000	0.000	-0.250	-0.500	-1.000	-1.500	-2.250	NA	NA
8.250	101.775	Rate/Term	800+	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.125	101.494		780-799	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.000	101.201		760-779	0.750	0.750	0.750	0.500	0.000	-0.500	-1.000	NA	NA
7.875	100.895		740-759	0.750	0.750	0.500	0.250	-0.250	-0.750	-1.320	NA	NA
7.750	100.628		720-739	0.250	0.250	0.000	-0.250	-0.750	-1.250	-1.610	NA	NA
7.625	100.348		700-719	0.000	0.000	-0.250	-0.500	-1.000	-1.500	-2.410	NA	NA
7.500	100.056	Cash Out	800+	0.750	0.750	0.750	0.250	-0.500	-1.250	NA	NA	NA
7.375	99.719		780-799	0.750	0.750	0.750	0.250	-0.500	-1.250	NA	NA	NA
7.250	99.322		760-779	0.500	0.500	0.500	0.000	-0.750	-1.500	NA	NA	NA
7.125	98.912		740-759	0.500	0.500	0.250	-0.250	-1.000	-1.750	NA	NA	NA
7.000	98.580		720-739	0.000	0.000	-0.250	-0.750	-1.500	-2.250	NA	NA	NA
6.875	98.139		700-719	NA	NA	NA	NA	NA	NA	NA	NA	NA
6.750	97.688	**Other**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
6.625	97.227	2-4 Units		-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	NA	NA
6.500	96.757	Interest Only		-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA
6.375	96.279	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	$165

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EQUAL HOUSING LENDER
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	95.153	94.903	5.875	94.603	94.353	6.000	94.333	94.083	6.000	94.085	93.835	7.625	99.633	99.383
5.625	94.803	94.553	5.750	94.503	94.253	5.875	94.233	93.983	5.875	93.985	93.735	7.500	99.613	99.363
5.500	94.403	94.153	5.625	94.353	94.103	5.750	94.103	93.853	5.750	93.835	93.585	7.375	99.592	99.342
5.375	93.933	93.683	5.500	94.133	93.883	5.625	93.883	93.633	5.625	93.615	93.365	7.250	99.549	99.299
5.250	93.683	93.433	5.375	93.903	93.653	5.500	93.653	93.403	5.500	93.385	93.135	7.125	99.467	99.217
5.125	93.393	93.143	5.250	93.613	93.363	5.375	93.393	93.143	5.375	93.135	92.885	7.000	99.341	99.091
5.000	93.033	92.783	5.125	93.313	93.063	5.250	93.133	92.883	5.250	92.875	92.625	6.875	99.183	98.933
4.875	92.673	92.423	5.000	92.903	92.653	5.125	92.753	92.503	5.125	92.495	92.245	6.750	99.006	98.756
4.750	92.303	92.053	4.875	92.483	92.233	5.000	92.353	92.103	5.000	92.095	91.845	6.625	98.756	98.506
4.625	91.923	91.673	4.750	92.053	91.803	4.875	91.923	91.673	4.875	91.665	91.415	6.500	98.497	98.247
4.500	91.503	91.253	4.625	91.613	91.363	4.750	91.473	91.223	4.750	91.205	90.955	6.375	98.224	97.974
4.375	91.023	90.773	4.500	91.133	90.883	4.625	90.993	90.743	4.625	90.725	90.475	6.250	97.912	97.662
4.250	90.523	90.273	4.375	90.633	90.383	4.500	90.493	90.243	4.500	90.225	89.975	6.125	97.576	97.326
4.125	90.003	89.753	4.250	90.113	89.863	4.375	89.973	89.723	4.375	89.705	89.455	6.000	97.234	96.984
4.000	89.443	89.193	4.125	89.553	89.303	4.250	89.413	89.163	4.250	89.145	88.895	5.875	96.881	96.631
												5.750	96.523	96.273
												5.625	96.150	95.900
												5.500	95.765	95.515

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	0.040	-0.085	-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	-0.375	-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

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EQUAL HOUSING LENDER
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	97.501	97.064	5.500	97.378	96.940	5.500	96.911	96.474	5.500	94.135	93.698	6.500	99.086	98.649
5.375	97.221	96.784	5.375	97.018	96.580	5.375	96.824	96.387	5.375	94.089	93.652	6.375	98.857	98.420
5.250	96.941	96.504	5.250	96.659	96.221	5.250	96.724	96.287	5.250	94.038	93.600	6.250	98.629	98.192
5.125	96.662	96.225	5.125	96.300	95.863	5.125	96.643	96.206	5.125	94.007	93.570	6.125	98.272	97.835
5.000	96.383	95.945	5.000	95.942	95.505	5.000	96.554	96.117	5.000	93.964	93.527	6.000	97.915	97.478
4.875	95.898	95.461	4.875	95.585	95.147	4.875	96.140	95.703	4.875	93.931	93.494	5.875	97.559	97.121
4.750	95.381	94.943	4.750	95.228	94.791	4.750	95.698	95.260	4.750	93.881	93.443	5.750	97.202	96.765
4.625	95.066	94.628	4.625	94.813	94.375	4.625	95.261	94.823	4.625	93.843	93.406	5.625	96.805	96.367
4.500	94.738	94.301	4.500	94.372	93.934	4.500	94.797	94.360	4.500	93.776	93.339	5.500	96.407	95.970
4.375	94.193	93.755	4.375	94.023	93.586	4.375	94.435	93.998	4.375	93.655	93.217	5.375	95.752	95.315
4.250	93.526	93.088	4.250	93.656	93.218	4.250	94.065	93.627	4.250	93.522	93.085	5.250	95.097	94.659
4.125	93.405	92.967	4.125	93.354	92.917	4.125	93.549	93.112	4.125	93.397	92.960	5.125	94.630	94.193
4.000	93.274	92.836	4.000	93.033	92.595	4.000	93.005	92.568				5.000	94.163	93.726
3.875	93.296	92.858	3.875	93.262	92.825	3.875	93.070	92.632				4.875	93.695	93.258
												4.750	93.228	92.791
												4.625	92.810	92.372
												4.500	92.392	91.955
												4.375	91.850	91.412

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

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EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

INSIGNIA III

QM JUMBO PRIME

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed		
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day
6.500	96.232	96.107	6.500	96.311	96.186	6.500	96.251	96.126	6.500	96.320	96.195
6.375	96.182	96.057	6.375	96.259	96.134	6.375	96.199	96.074	6.375	96.267	96.142
6.250	96.112	95.987	6.250	96.188	96.063	6.250	96.129	96.004	6.250	96.196	96.071
6.125	96.019	95.894	6.125	96.091	95.966	6.125	96.033	95.908	6.125	96.099	95.974
6.000	95.894	95.769	6.000	95.963	95.838	6.000	95.906	95.781	6.000	95.970	95.845
5.875	95.730	95.605	5.875	95.794	95.669	5.875	95.740	95.615	5.875	95.801	95.676
5.750	95.522	95.397	5.750	95.580	95.455	5.750	95.528	95.403	5.750	95.586	95.461
5.625	95.263	95.138	5.625	95.313	95.188	5.625	95.264	95.139	5.625	95.317	95.192
5.500	94.948	94.823	5.500	94.989	94.864	5.500	94.943	94.818	5.500	94.992	94.867
5.375	94.572	94.447	5.375	94.602	94.477	5.375	94.560	94.435	5.375	94.603	94.478
5.250	94.165	94.040	5.250	94.183	94.058	5.250	94.147	94.022	5.250	94.183	94.058

LTV/CLTV/HCLTV Price Adjustments

FICO	<=50	55	60	65	70	75	80	85	90
800+	0.155	0.030	-0.095	-0.220	-0.220	-0.345	-0.470	NA	NA
780-799	0.155	0.030	-0.095	-0.220	-0.220	-0.345	-0.470	NA	NA
760-779	0.030	-0.095	-0.095	-0.220	-0.220	-0.470	-0.470	NA	NA
740-759	-0.095	-0.220	-0.220	-0.220	-0.220	-0.470	-0.595	NA	NA
720-739	-0.095	-0.220	-0.220	-0.220	-0.220	-0.595	-0.720	NA	NA
700-719	-0.095	-0.220	-0.220	-0.220	-0.220	NA	NA	NA	NA
Other	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
Rate/Term	-0.125	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Cash-Out	-0.125	0.000	0.000	0.000	NA	NA	NA	NA	NA
Loan Amount <=$1,000,000	0.125	0.125	0.000	0.000	0.000	0.000	0.000	NA	NA
Loan Amount >=$1,000,000	0.125	0.125	0.000	0.000	0.000	0.000	0.000	NA	NA
CA	0.000	0.000	0.000	-0.500	-0.750	-1.000	-1.250	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

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EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

INSIGHNIA V

QM JUMBO PRIME

30 Yr Fixed		
Rate	**30 Day**	**60 Day**
7.500	100.872	100.497
7.375	100.620	100.245
7.250	100.355	99.980
7.125	100.079	99.704
7.000	99.791	99.416
6.875	99.452	99.077
6.750	98.878	98.503
6.625	98.578	98.203
6.500	98.267	97.892
6.375	97.805	97.430
6.250	97.488	97.113
6.125	97.158	96.783
6.000	96.817	96.442
5.875	96.464	96.089
5.750	96.099	95.724
5.625	95.636	95.261
5.500	95.011	94.636
5.375	94.483	94.108

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

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EQUAL HOUSING LENDER

NMLS 1202262

FUNDLOANS

INSIGHT VI

QM JUMBO PRIME

30 Yr Fixed		
Rate	30 Day	60 Day
6.500	99.568	99.318
6.375	99.304	99.054
6.250	99.017	98.767
6.125	98.705	98.455
6.000	98.367	98.117
5.875	97.744	97.494
5.750	97.407	97.157
5.625	97.039	96.789
5.500	96.637	96.387
5.375	96.152	95.902
5.250	95.751	95.501
5.125	95.316	95.066
5.000	94.854	94.604
4.875	93.614	93.364
4.750	93.150	92.900
4.625	92.662	92.412
4.500	92.153	91.903

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	-0.710	N/A	N/A	N/A	N/A
	780-799	-0.085	-0.085	-0.085	-0.460	-0.710	N/A	N/A	N/A	N/A
	760-779	-0.335	-0.335	-0.335	-0.460	-0.835	N/A	N/A	N/A	N/A
	740-759	-0.460	-0.460	-0.460	-0.710	-0.960	N/A	N/A	N/A	N/A
	720-739	-0.585	-0.585	-0.585	-0.835	-1.335	N/A	N/A	N/A	N/A
	700-719	-0.710	-0.710	-0.710	-0.960	-1.585	N/A	N/A	N/A	N/A
Other		**<=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

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	$1 > Conforming Loan Limit
Underwriting	$1,295	**Maximum Loan Amount**
Enhanced Desk Review	$150	$2,500,000

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EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

INSIGHNIA VIII

QM JUMBO PRIME

30 Yr Fixed		
Rate	**30 Day**	
7.000	97.216	
6.875	97.064	
6.750	96.913	
6.625	96.762	
6.500	96.610	
6.375	96.054	
6.250	95.736	
6.125	95.343	
6.000	94.937	
5.875	94.521	
5.750	94.095	
5.625	93.634	
5.500	92.827	

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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EQUAL HOUSING LENDER

NMLS 1202262