# INSIGNIA 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 |

**9/22/2022 8:30 AM PDT**