

# 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		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
12.500	104.375	12.500	104.375	12.500	104.375	12.500	104.375	12 Mos Full Doc	760+	0.750	0.750	0.750	0.250	0.000	-1.250	-2.250	NA	NA
12.375	104.125	12.375	104.125	12.375	104.125	12.375	104.125		740-759	0.750	0.750	0.500	0.250	0.000	-1.500	-2.500	NA	NA
12.250	103.875	12.250	103.875	12.250	103.875	12.250	103.875		720-739	0.750	0.750	0.500	0.000	-0.250	-1.750	-2.750	NA	NA
12.125	103.625	12.125	103.625	12.125	103.625	12.125	103.625		700-719	0.500	0.500	0.000	-0.250	-0.500	-2.000	-3.000	NA	NA
11.990	103.375	11.990	103.375	11.990	103.375	11.990	103.375		680-699	0.500	0.250	0.000	-0.250	-0.750	-2.500	-3.500	NA	NA
11.875	103.125	11.875	103.125	11.875	103.125	11.875	103.125	Other	<=50	55	60	65	70	75	80	85	90	
11.750	102.875	11.750	102.875	11.750	102.875	11.750	102.875	FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	NA
11.625	102.625	11.625	102.625	11.625	102.625	11.625	102.625	Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	NA
11.500	102.375	11.500	102.375	11.500	102.375	11.500	102.375	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	NA	NA	NA	NA
11.375	102.125	11.375	102.125	11.375	102.125	11.375	102.125	Investment	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA	NA	NA
11.250	101.875	11.250	101.875	11.250	101.875	11.250	101.875	2nd Home	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA	NA	NA
11.125	101.625	11.125	101.625	11.125	101.625	11.125	101.625	12 Month Bank Statements**	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA
10.990	101.375	10.990	101.375	10.990	101.375	10.990	101.375	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	NA
10.875	101.125	10.875	101.125	10.875	101.125	10.875	101.125	5 Yr PPP (Investment Only)	0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA	NA
10.750	100.875	10.750	100.875	10.750	100.875	10.750	100.875	4 Yr PPP (Investment Only)	0.250	0.250	0.250	0.250	0.250	NA	NA	NA	NA	NA
10.625	100.625	10.625	100.625	10.625	100.625	10.625	100.625	3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
10.500	100.375	10.500	100.375	10.500	100.375	10.500	100.375	2 Yr PPP (Investment Only)	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA	NA
10.375	100.125	10.375	100.125	10.375	100.125	10.375	100.125	1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA	NA
10.250	99.875	10.250	99.875	10.250	99.875	10.250	99.875	Compensation Adjustments										
10.125	99.625	10.125	99.625	10.125	99.625	10.125	99.625	LLPA		0.000								\$325
9.990	99.375	9.990	99.375	9.990	99.375	9.990	99.375	Min Price		99.000								\$1,295
9.875	99.125	9.875	99.125	9.875	99.125	9.875	99.125	Max Price		101.000								\$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 APR in Texas is 10%

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

10/4/2022 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

MONTAGE PRIME																	
NON-QM																	
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	
10.500	104.125	10.500	104.125	10.500	104.125	Full Doc - 24 Mo	760+	1.500	1.000	1.000	1.000	1.000	0.500	0.250	-0.500	-1.500	
10.375	103.875	10.375	103.875	10.375	103.875		740-759	1.250	1.000	1.000	1.000	0.750	0.500	0.000	-1.000	-1.750	
10.250	103.625	10.250	103.625	10.250	103.625		720-739	1.250	1.000	1.000	1.000	0.750	0.250	-0.250	-1.500	-2.250	
10.125	103.375	10.125	103.375	10.125	103.375		700-719	1.000	1.000	1.000	0.750	0.500	0.000	-0.500	-1.750	NA	
9.990	103.125	9.990	103.125	9.990	103.125		680-699	1.000	1.000	0.750	0.500	0.250	0.000	-1.000	-2.500	NA	
9.875	102.875	9.875	102.875	9.875	102.875		660-679	1.000	0.750	0.750	0.500	0.000	-0.500	-1.500	NA	NA	
9.750	102.625	9.750	102.625	9.750	102.625		640-659	-0.500	-0.750	-1.000	-1.250	-1.500	-2.250	NA	NA	NA	
9.625	102.375	9.625	102.375	9.625	102.375	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90	
9.500	102.125	9.500	102.125	9.500	102.125	>\$1.5mm-\$2mm	760+	0.250	0.250	0.250	0.250	0.000	0.000	0.250	0.000	NA	
9.375	101.875	9.375	101.875	9.375	101.875		740-759	0.000	0.250	0.250	0.000	0.000	0.000	0.250	0.250	NA	
9.250	101.625	9.250	101.625	9.250	101.625		720-739	0.000	0.000	0.000	0.000	0.250	0.250	0.250	0.250	NA	
9.125	101.375	9.125	101.375	9.125	101.375		700-719	0.250	0.000	0.000	0.250	0.000	0.250	0.250	0.000	NA	
8.990	101.125	8.990	101.125	8.990	101.125		680-699	0.250	0.000	0.250	0.000	0.000	0.000	0.000	0.250	NA	
8.875	100.875	8.875	100.875	8.875	100.875		660-679	0.250	-0.250	-0.250	-0.250	-0.250	0.250	-0.250	NA	NA	
8.750	100.625	8.750	100.625	8.750	100.625	640-659	0.250	0.250	0.500	0.000	0.000	0.000	NA	NA	NA		
8.625	100.375	8.625	100.375	8.625	100.375	>\$2mm-\$3mm	760+	0.250	0.250	0.000	0.000	0.000	0.000	-1.750	NA	NA	
8.500	100.125	8.500	100.125	8.500	100.125		740-759	0.250	0.250	0.250	0.000	0.000	0.000	-1.500	NA	NA	
8.375	99.875	8.375	99.875	8.375	99.875		720-739	0.250	0.250	0.000	0.000	0.000	0.000	-1.500	NA	NA	
8.250	99.625	8.250	99.625	8.250	99.625		700-719	0.250	0.250	0.000	0.000	0.000	0.000	-1.500	NA	NA	
8.125	99.375	8.125	99.375	8.125	99.375		680-699	0.000	-0.250	0.000	-0.250	-0.500	0.000	NA	NA	NA	
7.990	99.125	7.990	99.125	7.990	99.125		660-679	-0.250	-0.500	-0.500	-0.500	-0.750	0.250	NA	NA	NA	
7.875	98.875	7.875	98.875	7.875	98.875		640-659	-0.500	-1.000	-0.500	-0.750	-0.500	NA	NA	NA	NA	
7.750	98.625	7.750	98.625	7.750	98.625	>\$3mm-\$3.5mm <sup>1</sup>	760+	-1.250	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA	
7.625	98.375	7.625	98.375	7.625	98.375		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	-1.000	-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 <sup>2</sup>	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 <sup>3</sup>	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 <sup>4</sup>	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA		
						Asset Allowance <sup>4</sup>	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA		
						Full Doc - 12 Mo <sup>4</sup>	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
						WVOE <sup>4</sup>	-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	0.500		
						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	Compensation Adjustments										
							LPC										
							BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%			
						Funding	\$325	LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	
						Underwriting	\$1,295	Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	
						Enhanced Desk Review	\$165	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	\$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

10/4/2022 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

APEX PRIME																								
NON-QM																								
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								
10.500	104.375	10.500	104.375	10.500	104.375	Alt Doc - 24 Mo	760+	1.000	0.750	0.750	0.750	0.250	0.000	-0.250	-1.250	-2.250								
10.375	104.125	10.375	104.125	10.375	104.125		740-759	1.000	0.750	0.750	0.500	0.250	0.000	-0.500	-1.750	-2.500								
10.250	103.875	10.250	103.875	10.250	103.875		720-739	0.750	0.750	0.750	0.500	0.000	-0.250	-0.750	-2.000	-3.000								
10.125	103.625	10.125	103.625	10.125	103.625		700-719	0.750	0.500	0.500	0.000	-0.250	-0.500	-1.000	-2.500	NA								
9.990	103.375	9.990	103.375	9.990	103.375		680-699	0.750	0.500	0.250	0.000	-0.250	-0.750	-1.500	-3.250	NA								
9.875	103.125	9.875	103.125	9.875	103.125		660-679	0.500	0.500	0.250	-0.250	-0.500	-1.000	-2.000	NA	NA								
9.750	102.875	9.750	102.875	9.750	102.875		640-659	-1.000	-1.250	-1.250	-2.250	-2.500	-3.250	NA	NA	NA								
9.625	102.625	9.625	102.625	9.625	102.625	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90								
9.500	102.375	9.500	102.375	9.500	102.375	>\$1.5mm-\$2mm	760+	0.000	0.250	0.250	0.000	0.000	0.250	0.250	0.250	NA								
9.375	102.125	9.375	102.125	9.375	102.125		740-759	0.000	0.000	0.000	0.000	0.000	0.250	0.250	0.250	NA								
9.250	101.875	9.250	101.875	9.250	101.875		720-739	0.000	0.000	0.000	0.250	0.250	0.250	0.250	-0.500	NA								
9.125	101.625	9.125	101.625	9.125	101.625		700-719	0.250	0.000	0.000	0.250	0.250	0.250	0.250	NA	NA								
8.990	101.375	8.990	101.375	8.990	101.375		680-699	0.250	0.000	0.000	0.250	0.250	0.250	0.250	NA	NA								
8.875	101.125	8.875	101.125	8.875	101.125		660-679	-0.500	-0.500	-0.750	-0.750	-0.750	-0.500	-1.500	NA	NA								
8.750	100.875	8.750	100.875	8.750	100.875		640-659	-0.250	-0.250	-0.250	-0.500	-0.500	0.000	NA	NA	NA								
8.625	100.625	8.625	100.625	8.625	100.625	>\$2mm-\$3mm	760+	0.250	0.250	0.250	0.000	0.000	0.000	-1.500	NA	NA								
8.500	100.375	8.500	100.375	8.500	100.375		740-759	0.250	0.250	0.000	0.000	0.000	0.000	-1.250	NA	NA								
8.375	100.125	8.375	100.125	8.375	100.125		720-739	0.250	0.250	0.000	0.000	0.000	0.000	-1.500	NA	NA								
8.250	99.875	8.250	99.875	8.250	99.875		700-719	0.250	0.250	0.000	0.000	0.000	0.000	NA	NA	NA								
8.125	99.625	8.125	99.625	8.125	99.625		680-699	-0.250	-0.500	-0.500	-0.250	0.000	0.000	NA	NA	NA								
7.990	99.375	7.990	99.375	7.990	99.375		660-679	-1.000	-1.500	-1.500	-1.500	-1.250	0.000	NA	NA	NA								
7.875	99.125	7.875	99.125	7.875	99.125		640-659	-1.000	-1.250	-1.250	-0.750	-1.000	NA	NA	NA	NA								
7.750	98.875	7.750	98.875	7.750	98.875	>\$3mm-\$4mm <sup>1</sup>	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								
							640-659	-1.250	-1.250	-1.250	-1.000	NA	NA	NA	NA	NA								
						>\$4mm-\$7.5mm <sup>2</sup>	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	-1.750	NA								
						Waive Escrows	-0.125	-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) <sup>3,4</sup>	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA									
						P&L (12 & 24 Mo) <sup>3,4</sup>	-0.375	-0.375	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA									
						Alt Doc - 12 Mo <sup>3</sup>	-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	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									99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000
						Enhanced Desk Review	\$165	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	30 Day Average SOFR			Margin & Floor	3.750%			5/6 Mo Caps	2/1/5		7/6 Mo Caps	5/1/5		

10/4/2022 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

## SPECTRUM NO RATIO

DSCR >=1.00

\*\*\*SEPTEMBER INCENTIVE: ADDITIONAL +0.500 LLPA<sup>6</sup>\*\*\*

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	104.125	10.875	104.125	10.875	104.125	760+		1.375	1.125	1.125	0.875	0.625	0.125	-0.875	NA	NA
10.750	103.875	10.750	103.875	10.750	103.875	740-759		1.375	1.125	1.125	0.875	0.625	0.125	-1.125	NA	NA
10.625	103.625	10.625	103.625	10.625	103.625	720-739		1.125	1.125	1.125	0.875	0.375	0.125	-1.375	NA	NA
10.500	103.375	10.500	103.375	10.500	103.375	700-719		1.125	0.875	0.875	0.625	-0.125	-1.125	-1.625	NA	NA
10.375	103.125	10.375	103.125	10.375	103.125	680-699		1.125	0.875	0.625	0.125	-0.625	-1.875	-2.125	NA	NA
10.250	102.875	10.250	102.875	10.250	102.875	660-679		0.875	0.625	0.375	-0.125	-0.875	-1.875	-2.875	NA	NA
10.125	102.625	10.125	102.625	10.125	102.625	640-659		-1.875	-1.875	-1.875	-2.125	-2.375	-4.875	NA	NA	NA
9.990	102.375	9.990	102.375	9.990	102.375	Foreign National <sup>1</sup>		-2.125	-2.375	-2.625	-2.875	-3.125	NA	NA	NA	NA
9.875	102.125	9.875	102.125	9.875	102.125	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
9.750	101.875	9.750	101.875	9.750	101.875	>\$1.5mm-\$2mm	760+	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
9.625	101.625	9.625	101.625	9.625	101.625		740-759	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
9.500	101.375	9.500	101.375	9.500	101.375		720-739	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
9.375	101.125	9.375	101.125	9.375	101.125		700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
9.250	100.875	9.250	100.875	9.250	100.875		680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
9.125	100.625	9.125	100.625	9.125	100.625		660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
8.990	100.375	8.990	100.375	8.990	100.375		640-659	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
8.875	100.125	8.875	100.125	8.875	100.125	Foreign National		0.500	0.750	0.750	NA	NA	NA	NA	NA	NA
8.750	99.875	8.750	99.875	8.750	99.875	>\$2mm-\$3mm	760+	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA
8.625	99.625	8.625	99.625	8.625	99.625		740-759	-2.250	-2.250	-2.000	-2.250	-2.000	NA	NA	NA	NA
8.500	99.375	8.500	99.375	8.500	99.375		720-739	-2.250	-2.250	-2.000	-2.250	-2.000	NA	NA	NA	NA
8.375	99.125	8.375	99.125	8.375	99.125		700-719	-2.500	-2.250	-2.250	-2.000	-1.500	NA	NA	NA	NA
8.250	98.875	8.250	98.875	8.250	98.875		680-699	-2.250	-2.000	-2.000	-1.750	NA	NA	NA	NA	NA
8.125	98.625	8.125	98.625	8.125	98.625		660-679	-2.250	-2.000	-1.750	-1.750	NA	NA	NA	NA	NA
7.990	98.375	7.990	98.375	7.990	98.375		640-659	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA	NA
7.875	98.125	7.875	98.125	7.875	98.125	Foreign National		0.250	0.250	0.250	NA	NA	NA	NA	NA	NA
<sup>1</sup> Non-Resident Alien without a FICO. <sup>2</sup> 40 Yr FRM ineligible. Min rate is 8.125%. <sup>3</sup> 40 Yr FRM ineligible. Min rate is 8.125%. <sup>4</sup> ARM required. FRM ineligible. Min rate is 8.250%. <sup>5</sup> ARM required. FRM ineligible. Min rate is 8.375%. <sup>6</sup> Loans may receive a maximum of one incentive.						>\$3mm-\$3.5mm <sup>2</sup>	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
						>\$3.5mm-\$4mm <sup>3</sup>	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 <sup>4</sup>	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
						>\$5mm-\$7.5mm <sup>5</sup>	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
						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		BPC	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	\$165	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							

10/4/2022 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

## SPECTRUM NO RATIO

DSCR <1.00

\*\*\*SEPTEMBER INCENTIVE: ADDITIONAL +0.500 LLPA<sup>6</sup>\*\*\*

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
11.375	105.375	11.375	105.375	11.375	105.375	760+		0.625	0.375	0.125	-0.125	-0.625	-1.375	-1.625	NA	NA
11.250	105.125	11.250	105.125	11.250	105.125	740-759		0.375	0.125	0.125	-0.125	-0.625	-1.375	-1.625	NA	NA
11.125	104.875	11.125	104.875	11.125	104.875	720-739		0.375	0.125	-0.125	-0.375	-0.875	-1.375	-1.625	NA	NA
10.990	104.625	10.990	104.625	10.990	104.625	700-719		0.125	-0.125	-0.375	-0.625	-1.375	-2.125	-2.375	NA	NA
10.875	104.375	10.875	104.375	10.875	104.375	680-699		-0.125	-0.375	-0.625	-1.125	-1.875	-2.625	-2.875	NA	NA
10.750	104.125	10.750	104.125	10.750	104.125	660-679		-0.375	-0.625	-0.875	-1.375	-2.125	-2.875	-3.375	NA	NA
10.625	103.875	10.625	103.875	10.625	103.875	640-659		-2.625	-2.625	-2.625	-2.875	-3.375	-5.375	NA	NA	NA
10.500	103.625	10.500	103.625	10.500	103.625	Foreign National <sup>1</sup>		-2.875	-3.125	-3.375	-3.875	-4.375	NA	NA	NA	NA
10.375	103.375	10.375	103.375	10.375	103.375	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
10.250	103.125	10.250	103.125	10.250	103.125	>\$1.5mm-\$2mm	760+	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
10.125	102.875	10.125	102.875	10.125	102.875		740-759	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
9.990	102.625	9.990	102.625	9.990	102.625		720-739	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
9.875	102.375	9.875	102.375	9.875	102.375		700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
9.750	102.125	9.750	102.125	9.750	102.125		680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
9.625	101.875	9.625	101.875	9.625	101.875		660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
9.500	101.625	9.500	101.625	9.500	101.625		640-659	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
9.375	101.375	9.375	101.375	9.375	101.375	Foreign National		-0.750	0.000	0.500	NA	NA	NA	NA	NA	NA
9.250	101.125	9.250	101.125	9.250	101.125	>\$2mm-\$3mm	760+	-1.750	-1.750	-2.000	-2.000	-2.500	NA	NA	NA	NA
9.125	100.875	9.125	100.875	9.125	100.875		740-759	-1.750	-2.250	-2.000	-2.000	-2.500	NA	NA	NA	NA
8.990	100.625	8.990	100.625	8.990	100.625		720-739	-1.750	-1.750	-2.000	-2.250	-2.250	NA	NA	NA	NA
8.875	100.375	8.875	100.375	8.875	100.375		700-719	-1.750	-1.750	-2.000	-2.250	-3.000	NA	NA	NA	NA
8.750	100.125	8.750	100.125	8.750	100.125		680-699	-2.000	-2.000	-2.000	-2.250	NA	NA	NA	NA	NA
8.625	99.875	8.625	99.875	8.625	99.875		660-679	-2.000	-2.000	-2.250	-2.500	NA	NA	NA	NA	NA
8.500	99.625	8.500	99.625	8.500	99.625		640-659	-0.500	-1.000	-1.250	-1.500	NA	NA	NA	NA	NA
8.375	99.375	8.375	99.375	8.375	99.375	Foreign National		-0.750	-0.750	-0.500	NA	NA	NA	NA	NA	NA
8.250	99.125	8.250	99.125	8.250	99.125	>\$3mm-\$3.5mm <sup>2</sup>	760+	-1.750	-1.750	-2.000	-2.000	NA	NA	NA	NA	NA
8.125	98.875	8.125	98.875	8.125	98.875		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 <sup>3</sup>	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 <sup>4</sup>	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 <sup>5</sup>	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/DII/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	\$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	\$165	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			5/6 Mo Caps		7/6 Mo Caps					
						3.750%			2/1/5		5/1/5					

<sup>3</sup>40 Yr FRM ineligible. Min rate is 8.250%.

<sup>4</sup>ARM required. FRM ineligible. Min rate is 8.375%.

<sup>5</sup>ARM required. FRM ineligible. Min rate is 8.500%.

<sup>6</sup>Loans may receive a maximum of one incentive.



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
9.625	104.330	Purchase	800+	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
9.500	104.270		780-799	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
9.375	104.180		760-779	0.750	0.750	0.750	0.500	0.000	-0.500	-1.000	NA	NA
9.250	104.070		740-759	0.750	0.750	0.500	0.250	-0.250	-0.750	-1.250	NA	NA
9.125	103.930		720-739	0.250	0.250	0.000	-0.250	-0.750	-1.250	-1.500	NA	NA
9.000	103.740		700-719	0.000	0.000	-0.250	-0.500	-1.000	-1.500	-2.250	NA	NA
8.875	103.520	Rate/Term	800+	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.750	103.290		780-799	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.625	103.040		760-779	0.750	0.750	0.750	0.500	0.000	-0.500	-1.000	NA	NA
8.500	102.770		740-759	0.750	0.750	0.500	0.250	-0.250	-0.750	-1.320	NA	NA
8.375	102.510		720-739	0.250	0.250	0.000	-0.250	-0.750	-1.250	-1.610	NA	NA
8.250	102.240		700-719	0.000	0.000	-0.250	-0.500	-1.000	-1.500	-2.410	NA	NA
8.125	101.960	Cash Out	800+	0.750	0.750	0.750	0.250	-0.500	-1.250	NA	NA	NA
8.000	101.750		780-799	0.750	0.750	0.750	0.250	-0.500	-1.250	NA	NA	NA
7.875	101.390		760-779	0.500	0.500	0.500	0.000	-0.750	-1.500	NA	NA	NA
7.750	101.000		740-759	0.500	0.500	0.250	-0.250	-1.000	-1.750	NA	NA	NA
7.625	100.670		720-739	0.000	0.000	-0.250	-0.750	-1.500	-2.250	NA	NA	NA
7.500	100.220		700-719	NA	NA	NA	NA	NA	NA	NA	NA	NA
7.375	99.760	Other		<=50	55	60	65	70	75	80	85	90
7.250	99.280	2-4 Units		-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	NA	NA
7.125	98.790	Interest Only		-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA
7.000	98.300	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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# 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	94.943	94.693	5.875	94.393	94.143	6.000	94.123	93.873	6.000	93.875	93.625	7.625	100.924	100.674
5.625	94.593	94.343	5.750	94.293	94.043	5.875	94.023	93.773	5.875	93.775	93.525	7.500	100.674	100.424
5.500	94.193	93.943	5.625	94.143	93.893	5.750	93.893	93.643	5.750	93.625	93.375	7.375	100.423	100.173
5.375	93.723	93.473	5.500	93.923	93.673	5.625	93.673	93.423	5.625	93.405	93.155	7.250	100.171	99.921
5.250	93.473	93.223	5.375	93.693	93.443	5.500	93.443	93.193	5.500	93.175	92.925	7.125	99.918	99.668
5.125	93.183	92.933	5.250	93.403	93.153	5.375	93.183	92.933	5.375	92.925	92.675	7.000	99.662	99.412
5.000	92.823	92.573	5.125	93.103	92.853	5.250	92.923	92.673	5.250	92.665	92.415	6.875	99.369	99.119
4.875	92.463	92.213	5.000	92.693	92.443	5.125	92.543	92.293	5.125	92.285	92.035	6.750	99.062	98.812
4.750	92.093	91.843	4.875	92.273	92.023	5.000	92.143	91.893	5.000	91.885	91.635	6.625	98.753	98.503
4.625	91.713	91.463	4.750	91.843	91.593	4.875	91.713	91.463	4.875	91.455	91.205	6.500	98.428	98.178
4.500	91.293	91.043	4.625	91.403	91.153	4.750	91.263	91.013	4.750	90.995	90.745	6.375	98.086	97.836
4.375	90.813	90.563	4.500	90.923	90.673	4.625	90.783	90.533	4.625	90.515	90.265	6.250	97.723	97.473
4.250	90.313	90.063	4.375	90.423	90.173	4.500	90.283	90.033	4.500	90.015	89.765	6.125	97.357	97.107
4.125	89.793	89.543	4.250	89.903	89.653	4.375	89.763	89.513	4.375	89.495	89.245	6.000	96.986	96.736
4.000	89.233	88.983	4.125	89.343	89.093	4.250	89.203	88.953	4.250	88.935	88.685	5.875	96.597	96.347
												5.750	96.209	95.959
												5.625	95.806	95.556
												5.500	95.391	95.141
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		
	680-699			-1.210	-1.210	-1.585	-1.710	-2.210	-2.710	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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# 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
6.500	98.242	97.804	6.500	98.276	97.838	6.500	97.622	97.185	7.500	98.247	97.809	7.500	99.587	99.149
6.375	98.192	97.755	6.375	98.224	97.787	6.375	97.578	97.141	7.375	98.160	97.722	7.375	99.345	98.907
6.250	98.142	97.705	6.250	98.184	97.746	6.250	97.535	97.097	7.250	98.073	97.636	7.250	99.103	98.665
6.125	98.093	97.655	6.125	98.147	97.709	6.125	97.350	96.913	7.125	97.983	97.546	7.125	98.908	98.470
6.000	98.043	97.606	6.000	98.109	97.672	6.000	97.158	96.720	7.000	97.895	97.457	7.000	98.713	98.275
5.875	98.012	97.575	5.875	98.072	97.635	5.875	97.074	96.636	6.875	97.806	97.368	6.875	98.566	98.129
5.750	97.981	97.544	5.750	98.035	97.598	5.750	96.969	96.531	6.750	97.717	97.279	6.750	98.419	97.982
5.625	97.695	97.258	5.625	97.670	97.233	5.625	96.846	96.409	6.625	97.610	97.173	6.625	98.320	97.882
5.500	97.410	96.972	5.500	97.305	96.868	5.500	96.724	96.287	6.500	97.504	97.067	6.500	98.221	97.784
5.375	97.124	96.687	5.375	96.941	96.504	5.375	96.610	96.172	6.375	97.448	97.010	6.375	98.169	97.732
5.250	96.839	96.402	5.250	96.578	96.140	5.250	96.499	96.061	6.250	97.393	96.956	6.250	98.118	97.681
5.125	96.555	96.118	5.125	96.214	95.777	5.125	96.394	95.957	6.125	97.270	96.832	6.125	97.805	97.368
5.000	96.271	95.834	5.000	95.852	95.414	5.000	96.281	95.843				6.000	97.492	97.054
4.875	95.745	95.308	4.875	95.489	95.052	4.875	95.832	95.395				5.875	97.179	96.742
												5.750	96.867	96.429
												5.625	96.412	95.974
												5.500	95.957	95.519
												5.375	95.218	94.780
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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# FUNDLOANS

## INSIGNIA V

QM JUMBO PRIME

										30 Yr Fixed		
										Rate	30 Day	60 Day
										8.000	80.160	80.160
										7.875	80.160	80.160
										7.750	80.160	80.160
										7.625	80.160	80.160
										7.500	80.160	80.160
										7.375	80.160	80.160
										7.250	80.160	80.160
										7.125	80.160	80.160
										7.000	80.160	80.160
										6.875	80.160	80.160
										6.750	80.160	80.160
										6.625	80.160	80.160
										6.500	80.160	80.160
										6.375	80.160	80.160
										6.250	80.160	80.160
										6.125	80.160	80.160
										6.000	80.160	80.160
										5.875	80.160	80.160
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		Maximum Loan Amount										
Enhanced Desk Review	\$150	\$3,000,000										

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# FUNDLOANS

## INSIGNIA VIII

QM JUMBO PRIME

	30 Yr Fixed		
	Rate	30 Day	
	7.000	97.017	
	6.875	96.893	
	6.750	96.768	
	6.625	96.644	
	6.500	96.520	
	6.375	95.984	
	6.250	95.706	
	6.125	95.351	
	6.000	94.985	
	5.875	94.611	
	5.750	94.229	
	5.625	93.811	
	5.500	93.027	

### LTV/CLTV/HCLTV Price Adjustments

FICO	<=50	55	60	65	70	75	80	85	90
800+	-0.060	-0.060	-0.060	-0.060	-0.110	-0.160	-0.260	-1.160	-2.010
780-799	-0.060	-0.060	-0.060	-0.060	-0.110	-0.260	-0.260	-1.460	-2.410
760-779	-0.110	-0.110	-0.110	-0.160	-0.160	-0.260	-0.260	-1.560	-2.560
740-759	-0.160	-0.160	-0.160	-0.260	-0.410	-0.510	-0.510	-1.860	-2.960
720-739	-0.260	-0.260	-0.260	-0.260	-0.410	-0.660	-0.760	-2.110	-3.210
700-719	-0.460	-0.460	-0.460	-0.460	-0.460	-0.810	-1.110	-2.410	-3.510
680-699	-0.660	-0.660	-0.660	-0.660	-1.410	-2.010	NA	NA	NA
<b>Other</b>	<b>&lt;=50</b>	<b>55</b>	<b>60</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>	<b>90</b>
Condo	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.250	-0.300	-0.300
Rate/Term	0.000	0.000	0.000	-0.100	-0.150	-0.150	-0.150	-0.200	-0.450
Cash-Out	-0.250	-0.250	-0.250	-0.300	-0.400	-0.750	-1.150	-1.350	NA
2nd Home	-0.050	-0.050	-0.050	-0.050	-0.100	-0.100	-0.400	NA	NA
2-4 Units	-0.100	-0.100	-0.100	-0.100	-0.150	-0.300	-0.500	NA	NA
Loan Amount \$1,500,001-\$2,000,000	-0.600	-0.650	-0.650	-0.650	-0.650	-0.650	-0.650	NA	NA
Loan Amount \$2,000,001-\$2,500,000	-0.750	-0.800	-0.800	-0.800	-0.800	-0.800	NA	NA	NA
Loan Amount >\$2,500,000	-0.750	-0.800	-0.800	-0.800	-0.800	NA	NA	NA	NA
Self-Employed	-0.100	-0.100	-0.100	-0.150	-0.200	-0.300	-0.300	-0.500	-0.650

Compensation Adjustments	BPC	LPC						
		1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%
LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500
Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000
Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500

Fees		Minimum Loan Amount
Funding	\$325	\$647,201
Underwriting	\$1,295	Maximum Loan Amount
Enhanced Desk Review	\$150	\$3,000,000

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