FUNDLOANS

ASPIRE – NON-QM CLOSED END 2ND MORTGAGE ($200K - $1MM)

10 Year Fixed		15 Year Fixed		20-year Fixed		30-year Fixed	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
11.990	104.125	11.990	104.125	11.990	104.125	11.990	104.125
11.875	103.875	11.875	103.875	11.875	103.875	11.875	103.875
11.750	103.625	11.750	103.625	11.750	103.625	11.750	103.625
11.625	103.375	11.625	103.375	11.625	103.375	11.625	103.375
11.500	103.125	11.500	103.125	11.500	103.125	11.500	103.125
11.375	102.875	11.375	102.875	11.375	102.875	11.375	102.875
11.250	102.625	11.250	102.625	11.250	102.625	11.250	102.625
11.125	102.375	11.125	102.375	11.125	102.375	11.125	102.375
10.990	102.125	10.990	102.125	10.990	102.125	10.990	102.125
10.875	101.875	10.875	101.875	10.875	101.875	10.875	101.875
10.750	101.625	10.750	101.625	10.750	101.625	10.750	101.625
10.625	101.375	10.625	101.375	10.625	101.375	10.625	101.375
10.500	101.125	10.500	101.125	10.500	101.125	10.500	101.125
10.375	100.875	10.375	100.875	10.375	100.875	10.375	100.875
10.250	100.625	10.250	100.625	10.250	100.625	10.250	100.625
10.125	100.375	10.125	100.375	10.125	100.375	10.125	100.375
9.990	100.125	9.990	100.125	9.990	100.125	9.990	100.125
9.875	99.875	9.875	99.875	9.875	99.875	9.875	99.875
9.750	99.625	9.750	99.625	9.750	99.625	9.750	99.625
9.625	99.375	9.625	99.375	9.625	99.375	9.625	99.375
9.500	99.125	9.500	99.125	9.500	99.125	9.500	99.125
9.375	98.875	9.375	98.875	9.375	98.875	9.375	98.875

CLTV/HCLTV Price Adjustments									
Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
12 Mos Full Doc	760+	0.875	0.875	0.875	0.375	0.125	-1.125	NA	NA	NA
	740-759	0.875	0.875	0.625	0.375	0.125	-1.375	NA	NA	NA
	720-739	0.875	0.875	0.625	0.125	-0.125	-1.625	NA	NA	NA
	700-719	0.625	0.625	0.125	-0.125	-0.375	-1.875	NA	NA	NA
	680-699	0.500	0.250	0.000	-0.250	-0.750	-2.500	NA	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	NA	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	NA	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

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

*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%

1/24/2023 8:30 AM PDT

EQUAL HOUSING LENDER

NMLS 1202262

FUNDLOANS

ASPIRE X - NON-QM CLOSED END 2ND MORTGAGE ($150K - $450K)

LOAN MUST BE CONDITIONALLY APPROVED TO LOCK. NO EXTENSIONS ALLOWED ON ASPIRE X.

10/15/20Yr FRM		Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
Rate	30 Day											
14.875	109.000		800+	0.000	0.000	-0.500	-0.750	-1.000	-1.250	-1.750	-3.000	-4.000
14.750	108.875		780-799	-0.250	-0.250	-0.750	-1.000	-1.250	-1.500	-2.000	-3.250	-4.250
14.625	108.750		760-779	-0.500	-0.500	-1.000	-1.250	-1.500	-1.750	-2.250	-3.500	-5.000
14.500	108.625	Full Doc	740-759	-0.750	-0.750	-1.250	-1.500	-1.750	-2.000	-2.500	-4.250	-6.250
14.375	108.500		720-739	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	-3.250	-5.500	-7.000
14.250	108.375		700-719	-1.750	-1.750	-2.250	-2.500	-2.750	-3.000	-4.500	-6.500	-8.250
14.125	108.250		680-699	-3.000	-3.000	-3.500	-3.750	-4.000	-4.750	-6.250	-8.000	N/A
14.000	108.125		660-679	-4.000	-4.000	-4.500	-4.750	-5.000	-6.250	-7.750	N/A	N/A
13.875	108.000		800+	-0.500	-0.500	-1.000	-1.250	-1.500	-1.750	-2.500	-4.000	N/A
13.750	107.875		780-799	-0.750	-0.750	-1.250	-1.500	-1.750	-2.000	-2.750	-4.250	N/A
13.625	107.750	Alt Doc	760-779	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	-3.000	-4.500	N/A
13.500	107.625		740-759	-1.250	-1.250	-1.750	-2.000	-2.250	-2.500	-3.250	-5.250	N/A
13.375	107.500	Bank Statements	720-739	-1.500	-1.500	-2.000	-2.250	-2.500	-2.750	-4.000	-6.500	N/A
13.250	107.375		700-719	-2.500	-2.500	-3.000	-3.250	-3.500	-3.750	-5.500	N/A	N/A
13.125	107.250		680-699	-4.000	-4.000	-4.500	-4.750	-5.000	-5.750	N/A	N/A	N/A
13.000	107.125		660-679	-5.500	-5.500	-6.000	-6.250	-6.500	N/A	N/A	N/A	N/A

Amortization	<=50	55	60	65	70	75	80	85	90
30 YR Fixed	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
30/15 YR Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
40/15 YR Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750

Loan Amount	<=50	55	60	65	70	75	80	85	90
<=$150,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
$150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
$175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
$200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
$300,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

DTI	<=50	55	60	65	70	75	80	85	90
00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
43.01-45	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
45.01-50	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500

Other	<=50	55	60	65	70	75	80	85	90
Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

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

**Investment Properties have a RATE adjustment of +1.75%

Min Loan Amount	Max Loan Amount
$150,000	$450,000

Compensation Adjustments	BPC*
LLPA	0.000
Min Price	99.000
Max Price	100.000

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

1/24/2023 8:30 AM PDT

EQUAL HOUSING LENDER

NMLS 1202262

FUNDLOANS

MONTAGE PRIME – NON-QM FULL DOC & ASSET QUALIFICATION

5/6 Mo ARM		7/6 Mo ARM		30 or 40Yr FRM	
Rate	30 Day	Rate	30 Day	Rate	30 Day
11.990	109.250	11.990	109.250	11.990	109.125
11.875	109.000	11.875	109.000	11.875	108.875
11.750	108.750	11.750	108.750	11.750	108.625
11.625	108.500	11.625	108.500	11.625	108.375
11.500	108.250	11.500	108.250	11.500	108.125
11.375	108.000	11.375	108.000	11.375	107.875
11.250	107.750	11.250	107.750	11.250	107.625
11.125	107.500	11.125	107.500	11.125	107.375
10.990	107.250	10.990	107.250	10.990	107.125
10.875	107.000	10.875	107.000	10.875	106.875
10.750	106.750	10.750	106.750	10.750	106.625
10.625	106.500	10.625	106.500	10.625	106.375
10.500	106.250	10.500	106.250	10.500	106.125
10.375	106.000	10.375	106.000	10.375	105.875
10.250	105.750	10.250	105.750	10.250	105.625
10.125	105.500	10.125	105.500	10.125	105.375
9.990	105.250	9.990	105.250	9.990	105.125
9.875	105.000	9.875	105.000	9.875	104.875
9.750	104.750	9.750	104.750	9.750	104.625
9.625	104.500	9.625	104.500	9.625	104.375
9.500	104.250	9.500	104.250	9.500	104.125
9.375	104.000	9.375	104.000	9.375	103.875
9.250	103.750	9.250	103.750	9.250	103.625
9.125	103.500	9.125	103.500	9.125	103.375
8.990	103.250	8.990	103.250	8.990	103.125
8.875	103.000	8.875	103.000	8.875	102.875
8.750	102.750	8.750	102.750	8.750	102.625
8.625	102.500	8.625	102.500	8.625	102.375
8.500	102.250	8.500	102.250	8.500	102.125
8.375	102.000	8.375	102.000	8.375	101.875
8.250	101.750	8.250	101.750	8.250	101.625
8.125	101.375	8.125	101.375	8.125	101.250
7.990	100.875	7.990	100.875	7.990	100.750
7.875	100.375	7.875	100.375	7.875	100.250
7.750	99.750	7.750	99.750	7.750	99.625
7.625	99.250	7.625	99.250	7.625	99.125
7.500	98.625	7.500	98.625	7.500	98.500
7.375	98.125	7.375	98.125	7.375	98.000
7.250	97.500	7.250	97.500	7.250	97.375
7.125	97.000	7.125	97.000	7.125	96.875
6.990	96.375	6.990	96.375	6.990	96.250

[1]40 Yr FRM inelgible. Min rate is 8.625%.
[2]40 Yr FRM inelgible. Min rate is 8.750%.
[3]ARM required. FRM inelgible. Min rate is 8.990%.
[4]In addition to Full Doc - 24 Mo LLPA.

LTV/CLTV/HCLTV Price Adjustments											
Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
Full Doc - 24 Mo	760+	1.500	1.125	1.125	0.750	0.375	0.000	-0.250	-2.250	-3.750
	740-759	1.375	1.000	1.000	0.625	0.250	-0.125	-0.750	-2.875	-4.500
	720-739	1.250	0.875	0.875	0.500	0.125	-0.625	-1.000	-3.500	NA
	700-719	1.125	0.750	0.750	0.250	-0.125	-0.875	-1.375	-4.375	NA
	680-699	0.375	0.000	-0.125	-0.500	-1.375	-2.375	-3.375	NA	NA
	660-679	0.000	-0.375	-0.500	-0.875	-1.750	-2.875	-4.000	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
>$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	-0.500	-0.500	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-$6mm[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		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	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	-0.625	NA	NA	NA
Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA
2nd Home		0.000	0.000	-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
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]		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
WVOE[4]		0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375	NA	NA
5 Yr PPP (Investment Only)		0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA
4 Yr PPP (Investment Only)		0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	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	99.000	98.000	97.750	97.500	97.250	97.000	97.000	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	$6,000,000	30 Day Average SOFR	3.750%	2/1/5	5/1/5

1/24/2023 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

APEX PRIME – BANK STATEMENT OR P&L PROGRAM

JANUARY INCENTIVE: -0.250 RATE ON ALL APEX LOANS

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
11.990	109.250	11.990	109.250	11.990	109.125	Alt Doc - 24 Mo	760+	1.375	1.000	1.000	0.500	0.000	-0.375	-0.625	-2.875	-4.250
11.875	109.000	11.875	109.000	11.875	108.875		740-759	1.250	0.875	0.875	0.375	-0.125	-0.500	-1.125	-3.500	-5.125
11.750	108.750	11.750	108.750	11.750	108.625		720-739	1.125	0.750	0.750	0.250	-0.375	-1.000	-1.375	-4.125	NA
11.625	108.500	11.625	108.500	11.625	108.375		700-719	1.000	0.625	0.625	-0.125	-0.625	-1.250	-1.750	-5.000	NA
11.500	108.250	11.500	108.250	11.500	108.125		680-699	0.250	-0.125	-0.375	-0.875	-1.875	-2.750	-3.750	NA	NA
11.375	108.000	11.375	108.000	11.375	107.875		660-679	-0.125	-0.500	-0.750	-1.250	-2.250	-3.250	-4.375	NA	NA
11.250	107.750	11.250	107.750	11.250	107.625	**Loan Amount**	**FICO**	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
11.125	107.500	11.125	107.500	11.125	107.375	>$1.5mm-$2mm	760+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
10.990	107.250	10.990	107.250	10.990	107.125		740-759	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
10.875	107.000	10.875	107.000	10.875	106.875		720-739	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA
10.750	106.750	10.750	106.750	10.750	106.625		700-719	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
10.625	106.500	10.625	106.500	10.625	106.375		680-699	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
10.500	106.250	10.500	106.250	10.500	106.125		660-679	-0.500	-0.500	-0.750	-0.750	-0.750	-0.500	-1.500	NA	NA
10.375	106.000	10.375	106.000	10.375	105.875	>$2mm-$3mm	760+	0.000	0.000	0.000	0.000	0.000	-0.250	-1.500	NA	NA
10.250	105.750	10.250	105.750	10.250	105.625		740-759	0.250	0.250	0.000	-0.250	-0.250	0.000	-1.250	NA	NA
10.125	105.500	10.125	105.500	10.125	105.375		720-739	0.250	0.250	0.000	0.000	-0.250	0.000	-1.500	NA	NA
9.990	105.250	9.990	105.250	9.990	105.125		700-719	0.000	0.250	0.000	-0.250	-0.250	0.000	NA	NA	NA
9.875	105.000	9.875	105.000	9.875	104.875		680-699	-0.250	-0.500	-0.500	-0.250	0.000	-0.250	NA	NA	NA
9.750	104.750	9.750	104.750	9.750	104.625		660-679	-1.000	-1.500	-1.500	-1.500	-1.250	0.000	NA	NA	NA
9.625	104.500	9.625	104.500	9.625	104.375	>$3mm-$4mm[1]	760+	-1.250	-1.000	-1.000	-1.000	-0.750	-0.750	NA	NA	NA
9.500	104.250	9.500	104.250	9.500	104.125		740-759	-1.250	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA
9.375	104.000	9.375	104.000	9.375	103.875		720-739	-1.000	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA
9.250	103.750	9.250	103.750	9.250	103.625		700-719	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA	NA
9.125	103.500	9.125	103.500	9.125	103.375		680-699	-1.250	-1.000	-1.000	-1.000	NA	NA	NA	NA	NA
8.990	103.250	8.990	103.250	8.990	103.125		660-679	-1.250	-1.250	-1.250	-1.000	NA	NA	NA	NA	NA
8.875	103.000	8.875	103.000	8.875	102.875	>$4mm-$6mm[2]	660+	-1.250	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA
8.750	102.750	8.750	102.750	8.750	102.625	**Other**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
8.625	102.500	8.625	102.500	8.625	102.375	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA
8.500	102.250	8.500	102.250	8.500	102.125	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.375	102.000	8.375	102.000	8.375	101.875	40 Year Fixed w/o Interest Only		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
8.250	101.750	8.250	101.750	8.250	101.625	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA
8.125	101.375	8.125	101.375	8.125	101.250	Purchase		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
7.990	100.875	7.990	100.875	7.990	100.750	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	NA	NA	NA
7.875	100.375	7.875	100.375	7.875	100.250	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA
7.750	99.750	7.750	99.750	7.750	99.625	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA
7.625	99.250	7.625	99.250	7.625	99.125	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	NA
7.500	98.625	7.500	98.625	7.500	98.500	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
7.375	98.125	7.375	98.125	7.375	98.000	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
7.250	97.500	7.250	97.500	7.250	97.375	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	NA
7.125	97.000	7.125	97.000	7.125	96.875	1099 (12 & 24 mo)[3,4]		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
6.990	96.375	6.990	96.375	6.990	96.250	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]		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
						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

[1]40 Yr FRM inelgible. Min rate is 8.75%.
[2]ARM required. FRM inelgible. Min rate is 8.875%.
[3]In addition to Alt Doc - 24 Mo LLPA.
[4]In addition to Alt Doc - 12 Mo LLPA if 12 Mo.

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	99.000	98.000	97.750	97.500	97.250	97.000	97.000	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	$6,000,000	30 Day Average SOFR	3.750%	2/1/5	5/1/5

1/24/2023 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

SPECTRUM NO RATIO - DSCR >=1.00

***JANUARY INCENTIVE: ADDITIONAL +0.500 LLPA ***

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM	
Rate	30 Day	Rate	30 Day	Rate	30 Day
10.990	104.125	10.990	104.125	10.990	104.125
10.875	103.875	10.875	103.875	10.875	103.875
10.750	103.625	10.750	103.625	10.750	103.625
10.625	103.375	10.625	103.375	10.625	103.375
10.500	103.125	10.500	103.125	10.500	103.125
10.375	102.875	10.375	102.875	10.375	102.875
10.250	102.625	10.250	102.625	10.250	102.625
10.125	102.375	10.125	102.375	10.125	102.375
9.990	102.125	9.990	102.125	9.990	102.125
9.875	101.875	9.875	101.875	9.875	101.875
9.750	101.625	9.750	101.625	9.750	101.625
9.625	101.375	9.625	101.375	9.625	101.375
9.500	101.125	9.500	101.125	9.500	101.125
9.375	100.875	9.375	100.875	9.375	100.875
9.250	100.625	9.250	100.625	9.250	100.625
9.125	100.375	9.125	100.375	9.125	100.375
8.990	100.125	8.990	100.125	8.990	100.125
8.875	99.875	8.875	99.875	8.875	99.875
8.750	99.625	8.750	99.625	8.750	99.625
8.625	99.375	8.625	99.375	8.625	99.375
8.500	99.125	8.500	99.125	8.500	99.125
8.375	98.875	8.375	98.875	8.375	98.875
8.250	98.625	8.250	98.625	8.250	98.625
8.125	98.375	8.125	98.375	8.125	98.375
7.990	98.125	7.990	98.125	7.990	98.125

[1]Non-Resident Alien without a FICO.
[2]40 Yr FRM inelgible. Min rate is 8.990%.
[3]40 Yr FRM inelgible. Min rate is 8.990%.
[4]ARM required. FRM inelgible. Min rate is 9.125%.
[5]ARM required. FRM inelgible. Min rate is 9.250%.

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	NA	NA	NA
740-759	1.375	1.125	1.125	0.875	0.625	0.125	NA	NA	NA
720-739	1.125	1.125	1.125	0.875	0.375	0.125	NA	NA	NA
700-719	1.125	0.875	0.875	0.625	-0.125	-1.125	NA	NA	NA
680-699	1.125	0.875	0.625	0.125	-0.625	-1.875	NA	NA	NA
660-679	0.875	0.625	0.375	-0.125	-0.875	-1.875	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
	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
	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-$6mm[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	NA	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	99.000	98.000	97.750	97.500	97.250	97.000	97.000	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	$6,000,000	30 Day Average SOFR	3.750%	2/1/5	5/1/5

1/24/2023 8:30 AM PDT

EQUAL HOUSING LENDER

NMLS 1202262

FUNDLOANS

SPECTRUM NO RATIO - DSCR <1.00

***JANUARY INCENTIVE: ADDITIONAL +0.500 LLPA ***

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM	
Rate	30 Day	Rate	30 Day	Rate	30 Day
11.750	105.375	11.750	105.375	11.750	105.375
11.625	105.125	11.625	105.125	11.625	105.125
11.500	104.875	11.500	104.875	11.500	104.875
11.375	104.625	11.375	104.625	11.375	104.625
11.250	104.375	11.250	104.375	11.250	104.375
11.125	104.125	11.125	104.125	11.125	104.125
10.990	103.875	10.990	103.875	10.990	103.875
10.875	103.625	10.875	103.625	10.875	103.625
10.750	103.375	10.750	103.375	10.750	103.375
10.625	103.125	10.625	103.125	10.625	103.125
10.500	102.875	10.500	102.875	10.500	102.875
10.375	102.625	10.375	102.625	10.375	102.625
10.250	102.375	10.250	102.375	10.250	102.375
10.125	102.125	10.125	102.125	10.125	102.125
9.990	101.875	9.990	101.875	9.990	101.875
9.875	101.625	9.875	101.625	9.875	101.625
9.750	101.375	9.750	101.375	9.750	101.375
9.625	101.125	9.625	101.125	9.625	101.125
9.500	100.875	9.500	100.875	9.500	100.875
9.375	100.625	9.375	100.625	9.375	100.625
9.250	100.375	9.250	100.375	9.250	100.375
9.125	100.125	9.125	100.125	9.125	100.125
8.990	99.875	8.990	99.875	8.990	99.875
8.875	99.625	8.875	99.625	8.875	99.625
8.750	99.375	8.750	99.375	8.750	99.375
8.625	99.125	8.625	99.125	8.625	99.125
8.500	98.875	8.500	98.875	8.500	98.875

[3]40 Yr FRM inelgible. Min rate is 9.250%.

[4]ARM required. FRM inelgible. Min rate is 9.375%.

[5]ARM required. FRM inelgible. Min rate is 9.500%.

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	NA	NA	NA
740-759		0.375	0.125	0.125	-0.125	-0.625	-1.375	NA	NA	NA
720-739		0.375	0.125	-0.125	-0.375	-0.875	-1.375	NA	NA	NA
700-719		0.125	-0.125	-0.375	-0.625	-1.375	-2.125	NA	NA	NA
680-699		-0.125	-0.375	-0.625	-1.125	-1.875	-2.625	NA	NA	NA
660-679		-0.375	-0.625	-0.875	-1.375	-2.125	-2.875	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
	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
	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-$6mm[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	NA	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	99.000	98.000	97.750	97.500	97.250	97.000	97.000	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	$6,000,000	30 Day Average SOFR	3.750%	2/1/5	5/1/5

1/24/2023 8:30 AM PDT

EQUAL HOUSING LENDER

NMLS 1202262

FUNDLOANS

Spectrum VIII – 5-8 RESIDENTIAL UNITS & 2-8 MIXED USE

5/6 Mo ARM		7/6 Mo ARM		10/6 Mo ARM		15 Yr Fixed		30 Yr Fixed	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
7.875	94.300	7.875	94.200	7.875	93.650	7.875	93.975	7.875	93.650
8.000	95.050	8.000	94.950	8.000	94.400	8.000	94.725	8.000	94.400
8.125	95.800	8.125	95.700	8.125	95.150	8.125	95.475	8.125	95.150
8.250	96.550	8.250	96.450	8.250	95.900	8.250	96.225	8.250	95.900
8.375	97.175	8.375	97.075	8.375	96.650	8.375	96.975	8.375	96.650
8.500	97.800	8.500	97.700	8.500	97.400	8.500	97.600	8.500	97.400
8.625	98.175	8.625	98.075	8.625	97.775	8.625	97.975	8.625	97.775
8.750	98.550	8.750	98.450	8.750	98.150	8.750	98.350	8.750	98.150
8.875	98.925	8.875	98.825	8.875	98.525	8.875	98.725	8.875	98.525
9.000	99.300	9.000	99.200	9.000	98.900	9.000	99.100	9.000	98.900
9.125	99.675	9.125	99.575	9.125	99.275	9.125	99.475	9.125	99.275
9.250	100.050	9.250	99.950	9.250	99.650	9.250	99.850	9.250	99.650
9.375	100.425	9.375	100.325	9.375	100.025	9.375	100.225	9.375	100.025
9.500	100.800	9.500	100.700	9.500	100.400	9.500	100.600	9.500	100.400
9.625	101.175	9.625	101.075	9.625	100.775	9.625	100.975	9.625	100.775
9.750	101.550	9.750	101.450	9.750	101.150	9.750	101.350	9.750	101.150
9.875	101.925	9.875	101.825	9.875	101.525	9.875	101.725	9.875	101.525
10.000	102.300	10.000	102.200	10.000	101.900	10.000	102.100	10.000	101.900
10.125	102.675	10.125	102.575	10.125	102.275	10.125	102.475	10.125	102.275
10.250	103.050	10.250	102.950	10.250	102.650	10.250	102.850	10.250	102.650
10.375	103.425	10.375	103.325	10.375	103.025	10.375	103.225	10.375	103.025
10.500	103.675	10.500	103.575	10.500	103.275	10.500	103.475	10.500	103.275
10.625	103.925	10.625	103.825	10.625	103.525	10.625	103.725	10.625	103.525
10.750	104.175	10.750	104.075	10.750	103.775	10.750	103.975	10.750	103.775
10.875	104.425	10.875	104.325	10.875	104.025	10.875	104.225	10.875	104.025
11.000	104.675	11.000	104.575	11.000	104.275	11.000	104.475	11.000	104.275
11.125	104.925	11.125	104.825	11.125	104.525	11.125	104.725	11.125	104.525
11.250	105.175	11.250	105.075	11.250	104.775	11.250	104.975	11.250	104.775
11.375	105.425	11.375	105.325	11.375	105.025	11.375	105.225	11.375	105.025

LTV/CLTV/HCLTV Price Adjustments

FICO	<=50	55	60	65	70	75
760+	1.250	1.000	0.750	0.375	0.125	-0.250
740-759	1.125	0.875	0.500	0.250	-0.125	-0.625
720-739	0.625	0.375	0.250	0.000	-0.375	-1.000
700-719	0.000	-0.250	-0.375	-0.625	-1.000	-1.625
680-699	-0.375	-0.625	-0.625	-1.000	-1.500	NA
660-679	-0.625	-0.875	-1.125	-1.500	-2.125	NA

Other		<=50	55	60	65	70	75
Cash-Out Refi & FICO>=700		-0.375	-0.375	-0.375	-0.500	-0.625	NA
Cash-Out Refi & FICO<700 or Foreign Credit		-0.500	-0.500	-0.500	-0.500	NA	NA
2-8 Mixed Use		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
5-8 Residential Units		0.000	0.000	0.000	0.000	0.000	0.000
Escrows Waived		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Foreign National		-2.250	-2.250	-2.375	-2.375	-2.500	-2.625
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000
	24 - 35 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Loan Amount	$400,000 - $500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	$500,001 - $1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
	$1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000
	$1,500,001 - $2,000,000	0.000	0.000	0.000	0.000	0.000	NA
Prepay Term	60 Months	0.750	0.750	0.750	0.750	1.000	1.250
	48 Months	0.625	0.625	0.625	0.625	0.750	1.000
	36 Months	0.125	0.125	0.125	0.125	0.125	0.125
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	12 Months	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625

Index	Margin & Floor	5/6 Mo Caps	7/6 & 10/6 Mo Caps
30 Day Average SOFR	6.500%	2/1/5	5/1/5

Fees		Min Loan Amount
Funding	$325	$400,000
Underwriting	$1,295	**Max Loan Amount**
Enhanced Desk Review	$165	$2,000,000

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EQUAL HOUSING LENDER

NMLS 1202262

FUNDLOANS

SPECTRUM + - DSCR>1

30 Year Fixed		CLTV/HCLTV Price Adjustments										
Rate	**30 Day**	**FICO**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
9.625	103.710	Purchase	800+	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
9.500	103.581		780-799	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
9.375	103.421		760-779	0.750	0.750	0.750	0.500	0.000	-0.500	-1.000	NA	NA
9.250	103.255		740-759	0.750	0.750	0.500	0.250	-0.250	-0.750	-1.250	NA	NA
9.125	103.083		720-739	0.250	0.250	0.000	-0.250	-0.750	-1.250	-1.500	NA	NA
9.000	102.906		700-719	0.000	0.000	-0.250	-0.500	-1.000	-1.500	-2.250	NA	NA
8.875	102.723	Rate/Term	800+	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.750	102.534		780-799	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.625	102.339		760-779	0.750	0.750	0.750	0.500	0.000	-0.500	-1.000	NA	NA
8.500	102.137		740-759	0.750	0.750	0.500	0.250	-0.250	-0.750	-1.320	NA	NA
8.375	101.929		720-739	0.250	0.250	0.000	-0.250	-0.750	-1.250	-1.610	NA	NA
8.250	101.714		700-719	0.000	0.000	-0.250	-0.500	-1.000	-1.500	-2.410	NA	NA
8.125	101.174	Cash Out	800+	0.750	0.750	0.750	0.250	-0.500	-1.250	NA	NA	NA
8.000	100.939		780-799	0.750	0.750	0.750	0.250	-0.500	-1.250	NA	NA	NA
7.875	100.370		760-779	0.500	0.500	0.500	0.000	-0.750	-1.500	NA	NA	NA
7.750	100.094		740-759	0.500	0.500	0.250	-0.250	-1.000	-1.750	NA	NA	NA
7.625	99.627		720-739	0.000	0.000	-0.250	-0.750	-1.500	-2.250	NA	NA	NA
7.500	99.316		700-719	NA	NA	NA	NA	NA	NA	NA	NA	NA
7.375	98.993	**Other**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
7.250	98.658	2-4 Units		-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	NA	NA
7.125	98.311	Interest Only		-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA
7.000	97.952	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
7.250	101.352	100.977	7.375	102.027	101.652	7.500	102.275	101.900	7.500	102.718	102.343	8.375	101.194	100.819
7.125	101.003	100.628	7.250	101.623	101.248	7.375	101.829	101.454	7.375	102.258	101.883	8.250	101.257	100.882
7.000	100.654	100.279	7.125	101.219	100.844	7.250	101.384	101.009	7.250	101.800	101.425	8.125	101.288	100.913
6.875	100.306	99.931	7.000	100.815	100.440	7.125	100.939	100.564	7.125	101.343	100.968	8.000	101.287	100.912
6.750	99.958	99.583	6.875	100.412	100.037	7.000	100.495	100.120	7.000	100.886	100.511	7.875	101.254	100.879
6.625	99.611	99.236	6.750	100.010	99.635	6.875	100.052	99.677	6.875	100.431	100.056	7.750	101.188	100.813
6.500	99.264	98.889	6.625	99.608	99.233	6.750	99.610	99.235	6.750	99.977	99.602	7.625	101.163	100.788
6.375	98.917	98.542	6.500	99.206	98.831	6.625	99.168	98.793	6.625	99.524	99.149	7.500	101.040	100.665
6.250	98.570	98.195	6.375	98.921	98.546	6.500	98.727	98.352	6.500	99.221	98.846	7.375	100.965	100.590
6.125	98.335	97.960	6.250	98.602	98.227	6.375	98.483	98.108	6.375	98.888	98.513	7.250	100.883	100.508
6.000	98.024	97.649	6.125	98.177	97.802	6.250	98.107	97.732	6.250	98.538	98.163	7.125	100.646	100.271
5.875	97.653	97.278	6.000	97.853	97.478	6.125	97.675	97.300	6.125	98.171	97.796	7.000	100.531	100.156
5.750	97.320	96.945	5.875	97.448	97.073	6.000	97.195	96.820	6.000	97.785	97.410	6.875	100.431	100.056
5.625	97.010	96.635	5.750	97.020	96.645	5.875	96.682	96.307	5.875	97.369	96.994	6.750	100.159	99.784
5.500	96.643	96.268	5.625	96.569	96.194	5.750	96.134	95.759	5.750	96.892	96.517	6.625	99.730	99.355
												6.500	99.400	99.025
												6.375	99.039	98.664
												6.250	98.637	98.262

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
6.500	98.621	98.183	6.500	99.286	98.849	6.500	97.674	97.236	6.250	99.463	99.026	7.500	100.779	100.342
6.375	98.550	98.113	6.375	99.233	98.795	6.375	97.622	97.185	6.125	99.185	98.748	7.375	100.773	100.336
6.250	98.479	98.041	6.250	99.191	98.753	6.250	97.571	97.134	6.000	98.908	98.471	7.250	100.766	100.329
6.125	98.428	97.991	6.125	99.152	98.715	6.125	97.498	97.060	5.875	98.106	97.669	7.125	100.650	100.213
6.000	98.378	97.941	6.000	99.114	98.676	6.000	97.461	97.024	5.750	97.304	96.867	7.000	100.534	100.097
5.875	98.346	97.909	5.875	99.076	98.638	5.875	97.419	96.982	5.625	96.967	96.529	6.875	100.325	99.887
5.750	98.314	97.877	5.750	99.038	98.600	5.750	97.365	96.927	5.500	96.628	96.191	6.750	100.115	99.677
5.625	98.033	97.595	5.625	98.675	98.237	5.625	97.327	96.889	5.375	96.343	95.906	6.625	99.829	99.391
5.500	97.752	97.314	5.500	98.312	97.874	5.500	97.278	96.841	5.250	96.058	95.620	6.500	99.543	99.106
5.375	97.471	97.034	5.375	97.949	97.511	5.375	97.243	96.806	5.125	95.856	95.418	6.375	99.305	98.868
5.250	97.191	96.753	5.250	97.587	97.150	5.250	97.184	96.746	5.000	95.653	95.215	6.250	99.067	98.630
5.125	96.911	96.473	5.125	97.238	96.801	5.125	97.169	96.732				6.125	98.809	98.372
5.000	96.631	96.193	5.000	96.890	96.452	5.000	97.124	96.687				6.000	98.551	98.114
4.875	96.322	95.885	4.875	96.486	96.048	4.875	96.658	96.220				5.875	98.294	97.856
												5.750	98.036	97.599
												5.625	97.724	97.286
												5.500	97.411	96.974
												5.375	97.098	96.661

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	80.250	80.250	6.500	80.250	80.250	6.625	80.250	80.250	5.750	80.250	80.250
6.375	80.250	80.250	6.375	80.250	80.250	6.500	80.250	80.250	5.625	80.250	80.250
6.250	80.250	80.250	6.250	80.250	80.250	6.375	80.250	80.250	5.500	80.250	80.250
6.125	80.250	80.250	6.125	80.250	80.250	6.250	80.250	80.250	5.375	80.250	80.250
6.000	80.250	80.250	6.000	80.250	80.250	6.125	80.250	80.250	5.250	80.250	80.250
5.875	80.250	80.250	5.875	80.250	80.250	6.000	80.250	80.250	5.125	80.250	80.250
5.750	80.250	80.250	5.750	80.250	80.250	5.875	80.250	80.250	5.000	80.250	80.250
5.625	80.250	80.250	5.625	80.250	80.250	5.750	80.250	80.250	4.875	80.250	80.250
5.500	80.250	80.250	5.500	80.250	80.250	5.625	80.250	80.250	4.750	80.250	80.250
5.375	80.250	80.250	5.375	80.250	80.250	5.500	80.250	80.250	4.625	80.250	80.250
5.250	80.250	80.250	5.250	80.250	80.250	5.375	80.250	80.250	4.500	80.250	80.250

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

INSIGHT V - QM JUMBO PRIME

30 Yr Fixed		
Rate	**30 Day**	**60 Day**
8.500	80.250	80.250
8.375	80.250	80.250
8.250	80.250	80.250
8.125	80.250	80.250
8.000	80.250	80.250
7.875	80.250	80.250
7.750	80.250	80.250
7.625	80.250	80.250
7.500	80.250	80.250
7.375	80.250	80.250
7.250	80.250	80.250
7.125	80.250	80.250
7.000	80.250	80.250
6.875	80.250	80.250
6.750	80.250	80.250
6.625	80.250	80.250
6.500	80.250	80.250
6.375	80.250	80.250

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

INSIGNIA VI - QM JUMBO PRIME

30 Yr Fixed		
Rate	30 Day	60 Day
7.500	101.843	101.593
7.375	101.640	101.390
7.250	101.435	101.185
7.125	101.227	100.977
7.000	101.013	100.763
6.875	100.788	100.538
6.750	100.553	100.303
6.625	100.300	100.050
6.500	100.072	99.822
6.375	99.485	99.235
6.250	99.208	98.958
6.125	98.930	98.680
6.000	98.603	98.353
5.875	98.293	98.043
5.750	97.958	97.708
5.625	97.630	97.380
5.500	97.288	97.038

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

INSIGNIA VIII - QM JUMBO PRIME

30 Yr Fixed		
Rate	30 Day	
7.500	99.919	
7.375	99.733	
7.250	99.546	
7.125	99.354	
7.000	99.126	
6.875	98.867	
6.750	98.575	
6.625	98.249	
6.500	97.887	
6.375	97.494	
6.250	97.066	
6.125	96.791	
6.000	96.489	

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
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