

FUNDLOANS

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

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
11.990	104.125	11.990	104.125	11.990	104.125	11.990	104.125	12 Mos Full Doc	760+	0.875	0.875	0.875	0.375	0.125	-1.125	NA	NA	NA
11.875	103.875	11.875	103.875	11.875	103.875	11.875	103.875		740-759	0.875	0.875	0.625	0.375	0.125	-1.375	NA	NA	NA
11.750	103.625	11.750	103.625	11.750	103.625	11.750	103.625		720-739	0.875	0.875	0.625	0.125	-0.125	-1.625	NA	NA	NA
11.625	103.375	11.625	103.375	11.625	103.375	11.625	103.375		700-719	0.625	0.625	0.125	-0.125	-0.375	-1.875	NA	NA	NA
11.500	103.125	11.500	103.125	11.500	103.125	11.500	103.125		680-699	0.500	0.250	0.000	-0.250	-0.750	-2.500	NA	NA	NA
11.375	102.875	11.375	102.875	11.375	102.875	11.375	102.875	Other	<=50	55	60	65	70	75	80	85	90	
11.250	102.625	11.250	102.625	11.250	102.625	11.250	102.625	FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	NA
11.125	102.375	11.125	102.375	11.125	102.375	11.125	102.375	Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	
10.990	102.125	10.990	102.125	10.990	102.125	10.990	102.125	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	NA	NA	NA	
10.875	101.875	10.875	101.875	10.875	101.875	10.875	101.875	Investment	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA	NA	
10.750	101.625	10.750	101.625	10.750	101.625	10.750	101.625	2nd Home	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA	NA	
10.625	101.375	10.625	101.375	10.625	101.375	10.625	101.375	12 Month Bank Statements**	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	
10.500	101.125	10.500	101.125	10.500	101.125	10.500	101.125	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	
10.375	100.875	10.375	100.875	10.375	100.875	10.375	100.875	5 Yr PPP (Investment Only)	0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA	
10.250	100.625	10.250	100.625	10.250	100.625	10.250	100.625	4 Yr PPP (Investment Only)	0.250	0.250	0.250	0.250	0.250	NA	NA	NA	NA	
10.125	100.375	10.125	100.375	10.125	100.375	10.125	100.375	3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
9.990	100.125	9.990	100.125	9.990	100.125	9.990	100.125	2 Yr PPP (Investment Only)	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA	
9.875	99.875	9.875	99.875	9.875	99.875	9.875	99.875	1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA	
9.750	99.625	9.750	99.625	9.750	99.625	9.750	99.625	Compensation Adjustments		BPC*	Fees							
9.625	99.375	9.625	99.375	9.625	99.375	9.625	99.375	LLPA		0.000	Funding				\$325			
9.500	99.125	9.500	99.125	9.500	99.125	9.500	99.125	Min Price		99.000	Underwriting				\$1,295			
9.375	98.875	9.375	98.875	9.375	98.875	9.375	98.875	Max Price		101.000	Enhanced Desk Review				\$165			

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

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

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

Max APR in Colorado is 12%

Max APR in Texas is 10%

2/06/2023 8:30 AM PDT



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	Full Doc	800+	0.000	0.000	-0.500	-0.750	-1.000	-1.250	-1.750	-3.000	-4.000
14.375	108.375		780-799	-0.250	-0.250	-0.750	-1.000	-1.250	-1.500	-2.000	-3.250	-4.250
14.250	108.250		760-779	-0.500	-0.500	-1.000	-1.250	-1.500	-1.750	-2.250	-3.500	-5.000
14.125	108.125		740-759	-0.750	-0.750	-1.250	-1.500	-1.750	-2.000	-2.500	-4.250	-6.250
14.000	108.000		720-739	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	-3.250	-5.500	-7.000
13.875	107.875		700-719	-1.750	-1.750	-2.250	-2.500	-2.750	-3.000	-4.500	-6.500	-8.250
13.750	107.750		680-699	-3.000	-3.000	-3.500	-3.750	-4.000	-4.750	-6.250	-8.000	N/A
13.625	107.625		660-679	-4.000	-4.000	-4.500	-4.750	-5.000	-6.250	-7.750	N/A	N/A
13.500	107.500	Alt Doc	800+	-0.500	-0.500	-1.000	-1.250	-1.500	-1.750	-2.500	-4.000	N/A
13.375	107.375		780-799	-0.750	-0.750	-1.250	-1.500	-1.750	-2.000	-2.750	-4.250	N/A
13.250	107.250		760-779	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	-3.000	-4.500	N/A
13.125	107.125		740-759	-1.250	-1.250	-1.750	-2.000	-2.250	-2.500	-3.250	-5.250	N/A
13.000	107.000		720-739	-1.500	-1.500	-2.000	-2.250	-2.500	-2.750	-4.000	-6.500	N/A
12.875	106.875		700-719	-2.500	-2.500	-3.000	-3.250	-3.500	-3.750	-5.500	N/A	N/A
12.750	106.750		680-699	-4.000	-4.000	-4.500	-4.750	-5.000	-5.750	N/A	N/A	N/A
12.625	106.625		660-679	-5.500	-5.500	-6.000	-6.250	-6.500	N/A	N/A	N/A	N/A
12.500	106.500	Bank Statements	Amortization	<=50	55	60	65	70	75	80	85	90
12.375	106.250		30 YR Fixed	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
12.250	106.000		30/15 YR Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
12.125	105.750		40/15 YR Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
12.000	105.500	Loan Amount	<=50	55	60	65	70	75	80	85	90	
11.875	105.250		<=\$150,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
11.750	105.000		\$150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.625	104.750		\$175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.500	104.500		\$200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.375	104.250		\$300,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.250	104.000		DTI	<=50	55	60	65	70	75	80	85	90
11.125	103.750		00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.000	103.500	43.01-45	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
10.875	103.250	45.01-50	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	
10.750	103.000	Other	<=50	55	60	65	70	75	80	85	90	
10.625	102.750	Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
10.500	102.500	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
10.375	102.250	2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A
10.250	102.000	*Only Borrower Paid Compensation is permitted on this program, Lender Paid Compensation is not eligible.										
10.125	101.750	**Investment Properties have a RATE adjustment of +2.5%										
10.000	101.500	Min Loan Amount					Max Loan Amount					
9.875	101.000	\$150,000					\$450,000					
9.750	100.500	Compensation Adjustments				BPC*		Fees				
9.625	100.000	LLPA				0.000		Funding				\$325
9.500	99.500	Min Price				99.000		Underwriting				\$1,295
		Max Price				100.000		Enhanced Desk Review				\$165

2/06/2023 8:30 AM PDT



NMLS 1202262

FUNDLOANS

MONTAGE PRIME – NON-QM FULL DOC & ASSET QUALIFICATION

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	109.000	11.990	109.000	11.990	108.875	Full Doc - 24 Mo	760+	1.500	1.125	1.125	0.750	0.375	0.000	-0.250	-2.250	-3.750
11.875	108.750	11.875	108.750	11.875	108.625		740-759	1.375	1.000	1.000	0.625	0.250	-0.125	-0.750	-2.875	-4.500
11.750	108.500	11.750	108.500	11.750	108.375		720-739	1.250	0.875	0.875	0.500	0.125	-0.625	-1.000	-3.500	NA
11.625	108.250	11.625	108.250	11.625	108.125		700-719	1.125	0.750	0.750	0.250	-0.125	-0.875	-1.375	-4.375	NA
11.500	108.000	11.500	108.000	11.500	107.875		680-699	0.375	0.000	-0.125	-0.500	-1.375	-2.375	-3.375	NA	NA
11.375	107.750	11.375	107.750	11.375	107.625		660-679	0.000	-0.375	-0.500	-0.875	-1.750	-2.875	-4.000	NA	NA
11.250	107.500	11.250	107.500	11.250	107.375	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
11.125	107.250	11.125	107.250	11.125	107.125	>\$1.5mm-\$2mm	760+	0.250	0.250	0.250	0.250	0.000	0.000	0.250	0.000	NA
10.990	107.000	10.990	107.000	10.990	106.875		740-759	0.000	0.250	0.250	0.000	0.000	0.000	0.250	0.250	NA
10.875	106.750	10.875	106.750	10.875	106.625		720-739	0.000	0.000	0.000	0.000	0.250	0.250	0.250	0.250	NA
10.750	106.500	10.750	106.500	10.750	106.375		700-719	0.250	0.000	0.000	0.250	0.000	0.250	0.250	0.000	NA
10.625	106.250	10.625	106.250	10.625	106.125		680-699	0.250	0.000	0.250	0.000	0.000	0.000	0.000	0.250	NA
10.500	106.000	10.500	106.000	10.500	105.875		660-679	0.250	-0.250	-0.250	-0.250	-0.250	0.250	-0.250	NA	NA
10.375	105.750	10.375	105.750	10.375	105.625	>\$2mm-\$3mm	760+	0.250	0.250	0.000	0.000	0.000	0.000	-1.750	NA	NA
10.250	105.500	10.250	105.500	10.250	105.375		740-759	0.250	0.250	0.250	0.000	0.000	0.000	-1.500	NA	NA
10.125	105.250	10.125	105.250	10.125	105.125		720-739	0.250	0.250	0.000	0.000	0.000	0.000	-1.500	NA	NA
9.990	105.000	9.990	105.000	9.990	104.875		700-719	0.250	0.250	0.000	0.000	0.000	0.000	-1.500	NA	NA
9.875	104.750	9.875	104.750	9.875	104.625		680-699	0.000	-0.250	0.000	-0.250	-0.500	0.000	NA	NA	NA
9.750	104.500	9.750	104.500	9.750	104.375		660-679	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
9.625	104.250	9.625	104.250	9.625	104.125	>\$3mm-\$3.5mm ¹	760+	-1.250	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA
9.500	104.000	9.500	104.000	9.500	103.875		740-759	-1.250	-1.000	-1.000	-1.000	-0.750	-0.750	NA	NA	NA
9.375	103.750	9.375	103.750	9.375	103.625		720-739	-1.250	-1.000	-1.000	-1.000	-0.750	-0.500	NA	NA	NA
9.250	103.500	9.250	103.500	9.250	103.375		700-719	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA
9.125	103.250	9.125	103.250	9.125	103.125		680-699	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA	NA
8.990	103.000	8.990	103.000	8.990	102.875		660-679	-1.000	-1.000	-1.000	-0.750	NA	NA	NA	NA	NA
8.875	102.750	8.875	102.750	8.875	102.625	>\$3.5mm-\$4mm ²	760+	-1.250	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA
8.750	102.500	8.750	102.500	8.750	102.375		740-759	-1.250	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA
8.625	102.250	8.625	102.250	8.625	102.125		720-739	-1.250	-1.000	-1.000	-1.500	-1.500	-1.250	NA	NA	NA
8.500	102.000	8.500	102.000	8.500	101.875		700-719	-1.000	-1.500	-1.500	-1.250	-1.500	NA	NA	NA	NA
8.375	101.750	8.375	101.750	8.375	101.625		680-699	-1.000	-1.500	-1.500	-1.250	NA	NA	NA	NA	NA
8.250	101.500	8.250	101.500	8.250	101.375		660-679	-0.750	-1.500	-1.500	-1.000	NA	NA	NA	NA	NA
8.125	101.125	8.125	101.125	8.125	101.000	>\$4mm-\$6mm ³	660+	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	NA	NA	NA
7.990	100.625	7.990	100.625	7.990	100.500	Other	<=50	55	60	65	70	75	80	85	90	
7.875	100.125	7.875	100.125	7.875	100.000	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
7.750	99.500	7.750	99.500	7.750	99.375	Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
7.625	99.000	7.625	99.000	7.625	98.875	40 Year Fixed w/o Interest Only	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
7.500	98.375	7.500	98.375	7.500	98.250	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA	
7.375	97.875	7.375	97.875	7.375	97.750	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
7.250	97.250	7.250	97.250	7.250	97.125	Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	NA	NA	NA	
7.125	96.750	7.125	96.750	7.125	96.625	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	NA
6.990	96.125	6.990	96.125	6.990	96.000	2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA
¹ 40 Yr FRM ineligible. Min rate is 8.5%. ² 40 Yr FRM ineligible. Min rate is 8.625%. ³ ARM required. FRM ineligible. Min rate is 8.875%. ⁴ In addition to Full Doc - 24 Mo LLPA.						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	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	-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	0.750	0.750
						4 Yr PPP (Investment Only)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
						3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
						2 Yr PPP (Investment Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750						
Fees						Compensation Adjustments						LPC				
												BPC	1.00%	1.25%	1.50%	1.75%
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		99.000	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							
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			



FUNDLOANS

APEX PRIME – BANK STATEMENT OR P&L PROGRAM

FEBRUARY INCENTIVE: -0.250 RATE ON ALL APEX LOANS LOCKED IN FEBRUARY

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	109.000	11.990	109.000	11.990	108.875	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	108.750	11.875	108.750	11.875	108.625		740-759	1.250	0.875	0.875	0.375	-0.125	-0.500	-1.125	-3.500	-5.125						
11.750	108.500	11.750	108.500	11.750	108.375		720-739	1.125	0.750	0.750	0.250	-0.375	-1.000	-1.375	-4.125	NA						
11.625	108.250	11.625	108.250	11.625	108.125		700-719	1.000	0.625	0.625	-0.125	-0.625	-1.250	-1.750	-5.000	NA						
11.500	108.000	11.500	108.000	11.500	107.875		680-699	0.250	-0.125	-0.375	-0.875	-1.875	-2.750	-3.750	NA	NA						
11.375	107.750	11.375	107.750	11.375	107.625		660-679	-0.125	-0.500	-0.750	-1.250	-2.250	-3.250	-4.375	NA	NA						
11.250	107.500	11.250	107.500	11.250	107.375	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90						
11.125	107.250	11.125	107.250	11.125	107.125	>\$1.5mm-\$2mm	760+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA					
10.990	107.000	10.990	107.000	10.990	106.875		740-759	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA					
10.875	106.750	10.875	106.750	10.875	106.625		720-739	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA					
10.750	106.500	10.750	106.500	10.750	106.375		700-719	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA					
10.625	106.250	10.625	106.250	10.625	106.125		680-699	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA					
10.500	106.000	10.500	106.000	10.500	105.875		660-679	-0.500	-0.500	-0.750	-0.750	-0.750	-0.750	-0.500	-1.500	NA	NA					
10.375	105.750	10.375	105.750	10.375	105.625	>\$2mm-\$3mm	760+	0.000	0.000	0.000	0.000	0.000	-0.250	-1.500	NA	NA	NA					
10.250	105.500	10.250	105.500	10.250	105.375		740-759	0.250	0.250	0.000	-0.250	-0.250	0.000	-1.250	NA	NA	NA					
10.125	105.250	10.125	105.250	10.125	105.125		720-739	0.250	0.250	0.000	0.000	-0.250	0.000	-1.500	NA	NA	NA					
9.990	105.000	9.990	105.000	9.990	104.875		700-719	0.000	0.250	0.000	-0.250	-0.250	0.000	NA	NA	NA	NA					
9.875	104.750	9.875	104.750	9.875	104.625		680-699	-0.250	-0.500	-0.500	-0.250	0.000	-0.250	NA	NA	NA	NA					
9.750	104.500	9.750	104.500	9.750	104.375		660-679	-1.000	-1.500	-1.500	-1.500	-1.250	0.000	NA	NA	NA	NA					
9.625	104.250	9.625	104.250	9.625	104.125	>\$3mm-\$4mm ¹	760+	-1.250	-1.000	-1.000	-1.000	-0.750	-0.750	NA	NA	NA	NA	NA				
9.500	104.000	9.500	104.000	9.500	103.875		740-759	-1.250	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA	NA					
9.375	103.750	9.375	103.750	9.375	103.625		720-739	-1.000	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA	NA					
9.250	103.500	9.250	103.500	9.250	103.375		700-719	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA	NA	NA					
9.125	103.250	9.125	103.250	9.125	103.125		680-699	-1.250	-1.000	-1.000	-1.000	NA	NA	NA	NA	NA	NA					
8.990	103.000	8.990	103.000	8.990	102.875		660-679	-1.250	-1.250	-1.250	-1.000	NA	NA	NA	NA	NA	NA					
8.875	102.750	8.875	102.750	8.875	102.625	>\$4mm-\$6mm ²	660+	-1.250	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA	NA					
8.750	102.500	8.750	102.500	8.750	102.375	Other	<=50	55	60	65	70	75	80	85	90							
8.625	102.250	8.625	102.250	8.625	102.125	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	NA					
8.500	102.000	8.500	102.000	8.500	101.875	Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125					
8.375	101.750	8.375	101.750	8.375	101.625	40 Year Fixed w/o Interest Only	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250					
8.250	101.500	8.250	101.500	8.250	101.375	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA	NA	NA					
8.125	101.125	8.125	101.125	8.125	101.000	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125					
7.990	100.625	7.990	100.625	7.990	100.500	Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	NA	NA	NA	NA	NA					
7.875	100.125	7.875	100.125	7.875	100.000	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	NA					
7.750	99.500	7.750	99.500	7.750	99.375	2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA					
7.625	99.000	7.625	99.000	7.625	98.875	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA	NA					
7.500	98.375	7.500	98.375	7.500	98.250	Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	NA	NA					
7.375	97.875	7.375	97.875	7.375	97.750	Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	NA	NA					
7.250	97.250	7.250	97.250	7.250	97.125	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA					
7.125	96.750	7.125	96.750	7.125	96.625	1099 (12 & 24 mo) ^{3,4}	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA					
6.990	96.125	6.990	96.125	6.990	96.000	P&L (12 & 24 Mo) ^{3,4}	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA					
¹ 40 Yr FRM ineligible. Min rate is 8.5%. ² ARM required. FRM ineligible. Min rate is 8.625%. ³ In addition to Alt Doc - 24 Mo LLPA. ⁴ In addition to Alt Doc - 12 Mo LLPA if 12 Mo.						Alt Doc - 12 Mo ³	0.000	0.000	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	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	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	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	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	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		99.000		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												

2/06/2023 8:30 AM PDT



NMLS 1202262

FUNDLOANS

SPECTRUM NO RATIO - DSCR >=1.00

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			
10.990	106.625	10.990	106.625	10.990	106.500	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	NA	NA	NA			
10.875	106.375	10.875	106.375	10.875	106.250	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	NA	NA	NA			
10.750	106.125	10.750	106.125	10.750	106.000	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	NA	NA	NA			
10.625	105.875	10.625	105.875	10.625	105.750	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.375	NA	NA	NA			
10.500	105.625	10.500	105.625	10.500	105.500	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.000	NA	NA	NA			
10.375	105.375	10.375	105.375	10.375	105.250	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA			
10.250	105.125	10.250	105.125	10.250	105.000	Foreign National ¹		-2.125	-2.375	-2.625	-2.875	-3.125	NA	NA	NA	NA			
10.125	104.875	10.125	104.875	10.125	104.750	Loan Amount		FICO		<=50	55	60	65	70	75	80	85	90	
9.990	104.625	9.990	104.625	9.990	104.500	>\$1.5mm-\$2mm	760+		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA		
9.875	104.375	9.875	104.375	9.875	104.250		740-759		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA		
9.750	104.125	9.750	104.125	9.750	104.000		720-739		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA		
9.625	103.875	9.625	103.875	9.625	103.750		700-719		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA		
9.500	103.625	9.500	103.625	9.500	103.500		680-699		0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA		
9.375	103.375	9.375	103.375	9.375	103.250		660-679		0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA		
9.250	103.125	9.250	103.125	9.250	103.000	Foreign National		0.500	0.750	0.750	NA	NA	NA	NA	NA	NA	NA		
9.125	102.875	9.125	102.875	9.125	102.750	>\$2mm-\$3mm	760+		-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA		
8.990	102.625	8.990	102.625	8.990	102.500		740-759		-2.250	-2.250	-2.000	-2.250	-2.000	NA	NA	NA	NA		
8.875	102.375	8.875	102.375	8.875	102.250		720-739		-2.250	-2.250	-2.000	-2.250	-2.000	NA	NA	NA	NA		
8.750	102.125	8.750	102.125	8.750	102.000		700-719		-2.500	-2.250	-2.250	-2.000	-1.500	NA	NA	NA	NA		
8.625	101.875	8.625	101.875	8.625	101.750		680-699		-2.250	-2.000	-2.000	-1.750	NA	NA	NA	NA	NA		
8.500	101.625	8.500	101.625	8.500	101.500		660-679		-2.250	-2.000	-1.750	-1.750	NA	NA	NA	NA	NA		
8.375	101.375	8.375	101.375	8.375	101.250	Foreign National		0.250	0.250	0.250	NA	NA	NA	NA	NA	NA	NA		
8.250	101.125	8.250	101.125	8.250	101.000	>\$3mm-\$3.5mm ²	760+		-2.000	-1.750	-1.750	-1.500	NA	NA	NA	NA	NA		
8.125	100.750	8.125	100.750	8.125	100.625		740-759		-2.000	-2.000	-1.750	-1.500	NA	NA	NA	NA	NA		
7.990	100.375	7.990	100.375	7.990	100.250		720-739		-2.000	-1.750	-1.750	-1.750	NA	NA	NA	NA	NA		
7.875	99.875	7.875	99.875	7.875	99.750		700-719		-2.250	-1.750	-1.750	-1.750	NA	NA	NA	NA	NA		
7.750	99.375	7.750	99.375	7.750	99.250		680-699		-2.000	-1.500	-1.750	NA	NA	NA	NA	NA	NA		
7.625	98.750	7.625	98.750	7.625	98.625		660-679		-2.000	-1.500	-1.500	NA	NA	NA	NA	NA	NA		
7.500	98.250	7.500	98.250	7.500	98.125	Foreign National		-2.000	-1.500	-1.500	NA	NA	NA	NA	NA	NA	NA		
7.375	97.625	7.375	97.625	7.375	97.500	>\$3.5mm-\$4mm ³	760+		-2.000	-1.750	-1.750	-1.750	NA	NA	NA	NA	NA		
7.250	97.125	7.250	97.125	7.250	97.000		740-759		-2.000	-2.000	-1.750	-1.750	NA	NA	NA	NA	NA		
7.125	96.500	7.125	96.500	7.125	96.375		720-739		-2.000	-1.750	-1.750	-2.000	NA	NA	NA	NA	NA		
6.990	96.000	6.990	96.000	6.990	95.875		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	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	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	-2.000	NA	NA	NA	NA	NA	NA	NA	
						Other		<=50	55	60	65	70	75	80	85	90			
						1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	NA	NA	
						Waive Escrows		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA	
						Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA	NA	NA	
						Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	NA	NA	
						Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	NA	NA	NA	NA	NA	NA	
						Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	NA	NA	
						Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	NA	NA	
						Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	NA	NA	
						2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	NA	
						5 Yr PPP		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA	
						4 Yr PPP		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	NA	NA	
						3 Yr PPP		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
						2 Yr PPP		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA	
						1 Yr PPP		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA	
						Fees		Compensation Adjustments		LPC									
						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		99.000	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		\$300,000	Max Loan Amount		\$6,000,000	Index		30 Day Average SOFR	Margin & Floor		3.750%	5/6 Mo Caps	7/6 Mo Caps
																		2/1/5	5/1/5

¹Non-Resident Alien without a FICO.
²40 Yr FRM ineligible. Min rate is 8.5%.
³40 Yr FRM ineligible. Min rate is 8.5%.
⁴ARM required. FRM ineligible. Min rate is 8.625%.
⁵ARM required. FRM ineligible. Min rate is 8.75%.



FUNDLOANS

SPECTRUM NO RATIO - DSCR <1.00

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	
11.750	105.375	11.750	105.375	11.750	105.375	760+		0.625	0.375	0.125	-0.125	-0.625	-1.375	NA	NA	NA	
11.625	105.125	11.625	105.125	11.625	105.125	740-759		0.375	0.125	0.125	-0.125	-0.625	-1.375	NA	NA	NA	
11.500	104.875	11.500	104.875	11.500	104.875	720-739		0.375	0.125	-0.125	-0.375	-0.875	-1.375	NA	NA	NA	
11.375	104.625	11.375	104.625	11.375	104.625	700-719		0.125	-0.125	-0.375	-0.625	-1.375	-2.125	NA	NA	NA	
11.250	104.375	11.250	104.375	11.250	104.375	680-699		-0.125	-0.375	-0.625	-1.125	-1.875	-2.625	NA	NA	NA	
11.125	104.125	11.125	104.125	11.125	104.125	660-679		-0.375	-0.625	-0.875	-1.375	-2.125	-2.875	NA	NA	NA	
10.990	103.875	10.990	103.875	10.990	103.875	Foreign National ¹		-2.875	-3.125	-3.375	-3.875	-4.375	NA	NA	NA	NA	
10.875	103.625	10.875	103.625	10.875	103.625	>\$1.5mm-\$2mm	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
10.750	103.375	10.750	103.375	10.750	103.375		760+	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
10.625	103.125	10.625	103.125	10.625	103.125		740-759	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
10.500	102.875	10.500	102.875	10.500	102.875		720-739	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
10.375	102.625	10.375	102.625	10.375	102.625		700-719	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
10.250	102.375	10.250	102.375	10.250	102.375		680-699	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
10.125	102.125	10.125	102.125	10.125	102.125		660-679	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
9.990	101.875	9.990	101.875	9.990	101.875		Foreign National	-0.750	0.000	0.500	NA	NA	NA	NA	NA	NA	NA
9.875	101.625	9.875	101.625	9.875	101.625	>\$2mm-\$3mm	760+	-1.750	-1.750	-2.000	-2.000	-2.500	NA	NA	NA	NA	
9.750	101.375	9.750	101.375	9.750	101.375		740-759	-1.750	-2.250	-2.000	-2.000	-2.500	NA	NA	NA	NA	
9.625	101.125	9.625	101.125	9.625	101.125		720-739	-1.750	-1.750	-2.000	-2.250	-2.250	NA	NA	NA	NA	
9.500	100.875	9.500	100.875	9.500	100.875		700-719	-1.750	-1.750	-2.000	-2.250	-3.000	NA	NA	NA	NA	
9.375	100.625	9.375	100.625	9.375	100.625		680-699	-2.000	-2.000	-2.000	-2.250	NA	NA	NA	NA	NA	
9.250	100.375	9.250	100.375	9.250	100.375		660-679	-2.000	-2.000	-2.250	-2.500	NA	NA	NA	NA	NA	
9.125	100.125	9.125	100.125	9.125	100.125		Foreign National	-0.750	-0.750	-0.500	NA	NA	NA	NA	NA	NA	
8.990	99.875	8.990	99.875	8.990	99.875		>\$3mm-\$3.5mm ²	760+	-1.750	-1.750	-2.000	-2.000	NA	NA	NA	NA	NA
8.875	99.625	8.875	99.625	8.875	99.625	740-759		-1.750	-1.750	-2.000	-2.000	NA	NA	NA	NA	NA	
8.750	99.375	8.750	99.375	8.750	99.375	720-739		-1.750	-1.750	-1.750	-2.250	NA	NA	NA	NA	NA	
8.625	99.125	8.625	99.125	8.625	99.125	700-719		-2.000	-1.750	-2.250	-2.250	NA	NA	NA	NA	NA	
8.500	98.875	8.500	98.875	8.500	98.875	680-699		-2.000	-2.000	-2.250	NA	NA	NA	NA	NA	NA	
						660-679		-2.000	-2.000	-2.250	NA	NA	NA	NA	NA	NA	
						Foreign National		-2.000	-2.000	-2.250	NA	NA	NA	NA	NA	NA	
						760+		-2.000	-2.000	-2.250	-2.250	NA	NA	NA	NA	NA	
						>\$3.5mm-\$4mm ³	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	
						>\$4mm-5mm ⁴	Foreign National	-2.250	-2.250	-2.500	NA	NA	NA	NA	NA	NA	
							660+	-2.250	-2.500	-2.750	-2.750	NA	NA	NA	NA	NA	
						>\$5mm-\$6mm ⁵	Foreign National	-2.500	-2.500	-2.750	-2.750	NA	NA	NA	NA	NA	
							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	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		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				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	\$300,000	Max Loan Amount	\$6,000,000	Index	30 Day Average SOFR	Margin & Floor			5/6 Mo Caps			7/6 Mo Caps					
						3.750%			2/1/5			5/1/5					

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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
7.750	94.300	7.875	94.200	7.875	93.650	7.875	93.975	7.875	93.650
7.875	95.050	8.000	94.950	8.000	94.400	8.000	94.725	8.000	94.400
8.000	95.800	8.125	95.700	8.125	95.150	8.125	95.475	8.125	95.150
8.125	96.550	8.250	96.450	8.250	95.900	8.250	96.225	8.250	95.900
8.250	97.175	8.375	97.075	8.375	96.650	8.375	96.975	8.375	96.650
8.375	97.800	8.500	97.700	8.500	97.400	8.500	97.600	8.500	97.400
8.500	98.175	8.625	98.075	8.625	97.775	8.625	97.975	8.625	97.775
8.625	98.550	8.750	98.450	8.750	98.150	8.750	98.350	8.750	98.150
8.750	98.925	8.875	98.825	8.875	98.525	8.875	98.725	8.875	98.525
8.875	99.300	9.000	99.200	9.000	98.900	9.000	99.100	9.000	98.900
9.000	99.675	9.125	99.575	9.125	99.275	9.125	99.475	9.125	99.275
9.125	100.050	9.250	99.950	9.250	99.650	9.250	99.850	9.250	99.650
9.250	100.425	9.375	100.325	9.375	100.025	9.375	100.225	9.375	100.025
9.375	100.800	9.500	100.700	9.500	100.400	9.500	100.600	9.500	100.400
9.500	101.175	9.625	101.075	9.625	100.775	9.625	100.975	9.625	100.775
9.625	101.550	9.750	101.450	9.750	101.150	9.750	101.350	9.750	101.150
9.750	101.925	9.875	101.825	9.875	101.525	9.875	101.725	9.875	101.525
9.875	102.300	10.000	102.200	10.000	101.900	10.000	102.100	10.000	101.900
10.000	102.675	10.125	102.575	10.125	102.275	10.125	102.475	10.125	102.275
10.125	103.050	10.250	102.950	10.250	102.650	10.250	102.850	10.250	102.650
10.250	103.425	10.375	103.325	10.375	103.025	10.375	103.225	10.375	103.025
10.375	103.675	10.500	103.575	10.500	103.275	10.500	103.475	10.500	103.275
10.500	103.925	10.625	103.825	10.625	103.525	10.625	103.725	10.625	103.525
10.625	104.175	10.750	104.075	10.750	103.775	10.750	103.975	10.750	103.775
10.750	104.425	10.875	104.325	10.875	104.025	10.875	104.225	10.875	104.025
10.875	104.675	11.000	104.575	11.000	104.275	11.000	104.475	11.000	104.275
11.000	104.925	11.125	104.825	11.125	104.525	11.125	104.725	11.125	104.525
11.125	105.175	11.250	105.075	11.250	104.775	11.250	104.975	11.250	104.775
11.250	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	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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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	104.115	Purchase	800+	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
9.500	103.959		780-799	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
9.375	103.798		760-779	0.750	0.750	0.750	0.500	0.000	-0.500	-1.000	NA	NA
9.250	103.631		740-759	0.750	0.750	0.500	0.250	-0.250	-0.750	-1.250	NA	NA
9.125	103.459		720-739	0.250	0.250	0.000	-0.250	-0.750	-1.250	-1.500	NA	NA
9.000	103.282		700-719	0.000	0.000	-0.250	-0.500	-1.000	-1.500	-2.250	NA	NA
8.875	103.098	Rate/Term	800+	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.750	102.909		780-799	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.625	102.714		760-779	0.750	0.750	0.750	0.500	0.000	-0.500	-1.000	NA	NA
8.500	102.513		740-759	0.750	0.750	0.500	0.250	-0.250	-0.750	-1.320	NA	NA
8.375	102.305		720-739	0.250	0.250	0.000	-0.250	-0.750	-1.250	-1.610	NA	NA
8.250	102.091		700-719	0.000	0.000	-0.250	-0.500	-1.000	-1.500	-2.410	NA	NA
8.125	101.546	Cash Out	800+	0.750	0.750	0.750	0.250	-0.500	-1.250	NA	NA	NA
8.000	101.312		780-799	0.750	0.750	0.750	0.250	-0.500	-1.250	NA	NA	NA
7.875	100.733		760-779	0.500	0.500	0.500	0.000	-0.750	-1.500	NA	NA	NA
7.750	100.449		740-759	0.500	0.500	0.250	-0.250	-1.000	-1.750	NA	NA	NA
7.625	99.983		720-739	0.000	0.000	-0.250	-0.750	-1.500	-2.250	NA	NA	NA
7.500	99.675		700-719	NA	NA	NA	NA	NA	NA	NA	NA	NA
7.375	99.357	Other		<=50	55	60	65	70	75	80	85	90
7.250	99.027	2-4 Units		-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	NA	NA
7.125	98.685	Interest Only		-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA
7.000	98.332	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 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	98.118	97.681	6.500	98.654	98.216	6.500	97.287	96.850	6.250	99.075	98.637	7.500	100.927	100.489
6.375	98.048	97.610	6.375	98.600	98.163	6.375	97.243	96.805	6.125	98.796	98.358	7.375	100.978	100.540
6.250	97.977	97.540	6.250	98.558	98.120	6.250	97.199	96.761	6.000	98.517	98.079	7.250	101.027	100.590
6.125	97.928	97.490	6.125	98.519	98.081	6.125	97.119	96.682	5.875	97.714	97.276	7.125	100.902	100.465
6.000	97.878	97.440	6.000	98.479	98.042	6.000	97.025	96.587	5.750	96.911	96.473	7.000	100.777	100.340
5.875	97.846	97.408	5.875	98.441	98.003	5.875	96.953	96.516	5.625	96.586	96.149	6.875	100.417	99.980
5.750	97.814	97.377	5.750	98.402	97.965	5.750	96.890	96.452	5.500	96.261	95.824	6.750	100.057	99.619
5.625	97.529	97.092	5.625	98.035	97.597	5.625	96.831	96.394	5.375	95.989	95.552	6.625	99.800	99.362
5.500	97.244	96.807	5.500	97.668	97.230	5.500	96.773	96.335	5.250	95.718	95.280	6.500	99.543	99.106
5.375	96.960	96.522	5.375	97.301	96.863	5.375	96.704	96.267	5.125	95.670	95.232	6.375	99.314	98.877
5.250	96.675	96.238	5.250	96.935	96.498	5.250	96.656	96.219	5.000	95.622	95.184	6.250	99.087	98.649
5.125	96.421	95.984	5.125	96.571	96.133	5.125	96.568	96.130				6.125	98.612	98.174
5.000	96.167	95.730	5.000	96.207	95.769	5.000	96.477	96.040				6.000	98.137	97.700
4.875	95.791	95.354	4.875	95.836	95.399	4.875	96.032	95.594				5.875	97.522	97.084
												5.750	96.906	96.468
												5.625	96.450	96.012
												5.500	95.994	95.556
												5.375	95.622	95.185
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
										8.500	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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FUNDLOANS

INSIGNIA VI - QM JUMBO PRIME

		30 Yr Fixed		
		Rate	30 Day	60 Day
		7.500	101.784	101.534
		7.375	101.586	101.336
		7.250	101.384	101.134
		7.125	101.177	100.927
		7.000	100.962	100.712
		6.875	100.734	100.484
		6.750	100.489	100.239
		6.625	100.219	99.969
		6.500	99.972	99.722
		6.375	99.291	99.041
		6.250	98.995	98.745
		6.125	98.670	98.420
		6.000	98.321	98.071
		5.875	97.999	97.749
		5.750	97.695	97.445
		5.625	97.361	97.111
		5.500	96.999	96.749

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	FICO	<=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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