

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
12.125	104.125	12.125	104.125	12.125	104.125	12.125	104.125	12 Mos Full Doc	760+	0.875	0.875	0.875	0.375	0.125	-1.125	NA	NA	NA
11.990	103.875	11.990	103.875	11.990	103.875	11.990	103.875		740-759	0.875	0.875	0.625	0.375	0.125	-1.375	NA	NA	NA
11.875	103.625	11.875	103.625	11.875	103.625	11.875	103.625		720-739	0.875	0.875	0.625	0.125	-0.125	-1.625	NA	NA	NA
11.750	103.375	11.750	103.375	11.750	103.375	11.750	103.375		700-719	0.625	0.625	0.125	-0.125	-0.375	-1.875	NA	NA	NA
11.625	103.125	11.625	103.125	11.625	103.125	11.625	103.125		680-699	0.500	0.250	0.000	-0.250	-0.750	-2.500	NA	NA	NA
11.500	102.875	11.500	102.875	11.500	102.875	11.500	102.875	Other		<=50	55	60	65	70	75	80	85	90
11.375	102.625	11.375	102.625	11.375	102.625	11.375	102.625	FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	NA
11.250	102.375	11.250	102.375	11.250	102.375	11.250	102.375	Interest Only		-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
11.125	102.125	11.125	102.125	11.125	102.125	11.125	102.125	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	NA	NA	NA
10.990	101.875	10.990	101.875	10.990	101.875	10.990	101.875	Investment		-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA	NA
10.875	101.625	10.875	101.625	10.875	101.625	10.875	101.625	2nd Home		-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA	NA
10.750	101.375	10.750	101.375	10.750	101.375	10.750	101.375	12 Month Bank Statements**		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
10.625	101.125	10.625	101.125	10.625	101.125	10.625	101.125	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
10.500	100.875	10.500	100.875	10.500	100.875	10.500	100.875	5 Yr PPP (Investment Only)		0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA
10.375	100.625	10.375	100.625	10.375	100.625	10.375	100.625	4 Yr PPP (Investment Only)		0.250	0.250	0.250	0.250	0.250	NA	NA	NA	NA
10.250	100.375	10.250	100.375	10.250	100.375	10.250	100.375	3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
10.125	100.125	10.125	100.125	10.125	100.125	10.125	100.125	2 Yr PPP (Investment Only)		-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA
9.990	99.875	9.990	99.875	9.990	99.875	9.990	99.875	1 Yr PPP (Investment Only)		-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA
9.875	99.625	9.875	99.625	9.875	99.625	9.875	99.625	Compensation Adjustments		BPC*			Fees					
9.750	99.375	9.750	99.375	9.750	99.375	9.750	99.375	LLPA		0.000			Funding			\$325		
9.625	99.125	9.625	99.125	9.625	99.125	9.625	99.125	Min Price		99.000			Underwriting			\$1,295		
9.500	98.875	9.500	98.875	9.500	98.875	9.500	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%

3/31/2023 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	108.625		780-799	-0.250	-0.250	-0.750	-1.000	-1.250	-1.500	-2.000	-3.250	-4.250	
14.250	108.500		760-779	-0.500	-0.500	-1.000	-1.250	-1.500	-1.750	-2.250	-3.500	-5.000	
14.125	108.375		740-759	-0.750	-0.750	-1.250	-1.500	-1.750	-2.000	-2.500	-4.250	-6.250	
14.000	108.250		720-739	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	-3.250	-5.500	-7.000	
13.875	108.125		700-719	-1.750	-1.750	-2.250	-2.500	-2.750	-3.000	-4.500	-6.500	-8.250	
13.750	108.000		680-699	-3.000	-3.000	-3.500	-3.750	-4.000	-4.750	-6.250	-8.000	N/A	
13.625	107.875		660-679	-4.000	-4.000	-4.500	-4.750	-5.000	-6.250	-7.750	N/A	N/A	
13.500	107.750		800+	-0.500	-0.500	-1.000	-1.250	-1.500	-1.750	-2.500	-4.000	N/A	
13.375	107.625	780-799	-0.750	-0.750	-1.250	-1.500	-1.750	-2.000	-2.750	-4.250	N/A		
13.250	107.500	760-779	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	-3.000	-4.500	N/A		
13.125	107.375	740-759	-1.250	-1.250	-1.750	-2.000	-2.250	-2.500	-3.250	-5.250	N/A		
13.000	107.250	720-739	-1.500	-1.500	-2.000	-2.250	-2.500	-2.750	-4.000	-6.500	N/A		
12.875	107.125	700-719	-2.500	-2.500	-3.000	-3.250	-3.500	-3.750	-5.500	N/A	N/A		
12.750	107.000	680-699	-4.000	-4.000	-4.500	-4.750	-5.000	-5.750	N/A	N/A	N/A		
12.625	106.875	660-679	-5.500	-5.500	-6.000	-6.250	-6.500	N/A	N/A	N/A	N/A		
12.500	106.750	Amortization		<=50	55	60	65	70	75	80	85	90	
12.375	106.500	30 YR Fixed		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
12.250	106.250	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
12.125	106.000	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
12.000	105.750	Loan Amount		<=50	55	60	65	70	75	80	85	90	
11.875	105.500	<=\$150,000		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
11.750	105.250	\$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
11.625	105.000	\$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
11.500	104.750	\$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
11.375	104.500	\$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
11.250	104.250	DTI		<=50	55	60	65	70	75	80	85	90	
11.125	104.000	00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
11.000	103.750	43.01-45		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
10.875	103.500	45.01-50		-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	
10.750	103.250	Other		<=50	55	60	65	70	75	80	85	90	
10.625	103.000	Second Home		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
10.500	102.750	Warrantable Condo		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
10.375	102.500	2-4 Units		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A	
10.250	102.250	*Only Borrower Paid Compensation is permitted on this program, Lender Paid Compensation is not eligible.											
10.125	102.000	**Investment Properties have a RATE adjustment of +2.5%											
10.000	101.750	Min Loan Amount			Min Loan Amount - Balloon			Max Loan Amount					
9.875	101.250	\$150,000			\$200,000			\$450,000					
9.750	100.750	Compensation Adjustments			BPC*			Fees					
9.625	100.250	LLPA			0.000			Funding			\$325		
9.500	99.750	Min Price			99.000			Underwriting			\$1,295		
		Max Price			100.000			Enhanced Desk Review			\$165		

3/31/2023 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	108.625	11.990	108.625	11.990	108.500	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	108.375	11.875	108.375	11.875	108.250		740-759	1.375	1.000	1.000	0.625	0.250	-0.125	-0.750	-2.875	-4.500
11.750	108.125	11.750	108.125	11.750	108.000		720-739	1.250	0.875	0.875	0.500	0.125	-0.625	-1.000	-3.500	NA
11.625	107.875	11.625	107.875	11.625	107.750		700-719	1.125	0.750	0.750	0.250	-0.125	-0.875	-1.375	-4.375	NA
11.500	107.625	11.500	107.625	11.500	107.500		680-699	0.375	0.000	-0.125	-0.500	-1.375	-2.375	-3.375	NA	NA
11.375	107.375	11.375	107.375	11.375	107.250		660-679	0.000	-0.375	-0.500	-0.875	-1.750	-2.875	-4.000	NA	NA
11.250	107.125	11.250	107.125	11.250	107.000	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
11.125	106.875	11.125	106.875	11.125	106.750	>\$1.5mm-\$2mm	760+	0.250	0.250	0.250	0.250	0.000	0.000	0.250	0.000	NA
10.990	106.625	10.990	106.625	10.990	106.500		740-759	0.000	0.250	0.250	0.000	0.000	0.000	0.250	0.250	NA
10.875	106.375	10.875	106.375	10.875	106.250		720-739	0.000	0.000	0.000	0.000	0.250	0.250	0.250	0.250	NA
10.750	106.125	10.750	106.125	10.750	106.000		700-719	0.250	0.000	0.000	0.250	0.000	0.250	0.250	0.000	NA
10.625	105.875	10.625	105.875	10.625	105.750		680-699	0.250	0.000	0.250	0.000	0.000	0.000	0.000	0.250	NA
10.500	105.625	10.500	105.625	10.500	105.500		660-679	0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
10.375	105.375	10.375	105.375	10.375	105.250	>\$2mm-\$3mm	760+	0.250	0.250	0.000	0.000	0.000	0.000	-1.750	NA	NA
10.250	105.125	10.250	105.125	10.250	105.000		740-759	0.250	0.250	0.250	0.000	0.000	0.000	-1.500	NA	NA
10.125	104.875	10.125	104.875	10.125	104.750		720-739	0.250	0.250	0.000	0.000	0.000	0.000	-1.500	NA	NA
9.990	104.625	9.990	104.625	9.990	104.500		700-719	0.250	0.250	0.000	0.000	0.000	0.000	-1.500	NA	NA
9.875	104.375	9.875	104.375	9.875	104.250		680-699	0.000	-0.250	0.000	-0.250	-0.500	0.000	NA	NA	NA
9.750	104.125	9.750	104.125	9.750	104.000		660-679	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
9.625	103.875	9.625	103.875	9.625	103.750	>\$3mm-\$3.5mm ¹	760+	-1.250	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA
9.500	103.625	9.500	103.625	9.500	103.500		740-759	-1.250	-1.000	-1.000	-1.000	-0.750	-0.750	NA	NA	NA
9.375	103.375	9.375	103.375	9.375	103.250		720-739	-1.250	-1.000	-1.000	-1.000	-0.750	-0.500	NA	NA	NA
9.250	103.125	9.250	103.125	9.250	103.000		700-719	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA
9.125	102.875	9.125	102.875	9.125	102.750		680-699	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA	NA
8.990	102.625	8.990	102.625	8.990	102.500		660-679	-1.000	-1.000	-1.000	-0.750	NA	NA	NA	NA	NA
8.875	102.375	8.875	102.375	8.875	102.250	>\$3.5mm-\$4mm ²	760+	-1.250	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA
8.750	102.125	8.750	102.125	8.750	102.000		740-759	-1.250	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA
8.625	101.875	8.625	101.875	8.625	101.750		720-739	-1.250	-1.000	-1.000	-1.500	-1.500	-1.250	NA	NA	NA
8.500	101.625	8.500	101.625	8.500	101.500		700-719	-1.000	-1.500	-1.500	-1.250	-1.500	NA	NA	NA	NA
8.375	101.375	8.375	101.375	8.375	101.250		680-699	-1.000	-1.500	-1.500	-1.250	NA	NA	NA	NA	NA
8.250	101.125	8.250	101.125	8.250	101.000		660-679	-0.750	-1.500	-1.500	-1.000	NA	NA	NA	NA	NA
8.125	100.875	8.125	100.875	8.125	100.750	>\$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	100.375	7.875	100.375	7.875	100.250	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	100.000	7.750	100.000	7.750	99.875	Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
7.625	99.500	7.625	99.500	7.625	99.375	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	99.000	7.500	99.000	7.500	98.875	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA	
7.375	98.375	7.375	98.375	7.375	98.250	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
7.250	97.875	7.250	97.875	7.250	97.750	Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	NA	NA	NA	
7.125	97.250	7.125	97.250	7.125	97.125	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA	
6.990	96.750	6.990	96.750	6.990	96.625	2nd Home	0.000	0.000	-0.250	-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	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	
						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	NA	NA	
						4 Yr PPP (Investment Only)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	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)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	
						1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	
						Fees						Compensation Adjustments				
BPC	1.00%	1.25%	1.50%	1.75%	2.00%											
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					

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NMLS 1202262

FUNDLOANS

APEX PRIME – BANK STATEMENT OR P&L PROGRAM

MARCH INCENTIVE: -0.250 RATE ON APEX >\$500,000 LOANS LOCKED IN MARCH

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	108.625	11.990	108.625	11.990	108.500	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	108.375	11.875	108.375	11.875	108.250		740-759	1.250	0.875	0.875	0.375	-0.125	-0.500	-1.125	-3.500	-5.125						
11.750	108.125	11.750	108.125	11.750	108.000		720-739	1.125	0.750	0.750	0.250	-0.375	-1.000	-1.375	-4.125	NA						
11.625	107.875	11.625	107.875	11.625	107.750		700-719	1.000	0.625	0.625	-0.125	-0.625	-1.250	-1.750	-5.000	NA						
11.500	107.625	11.500	107.625	11.500	107.500		680-699	0.250	-0.125	-0.375	-0.875	-1.875	-2.750	-3.750	NA	NA						
11.375	107.375	11.375	107.375	11.375	107.250		660-679	-0.125	-0.500	-0.750	-1.250	-2.250	-3.250	-4.375	NA	NA						
11.250	107.125	11.250	107.125	11.250	107.000	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90						
11.125	106.875	11.125	106.875	11.125	106.750	>\$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	106.625	10.990	106.625	10.990	106.500		740-759	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA					
10.875	106.375	10.875	106.375	10.875	106.250		720-739	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA					
10.750	106.125	10.750	106.125	10.750	106.000		700-719	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA					
10.625	105.875	10.625	105.875	10.625	105.750		680-699	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA					
10.500	105.625	10.500	105.625	10.500	105.500		660-679	-0.500	-0.500	-0.750	-0.750	-0.750	-0.500	-1.500	NA	NA	NA					
10.375	105.375	10.375	105.375	10.375	105.250	>\$2mm-\$3mm	760+	0.000	0.000	0.000	0.000	0.000	0.000	-1.500	NA	NA						
10.250	105.125	10.250	105.125	10.250	105.000		740-759	0.250	0.250	0.000	-0.250	-0.250	0.000	-1.250	NA	NA						
10.125	104.875	10.125	104.875	10.125	104.750		720-739	0.250	0.250	0.000	0.000	-0.250	0.000	-1.500	NA	NA						
9.990	104.625	9.990	104.625	9.990	104.500		700-719	0.000	0.250	0.000	-0.250	-0.250	0.000	NA	NA	NA						
9.875	104.375	9.875	104.375	9.875	104.250		680-699	-0.250	-0.500	-0.500	-0.250	0.000	-0.250	NA	NA	NA						
9.750	104.125	9.750	104.125	9.750	104.000	660-679	-1.000	-1.500	-1.500	-1.500	-1.250	0.000	NA	NA	NA							
9.625	103.875	9.625	103.875	9.625	103.750	>\$3mm-\$4mm ¹	760+	-1.250	-1.000	-1.000	-1.000	-0.750	-0.750	NA	NA	NA						
9.500	103.625	9.500	103.625	9.500	103.500		740-759	-1.250	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA						
9.375	103.375	9.375	103.375	9.375	103.250		720-739	-1.000	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA						
9.250	103.125	9.250	103.125	9.250	103.000		700-719	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA	NA						
9.125	102.875	9.125	102.875	9.125	102.750		680-699	-1.250	-1.000	-1.000	-1.000	NA	NA	NA	NA	NA						
8.990	102.625	8.990	102.625	8.990	102.500		660-679	-1.250	-1.250	-1.250	-1.000	NA	NA	NA	NA	NA						
8.875	102.375	8.875	102.375	8.875	102.250	>\$4mm-\$6mm ²	660+	-1.250	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA						
8.750	102.125	8.750	102.125	8.750	102.000	Other	<=50	55	60	65	70	75	80	85	90							
8.625	101.875	8.625	101.875	8.625	101.750	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						
8.500	101.625	8.500	101.625	8.500	101.500	Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125						
8.375	101.375	8.375	101.375	8.375	101.250	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						
8.250	101.125	8.250	101.125	8.250	101.000	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA	NA						
8.125	100.875	8.125	100.875	8.125	100.750	Purchase	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						
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	-0.375	NA						
7.750	100.000	7.750	100.000	7.750	99.875	2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA						
7.625	99.500	7.625	99.500	7.625	99.375	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA						
7.500	99.000	7.500	99.000	7.500	98.875	Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA							
7.375	98.375	7.375	98.375	7.375	98.250	Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA							
7.250	97.875	7.250	97.875	7.250	97.750	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	-0.500	NA						
7.125	97.250	7.125	97.250	7.125	97.125	1099 (12 & 24 mo) ^{3,4}	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA						
6.990	96.750	6.990	96.750	6.990	96.625	P&L (12 & 24 Mo) ^{3,4}	-0.375	-0.375	-0.500	-0.500	-0.500	-1.000	-1.000	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	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	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
						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	-0.750	-0.750	-0.750	-0.750	-0.750	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			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								

3/31/2023 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	106.375	10.990	106.375	10.990	106.250	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	NA	NA	NA				
10.875	106.125	10.875	106.125	10.875	106.000	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	NA	NA	NA				
10.750	105.875	10.750	105.875	10.750	105.750	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	NA	NA	NA				
10.625	105.625	10.625	105.625	10.625	105.500	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.375	NA	NA	NA				
10.500	105.375	10.500	105.375	10.500	105.250	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.000	NA	NA	NA				
10.375	105.125	10.375	105.125	10.375	105.000	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA				
10.250	104.875	10.250	104.875	10.250	104.750	Foreign National ¹		-2.125	-2.375	-2.625	-2.875	-3.125	NA	NA	NA	NA				
10.125	104.625	10.125	104.625	10.125	104.500	Loan Amount		FICO		<=50	55	60	65	70	75	80	85	90		
9.990	104.375	9.990	104.375	9.990	104.250	>\$1.5mm-\$2mm	760+		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA		
9.875	104.125	9.875	104.125	9.875	104.000		740-759		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA		
9.750	103.875	9.750	103.875	9.750	103.750		720-739		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA		
9.625	103.625	9.625	103.625	9.625	103.500		700-719		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA		
9.500	103.375	9.500	103.375	9.500	103.250		680-699		0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA		
9.375	103.125	9.375	103.125	9.375	103.000		660-679		0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA		
9.250	102.875	9.250	102.875	9.250	102.750		Foreign National		0.500	0.750	0.750	NA	NA	NA	NA	NA	NA	NA		
9.125	102.625	9.125	102.625	9.125	102.500	>\$2mm-\$3mm	760+		-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA		
8.990	102.375	8.990	102.375	8.990	102.250		740-759		-2.250	-2.250	-2.000	-2.250	-2.000	NA	NA	NA	NA	NA		
8.875	102.125	8.875	102.125	8.875	102.000		720-739		-2.250	-2.250	-2.000	-2.250	-2.000	NA	NA	NA	NA	NA		
8.750	101.875	8.750	101.875	8.750	101.750		700-719		-2.500	-2.250	-2.250	-2.000	-1.500	NA	NA	NA	NA	NA		
8.625	101.625	8.625	101.625	8.625	101.500		680-699		-2.250	-2.000	-2.000	-1.750	NA	NA	NA	NA	NA	NA		
8.500	101.375	8.500	101.375	8.500	101.250		660-679		-2.250	-2.000	-1.750	-1.750	NA	NA	NA	NA	NA	NA		
8.375	101.125	8.375	101.125	8.375	101.000		Foreign National		0.250	0.250	0.250	NA	NA	NA	NA	NA	NA	NA		
8.250	100.875	8.250	100.875	8.250	100.750	>\$3mm-\$3.5mm ²	760+		-2.000	-1.750	-1.750	-1.500	NA	NA	NA	NA	NA	NA		
8.125	100.625	8.125	100.625	8.125	100.500		740-759		-2.000	-2.000	-1.750	-1.500	NA	NA	NA	NA	NA	NA		
7.990	100.250	7.990	100.250	7.990	100.125		720-739		-2.000	-1.750	-1.750	-1.750	NA	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	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	NA		
7.625	98.875	7.625	98.875	7.625	98.750		660-679		-2.000	-1.500	-1.500	NA	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	97.750	7.375	97.750	7.375	97.625	>\$3.5mm-\$4mm ³	760+		-2.000	-1.750	-1.750	-1.750	NA	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	NA		
7.125	96.625	7.125	96.625	7.125	96.500		720-739		-2.000	-1.750	-1.750	-2.000	NA	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	NA		
							680-699		-2.000	-1.500	-1.750	NA	NA	NA	NA	NA	NA	NA		
							660-679		-2.000	-1.500	-1.500	NA	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	NA		
							Foreign National		-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA		
							680+		-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA	NA		
						>\$5mm-\$6mm ⁵	Foreign National		-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA	NA		
							680+		-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA	NA		
							Foreign National		-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		
						>\$500K		0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA	NA	NA	NA		
						Waive Escrows		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	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						LLPA						BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	
\$325												0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	
Underwriting						Min Price						99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000
\$1,295												101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	
Enhanced Desk Review						Max Price w/ Loan Amount <=\$3mm						99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	
\$165						Max Price w/ Loan Amount >\$3mm						100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	
						Max Price w/ Condotel														
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						

3/31/2023 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			
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	-2.000	-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				
							660+	-2.250	-2.500	-2.750	-2.750	NA	NA	NA	NA				
						>\$5mm-\$6mm ⁵	Foreign National	-2.500	-2.500	-2.750	-2.750	NA	NA	NA	NA				
							680+	-2.500	-2.750	-3.000	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						Compensation Adjustments						LPC							
Funding						LLPA						BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%
Underwriting						Min Price						0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500
Enhanced Desk Review						Max Price w/ Loan Amount <=\$3mm						99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000
						Max Price w/ Loan Amount >\$3mm						101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500
						Max Price w/ Condotel						99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000
												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					

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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
8.000	94.300	8.000	94.200	8.000	93.650	8.000	93.975	8.000	93.650
8.125	95.050	8.125	94.950	8.125	94.400	8.125	94.725	8.125	94.400
8.250	95.800	8.250	95.700	8.250	95.150	8.250	95.475	8.250	95.150
8.375	96.550	8.375	96.450	8.375	95.900	8.375	96.225	8.375	95.900
8.500	97.175	8.500	97.075	8.500	96.650	8.500	96.975	8.500	96.650
8.625	97.800	8.625	97.700	8.625	97.400	8.625	97.600	8.625	97.400
8.750	98.175	8.750	98.075	8.750	97.775	8.750	97.975	8.750	97.775
8.875	98.550	8.875	98.450	8.875	98.150	8.875	98.350	8.875	98.150
9.000	98.925	9.000	98.825	9.000	98.525	9.000	98.725	9.000	98.525
9.125	99.300	9.125	99.200	9.125	98.900	9.125	99.100	9.125	98.900
9.250	99.675	9.250	99.575	9.250	99.275	9.250	99.475	9.250	99.275
9.375	100.050	9.375	99.950	9.375	99.650	9.375	99.850	9.375	99.650
9.500	100.425	9.500	100.325	9.500	100.025	9.500	100.225	9.500	100.025
9.625	100.800	9.625	100.700	9.625	100.400	9.625	100.600	9.625	100.400
9.750	101.175	9.750	101.075	9.750	100.775	9.750	100.975	9.750	100.775
9.875	101.550	9.875	101.450	9.875	101.150	9.875	101.350	9.875	101.150
10.000	101.925	10.000	101.825	10.000	101.525	10.000	101.725	10.000	101.525
10.125	102.300	10.125	102.200	10.125	101.900	10.125	102.100	10.125	101.900
10.250	102.675	10.250	102.575	10.250	102.275	10.250	102.475	10.250	102.275
10.375	103.050	10.375	102.950	10.375	102.650	10.375	102.850	10.375	102.650
10.500	103.425	10.500	103.325	10.500	103.025	10.500	103.225	10.500	103.025
10.625	103.775	10.625	103.675	10.625	103.375	10.625	103.575	10.625	103.375
10.750	104.150	10.750	104.050	10.750	103.750	10.750	103.950	10.750	103.750
10.875	104.525	10.875	104.425	10.875	104.125	10.875	104.325	10.875	104.125
11.000	104.900	11.000	104.800	11.000	104.500	11.000	104.700	11.000	104.500
11.125	105.275	11.125	105.175	11.125	104.875	11.125	105.075	11.125	104.875
11.250	105.650	11.250	105.550	11.250	105.250	11.250	105.450	11.250	105.250
11.375	106.025	11.375	105.925	11.375	105.625	11.375	105.825	11.375	105.625
11.500	106.400	11.500	106.300	11.500	106.000	11.500	106.200	11.500	106.000
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		
Interest Only		-0.500	-0.500	-0.500	-0.500	-0.625	-0.750		
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		
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			
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		101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500

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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	104.481	Purchase	800+	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
9.500	104.354		780-799	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
9.375	104.200		760-779	0.750	0.750	0.750	0.500	0.000	-0.500	-1.000	NA	NA
9.250	104.038		740-759	0.750	0.750	0.500	0.250	-0.250	-0.750	-1.250	NA	NA
9.125	103.870		720-739	0.250	0.250	0.000	-0.250	-0.750	-1.250	-1.500	NA	NA
9.000	103.697		700-719	0.000	0.000	-0.250	-0.500	-1.000	-1.500	-2.250	NA	NA
8.875	103.518	Rate/Term	800+	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.750	103.332		780-799	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.625	103.140		760-779	0.750	0.750	0.750	0.500	0.000	-0.500	-1.000	NA	NA
8.500	102.942		740-759	0.750	0.750	0.500	0.250	-0.250	-0.750	-1.320	NA	NA
8.375	102.737		720-739	0.250	0.250	0.000	-0.250	-0.750	-1.250	-1.610	NA	NA
8.250	102.525		700-719	0.000	0.000	-0.250	-0.500	-1.000	-1.500	-2.410	NA	NA
8.125	101.985	Cash Out	800+	0.750	0.750	0.750	0.250	-0.500	-1.250	NA	NA	NA
8.000	101.656		780-799	0.750	0.750	0.750	0.250	-0.500	-1.250	NA	NA	NA
7.875	101.086		760-779	0.500	0.500	0.500	0.000	-0.750	-1.500	NA	NA	NA
7.750	100.817		740-759	0.500	0.500	0.250	-0.250	-1.000	-1.750	NA	NA	NA
7.625	100.355		720-739	0.000	0.000	-0.250	-0.750	-1.500	-2.250	NA	NA	NA
7.500	100.049		700-719	NA	NA	NA	NA	NA	NA	NA	NA	NA
7.375	99.732	Other		<=50	55	60	65	70	75	80	85	90
7.250	99.367	2-4 Units		-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	NA	NA
7.125	99.024	Interest Only		-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA
7.000	98.632	DSCR < 1.2		-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	NA
		DSCR >= 1.2 & < 1.4		0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	NA	NA
		DSCR >= 1.4		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
		5 Yr PPP (Investment Only)		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
		4 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
		3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
		2 Yr PPP (Investment Only)		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
		1 Yr PPP (Investment Only)		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
*Only Borrower Paid Compensation is permitted on this program, Lender Paid Compensation is not eligible.												
							Min Loan Amount			Max Loan Amount		
							\$300,000			\$2,000,000		
Compensation Adjustments		BPC*					Fees					
LLPA		0.000					Funding			\$325		
Min Price		99.000					Underwriting			\$1,295		
Max Price		101.000					Enhanced Desk Review			\$165		

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FUNDLOANS

INSIGNIA I - QM JUMBO PRIME

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed			30 Yr Fixed			
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	
7.750	101.647	101.272	7.875	101.982	101.607	8.000	102.002	101.627	8.000	101.948	101.573	8.625	101.470	101.095	
7.625	101.430	101.055	7.750	101.764	101.389	7.875	101.766	101.391	7.875	101.743	101.368	8.500	101.600	101.225	
7.500	101.207	100.832	7.625	101.537	101.162	7.750	101.523	101.148	7.750	101.533	101.158	8.375	101.703	101.328	
7.375	100.979	100.604	7.500	101.314	100.939	7.625	101.272	100.897	7.625	101.296	100.921	8.250	101.728	101.353	
7.250	100.746	100.371	7.375	101.058	100.683	7.500	101.013	100.638	7.500	101.052	100.677	8.125	101.681	101.306	
7.125	100.507	100.132	7.250	100.793	100.418	7.375	100.745	100.370	7.375	100.800	100.425	8.000	101.605	101.230	
7.000	100.262	99.887	7.125	100.521	100.146	7.250	100.468	100.093	7.250	100.540	100.165	7.875	101.533	101.158	
6.875	100.011	99.636	7.000	100.213	99.838	7.125	100.121	99.746	7.125	100.272	99.897	7.750	101.401	101.026	
6.750	99.780	99.405	6.875	99.982	99.607	7.000	99.901	99.526	7.000	100.064	99.689	7.625	101.242	100.867	
6.625	99.566	99.191	6.750	99.738	99.363	6.875	99.669	99.294	6.875	99.844	99.469	7.500	101.055	100.680	
6.500	99.329	98.954	6.625	99.480	99.105	6.750	99.418	99.043	6.750	99.612	99.237	7.375	100.841	100.466	
6.375	99.062	98.687	6.500	99.208	98.833	6.625	99.110	98.735	6.625	99.368	98.993	7.250	100.601	100.226	
6.250	98.783	98.408	6.375	98.921	98.546	6.500	98.782	98.407	6.500	99.111	98.736	7.125	100.313	99.938	
6.125	98.491	98.116	6.250	98.619	98.244	6.375	98.432	98.057	6.375	98.813	98.438	7.000	99.974	99.599	
6.000	98.185	97.810	6.125	98.289	97.914	6.250	98.061	97.686	6.250	98.478	98.103	6.875	99.749	99.374	
												6.750	99.476	99.101	
												6.625	99.178	98.803	
												6.500	98.776	98.401	
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		FICO		<=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		FICO		<=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											
LLPA		0.000		1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%					
Min Price		99.000		-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500					
Max Price		101.000		98.000	97.750	97.500	97.250	97.000	97.000	97.000					
				100.000	99.750	99.500	99.250	99.000	98.750	98.500					
Fees		Minimum Loan Amount					Index					5/6 Mo Caps			
Funding		\$325		\$647,201			30 Day Average SOFR					2/1/5			
Underwriting		\$1,295		Maximum Loan Amount					Margin & Floor					7/6 Mo & 10/6 Mo Caps	
Enhanced Desk Review		\$150		\$3,000,000					2.750%					5/1/5	

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FUNDLOANS

INSIGNIA II - QM JUMBO PRIME

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed			30 Yr Fixed		
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day
6.500	96.240	95.803	6.500	96.500	96.063	6.500	95.997	95.560	6.250	98.020	97.582	7.500	100.621	100.184
6.375	96.194	95.756	6.375	96.453	96.015	6.375	95.957	95.520	6.125	97.782	97.345	7.375	100.527	100.089
6.250	96.148	95.710	6.250	96.416	95.978	6.250	95.918	95.480	6.000	97.544	97.107	7.250	100.432	99.994
6.125	96.102	95.665	6.125	96.383	95.945	6.125	95.720	95.283	5.875	96.616	96.178	7.125	100.206	99.769
6.000	96.057	95.619	6.000	96.349	95.912	6.000	95.513	95.076	5.750	95.687	95.250	7.000	99.981	99.543
5.875	96.028	95.591	5.875	96.316	95.879	5.875	95.399	94.961	5.625	95.414	94.976	6.875	99.897	99.460
5.750	96.000	95.563	5.750	96.284	95.846	5.750	95.275	94.838	5.500	95.140	94.702	6.750	99.814	99.376
5.625	95.728	95.290	5.625	95.933	95.495	5.625	95.168	94.730	5.375	94.866	94.428	6.625	99.315	98.878
5.500	95.455	95.018	5.500	95.583	95.145	5.500	95.040	94.603	5.250	94.592	94.154	6.500	98.817	98.379
5.375	95.183	94.746	5.375	95.233	94.795	5.375	94.924	94.487	5.125	94.150	93.712	6.375	98.460	98.023
5.250	94.912	94.474	5.250	94.884	94.446	5.250	94.797	94.359	5.000	93.707	93.269	6.250	98.103	97.666
5.125	94.641	94.203	5.125	94.535	94.098	5.125	94.673	94.235				6.125	97.820	97.382
5.000	94.370	93.932	5.000	94.188	93.750	5.000	94.538	94.100				6.000	97.537	97.099
4.875	93.781	93.343	4.875	93.840	93.403	4.875	94.058	93.620				5.875	97.301	96.864
												5.750	97.066	96.628
												5.625	96.362	95.924
												5.500	95.658	95.220
												5.375	95.271	94.834
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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