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	

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

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

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

Max APR in Colorado is 12%

Max APR in Texas is 10%

5/26/2023 8:30 AM PDT

EQUAL HOUSING LENDER

NMLS 1202262

FUNDLOANS

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

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

10/15/20Yr FRM		Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
Rate	30 Day											
14.375	108.750	Full Doc	800+	0.000	0.000	-0.500	-0.750	-1.000	-1.250	-1.750	-3.000	-4.000
14.250	108.625		780-799	-0.250	-0.250	-0.750	-1.000	-1.250	-1.500	-2.000	-3.250	-4.250
14.125	108.500		760-779	-0.500	-0.500	-1.000	-1.250	-1.500	-1.750	-2.250	-3.500	-5.000
14.000	108.375		740-759	-0.750	-0.750	-1.250	-1.500	-1.750	-2.000	-2.500	-4.250	-6.250
13.875	108.250		720-739	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	-3.250	-5.500	-7.000
13.750	108.125		700-719	-1.750	-1.750	-2.250	-2.500	-2.750	-3.000	-4.500	-6.500	-8.250
13.625	108.000		680-699	-3.000	-3.000	-3.500	-3.750	-4.000	-4.750	-6.250	-8.000	N/A
13.500	107.875		660-679	-4.000	-4.000	-4.500	-4.750	-5.000	-6.250	-7.750	N/A	N/A
13.375	107.750	Alt Doc	800+	-0.500	-0.500	-1.000	-1.250	-1.500	-1.750	-2.500	-4.000	N/A
13.250	107.625		780-799	-0.750	-0.750	-1.250	-1.500	-1.750	-2.000	-2.750	-4.250	N/A
13.125	107.500		760-779	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	-3.000	-4.500	N/A
13.000	107.375		740-759	-1.250	-1.250	-1.750	-2.000	-2.250	-2.500	-3.250	-5.250	N/A
12.875	107.250	Bank Statements	720-739	-1.500	-1.500	-2.000	-2.250	-2.500	-2.750	-4.000	-6.500	N/A
12.750	107.125		700-719	-2.500	-2.500	-3.000	-3.250	-3.500	-3.750	-5.500	N/A	N/A
12.625	107.000		680-699	-4.000	-4.000	-4.500	-4.750	-5.000	-5.750	N/A	N/A	N/A
12.500	106.875		660-679	-5.500	-5.500	-6.000	-6.250	-6.500	N/A	N/A	N/A	N/A
12.375	106.625	**Amortization**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
12.250	106.375	30 YR Fixed		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
12.125	106.125	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
12.000	105.875	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
11.875	105.625	**Loan Amount**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
11.750	105.375	<=$150,000		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
11.625	105.125	$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.500	104.875	$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.375	104.625	$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.250	104.375	$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.125	104.125	**DTI**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
11.000	103.875	00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.875	103.625	43.01-45		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
10.750	103.375	45.01-50		-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
10.625	103.125	**Other**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
10.500	102.875	Second Home		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
10.375	102.625	Warrantable Condo		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
10.250	102.375	2-4 Units		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A

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

**Investment Properties have a RATE adjustment of +2.5%

Min Loan Amount	Min Loan Amount - Balloon	Max Loan Amount
$150,000	$200,000	$450,000

Compensation Adjustments	BPC*	Fees	
LLPA	0.000	Funding	$325
Min Price	99.000	Underwriting	$1,295
Max Price	100.000	Enhanced Desk Review	$165

5/26/2023 8:30 AM PDT

EQUAL HOUSING LENDER

NMLS 1202262

FUNDLOANS

MONTAGE PRIME – NON-QM FULL DOC & ASSET QUALIFICATION

5/6 Mo ARM		7/6 Mo ARM		30 or 40Yr FRM		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	109.875	11.990	109.875	11.990	109.875	Full Doc - 24 Mo	760+	1.500	1.125	1.125	0.750	0.375	0.000	-0.250	-1.500	-3.000
11.875	109.625	11.875	109.625	11.875	109.625		740-759	1.375	1.000	1.000	0.625	0.250	-0.125	-0.750	-2.125	-3.750
11.750	109.375	11.750	109.375	11.750	109.375		720-739	1.250	0.875	0.875	0.500	0.125	-0.625	-1.000	-2.750	NA
11.625	109.125	11.625	109.125	11.625	109.125		700-719	1.125	0.750	0.750	0.250	-0.125	-0.875	-1.375	-3.625	NA
11.500	108.875	11.500	108.875	11.500	108.875		680-699	0.375	0.000	-0.125	-0.500	-1.375	-2.375	-3.375	NA	NA
11.375	108.625	11.375	108.625	11.375	108.625		660-679	0.000	-0.375	-0.500	-0.875	-1.750	-2.875	-4.000	NA	NA
11.250	108.375	11.250	108.375	11.250	108.375	**Loan Amount**	**FICO**	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
11.125	108.125	11.125	108.125	11.125	108.125	>$1.5mm-$2mm	760+	0.250	0.250	0.250	0.250	0.000	0.000	0.250	0.000	NA
10.990	107.875	10.990	107.875	10.990	107.875		740-759	0.000	0.250	0.250	0.000	0.000	0.000	0.250	0.250	NA
10.875	107.625	10.875	107.625	10.875	107.625		720-739	0.000	0.000	0.000	0.000	0.250	0.250	0.250	0.250	NA
10.750	107.375	10.750	107.375	10.750	107.375		700-719	0.250	0.000	0.000	0.250	0.000	0.250	0.250	0.000	NA
10.625	107.125	10.625	107.125	10.625	107.125		680-699	0.250	0.000	0.250	0.000	0.000	0.000	0.000	0.250	NA
10.500	106.875	10.500	106.875	10.500	106.875		660-679	0.250	-0.250	-0.250	-0.250	-0.250	0.250	-0.250	NA	NA
10.375	106.625	10.375	106.625	10.375	106.625	>$2mm-$3mm	760+	0.250	0.250	0.000	0.000	0.000	0.000	-1.750	NA	NA
10.250	106.375	10.250	106.375	10.250	106.375		740-759	0.250	0.250	0.250	0.000	0.000	0.000	-1.500	NA	NA
10.125	106.125	10.125	106.125	10.125	106.125		720-739	0.250	0.250	0.000	0.000	0.000	0.000	-1.500	NA	NA
9.990	105.875	9.990	105.875	9.990	105.875		700-719	0.250	0.250	0.000	0.000	0.000	0.000	-1.500	NA	NA
9.875	105.625	9.875	105.625	9.875	105.625		680-699	0.000	-0.250	0.000	-0.250	-0.500	0.000	NA	NA	NA
9.750	105.375	9.750	105.375	9.750	105.375		660-679	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
9.625	105.125	9.625	105.125	9.625	105.125	>$3mm-$3.5mm[1]	760+	-1.250	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA
9.500	104.875	9.500	104.875	9.500	104.875		740-759	-1.250	-1.000	-1.000	-1.000	-0.750	-0.750	NA	NA	NA
9.375	104.625	9.375	104.625	9.375	104.625		720-739	-1.250	-1.000	-1.000	-1.000	-0.750	-0.500	NA	NA	NA
9.250	104.375	9.250	104.375	9.250	104.375		700-719	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA
9.125	104.125	9.125	104.125	9.125	104.125		680-699	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA	NA
8.990	103.875	8.990	103.875	8.990	103.875		660-679	-1.000	-1.000	-1.000	-0.750	NA	NA	NA	NA	NA
8.875	103.625	8.875	103.625	8.875	103.625	>$3.5mm-$4mm[2]	760+	-1.250	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA
8.750	103.375	8.750	103.375	8.750	103.375		740-759	-1.250	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA
8.625	103.125	8.625	103.125	8.625	103.125		720-739	-1.250	-1.000	-1.000	-1.500	-1.500	-1.250	NA	NA	NA
8.500	102.875	8.500	102.875	8.500	102.875		700-719	-1.000	-1.500	-1.500	-1.250	-1.500	NA	NA	NA	NA
8.375	102.625	8.375	102.625	8.375	102.625		680-699	-1.000	-1.500	-1.500	-1.250	NA	NA	NA	NA	NA
8.250	102.375	8.250	102.375	8.250	102.375		660-679	-0.750	-1.500	-1.500	-1.000	NA	NA	NA	NA	NA
8.125	102.125	8.125	102.125	8.125	102.125	>$4mm-$6mm[3]	660+	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	NA	NA	NA
7.990	101.875	7.990	101.875	7.990	101.875	**Other**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
7.875	101.500	7.875	101.500	7.875	101.500	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA
7.750	101.000	7.750	101.000	7.750	101.000	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
7.625	100.500	7.625	100.500	7.625	100.500	40 Year Fixed w/o Interest Only		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
7.500	99.875	7.500	99.875	7.500	99.875	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA
7.375	99.375	7.375	99.375	7.375	99.375	Purchase		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
7.250	98.750	7.250	98.750	7.250	98.750	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	NA	NA	NA
7.125	98.250	7.125	98.250	7.125	98.250	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA
6.990	97.625	6.990	97.625	6.990	97.625	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA
						Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	NA
						Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
						Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
						2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	NA
						Assets Only[4]		-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
						Asset Allowance[4]		0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
						Full Doc - 12 Mo[4]		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
						WVOE[4]		0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375	NA	NA
						5 Yr PPP (Investment Only)		0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA
						4 Yr PPP (Investment Only)		0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA
						3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
						2 Yr PPP (Investment Only)		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
						1 Yr PPP (Investment Only)		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA

[1]40 Yr FRM inelgible. Min rate is 8.5%.
[2]40 Yr FRM inelgible. Min rate is 8.625%.
[3]ARM required. FRM inelgible. Min rate is 8.875%.
[4]In addition to Full Doc - 24 Mo LLPA.

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

Compensation Adjustments	**LPC**							
	BPC	**1.00%**	**1.25%**	**1.50%**	**1.75%**	**2.00%**	**2.25%**	**2.50%**
LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500
Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000
Max Price w/ Loan Amount <=$3mm	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500
Max Price w/ Loan Amount >$3mm	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000
Max Price w/ Condotel	100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500

Min Loan Amount	**Max Loan Amount**	**Index**	**Margin & Floor**	**5/6 Mo Caps**	**7/6 Mo Caps**
$300,000	$6,000,000	30 Day Average SOFR	3.750%	2/1/5	5/1/5

5/26/2023 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

APEX PRIME – BANK STATEMENT OR P&L PROGRAM

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

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	109.875	11.990	109.875	11.990	109.875	Alt Doc - 24 Mo	760+	1.375	1.000	1.000	0.875	0.000	-0.375	-0.625	-2.125	-3.500
11.875	109.625	11.875	109.625	11.875	109.625		740-759	1.250	0.875	0.875	0.125	-0.125	-0.500	-1.125	-2.750	-4.375
11.750	109.375	11.750	109.375	11.750	109.375		720-739	1.125	0.750	0.750	0.250	-0.375	-1.000	-1.375	-3.375	NA
11.625	109.125	11.625	109.125	11.625	109.125		700-719	1.000	0.625	0.375	-0.125	-0.625	-1.250	-1.750	-4.250	NA
11.500	108.875	11.500	108.875	11.500	108.875		680-699	0.625	0.375	0.125	-0.875	-1.875	-2.750	-3.750	NA	NA
11.375	108.625	11.375	108.625	11.375	108.625		660-679	0.125	-0.500	-0.750	-1.250	-2.250	-3.250	-4.375	NA	NA
11.250	108.375	11.250	108.375	11.250	108.375	**Loan Amount**	**FICO**	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
11.125	108.125	11.125	108.125	11.125	108.125	>$1.5mm-$2mm	760+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
10.990	107.875	10.990	107.875	10.990	107.875		740-759	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
10.875	107.625	10.875	107.625	10.875	107.625		720-739	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA
10.750	107.375	10.750	107.375	10.750	107.375		700-719	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
10.625	107.125	10.625	107.125	10.625	107.125		680-699	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
10.500	106.875	10.500	106.875	10.500	106.875		660-679	-0.500	-0.500	-0.750	-0.750	-0.750	-0.500	-1.500	NA	NA
10.375	106.625	10.375	106.625	10.375	106.625	>$2mm-$3mm	760+	0.000	0.000	0.000	0.000	0.000	0.000	-1.500	NA	NA
10.250	106.375	10.250	106.375	10.250	106.375		740-759	0.250	0.250	0.000	-0.250	-0.250	0.000	-1.250	NA	NA
10.125	106.125	10.125	106.125	10.125	106.125		720-739	0.250	0.250	0.000	0.000	-0.250	0.000	-1.500	NA	NA
9.990	105.875	9.990	105.875	9.990	105.875		700-719	0.000	0.250	0.000	-0.250	-0.250	0.000	NA	NA	NA
9.875	105.625	9.875	105.625	9.875	105.625		680-699	-0.250	-0.500	-0.500	-0.250	0.000	-0.250	NA	NA	NA
9.750	105.375	9.750	105.375	9.750	105.375		660-679	-1.000	-1.500	-1.500	-1.500	-1.250	0.000	NA	NA	NA
9.625	105.125	9.625	105.125	9.625	105.125	>$3mm-$4mm[1]	760+	-1.250	-1.000	-1.000	-1.000	-0.750	-0.750	NA	NA	NA
9.500	104.875	9.500	104.875	9.500	104.875		740-759	-1.250	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA
9.375	104.625	9.375	104.625	9.375	104.625		720-739	-1.000	-1.000	-1.000	-1.000	-1.000	-0.750	NA	NA	NA
9.250	104.375	9.250	104.375	9.250	104.375		700-719	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA	NA
9.125	104.125	9.125	104.125	9.125	104.125		680-699	-1.250	-1.000	-1.000	-1.000	NA	NA	NA	NA	NA
8.990	103.875	8.990	103.875	8.990	103.875		660-679	-1.250	-1.250	-1.250	-1.000	NA	NA	NA	NA	NA
8.875	103.625	8.875	103.625	8.875	103.625	>$4mm-$6mm[2]	660+	-1.250	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA
8.750	103.375	8.750	103.375	8.750	103.375	**Other**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
8.625	103.125	8.625	103.125	8.625	103.125	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA
8.500	102.875	8.500	102.875	8.500	102.875	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.375	102.625	8.375	102.625	8.375	102.625	40 Year Fixed w/o Interest Only		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
8.250	102.375	8.250	102.375	8.250	102.375	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA
8.125	102.125	8.125	102.125	8.125	102.125	Purchase		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
7.990	101.875	7.990	101.875	7.990	101.875	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	NA	NA	NA
7.875	101.500	7.875	101.500	7.875	101.500	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA
7.750	101.000	7.750	101.000	7.750	101.000	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA
7.625	100.500	7.625	100.500	7.625	100.500	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	NA
7.500	99.875	7.500	99.875	7.500	99.875	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
7.375	99.375	7.375	99.375	7.375	99.375	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
7.250	98.750	7.250	98.750	7.250	98.750	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	NA
7.125	98.250	7.125	98.250	7.125	98.250	1099 (12 & 24 mo)[3,4]		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
6.990	97.625	6.990	97.625	6.990	97.625	P&L (12 & 24 Mo)[3,4]		-0.375	-0.375	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA
						Alt Doc - 12 Mo[3]		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
						5 Yr PPP (Investment Only)		0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA
						4 Yr PPP (Investment Only)		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
						3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
						2 Yr PPP (Investment Only)		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
						1 Yr PPP (Investment Only)		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA

[1]40 Yr FRM inelgible. Min rate is 8.5%.
[2]ARM required. FRM inelgible. 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.

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

Compensation Adjustments	LPC							
	BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%
LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500
Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000
Max Price w/ Loan Amount <=$3mm	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500
Max Price w/ Loan Amount >$3mm	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000
Max Price w/ Condotel	100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500

Min Loan Amount	Max Loan Amount	Index	Margin & Floor	5/6 Mo Caps	7/6 Mo Caps
$300,000	$6,000,000	30 Day Average SOFR	3.750%	2/1/5	5/1/5

5/26/2023 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

SPECTRUM NO RATIO - DSCR >=1.00

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM	
Rate	30 Day	Rate	30 Day	Rate	30 Day
10.990	107.625	10.990	107.625	10.990	107.625
10.875	107.375	10.875	107.375	10.875	107.375
10.750	107.125	10.750	107.125	10.750	107.125
10.625	106.875	10.625	106.875	10.625	106.875
10.500	106.625	10.500	106.625	10.500	106.625
10.375	106.375	10.375	106.375	10.375	106.375
10.250	106.125	10.250	106.125	10.250	106.125
10.125	105.875	10.125	105.875	10.125	105.875
9.990	105.625	9.990	105.625	9.990	105.625
9.875	105.375	9.875	105.375	9.875	105.375
9.750	105.125	9.750	105.125	9.750	105.125
9.625	104.875	9.625	104.875	9.625	104.875
9.500	104.625	9.500	104.625	9.500	104.625
9.375	104.375	9.375	104.375	9.375	104.375
9.250	104.125	9.250	104.125	9.250	104.125
9.125	103.875	9.125	103.875	9.125	103.875
8.990	103.625	8.990	103.625	8.990	103.625
8.875	103.375	8.875	103.375	8.875	103.375
8.750	103.125	8.750	103.125	8.750	103.125
8.625	102.875	8.625	102.875	8.625	102.875
8.500	102.625	8.500	102.625	8.500	102.625
8.375	102.375	8.375	102.375	8.375	102.375
8.250	102.125	8.250	102.125	8.250	102.125
8.125	101.875	8.125	101.875	8.125	101.875
7.990	101.625	7.990	101.625	7.990	101.625
7.875	101.375	7.875	101.375	7.875	101.375
7.750	101.125	7.750	101.125	7.750	101.125
7.625	100.875	7.625	100.875	7.625	100.875
7.500	100.500	7.500	100.500	7.500	100.500
7.375	100.125	7.375	100.125	7.375	100.125
7.250	99.750	7.250	99.750	7.250	99.750
7.125	99.375	7.125	99.375	7.125	99.375
6.990	97.625	6.990	97.625	6.990	97.625

[1]Non-Resident Alien without a FICO.
[2]40 Yr FRM inelgible. Min rate is 8.5%.
[3]40 Yr FRM inelgible. Min rate is 8.5%.
[4]ARM required. FRM inelgible. Min rate is 8.625%.
[5]ARM required. FRM inelgible. Min rate is 8.75%.

LTV/CLTV/HCLTV Price Adjustments										
FICO	<=50	55	60	65	70	75	80	85	90
760+	1.625	1.375	1.250	1.000	0.875	-0.250	NA	NA	NA
740-759	1.500	1.250	1.125	0.875	0.750	-0.375	NA	NA	NA
720-739	1.375	1.125	1.000	0.625	0.500	-0.500	NA	NA	NA
700-719	0.750	0.500	0.375	0.125	-0.250	-1.125	NA	NA	NA
680-699	0.125	-0.125	-0.375	-0.500	-1.125	-2.000	NA	NA	NA
660-679	-0.125	-0.375	-0.500	-0.750	-1.375	-3.000	NA	NA	NA
Foreign National[1]	-2.125	-2.375	-2.625	-2.875	-3.125	NA	NA	NA	NA

Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
>$1.5mm-$2mm	760+	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
	740-759	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
	720-739	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
	700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
	680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
	660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
	Foreign National	0.500	0.750	0.750	NA	NA	NA	NA	NA	NA
>$2mm-$3mm	760+	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA
	740-759	-2.250	-2.250	-2.000	-2.250	-2.000	NA	NA	NA	NA
	720-739	-2.250	-2.250	-2.000	-2.250	-2.000	NA	NA	NA	NA
	700-719	-2.500	-2.250	-2.250	-2.000	-1.500	NA	NA	NA	NA
	680-699	-2.250	-2.000	-2.000	-1.750	NA	NA	NA	NA	NA
	660-679	-2.250	-2.000	-1.750	-1.750	NA	NA	NA	NA	NA
	Foreign National	0.250	0.250	0.250	NA	NA	NA	NA	NA	NA
>$3mm-$3.5mm[2]	760+	-2.000	-1.750	-1.750	-1.500	NA	NA	NA	NA	NA
	740-759	-2.000	-2.000	-1.750	-1.500	NA	NA	NA	NA	NA
	720-739	-2.000	-1.750	-1.750	-1.750	NA	NA	NA	NA	NA
	700-719	-2.250	-1.750	-1.750	-1.750	NA	NA	NA	NA	NA
	680-699	-2.000	-1.500	-1.750	NA	NA	NA	NA	NA	NA
	660-679	-2.000	-1.500	-1.500	NA	NA	NA	NA	NA	NA
	Foreign National	-2.000	-1.500	-1.500	NA	NA	NA	NA	NA	NA
>$3.5mm-$4mm[3]	760+	-2.000	-1.750	-1.750	-1.750	NA	NA	NA	NA	NA
	740-759	-2.000	-2.000	-1.750	-1.750	NA	NA	NA	NA	NA
	720-739	-2.000	-1.750	-1.750	-2.000	NA	NA	NA	NA	NA
	700-719	-2.250	-1.750	-1.750	-2.000	NA	NA	NA	NA	NA
	680-699	-2.000	-1.500	-1.750	NA	NA	NA	NA	NA	NA
	660-679	-2.000	-1.500	-1.500	NA	NA	NA	NA	NA	NA
	Foreign National	-2.000	-1.500	-1.500	NA	NA	NA	NA	NA	NA
>$4mm-5mm[4]	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
	Foreign National	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
>$5mm-$6mm[5]	680+	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA
	Foreign National	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA

Other	<=50	55	60	65	70	75	80	85	90
1x30x12 or FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA
>$500K	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
Waive Escrows	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Interest Only	-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
Cash-Out or Debt Consolidation	-0.500	-0.500	-0.500	-0.750	-1.125	NA	NA	NA	NA
Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA
Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA
5 Yr PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
4 Yr PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA

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

Compensation Adjustments	LPC						
	BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%
LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500
Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000
Max Price w/ Loan Amount <=$3mm	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500
Max Price w/ Loan Amount >$3mm	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000
Max Price w/ Condotel	100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500

Min Loan Amount	Max Loan Amount	Index	Margin & Floor	5/6 Mo Caps	7/6 Mo Caps
$300,000	$6,000,000	30 Day Average SOFR	3.750%	2/1/5	5/1/5

5/26/2023 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

SPECTRUM NO RATIO - DSCR <1.00

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

[3]40 Yr FRM inelgible. Min rate is 9.250%.
[4]ARM required. FRM inelgible. Min rate is 9.375%.
[5]ARM required. FRM inelgible. Min rate is 9.500%.

LTV/CLTV/HCLTV Price Adjustments										
FICO	<=50	55	60	65	70	75	80	85	90
760+	0.625	0.375	0.125	-0.125	-0.625	-1.375	NA	NA	NA
740-759	0.375	0.125	0.125	-0.125	-0.625	-1.375	NA	NA	NA
720-739	0.375	0.125	-0.125	-0.375	-0.875	-1.375	NA	NA	NA
700-719	0.125	-0.125	-0.375	-0.625	-1.375	-2.125	NA	NA	NA
680-699	-0.125	-0.375	-0.625	-1.125	-1.875	-2.625	NA	NA	NA
660-679	-0.375	-0.625	-0.875	-1.375	-2.125	-2.875	NA	NA	NA
Foreign National[1]	-2.875	-3.125	-3.375	-3.875	-4.375	NA	NA	NA	NA

Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
>$1.5mm-$2mm	760+	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
	740-759	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
	720-739	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
	700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
	680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
	660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
	Foreign National	-0.750	0.000	0.500	NA	NA	NA	NA	NA	NA
>$2mm-$3mm	760+	-1.750	-1.750	-2.000	-2.000	-2.500	NA	NA	NA	NA
	740-759	-1.750	-2.250	-2.000	-2.000	-2.500	NA	NA	NA	NA
	720-739	-1.750	-1.750	-2.000	-2.250	-2.250	NA	NA	NA	NA
	700-719	-1.750	-1.750	-2.000	-2.250	-3.000	NA	NA	NA	NA
	680-699	-2.000	-2.000	-2.000	-2.250	NA	NA	NA	NA	NA
	660-679	-2.000	-2.000	-2.250	-2.500	NA	NA	NA	NA	NA
	Foreign National	-0.750	-0.750	-0.500	NA	NA	NA	NA	NA	NA
>$3mm-$3.5mm[2]	760+	-1.750	-1.750	-2.000	-2.000	NA	NA	NA	NA	NA
	740-759	-1.750	-1.750	-2.000	-2.000	NA	NA	NA	NA	NA
	720-739	-1.750	-1.750	-1.750	-2.250	NA	NA	NA	NA	NA
	700-719	-2.000	-1.750	-2.250	-2.250	NA	NA	NA	NA	NA
	680-699	-2.000	-2.000	-2.250	NA	NA	NA	NA	NA	NA
	660-679	-2.000	-2.000	-2.250	NA	NA	NA	NA	NA	NA
	Foreign National	-2.000	-2.000	-2.250	NA	NA	NA	NA	NA	NA
>$3.5mm-$4mm[3]	760+	-2.000	-2.000	-2.250	-2.250	NA	NA	NA	NA	NA
	740-759	-2.000	-2.000	-2.250	-2.250	NA	NA	NA	NA	NA
	720-739	-2.000	-2.000	-2.000	-2.250	NA	NA	NA	NA	NA
	700-719	-2.250	-2.000	-2.500	-2.500	NA	NA	NA	NA	NA
	680-699	-2.250	-2.000	-2.500	NA	NA	NA	NA	NA	NA
	660-679	-2.250	-2.000	-2.500	NA	NA	NA	NA	NA	NA
	Foreign National	-2.250	-2.250	-2.500	NA	NA	NA	NA	NA	NA
>$4mm-5mm[4]	660+	-2.250	-2.500	-2.750	-2.750	NA	NA	NA	NA	NA
	Foreign National	-2.500	-2.500	-2.750	-2.750	NA	NA	NA	NA	NA
>$5mm-$6mm[5]	680+	-2.500	-2.750	-3.000	NA	NA	NA	NA	NA	NA
	Foreign National	-2.750	-2.750	-3.000	NA	NA	NA	NA	NA	NA

Other	<=50	55	60	65	70	75	80	85	90
1x30x12 or FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA
Waive Escrows	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Interest Only	-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA
DSCR <0.75	-0.500	-0.500	-0.500	NA	NA	NA	NA	NA	NA
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
Cash-Out or Debt Consolidation	-0.500	-0.500	-0.500	-0.750	-1.125	NA	NA	NA	NA
Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA
Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA
5 Yr PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
4 Yr PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA

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

Compensation Adjustments	LPC						
	BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%
LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500
Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000
Max Price w/ Loan Amount <=$3mm	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500
Max Price w/ Loan Amount >$3mm	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000
Max Price w/ Condotel	100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500

Min Loan Amount	Max Loan Amount	Index	Margin & Floor	5/6 Mo Caps	7/6 Mo Caps
$300,000	$6,000,000	30 Day Average SOFR	3.750%	2/1/5	5/1/5

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EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

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

5/6 Mo ARM		7/6 Mo ARM		10/6 Mo ARM		15 Yr Fixed		30 Yr Fixed	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
7.750	94.100	7.750	94.000	7.750	93.450	7.750	93.775	7.750	93.450
7.875	94.850	7.875	94.750	7.875	94.200	7.875	94.525	7.875	94.200
8.000	95.600	8.000	95.500	8.000	94.950	8.000	95.275	8.000	94.950
8.125	96.350	8.125	96.250	8.125	95.700	8.125	96.025	8.125	95.700
8.250	96.975	8.250	96.875	8.250	96.450	8.250	96.775	8.250	96.450
8.375	97.600	8.375	97.500	8.375	97.200	8.375	97.400	8.375	97.200
8.500	97.975	8.500	97.875	8.500	97.575	8.500	97.775	8.500	97.575
8.625	98.350	8.625	98.250	8.625	97.950	8.625	98.150	8.625	97.950
8.750	98.725	8.750	98.625	8.750	98.325	8.750	98.525	8.750	98.325
8.875	99.100	8.875	99.000	8.875	98.700	8.875	98.900	8.875	98.700
9.000	99.475	9.000	99.375	9.000	99.075	9.000	99.275	9.000	99.075
9.125	99.850	9.125	99.750	9.125	99.450	9.125	99.650	9.125	99.450
9.250	100.225	9.250	100.125	9.250	99.825	9.250	100.025	9.250	99.825
9.375	100.600	9.375	100.500	9.375	100.200	9.375	100.400	9.375	100.200
9.500	100.975	9.500	100.875	9.500	100.575	9.500	100.775	9.500	100.575
9.625	101.350	9.625	101.250	9.625	100.950	9.625	101.150	9.625	100.950
9.750	101.725	9.750	101.625	9.750	101.325	9.750	101.525	9.750	101.325
9.875	102.100	9.875	102.000	9.875	101.700	9.875	101.900	9.875	101.700
10.000	102.475	10.000	102.375	10.000	102.075	10.000	102.275	10.000	102.075
10.125	102.850	10.125	102.750	10.125	102.450	10.125	102.650	10.125	102.450
10.250	103.225	10.250	103.125	10.250	102.825	10.250	103.025	10.250	102.825
10.375	103.475	10.375	103.375	10.375	103.075	10.375	103.275	10.375	103.075
10.500	103.725	10.500	103.625	10.500	103.325	10.500	103.525	10.500	103.325
10.625	103.975	10.625	103.875	10.625	103.575	10.625	103.775	10.625	103.575
10.750	104.225	10.750	104.125	10.750	103.825	10.750	104.025	10.750	103.825
10.875	104.475	10.875	104.375	10.875	104.075	10.875	104.275	10.875	104.075
11.000	104.725	11.000	104.625	11.000	104.325	11.000	104.525	11.000	104.325
11.125	104.975	11.125	104.875	11.125	104.575	11.125	104.775	11.125	104.575
11.250	105.225	11.250	105.125	11.250	104.825	11.250	105.025	11.250	104.825

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
Housing Event 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
Loan Amount $500,001 - $1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount $1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount $1,500,001 - $2,000,000	0.000	0.000	0.000	0.000	0.000	NA
Prepay Term 60 Months	0.750	0.750	0.750	0.750	1.000	1.250
Prepay Term 48 Months	0.625	0.625	0.625	0.625	0.750	1.000
Prepay Term 36 Months	0.125	0.125	0.125	0.125	0.125	0.125
Prepay Term 24 Months	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Prepay Term 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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EQUAL HOUSING LENDER

NMLS 1202262

FUNDLOANS

SPECTRUM + - DSCR>1

30 Year Fixed		CLTV/HCLTV Price Adjustments										
Rate	**30 Day**	**FICO**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
9.375	103.652	Purchase	800+	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
9.250	103.482		780-799	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
9.125	103.307		760-779	0.750	0.750	0.750	0.500	0.000	-0.500	-1.000	NA	NA
9.000	103.126		740-759	0.750	0.750	0.500	0.250	-0.250	-0.750	-1.250	NA	NA
8.875	102.938		720-739	0.250	0.250	0.000	-0.250	-0.750	-1.250	-1.500	NA	NA
8.750	102.745		700-719	0.000	0.000	-0.250	-0.500	-1.000	-1.500	-2.250	NA	NA
8.625	102.545	Rate/Term	800+	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.500	102.338		780-799	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.375	102.124		760-779	0.750	0.750	0.750	0.500	0.000	-0.500	-1.000	NA	NA
8.250	101.903		740-759	0.750	0.750	0.500	0.250	-0.250	-0.750	-1.320	NA	NA
8.125	101.539		720-739	0.250	0.250	0.000	-0.250	-0.750	-1.250	-1.610	NA	NA
8.000	101.175		700-719	0.000	0.000	-0.250	-0.500	-1.000	-1.500	-2.410	NA	NA
7.875	100.635	Cash Out	800+	0.750	0.750	0.750	0.250	-0.500	-1.250	NA	NA	NA
7.750	100.277		780-799	0.750	0.750	0.750	0.250	-0.500	-1.250	NA	NA	NA
7.625	99.917		760-779	0.500	0.500	0.500	0.000	-0.750	-1.500	NA	NA	NA
7.500	99.556		740-759	0.500	0.500	0.250	-0.250	-1.000	-1.750	NA	NA	NA
7.375	99.195		720-739	0.000	0.000	-0.250	-0.750	-1.500	-2.250	NA	NA	NA
7.250	98.832		700-719	NA	NA	NA	NA	NA	NA	NA	NA	NA
7.125	98.469	**Other**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
7.000	98.104	2-4 Units		-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	NA	NA
6.875	97.739	Interest Only		-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA
6.750	97.373	DSCR < 1.2		-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750	NA	NA
		DSCR >= 1.2 & < 1.4		0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	NA	NA
		DSCR >= 1.4		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
		5 Yr PPP (Investment Only)		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
		4 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
		3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
		2 Yr PPP (Investment Only)		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
		1 Yr PPP (Investment Only)		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA

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

Min Loan Amount	Max Loan Amount
$300,000	$2,000,000

Compensation Adjustments	BPC*	Fees	
LLPA	0.000	Funding	$325
Min Price	99.000	Underwriting	$1,295
Max Price	101.000	Enhanced Desk Review	$165

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EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

INSIGNIA I - QM JUMBO PRIME

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed			30 Yr Fixed		
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day
7.750	99.009	98.634	7.875	99.113	98.738	8.000	99.058	98.683	8.000	99.234	98.859	8.625	100.382	100.007
7.625	98.837	98.462	7.750	98.955	98.580	7.875	98.915	98.540	7.875	99.091	98.716	8.500	100.492	100.117
7.500	98.657	98.282	7.625	98.790	98.415	7.750	98.765	98.390	7.750	98.942	98.567	8.375	100.574	100.199
7.375	98.466	98.091	7.500	98.615	98.240	7.625	98.600	98.225	7.625	98.787	98.412	8.250	100.570	100.195
7.250	98.266	97.891	7.375	98.431	98.056	7.500	98.376	98.001	7.500	98.625	98.250	8.125	100.495	100.120
7.125	98.055	97.680	7.250	98.220	97.845	7.375	98.138	97.763	7.375	98.445	98.070	8.000	100.390	100.015
7.000	97.834	97.459	7.125	97.962	97.587	7.250	97.913	97.538	7.250	98.235	97.860	7.875	100.287	99.912
6.875	97.589	97.214	7.000	97.705	97.330	7.125	97.569	97.194	7.125	97.971	97.596	7.750	100.124	99.749
6.750	97.358	96.983	6.875	97.406	97.031	7.000	97.267	96.892	7.000	97.693	97.318	7.625	99.932	99.557
6.625	97.093	96.718	6.750	97.092	96.717	6.875	96.949	96.574	6.875	97.401	97.026	7.500	99.711	99.336
6.500	96.798	96.423	6.625	96.763	96.388	6.750	96.603	96.228	6.750	97.093	96.718	7.375	99.461	99.086
6.375	96.477	96.102	6.500	96.417	96.042	6.625	96.195	95.820	6.625	96.770	96.395	7.250	99.188	98.813
6.250	96.142	95.767	6.375	96.054	95.679	6.500	95.761	95.386	6.500	96.431	96.056	7.125	98.886	98.511
6.125	95.794	95.419	6.250	95.673	95.298	6.375	95.302	94.927	6.375	96.038	95.663	7.000	98.455	98.080
6.000	95.431	95.056	6.125	95.256	94.881	6.250	94.814	94.439	6.250	95.605	95.230	6.875	98.435	98.060
												6.750	98.240	97.865
												6.625	97.924	97.549
												6.500	97.552	97.177

LTV/CLTV/HCLTV Price Adjustments

Occupancy	FICO	<=50	55	60	65	70	75	80	85	90
Primary	800+	1.290	1.290	1.165	0.915	0.790	0.790	0.415	-2.710	-3.210
	780-799	1.290	1.290	1.165	0.915	0.790	0.790	0.415	-2.710	-3.210
	760-779	1.165	1.165	0.915	0.790	0.665	0.665	0.290	-2.835	-3.460
	740-759	1.040	1.040	0.790	0.665	0.540	0.540	0.165	-2.960	-3.585
	720-739	0.790	0.790	0.665	0.540	0.415	0.290	-0.210	-3.085	-3.835
	700-719	0.540	0.540	0.415	0.290	0.165	-0.085	-0.710	-3.460	-4.085
	680-699	0.290	0.290	0.165	0.040	-0.460	-0.960	-1.460	-4.085	-4.710
	660-679	-0.210	-0.210	-0.460	-0.710	-1.210	-1.960	-2.460	NA	NA

Primary-Other	<=50	55	60	65	70	75	80	85	90
Rate/Term	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.375	-0.375
Cash-Out	-0.500	-0.500	-0.500	-0.500	-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+	0.290	0.290	-0.085	-0.335	-0.710	-0.710	-1.085	-4.460	-4.960
	780-799	0.290	0.290	-0.085	-0.335	-0.710	-0.710	-1.085	-4.460	-4.960
	760-779	0.165	0.165	-0.335	-0.460	-0.835	-0.835	-1.210	-4.585	-5.210
	740-759	0.040	0.040	-0.460	-0.585	-0.960	-0.960	-1.335	-4.710	-5.335
	720-739	-0.210	-0.210	-0.585	-0.710	-1.085	-1.210	-1.710	-4.835	-5.585
	700-719	-0.460	-0.460	-0.835	-0.960	-1.335	-1.585	-2.210	-5.280	-5.905
	680-699	-0.710	-0.710	-1.085	-1.210	-1.960	-2.460	-2.960	-5.905	-6.540
	660-679	-1.210	-1.210	-1.710	-1.960	-2.710	-3.460	-3.960	NA	NA
2nd Home/Rate-Term	800+	-0.210	-0.210	-0.585	-0.835	-1.210	-1.210	-1.585	-4.835	-5.335
	780-799	-0.210	-0.210	-0.585	-0.835	-1.210	-1.210	-1.585	-4.835	-5.335
	760-779	-0.335	-0.335	-0.835	-0.960	-1.335	-1.335	-1.710	-4.960	-5.585
	740-759	-0.460	-0.460	-0.960	-1.085	-1.460	-1.460	-1.835	-5.085	-5.710
	720-739	-0.710	-0.710	-1.085	-1.210	-1.585	-1.710	-2.210	-5.220	-6.010
	700-719	-0.960	-0.960	-1.335	-1.460	-1.835	-2.085	-2.710	-5.675	-6.350
	680-699	-1.210	-1.210	-1.585	-1.710	-2.460	-2.960	-3.460	-6.300	-7.025
	660-679	-1.710	-1.710	-2.210	-2.460	-3.210	-3.960	-4.460	NA	NA
2nd Home/Cash-Out	800+	-0.210	-0.210	-0.585	-0.835	-1.460	-1.710	NA	NA	NA
	780-799	-0.210	-0.210	-0.585	-0.835	-1.460	-1.710	NA	NA	NA
	760-779	-0.335	-0.335	-0.835	-0.960	-1.585	-1.835	NA	NA	NA
	740-759	-0.460	-0.460	-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+	0.040	0.040	-0.335	-1.085	-1.710	-2.710	-4.585	NA	NA
	780-799	0.040	0.040	-0.335	-1.085	-1.710	-2.710	-4.585	NA	NA
	760-779	-0.085	-0.085	-0.585	-1.210	-1.835	-2.835	-4.710	NA	NA
	740-759	-0.210	-0.210	-0.710	-1.335	-1.960	-2.960	-4.835	NA	NA
	720-739	-0.460	-0.460	-0.835	-1.460	-2.085	-3.210	-5.210	NA	NA
	700-719	-0.710	-0.710	-1.085	-1.710	-2.335	-3.585	-5.710	NA	NA
	680-699	-0.960	-0.960	-1.335	-1.960	-2.960	-4.460	-6.480	NA	NA
	660-679	-1.460	-1.460	-1.960	-2.710	-3.710	NA	NA	NA	NA
Investment/Rate-Term	800+	-0.460	-0.460	-0.835	-1.585	-2.210	-3.210	-5.085	NA	NA
	780-799	-0.460	-0.460	-0.835	-1.585	-2.210	-3.210	-5.085	NA	NA
	760-779	-0.585	-0.585	-1.085	-1.710	-2.335	-3.335	-5.210	NA	NA
	740-759	-0.710	-0.710	-1.210	-1.835	-2.460	-3.460	-5.445	NA	NA
	720-739	-0.960	-0.960	-1.335	-1.960	-2.585	-3.710	-5.860	NA	NA
	700-719	-1.210	-1.210	-1.585	-2.210	-2.835	-4.085	-6.410	NA	NA
	680-699	-1.460	-1.460	-1.835	-2.460	-3.460	-4.960	-7.250	NA	NA
	660-679	-1.960	-1.960	-2.460	-3.210	-4.220	NA	NA	NA	NA
Investment/Cash-Out	800+	-0.460	-0.460	-0.835	-1.585	-2.460	-3.710	NA	NA	NA
	780-799	-0.460	-0.460	-0.835	-1.585	-2.460	-3.710	NA	NA	NA
	760-779	-0.585	-0.585	-1.085	-1.710	-2.585	-3.835	NA	NA	NA
	740-759	-0.710	-0.710	-1.210	-1.835	-2.710	-3.960	NA	NA	NA
	720-739	-0.960	-0.960	-1.335	-1.960	-2.835	-4.210	NA	NA	NA
	700-719	-1.210	-1.210	-1.585	-2.210	-3.085	-4.585	NA	NA	NA
	680-699	-1.460	-1.460	-1.835	-2.460	-3.710	-5.460	NA	NA	NA

Other	<=50	55	60	65	70	75	80	85	90
>80 LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-2.000	-2.500

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

Fees		Minimum Loan Amount	Index	5/6 Mo Caps
Funding	$325	$647,201	30 Day Average SOFR	2/1/5
Underwriting	$1,295	Maximum Loan Amount	Margin & Floor	7/6 Mo & 10/6 Mo Caps
Enhanced Desk Review	$150	$3,000,000	2.750%	5/1/5

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EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

INSIGNIA II - QM JUMBO PRIME

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed			30 Yr Fixed		
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day
6.500	96.146	95.709	6.500	96.288	95.851	6.500	95.723	95.286	6.250	96.808	96.370	7.500	99.518	99.081
6.375	96.101	95.663	6.375	96.240	95.803	6.375	95.685	95.247	6.125	96.564	96.126	7.375	99.472	99.035
6.250	96.055	95.617	6.250	96.203	95.766	6.250	95.646	95.209	6.000	96.320	95.882	7.250	99.427	98.989
6.125	96.009	95.572	6.125	96.170	95.732	6.125	95.452	95.014	5.875	95.385	94.947	7.125	99.314	98.877
6.000	95.964	95.527	6.000	96.137	95.699	6.000	95.251	94.813	5.750	94.450	94.013	7.000	99.202	98.764
5.875	95.936	95.498	5.875	96.104	95.666	5.875	95.139	94.702	5.625	94.158	93.720	6.875	99.090	98.652
5.750	95.908	95.471	5.750	96.071	95.634	5.750	95.032	94.594	5.500	93.865	93.428	6.750	98.978	98.541
5.625	95.627	95.189	5.625	95.712	95.274	5.625	94.924	94.486	5.375	93.573	93.135	6.625	98.620	98.183
5.500	95.346	94.908	5.500	95.353	94.916	5.500	94.798	94.361	5.250	93.280	92.843	6.500	98.262	97.825
5.375	95.066	94.628	5.375	94.994	94.557	5.375	94.692	94.254	5.125	92.732	92.295	6.375	97.858	97.420
5.250	94.786	94.348	5.250	94.637	94.199	5.250	94.558	94.120	5.000	92.184	91.746	6.250	97.452	97.015
5.125	94.506	94.069	5.125	94.280	93.843	5.125	94.425	93.988				6.125	97.039	96.601
5.000	94.227	93.789	5.000	93.924	93.486	5.000	94.292	93.855				6.000	96.626	96.188
4.875	93.621	93.183	4.875	93.569	93.131	4.875	93.808	93.371				5.875	96.222	95.785
												5.750	95.819	95.381
												5.625	95.374	94.937
												5.500	94.930	94.492
												5.375	94.207	93.769

LTV/CLTV/HCLTV Price Adjustments

FICO	<=50	55	60	65	70	75	80	85	90
800+	1.015	1.015	1.015	0.915	0.790	0.665	0.540	-1.085	-1.585
780-799	0.915	0.915	0.915	0.915	0.665	0.540	0.340	-1.085	-1.585
760-779	0.915	0.915	0.915	0.915	0.665	0.490	0.340	-1.210	-1.710
740-759	0.865	0.865	0.865	0.815	0.540	0.340	-0.085	-1.460	-1.960
720-739	0.540	0.540	0.540	0.415	0.165	-0.085	-0.460	-1.710	-2.210
700-719	0.415	0.415	0.415	0.315	0.040	-0.710	-0.960	NA	NA
Other	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
Rate/Term	-0.375	-0.375	-0.375	-0.375	-0.250	-0.250	-0.250	NA	NA
Cash-Out	-0.625	-0.625	-0.625	-0.750	-0.750	-1.000	-1.250	NA	NA
2nd Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
Investment	-0.750	-0.750	-0.750	-1.000	-1.500	NA	NA	NA	NA
ARM & 760-779 FICO	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	NA	NA
Condo	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.500	NA	NA
2 Units	0.000	0.000	0.000	0.000	-0.250	NA	NA	NA	NA
3-4 Units	-0.250	-0.250	-0.250	-0.375	NA	NA	NA	NA	NA
Loan Amount >$1,500,000	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	NA	NA
Self-Employed	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA

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

Fees		Minimum Loan Amount	Index	5/6 Mo Caps
Funding	$325	$647,201	30 Day Average SOFR	2/1/5
Underwriting	$1,295	**Maximum Loan Amount**	**Margin & Floor**	**7/6 Mo & 10/6 Mo Caps**
Enhanced Desk Review	$150	$3,000,000	2.750%	5/1/5

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EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

INSIGNIA III - QM JUMBO PRIME

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed		
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day
6.625	80.250	80.250	7.625	80.250	80.250	7.750	80.250	80.250	6.875	80.250	80.250
6.500	80.250	80.250	7.500	80.250	80.250	7.625	80.250	80.250	6.750	80.250	80.250
6.375	80.250	80.250	7.375	80.250	80.250	7.500	80.250	80.250	6.625	80.250	80.250
6.250	80.250	80.250	7.250	80.250	80.250	7.375	80.250	80.250	6.500	80.250	80.250
6.125	80.250	80.250	7.125	80.250	80.250	7.250	80.250	80.250	6.375	80.250	80.250
6.000	80.250	80.250	7.000	80.250	80.250	7.125	80.250	80.250	6.250	80.250	80.250
5.875	80.250	80.250	6.875	80.250	80.250	7.000	80.250	80.250	6.125	80.250	80.250
5.750	80.250	80.250	6.750	80.250	80.250	6.875	80.250	80.250	6.000	80.250	80.250
5.625	80.250	80.250	6.625	80.250	80.250	6.750	80.250	80.250	5.875	80.250	80.250
5.500	80.250	80.250	6.500	80.250	80.250	6.625	80.250	80.250	5.750	80.250	80.250
5.375	80.250	80.250	6.375	80.250	80.250	6.500	80.250	80.250	5.625	80.250	80.250

LTV/CLTV/HCLTV Price Adjustments

FICO	<=50	55	60	65	70	75	80	85	90
800+	0.155	0.030	-0.095	-0.220	-0.220	-0.345	-0.470	NA	NA
780-799	0.155	0.030	-0.095	-0.220	-0.220	-0.345	-0.470	NA	NA
760-779	0.030	-0.095	-0.095	-0.220	-0.220	-0.470	-0.470	NA	NA
740-759	-0.095	-0.220	-0.220	-0.220	-0.220	-0.470	-0.595	NA	NA
720-739	-0.095	-0.220	-0.220	-0.220	-0.220	-0.595	-0.720	NA	NA
700-719	-0.095	-0.220	-0.220	-0.220	-0.220	NA	NA	NA	NA
Other	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
Rate/Term	-0.125	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Cash-Out	-0.125	0.000	0.000	0.000	NA	NA	NA	NA	NA
Loan Amount <=$1,000,000	0.125	0.125	0.000	0.000	0.000	0.000	0.000	NA	NA
Loan Amount >=$1,000,000	0.125	0.125	0.000	0.000	0.000	0.000	0.000	NA	NA
CA	0.000	0.000	0.000	-0.500	-0.750	-1.000	-1.250	NA	NA

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

Fees		Minimum Loan Amount	Index	5/6 Mo Caps
Funding	$325	$647,201	30 Day Average SOFR	2/1/5
Underwriting	$1,295	**Maximum Loan Amount**	**Margin & Floor**	**7/6 Mo & 10/6 Mo Caps**
Enhanced Desk Review	$150	$3,000,000	2.750%	5/1/5

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EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

INSIGHT V - QM JUMBO PRIME

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

LTV/CLTV/HCLTV Price Adjustments

FICO	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
800+	0.890	0.890	0.890	0.790	0.740	0.640	0.165	-1.610	-2.560
780-799	0.740	0.740	0.740	0.740	0.640	0.490	-0.035	-2.110	-3.310
760-779	0.740	0.740	0.740	0.740	0.640	0.490	-0.035	-2.110	-3.310
740-759	0.690	0.690	0.690	0.690	0.440	0.340	-0.335	-2.560	-3.810
720-739	0.540	0.540	0.540	0.490	0.340	0.090	-0.635	-2.860	-4.060
700-719	0.340	0.340	0.340	0.340	0.140	-0.160	-1.035	NA	NA
Other	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
Condo	0.000	0.000	0.000	0.000	-0.100	-0.200	-0.300	-0.500	NA
Rate/Term	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.125	NA	NA
Cash-Out	-0.750	-0.750	-0.750	-1.000	-1.250	-1.750	-2.125	NA	NA
2nd Home	-0.250	-0.250	-0.250	-0.450	-0.600	-0.800	-1.000	NA	NA
Investment	-1.625	-1.625	-1.625	-1.875	-2.500	NA	NA	NA	NA
2-4 Units	0.000	0.000	0.000	-0.050	-0.100	-0.250	NA	NA	NA
Self-Employed	0.000	0.000	0.000	0.000	-0.050	-0.100	-0.150	-0.200	-0.250

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

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

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EQUAL HOUSING LENDER

NMLS 1202262

FUNDLOANS

INSIGNIA VI - QM JUMBO PRIME

30 Yr Fixed		
Rate	**30 Day**	**60 Day**
7.500	101.101	100.851
7.375	100.874	100.624
7.250	100.638	100.388
7.125	100.392	100.142
7.000	100.130	99.880
6.875	99.819	99.569
6.750	99.560	99.310
6.625	99.278	99.028
6.500	98.969	98.719
6.375	98.279	98.029
6.250	97.972	97.722
6.125	97.632	97.382
6.000	97.260	97.010
5.875	96.197	95.947
5.750	95.824	95.574
5.625	95.420	95.170
5.500	94.987	94.737

LTV/CLTV/HCLTV Price Adjustments

Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90
Purchase	800+	0.040	0.040	0.040	-0.085	-0.210	-0.210	-0.210	N/A	N/A
	780-799	0.040	0.040	0.040	-0.085	-0.210	-0.210	-0.210	N/A	N/A
	760-779	0.040	0.040	0.040	-0.085	-0.210	-0.335	-0.335	N/A	N/A
	740-759	-0.085	-0.085	-0.085	-0.210	-0.335	-0.460	-0.585	N/A	N/A
	720-739	-0.210	-0.210	-0.210	-0.210	-0.460	-0.710	-0.835	N/A	N/A
	700-719	-0.210	-0.210	-0.210	-0.335	-0.585	-1.085	-1.460	N/A	N/A
Loan Purpose	**FICO**	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
Rate/Term	800+	0.040	0.040	0.040	-0.085	-0.335	-0.460	-0.585	N/A	N/A
	780-799	0.040	0.040	0.040	-0.085	-0.335	-0.460	-0.585	N/A	N/A
	760-779	0.040	0.040	0.040	-0.210	-0.460	-0.585	-0.710	N/A	N/A
	740-759	-0.210	-0.210	-0.210	-0.460	-0.585	-0.710	-1.085	N/A	N/A
	720-739	-0.460	-0.460	-0.460	-0.460	-0.710	-1.085	-1.460	N/A	N/A
	700-719	-0.460	-0.460	-0.460	-0.585	-0.960	-1.585	-2.210	N/A	N/A
Loan Purpose	**FICO**	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
Cash-Out	800+	-0.085	-0.085	-0.085	-0.460	-0.710	N/A	N/A	N/A	N/A
	780-799	-0.085	-0.085	-0.085	-0.460	-0.710	N/A	N/A	N/A	N/A
	760-779	-0.335	-0.335	-0.335	-0.460	-0.835	N/A	N/A	N/A	N/A
	740-759	-0.460	-0.460	-0.460	-0.710	-0.960	N/A	N/A	N/A	N/A
	720-739	-0.585	-0.585	-0.585	-0.835	-1.335	N/A	N/A	N/A	N/A
	700-719	-0.710	-0.710	-0.710	-0.960	-1.585	N/A	N/A	N/A	N/A
Other		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
Condo		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A
2nd Home		-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A
2-4 Units		-1.250	-1.250	-1.250	-1.625	-2.000	N/A	N/A	N/A	N/A
Loan Amount <=$1,500,000		0.000	0.000	0.000	0.000	0.125	0.125	0.125	N/A	N/A
Loan Amount >$1,500,000		-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	N/A	N/A
DTI 35.01%-40.00%		-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	N/A	N/A
DTI 40.01%-43.00%		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A
Self-Employed		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A

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

Fees		Minimum Loan Amount
Funding	$325	$1 > Conforming Loan Limit
Underwriting	$1,295	**Maximum Loan Amount**
Enhanced Desk Review	$150	$2,500,000

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EQUAL HOUSING LENDER

NMLS 1202262

FUNDLOANS

INSIGNIA VIII - QM JUMBO PRIME

30 Yr Fixed		
Rate	30 Day	
7.500	98.861	
7.375	98.653	
7.250	98.445	
7.125	98.207	
7.000	97.939	
6.875	97.632	
6.750	97.472	
6.625	97.178	
6.500	96.875	
6.375	96.506	
6.250	96.137	
6.125	95.709	
6.000	95.233	

LTV/CLTV/HCLTV Price Adjustments

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

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

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

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EQUAL HOUSING LENDER
NMLS 1202262