

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

Max APR in Colorado is 12%

Max APR in Texas is 10%

6/01/2023 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	108.750		780-799	-0.250	-0.250	-0.750	-1.000	-1.250	-1.500	-2.000	-3.250	-4.250	
14.250	108.625		760-779	-0.500	-0.500	-1.000	-1.250	-1.500	-1.750	-2.250	-3.500	-5.000	
14.125	108.500		740-759	-0.750	-0.750	-1.250	-1.500	-1.750	-2.000	-2.500	-4.250	-6.250	
14.000	108.375		720-739	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	-3.250	-5.500	-7.000	
13.875	108.250		700-719	-1.750	-1.750	-2.250	-2.500	-2.750	-3.000	-4.500	-6.500	-8.250	
13.750	108.125		680-699	-3.000	-3.000	-3.500	-3.750	-4.000	-4.750	-6.250	-8.000	N/A	
13.625	108.000		660-679	-4.000	-4.000	-4.500	-4.750	-5.000	-6.250	-7.750	N/A	N/A	
13.500	107.875		Alt Doc	800+	-0.500	-0.500	-1.000	-1.250	-1.500	-1.750	-2.500	-4.000	N/A
13.375	107.750	780-799		-0.750	-0.750	-1.250	-1.500	-1.750	-2.000	-2.750	-4.250	N/A	
13.250	107.625	760-779		-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	-3.000	-4.500	N/A	
13.125	107.500	740-759		-1.250	-1.250	-1.750	-2.000	-2.250	-2.500	-3.250	-5.250	N/A	
13.000	107.375	720-739		-1.500	-1.500	-2.000	-2.250	-2.500	-2.750	-4.000	-6.500	N/A	
12.875	107.250	700-719		-2.500	-2.500	-3.000	-3.250	-3.500	-3.750	-5.500	N/A	N/A	
12.750	107.125	680-699		-4.000	-4.000	-4.500	-4.750	-5.000	-5.750	N/A	N/A	N/A	
12.625	107.000	660-679		-5.500	-5.500	-6.000	-6.250	-6.500	N/A	N/A	N/A	N/A	
12.500	106.875	Amortization		<=50	55	60	65	70	75	80	85	90	
12.375	106.625	30 YR Fixed		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
12.250	106.375	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
12.125	106.125	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
12.000	105.875	Loan Amount		<=50	55	60	65	70	75	80	85	90	
11.875	105.625	<=\$150,000		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
11.750	105.375	\$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
11.625	105.125	\$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
11.500	104.875	\$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
11.375	104.625	\$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
11.250	104.375	DTI		<=50	55	60	65	70	75	80	85	90	
11.125	104.125	00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
11.000	103.875	43.01-45		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
10.875	103.625	45.01-50		-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	
10.750	103.375	Other		<=50	55	60	65	70	75	80	85	90	
10.625	103.125	Second Home		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
10.500	102.875	Warrantable Condo		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
10.375	102.625	2-4 Units		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A	
10.250	102.375	*Only Borrower Paid Compensation is permitted on this program, Lender Paid Compensation is not eligible.											
10.125	102.125	**Investment Properties have a RATE adjustment of +2.5%											
10.000	101.875	Min Loan Amount			Min Loan Amount - Balloon			Max Loan Amount					
9.875	101.375	\$150,000			\$200,000			\$450,000					
9.750	100.875	Compensation Adjustments			BPC*			Fees					
9.625	100.375	LLPA			0.000			Funding				\$325	
9.500	99.875	Min Price			99.000			Underwriting				\$1,295	
		Max Price			100.000			Enhanced Desk Review				\$165	

6/01/2023 8:30 AM PDT

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		
¹ 40 Yr FRM ineligible. Min rate is 8.5%. ² 40 Yr FRM ineligible. Min rate is 8.625%. ³ ARM required. FRM ineligible. Min rate is 8.875%. ⁴ In addition to Full Doc - 24 Mo LLPA.						Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	NA		
						Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA		
						Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA		
						2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	NA	NA	
						Assets Only ⁴		-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA		
						Asset Allowance ⁴		0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	
						Full Doc - 12 Mo ⁴		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
						WVOE ⁴		0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375	NA	NA		
						5 Yr PPP (Investment Only)		0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA		
						4 Yr PPP (Investment Only)		0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA		
						3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA		
						2 Yr PPP (Investment Only)		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA		
						1 Yr PPP (Investment Only)		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA		
Fees						Compensation Adjustments			LPC									
									BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%		
Funding				\$325		LLPA			0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500		
Underwriting				\$1,295		Min Price			99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000		
Enhanced Desk Review				\$165		Max Price w/ Loan Amount <=\$3mm			101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500		
						Max Price w/ Loan Amount >\$3mm			99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000		
						Max Price w/ Condotel			100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500		
Min Loan Amount				Max Loan Amount			Index		Margin & Floor				5/6 Mo Caps		7/6 Mo Caps			
\$300,000				\$6,000,000			30 Day Average SOFR		3.750%				2/1/5		5/1/5			
6/01/2023 8:30 AM PDT																		

FUNDLOANS

APEX PRIME – BANK STATEMENT OR P&L PROGRAM																				
JUNE INCENTIVE: -0.250 RATE ON APEX >\$500,000 LOANS LOCKED IN JUNE																				
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	-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	-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	-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	-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	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	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	-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	-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	-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	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	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	-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	-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	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				
						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
						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	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	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	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	NA
Fees				Compensation Adjustments				LPC												
								BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%					
Funding				\$325		LLPA				0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500			
Underwriting				\$1,295		Min Price				99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000			
Enhanced Desk Review				\$165		Max Price w/ Loan Amount <=\$3mm				101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500			
						Max Price w/ Loan Amount >\$3mm				99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000			
						Max Price w/ Condotel				100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500			
Min Loan Amount				Max Loan Amount				Index				Margin & Floor				5/6 Mo Caps		7/6 Mo Caps		
\$300,000				\$6,000,000				30 Day Average SOFR				3.750%				2/1/5		5/1/5		
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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	107.625	10.990	107.625	10.990	107.625	760+		1.625	1.375	1.250	1.000	0.875	-0.250	NA	NA	NA	
10.875	107.375	10.875	107.375	10.875	107.375	740-759		1.500	1.250	1.125	0.875	0.750	-0.375	NA	NA	NA	
10.750	107.125	10.750	107.125	10.750	107.125	720-739		1.375	1.125	1.000	0.625	0.500	-0.500	NA	NA	NA	
10.625	106.875	10.625	106.875	10.625	106.875	700-719		0.750	0.500	0.375	0.125	-0.250	-1.125	NA	NA	NA	
10.500	106.625	10.500	106.625	10.500	106.625	680-699		0.125	-0.125	-0.375	-0.500	-1.125	-2.000	NA	NA	NA	
10.375	106.375	10.375	106.375	10.375	106.375	660-679		-0.125	-0.375	-0.500	-0.750	-1.375	-3.000	NA	NA	NA	
10.250	106.125	10.250	106.125	10.250	106.125	Foreign National ¹		-2.125	-2.375	-2.625	-2.875	-3.125	NA	NA	NA	NA	
10.125	105.875	10.125	105.875	10.125	105.875	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90	
9.990	105.625	9.990	105.625	9.990	105.625	>\$1.5mm-\$2mm	760+	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
9.875	105.375	9.875	105.375	9.875	105.375		740-759	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
9.750	105.125	9.750	105.125	9.750	105.125		720-739	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
9.625	104.875	9.625	104.875	9.625	104.875		700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
9.500	104.625	9.500	104.625	9.500	104.625		680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA	
9.375	104.375	9.375	104.375	9.375	104.375		660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA	
9.250	104.125	9.250	104.125	9.250	104.125		Foreign National	0.500	0.750	0.750	NA	NA	NA	NA	NA	NA	
9.125	103.875	9.125	103.875	9.125	103.875	>\$2mm-\$3mm	760+	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	
8.990	103.625	8.990	103.625	8.990	103.625		740-759	-2.250	-2.250	-2.000	-2.250	-2.000	NA	NA	NA	NA	
8.875	103.375	8.875	103.375	8.875	103.375		720-739	-2.250	-2.250	-2.000	-2.250	-2.000	NA	NA	NA	NA	
8.750	103.125	8.750	103.125	8.750	103.125		700-719	-2.500	-2.250	-2.250	-2.000	-1.500	NA	NA	NA	NA	
8.625	102.875	8.625	102.875	8.625	102.875		680-699	-2.250	-2.000	-2.000	-1.750	NA	NA	NA	NA	NA	
8.500	102.625	8.500	102.625	8.500	102.625		660-679	-2.250	-2.000	-1.750	-1.750	NA	NA	NA	NA	NA	
8.375	102.375	8.375	102.375	8.375	102.375		Foreign National	0.250	0.250	0.250	NA	NA	NA	NA	NA	NA	
8.250	102.125	8.250	102.125	8.250	102.125	>\$3mm-\$3.5mm ²	760+	-2.000	-1.750	-1.750	-1.500	NA	NA	NA	NA	NA	
8.125	101.875	8.125	101.875	8.125	101.875		740-759	-2.000	-2.000	-1.750	-1.500	NA	NA	NA	NA	NA	
7.990	101.625	7.990	101.625	7.990	101.625		720-739	-2.000	-1.750	-1.750	-1.750	NA	NA	NA	NA	NA	
7.875	101.375	7.875	101.375	7.875	101.375		700-719	-2.250	-1.750	-1.750	-1.750	NA	NA	NA	NA	NA	
7.750	101.125	7.750	101.125	7.750	101.125		680-699	-2.000	-1.500	-1.750	NA	NA	NA	NA	NA	NA	
7.625	100.875	7.625	100.875	7.625	100.875		660-679	-2.000	-1.500	-1.500	NA	NA	NA	NA	NA	NA	
7.500	100.500	7.500	100.500	7.500	100.500		Foreign National	-2.000	-1.500	-1.500	NA	NA	NA	NA	NA	NA	
7.375	100.125	7.375	100.125	7.375	100.125	>\$3.5mm-\$4mm ³	760+	-2.000	-1.750	-1.750	-1.750	NA	NA	NA	NA	NA	
7.250	99.750	7.250	99.750	7.250	99.750		740-759	-2.000	-2.000	-1.750	-1.750	NA	NA	NA	NA	NA	
7.125	99.375	7.125	99.375	7.125	99.375		720-739	-2.000	-1.750	-1.750	-2.000	NA	NA	NA	NA	NA	
6.990	98.625	6.990	98.625	6.990	98.625		700-719	-2.250	-1.750	-1.750	-2.000	NA	NA	NA	NA	NA	
¹ Non-Resident Alien without a FICO. ² 40 Yr FRM ineligible. Min rate is 8.5%. ³ 40 Yr FRM ineligible. Min rate is 8.5%. ⁴ ARM required. FRM ineligible. Min rate is 8.625%. ⁵ ARM required. FRM ineligible. Min rate is 8.75%.							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						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	
6/01/2023 8:30 AM PDT																	

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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	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90	
10.750	103.375	10.750	103.375	10.750	103.375	>\$1.5mm-\$2mm	760+	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	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	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	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	NA	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	NA	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	
9.875	101.625	9.875	101.625	9.875	101.625	>\$2mm-\$3mm	760+	-1.750	-1.750	-2.000	-2.000	-2.500	NA	NA	NA	NA	
9.750	101.375	9.750	101.375	9.750	101.375		740-759	-1.750	-2.250	-2.000	-2.000	-2.500	NA	NA	NA	NA	
9.625	101.125	9.625	101.125	9.625	101.125		720-739	-1.750	-1.750	-2.000	-2.250	-2.250	NA	NA	NA	NA	
9.500	100.875	9.500	100.875	9.500	100.875		700-719	-1.750	-1.750	-2.000	-2.250	-3.000	NA	NA	NA	NA	
9.375	100.625	9.375	100.625	9.375	100.625		680-699	-2.000	-2.000	-2.000	-2.250	NA	NA	NA	NA	NA	
9.250	100.375	9.250	100.375	9.250	100.375		660-679	-2.000	-2.000	-2.250	-2.500	NA	NA	NA	NA	NA	
9.125	100.125	9.125	100.125	9.125	100.125		Foreign National	-0.750	-0.750	-0.500	NA	NA	NA	NA	NA	NA	
8.990	99.875	8.990	99.875	8.990	99.875	>\$3mm-\$3.5mm ²	760+	-1.750	-1.750	-2.000	-2.000	NA	NA	NA	NA	NA	
8.875	99.625	8.875	99.625	8.875	99.625		740-759	-1.750	-1.750	-2.000	-2.000	NA	NA	NA	NA	NA	
8.750	99.375	8.750	99.375	8.750	99.375		720-739	-1.750	-1.750	-1.750	-2.250	NA	NA	NA	NA	NA	
8.625	99.125	8.625	99.125	8.625	99.125		700-719	-2.000	-1.750	-2.250	-2.250	NA	NA	NA	NA	NA	
8.500	98.875	8.500	98.875	8.500	98.875		680-699	-2.000	-2.000	-2.250	NA	NA	NA	NA	NA	NA	
³ 40 Yr FRM ineligible. Min rate is 9.250%.		⁴ ARM required. FRM ineligible. Min rate is 9.375%.		⁵ ARM required. FRM ineligible. Min rate is 9.500%.			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							
						>\$4mm-5mm ⁴	Foreign National	-2.250	-2.250	-2.500	NA	NA	NA	NA	NA	NA	
							660+	-2.250	-2.500	-2.750	-2.750	NA	NA	NA	NA	NA	
						>\$5mm-\$6mm ⁵	Foreign National	-2.500	-2.500	-2.750	-2.750	NA	NA	NA	NA	NA	
							680+	-2.500	-2.750	-3.000	NA	NA	NA	NA	NA	NA	
						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								
									BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	
Funding		\$325		\$325		LLPA			0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	
Underwriting		\$1,295		\$1,295		Min Price			99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	
Enhanced Desk Review		\$165		\$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		
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FUNDLOANS

Spectrum VIII – 5-8 RESIDENTIAL UNITS & 2-8 MIXED USE									
5/6 Mo ARM		7/6 Mo ARM		10/6 Mo ARM		15 Yr Fixed		30 Yr Fixed	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
7.750	94.200	7.750	94.100	7.750	93.550	7.750	93.875	7.750	93.550
7.875	94.950	7.875	94.850	7.875	94.300	7.875	94.625	7.875	94.300
8.000	95.700	8.000	95.600	8.000	95.050	8.000	95.375	8.000	95.050
8.125	96.450	8.125	96.350	8.125	95.800	8.125	96.125	8.125	95.800
8.250	97.075	8.250	96.975	8.250	96.550	8.250	96.875	8.250	96.550
8.375	97.700	8.375	97.600	8.375	97.300	8.375	97.500	8.375	97.300
8.500	98.075	8.500	97.975	8.500	97.675	8.500	97.875	8.500	97.675
8.625	98.450	8.625	98.350	8.625	98.050	8.625	98.250	8.625	98.050
8.750	98.825	8.750	98.725	8.750	98.425	8.750	98.625	8.750	98.425
8.875	99.200	8.875	99.100	8.875	98.800	8.875	99.000	8.875	98.800
9.000	99.575	9.000	99.475	9.000	99.175	9.000	99.375	9.000	99.175
9.125	99.950	9.125	99.850	9.125	99.550	9.125	99.750	9.125	99.550
9.250	100.325	9.250	100.225	9.250	99.925	9.250	100.125	9.250	99.925
9.375	100.700	9.375	100.600	9.375	100.300	9.375	100.500	9.375	100.300
9.500	101.075	9.500	100.975	9.500	100.675	9.500	100.875	9.500	100.675
9.625	101.450	9.625	101.350	9.625	101.050	9.625	101.250	9.625	101.050
9.750	101.825	9.750	101.725	9.750	101.425	9.750	101.625	9.750	101.425
9.875	102.200	9.875	102.100	9.875	101.800	9.875	102.000	9.875	101.800
10.000	102.575	10.000	102.475	10.000	102.175	10.000	102.375	10.000	102.175
10.125	102.950	10.125	102.850	10.125	102.550	10.125	102.750	10.125	102.550
10.250	103.325	10.250	103.225	10.250	102.925	10.250	103.125	10.250	102.925
10.375	103.575	10.375	103.475	10.375	103.175	10.375	103.375	10.375	103.175
10.500	103.825	10.500	103.725	10.500	103.425	10.500	103.625	10.500	103.425
10.625	104.075	10.625	103.975	10.625	103.675	10.625	103.875	10.625	103.675
10.750	104.325	10.750	104.225	10.750	103.925	10.750	104.125	10.750	103.925
10.875	104.575	10.875	104.475	10.875	104.175	10.875	104.375	10.875	104.175
11.000	104.825	11.000	104.725	11.000	104.425	11.000	104.625	11.000	104.425
11.125	105.075	11.125	104.975	11.125	104.675	11.125	104.875	11.125	104.675
11.250	105.325	11.250	105.225	11.250	104.925	11.250	105.125	11.250	104.925
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	NA
Prepay Term	60 Months			0.750	0.750	0.750	0.750	1.000	1.250
	48 Months			0.625	0.625	0.625	0.625	0.750	1.000
	36 Months			0.125	0.125	0.125	0.125	0.125	0.125
	24 Months			-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	12 Months			-1.625	-1.625	-1.625	-1.625	-1.625	-1.625
Index			Margin & Floor			5/6 Mo Caps		7/6 & 10/6 Mo Caps	
30 Day Average SOFR			6.500%			2/1/5		5/1/5	
Fees						Min Loan Amount			
Funding				\$325		\$400,000			
Underwriting				\$1,295		Max Loan Amount			
Enhanced Desk Review				\$165		\$2,000,000			
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
9.375	104.483	Purchase	800+	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
9.250	104.334		780-799	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
9.125	104.175		760-779	0.750	0.750	0.750	0.500	0.000	-0.500	-1.000	NA	NA
9.000	104.010		740-759	0.750	0.750	0.500	0.250	-0.250	-0.750	-1.250	NA	NA
8.875	103.839		720-739	0.250	0.250	0.000	-0.250	-0.750	-1.250	-1.500	NA	NA
8.750	103.663		700-719	0.000	0.000	-0.250	-0.500	-1.000	-1.500	-2.250	NA	NA
8.625	103.480	Rate/Term	800+	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.500	103.291		780-799	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.375	103.095		760-779	0.750	0.750	0.750	0.500	0.000	-0.500	-1.000	NA	NA
8.250	102.893		740-759	0.750	0.750	0.500	0.250	-0.250	-0.750	-1.320	NA	NA
8.125	102.526		720-739	0.250	0.250	0.000	-0.250	-0.750	-1.250	-1.610	NA	NA
8.000	102.160		700-719	0.000	0.000	-0.250	-0.500	-1.000	-1.500	-2.410	NA	NA
7.875	101.636	Cash Out	800+	0.750	0.750	0.750	0.250	-0.500	-1.250	NA	NA	NA
7.750	101.277		780-799	0.750	0.750	0.750	0.250	-0.500	-1.250	NA	NA	NA
7.625	100.917		760-779	0.500	0.500	0.500	0.000	-0.750	-1.500	NA	NA	NA
7.500	100.555		740-759	0.500	0.500	0.250	-0.250	-1.000	-1.750	NA	NA	NA
7.375	100.193		720-739	0.000	0.000	-0.250	-0.750	-1.500	-2.250	NA	NA	NA
7.250	99.830		700-719	NA	NA	NA	NA	NA	NA	NA	NA	NA
7.125	99.466	Other		<=50	55	60	65	70	75	80	85	90
7.000	99.101	2-4 Units		-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	NA	NA
6.875	98.735	Interest Only		-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA
6.750	98.368	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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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	99.659	99.284	7.875	99.752	99.377	8.000	99.683	99.308	8.000	99.857	99.482	8.625	101.161	100.786
7.625	99.513	99.138	7.750	99.625	99.250	7.875	99.574	99.199	7.875	99.746	99.371	8.500	101.287	100.912
7.500	99.359	98.984	7.625	99.492	99.117	7.750	99.462	99.087	7.750	99.630	99.255	8.375	101.384	101.009
7.375	99.196	98.821	7.500	99.351	98.976	7.625	99.344	98.969	7.625	99.511	99.136	8.250	101.402	101.027
7.250	99.024	98.649	7.375	99.204	98.829	7.500	99.152	98.777	7.500	99.387	99.012	8.125	101.345	100.970
7.125	98.843	98.468	7.250	99.037	98.662	7.375	98.946	98.571	7.375	99.255	98.880	8.000	101.259	100.884
7.000	98.652	98.277	7.125	98.809	98.434	7.250	98.756	98.381	7.250	99.078	98.703	7.875	101.176	100.801
6.875	98.432	98.057	7.000	98.576	98.201	7.125	98.441	98.066	7.125	98.841	98.466	7.750	101.033	100.658
6.750	98.228	97.853	6.875	98.303	97.928	7.000	98.168	97.793	7.000	98.591	98.216	7.625	100.862	100.487
6.625	97.989	97.614	6.750	98.015	97.640	6.875	97.881	97.506	6.875	98.328	97.953	7.500	100.663	100.288
6.500	97.727	97.352	6.625	97.712	97.337	6.750	97.574	97.199	6.750	98.051	97.676	7.375	100.436	100.061
6.375	97.427	97.052	6.500	97.394	97.019	6.625	97.200	96.825	6.625	97.759	97.384	7.250	100.186	99.811
6.250	97.114	96.739	6.375	97.059	96.684	6.500	96.804	96.429	6.500	97.453	97.078	7.125	99.935	99.560
6.125	96.787	96.412	6.250	96.707	96.332	6.375	96.382	96.007	6.375	97.102	96.727	7.000	99.620	99.245
6.000	96.447	96.072	6.125	96.327	95.952	6.250	95.935	95.560	6.250	96.706	96.331	6.875	99.534	99.159
												6.750	99.332	98.957
												6.625	99.042	98.667
												6.500	98.739	98.364
LTV/CLTV/HCLTV Price Adjustments														
Occupancy			FICO			<=50	55	60	65	70	75	80	85	90
Primary	800+		800+		1.290	1.290	1.165	0.915	0.790	0.790	0.415	-2.710	-3.210	
	780-799		780-799		1.290	1.290	1.165	0.915	0.790	0.790	0.415	-2.710	-3.210	
	760-779		760-779		1.165	1.165	0.915	0.790	0.665	0.665	0.290	-2.835	-3.460	
	740-759		740-759		1.040	1.040	0.790	0.665	0.540	0.540	0.165	-2.960	-3.585	
	720-739		720-739		0.790	0.790	0.665	0.540	0.415	0.290	-0.210	-3.085	-3.835	
	700-719		700-719		0.540	0.540	0.415	0.290	0.165	-0.085	-0.710	-3.460	-4.085	
	680-699		680-699		0.290	0.290	0.165	0.040	-0.460	-0.960	-1.460	-4.085	-4.710	
Primary-Other			660-679			-0.210	-0.210	-0.460	-0.710	-1.210	-1.960	-2.460	NA	NA
Rate/Term			Cash-Out			<=50	55	60	65	70	75	80	85	90
Rate/Term			Cash-Out			-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.375	-0.375
Cash-Out			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+		800+		0.290	0.290	-0.085	-0.335	-0.710	-0.710	-1.085	-4.460	-4.960	
	780-799		780-799		0.290	0.290	-0.085	-0.335	-0.710	-0.710	-1.085	-4.460	-4.960	
	760-779		760-779		0.165	0.165	-0.335	-0.460	-0.835	-0.835	-1.210	-4.585	-5.210	
	740-759		740-759		0.040	0.040	-0.460	-0.585	-0.960	-0.960	-1.335	-4.710	-5.335	
	720-739		720-739		-0.210	-0.210	-0.585	-0.710	-1.085	-1.210	-1.710	-4.835	-5.585	
	700-719		700-719		-0.460	-0.460	-0.835	-0.960	-1.335	-1.585	-2.210	-5.280	-5.905	
	680-699		680-699		-0.710	-0.710	-1.085	-1.210	-1.960	-2.460	-2.960	-5.905	-6.540	
660-679			660-679			-1.210	-1.210	-1.710	-1.960	-2.710	-3.460	-3.960	NA	NA
2nd Home/Rate-Term	800+		800+		-0.210	-0.210	-0.585	-0.835	-1.210	-1.210	-1.585	-4.835	-5.335	
	780-799		780-799		-0.210	-0.210	-0.585	-0.835	-1.210	-1.210	-1.585	-4.835	-5.335	
	760-779		760-779		-0.335	-0.335	-0.835	-0.960	-1.335	-1.335	-1.710	-4.960	-5.585	
	740-759		740-759		-0.460	-0.460	-0.960	-1.085	-1.460	-1.460	-1.835	-5.085	-5.710	
	720-739		720-739		-0.710	-0.710	-1.085	-1.210	-1.585	-1.710	-2.210	-5.220	-6.010	
	700-719		700-719		-0.960	-0.960	-1.335	-1.460	-1.835	-2.085	-2.710	-5.675	-6.350	
	680-699		680-699		-1.210	-1.210	-1.585	-1.710	-2.460	-2.960	-3.460	-6.300	-7.025	
660-679			660-679			-1.710	-1.710	-2.210	-2.460	-3.210	-3.960	-4.460	NA	NA
2nd Home/Cash-Out	800+		800+		-0.210	-0.210	-0.585	-0.835	-1.460	-1.710	NA	NA	NA	NA
	780-799		780-799		-0.210	-0.210	-0.585	-0.835	-1.460	-1.710	NA	NA	NA	NA
	760-779		760-779		-0.335	-0.335	-0.835	-0.960	-1.585	-1.835	NA	NA	NA	NA
	740-759		740-759		-0.460	-0.460	-0.960	-1.085	-1.710	-1.960	NA	NA	NA	NA
	720-739		720-739		-0.710	-0.710	-1.085	-1.210	-1.835	-2.210	NA	NA	NA	NA
	700-719		700-719		-0.960	-0.960	-1.335	-1.460	-2.085	-2.585	NA	NA	NA	NA
	680-699		680-699		-1.210	-1.210	-1.585	-1.710	-2.460	-2.960	NA	NA	NA	NA
Loan Purpose			FICO			<=50	55	60	65	70	75	80	85	90
Investment/Purchase	800+		800+		0.040	0.040	-0.335	-1.085	-1.710	-2.710	-4.585	NA	NA	
	780-799		780-799		0.040	0.040	-0.335	-1.085	-1.710	-2.710	-4.585	NA	NA	
	760-779		760-779		-0.085	-0.085	-0.585	-1.210	-1.835	-2.835	-4.710	NA	NA	
	740-759		740-759		-0.210	-0.210	-0.710	-1.335	-1.960	-2.960	-4.835	NA	NA	
	720-739		720-739		-0.460	-0.460	-0.835	-1.460	-2.085	-3.210	-5.210	NA	NA	
	700-719		700-719		-0.710	-0.710	-1.085	-1.710	-2.335	-3.585	-5.710	NA	NA	
	680-699		680-699		-0.960	-0.960	-1.335	-1.960	-2.960	-4.460	-6.480	NA	NA	
660-679			660-679			-1.460	-1.460	-1.960	-2.710	-3.710	NA	NA	NA	NA
Investment/Rate-Term	800+		800+		-0.460	-0.460	-0.835	-1.585	-2.210	-3.210	-5.085	NA	NA	
	780-799		780-799		-0.460	-0.460	-0.835	-1.585	-2.210	-3.210	-5.085	NA	NA	
	760-779		760-779		-0.585	-0.585	-1.085	-1.710	-2.335	-3.335	-5.210	NA	NA	
	740-759		740-759		-0.710	-0.710	-1.210	-1.835	-2.460	-3.460	-5.445	NA	NA	
	720-739		720-739		-0.960	-0.960	-1.335	-1.960	-2.585	-3.710	-5.860	NA	NA	
	700-719		700-719		-1.210	-1.210	-1.585	-2.210	-2.835	-4.085	-6.410	NA	NA	
	680-699		680-699		-1.460	-1.460	-1.835	-2.460	-3.460	-4.960	-7.250	NA	NA	
660-679			660-679			-1.960	-1.960	-2.460	-3.210	-4.220	NA	NA	NA	NA
Investment/Cash-Out	800+		800+		-0.460	-0.460	-0.835	-1.585	-2.460	-3.710	NA	NA	NA	NA
	780-799		780-799		-0.460	-0.460	-0.835	-1.585	-2.460	-3.710	NA	NA	NA	NA
	760-779		760-779		-0.585	-0.585	-1.085	-1.710	-2.585	-3.835	NA	NA	NA	NA
	740-759		740-759		-0.710	-0.710	-1.210	-1.835	-2.710	-3.960	NA	NA	NA	NA
	720-739		720-739		-0.960	-0.960	-1.335	-1.960	-2.835	-4.210	NA	NA	NA	NA
	700-719		700-719		-1.210	-1.210	-1.585	-2.210	-3.085	-4.585	NA	NA	NA	NA
	680-699		680-699		-1.460	-1.460	-1.835	-2.460	-3.710	-5.460	NA	NA	NA	NA
Other			>80 LTV			<=50	55	60	65	70	75	80	85	90
>80 LTV			>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		-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500			
Min Price			99.000		98.000	97.750	97.500	97.250	97.000	97.000	97.000			
Max Price			101.000		100.000	99.750	99.500	99.250	99.000	98.750	98.500			
Fees					Minimum Loan Amount				Index				5/6 Mo Caps	
Funding			\$325		\$647,201				30 Day Average SOFR				2/1/5	
Underwriting			\$1,295		Maximum Loan Amount				Margin & Floor				7/6 Mo & 10/6 Mo Caps	
Enhanced Desk Review			\$150		\$3,000,000				2.750%				5/1/5	
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FUNDLOANS

INSIGNIA II - QM JUMBO PRIME

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed			30 Yr Fixed		
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day
6.500	96.189	95.751	6.500	96.504	96.067	6.500	95.586	95.148	6.250	97.329	96.892	7.500	99.950	99.512
6.375	96.143	95.706	6.375	96.457	96.019	6.375	95.547	95.109	6.125	97.105	96.667	7.375	99.904	99.466
6.250	96.098	95.660	6.250	96.420	95.982	6.250	95.508	95.071	6.000	96.881	96.443	7.250	99.858	99.421
6.125	96.053	95.616	6.125	96.386	95.949	6.125	95.372	94.934	5.875	95.966	95.529	7.125	99.733	99.296
6.000	96.008	95.571	6.000	96.353	95.916	6.000	95.215	94.777	5.750	95.051	94.614	7.000	99.608	99.171
5.875	95.981	95.543	5.875	96.320	95.883	5.875	95.112	94.675	5.625	94.779	94.341	6.875	99.389	98.951
5.750	95.953	95.516	5.750	96.287	95.850	5.750	95.033	94.596	5.500	94.506	94.068	6.750	99.170	98.732
5.625	95.673	95.235	5.625	95.928	95.490	5.625	94.939	94.502	5.375	94.233	93.795	6.625	98.957	98.519
5.500	95.392	94.955	5.500	95.569	95.132	5.500	94.857	94.420	5.250	93.960	93.523	6.500	98.744	98.306
5.375	95.113	94.675	5.375	95.210	94.773	5.375	94.734	94.297	5.125	93.440	93.003	6.375	98.437	97.999
5.250	94.833	94.395	5.250	94.852	94.415	5.250	94.653	94.215	5.000	92.921	92.483	6.250	98.129	97.692
5.125	94.554	94.117	5.125	94.495	94.057	5.125	94.538	94.101				6.125	97.694	97.257
5.000	94.275	93.838	5.000	94.138	93.700	5.000	94.423	93.985				6.000	97.259	96.822
4.875	93.750	93.312	4.875	93.782	93.344	4.875	93.976	93.538				5.875	96.943	96.505
												5.750	96.626	96.189
												5.625	96.249	95.812
												5.500	95.872	95.434
												5.375	95.231	94.793
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%					
LLPA		0.000		-1.000	-1.250	-1.500	-1.750	-2.000	-2.250					
Min Price		99.000		98.000	97.750	97.500	97.250	97.000	97.000					
Max Price		101.000		100.000	99.750	99.500	99.250	99.000	98.750					
Fees			Minimum Loan Amount					Index					5/6 Mo Caps	
Funding			\$325					\$647,201					2/1/5	
Underwriting			\$1,295					Maximum Loan Amount					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 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	7.375	80.250	80.250	7.500	80.250	80.250	6.625	80.250	80.250				
6.500	80.250	80.250	7.250	80.250	80.250	7.375	80.250	80.250	6.500	80.250	80.250				
6.375	80.250	80.250	7.125	80.250	80.250	7.250	80.250	80.250	6.375	80.250	80.250				
6.250	80.250	80.250	7.000	80.250	80.250	7.125	80.250	80.250	6.250	80.250	80.250				
6.125	80.250	80.250	6.875	80.250	80.250	7.000	80.250	80.250	6.125	80.250	80.250				
6.000	80.250	80.250	6.750	80.250	80.250	6.875	80.250	80.250	6.000	80.250	80.250				
5.875	80.250	80.250	6.625	80.250	80.250	6.750	80.250	80.250	5.875	80.250	80.250				
5.750	80.250	80.250	6.500	80.250	80.250	6.625	80.250	80.250	5.750	80.250	80.250				
5.625	80.250	80.250	6.375	80.250	80.250	6.500	80.250	80.250	5.625	80.250	80.250				
5.500	80.250	80.250	6.250	80.250	80.250	6.375	80.250	80.250	5.500	80.250	80.250				
5.375	80.250	80.250	6.125	80.250	80.250	6.250	80.250	80.250	5.375	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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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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NMLS 1202262

FUNDLOANS

INSIGNIA VI - QM JUMBO PRIME

INSIGNIA VI - QM JUMBO PRIME										
								30 Yr Fixed		
								Rate	30 Day	60 Day
								7.500	101.422	101.172
								7.375	101.200	100.950
								7.250	100.972	100.722
								7.125	100.735	100.485
								7.000	100.487	100.237
								6.875	100.255	100.005
								6.750	100.008	99.758
								6.625	99.742	99.492
								6.500	99.451	99.201
								6.375	99.091	98.841
								6.250	98.802	98.552
								6.125	98.232	97.982
								6.000	97.879	97.629
								5.875	96.944	96.694
								5.750	96.591	96.341
								5.625	96.206	95.956
								5.500	95.790	95.540
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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FUNDLOANS

INSIGNIA VII - QM JUMBO PRIME

								30 Yr Fixed		
								Rate	30 Day	
								7.500	99.044	
								7.375	98.846	
								7.250	98.659	
								7.125	98.432	
								7.000	98.395	
								6.875	98.321	
								6.750	98.247	
								6.625	97.946	
								6.500	97.644	
								6.375	97.255	
								6.250	96.866	
								6.125	96.455	
								6.000	96.000	
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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