



























## INSIGNIA VI - QM JUMBO PRIME

										30 Yr Fixed		
										Rate	30 Day	60 Day
										9.000	101.933	101.683
										8.875	101.732	101.482
										8.750	101.532	101.282
										8.625	101.333	101.083
										8.500	101.133	100.883
										8.375	100.934	100.684
										8.250	100.735	100.485
										8.125	100.534	100.284
										8.000	100.333	100.083
										7.875	100.254	100.004
										7.750	100.047	99.797
										7.625	99.835	99.585
										7.500	99.742	99.492
										7.375	99.513	99.263
										7.250	99.272	99.022
										7.125	99.016	98.766
										7.000	98.741	98.491
										6.875	98.078	97.828
										6.750	97.804	97.554
										6.625	97.133	96.883
										6.500	96.810	96.560
										6.375	96.228	95.978
										6.250	95.906	95.656
										6.125	95.557	95.307
										6.000	95.182	94.932
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	\$395	\$1 > Conforming Loan Limit										
Underwriting (except NJ)	\$1,395	Maximum Loan Amount										
Enhanced Desk Review	\$165	\$2,500,000										
Entity Review Fee (If applicable)	\$295											
NJ Application Fee (NJ Only)	\$1,790											

# FUNDLOANS



# FUNDLOANS

## INSIGNIA VIII - QM JUMBO PRIME

										30 Yr Fixed			
										Rate	30 Day		
										7.500	97.919		
										7.375	97.785		
										7.250	97.658		
										7.125	97.224		
										7.000	96.800		
										6.875	96.432		
										6.750	96.064		
										6.625	95.775		
										6.500	95.484		
										6.375	95.179		
										6.250	94.842		
										6.125	94.413		
										6.000	93.937		
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	\$395	\$647,201											
Underwriting (except NJ)	\$1,395	Maximum Loan Amount											
Enhanced Desk Review	\$165	\$3,000,000											
Entity Review Fee (If applicable)	\$295												
NJ Application Fee (NJ Only)	\$1,790												

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