

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	103.625	12.125	103.625	12.125	103.625	12.125	103.625	12 Mos Full Doc	760+	0.875	0.875	0.875	0.375	0.125	-1.125	NA	NA	NA
11.990	103.375	11.990	103.375	11.990	103.375	11.990	103.375		740-759	0.875	0.875	0.625	0.375	0.125	-1.375	NA	NA	NA
11.875	103.125	11.875	103.125	11.875	103.125	11.875	103.125		720-739	0.875	0.875	0.625	0.125	-0.125	-1.625	NA	NA	NA
11.750	102.875	11.750	102.875	11.750	102.875	11.750	102.875		700-719	0.625	0.625	0.125	-0.125	-0.375	-1.875	NA	NA	NA
11.625	102.625	11.625	102.625	11.625	102.625	11.625	102.625		680-699	0.500	0.250	0.000	-0.250	-0.750	-2.500	NA	NA	NA
11.500	102.375	11.500	102.375	11.500	102.375	11.500	102.375	Other		<=50	55	60	65	70	75	80	85	90
11.375	102.125	11.375	102.125	11.375	102.125	11.375	102.125	FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	NA
11.250	101.875	11.250	101.875	11.250	101.875	11.250	101.875	Interest Only		-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
11.125	101.625	11.125	101.625	11.125	101.625	11.125	101.625	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	NA	NA	NA
10.990	101.375	10.990	101.375	10.990	101.375	10.990	101.375	Investment		-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA	NA
10.875	101.125	10.875	101.125	10.875	101.125	10.875	101.125	2nd Home		-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA	NA
10.750	100.875	10.750	100.875	10.750	100.875	10.750	100.875	12 Month Bank Statements**		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
10.625	100.625	10.625	100.625	10.625	100.625	10.625	100.625	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
10.500	100.375	10.500	100.375	10.500	100.375	10.500	100.375	5 Yr PPP (Investment Only)		0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA
10.375	100.125	10.375	100.125	10.375	100.125	10.375	100.125	4 Yr PPP (Investment Only)		0.250	0.250	0.250	0.250	0.250	NA	NA	NA	NA
10.250	99.875	10.250	99.875	10.250	99.875	10.250	99.875	3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
10.125	99.625	10.125	99.625	10.125	99.625	10.125	99.625	2 Yr PPP (Investment Only)		-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA
9.990	99.375	9.990	99.375	9.990	99.375	9.990	99.375	1 Yr PPP (Investment Only)		-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA
9.875	99.125	9.875	99.125	9.875	99.125	9.875	99.125	Compensation Adjustments			BPC*		Fees					
9.750	98.875	9.750	98.875	9.750	98.875	9.750	98.875	LLPA			0.000		Funding				\$395	
9.625	98.625	9.625	98.625	9.625	98.625	9.625	98.625	Min Price			99.000		Underwriting (except NJ)				\$1,395	
9.500	98.375	9.500	98.375	9.500	98.375	9.500	98.375	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%													Entity Review Fee (If applicable)				\$295	
													NJ Application Fee (NJ Only)				\$1,790	
													Min Loan Amount				Max Loan Amount	
													\$200,000				\$1,000,000	

9/21/2023 8:30 AM PDT



FUNDLOANS

ASPIRE X - NON-QM CLOSED END 2ND MORTGAGE (\$150K - \$550K)

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	-1.500	-2.375	-4.000	-5.250
14.375	108.500		780-799	-0.250	-0.250	-0.750	-1.000	-1.250	-1.750	-2.625	-4.250	-5.500
14.250	108.375		760-779	-0.500	-0.500	-1.000	-1.250	-1.625	-2.125	-2.875	-4.750	-6.500
14.125	108.250		740-759	-0.750	-0.750	-1.250	-1.500	-1.875	-2.375	-3.250	-5.750	-7.750
14.000	108.125		720-739	-1.125	-1.125	-1.625	-1.875	-2.250	-2.625	-4.000	-7.000	-8.750
13.875	108.000		700-719	-2.000	-2.000	-2.500	-2.750	-3.125	-3.375	-5.500	-8.250	-10.250
13.750	107.875		680-699	-3.500	-3.500	-4.000	-4.250	-4.500	-5.250	-7.750	-10.000	N/A
13.625	107.750		660-679	-4.500	-4.500	-5.000	-5.250	-5.500	-6.750	-9.500	N/A	N/A
13.500	107.625	Alt Doc	800+	-0.500	-0.500	-1.000	-1.250	-1.500	-2.000	-3.125	-5.000	N/A
13.375	107.500		780-799	-0.750	-0.750	-1.250	-1.500	-1.750	-2.250	-3.375	-5.250	N/A
13.250	107.375		760-779	-1.000	-1.000	-1.500	-1.750	-2.125	-2.625	-3.625	-5.750	N/A
13.125	107.250		740-759	-1.250	-1.250	-1.750	-2.000	-2.375	-2.875	-4.000	-6.750	N/A
13.000	107.125		720-739	-1.625	-1.625	-2.125	-2.375	-2.750	-3.125	-4.750	-8.000	N/A
12.875	107.000		700-719	-2.750	-2.750	-3.250	-3.500	-3.875	-4.125	-6.500	N/A	N/A
12.750	106.875		680-699	-4.500	-4.500	-5.000	-5.250	-5.500	-6.250	N/A	N/A	N/A
12.625	106.750		660-679	-6.000	-6.000	-6.500	-6.750	-7.000	N/A	N/A	N/A	N/A
12.500	106.625	Bank Statements	Amortization	<=50	55	60	65	70	75	80	85	90
12.375	106.375		30 YR Fixed	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
12.250	106.125		30/15 YR Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
12.125	105.875		40/15 YR Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
12.000	105.625	Loan Amount	<=50	55	60	65	70	75	80	85	90	
11.875	105.375		<=\$150,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
11.750	105.125		\$150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.625	104.875		\$175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.500	104.625		\$200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.375	104.375		\$300,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.250	104.125		\$450,001-550k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.125	103.875		DTI	<=50	55	60	65	70	75	80	85	90
11.000	103.625	Other	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.875	103.375		43.01-45	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
10.750	103.125		45.01-50	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
10.625	102.875		Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
10.500	102.625	Warrantable Condo	2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A
10.375	102.375		Primary	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
10.250	102.125		Investment	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
10.125	101.875											
10.000	101.625											
9.875	101.125	*Only Borrower Paid Compensation is permitted on this program, Lender Paid Compensation is not eligible. **Investment Properties have a RATE adjustment of +2.5%										
9.750	100.625											
9.625	100.125											
9.500	99.625											
Fees			Compensation Adjustments		LPC							
					BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%
Funding		\$395	LLPA	0	-1	-1.25	-1.5	-1.75	-2	-2.25	-2.5	
Underwriting (except NJ)		\$1,395	Min Price	99	98	97.75	97.5	97.25	97	97	97	
Enhanced Desk Review		\$165	Max Price	100	99	98.75	98.5	98.25	98	97.75	97.5	
Entity Review Fee (if applicable)		\$295	Min Loan Amount			Min Loan Amount - Balloon			Max Loan Amount			
NJ Application Fee (NJ Only)		\$1,790	\$150,000			\$200,000			\$550,000			

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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						
7.250	96.875	7.250	96.875	7.250	96.875	Full Doc - 24 Mo	760+	1.625	1.625	1.500	0.875	0.875	0.625	-0.125	-1.375	-2.875						
7.375	97.250	7.375	97.250	7.375	97.250		740-759	1.625	1.500	1.500	0.875	0.750	0.500	-0.375	-1.875	-3.375						
7.500	97.625	7.500	97.625	7.500	97.625		720-739	1.625	1.375	1.375	0.875	0.625	0.000	-0.875	-2.375	NA						
7.625	98.000	7.625	98.000	7.625	98.000		700-719	1.500	1.250	1.250	0.625	0.375	-0.250	-1.125	-2.875	NA						
7.750	98.375	7.750	98.375	7.750	98.375		680-699	1.250	1.125	0.875	0.125	0.125	-0.875	-2.375	-3.625	NA						
7.875	98.750	7.875	98.750	7.875	98.750		660-679	0.375	0.250	0.125	-0.125	-1.000	-1.375	NA	NA	NA						
7.990	99.125	7.990	99.125	7.990	99.125		640-659	-0.375	-0.375	-0.375	-0.625	-1.000	-2.250	NA	NA	NA						
8.125	99.500	8.125	99.500	8.125	99.500		620-639	-0.750	-0.750	-0.750	-1.125	-1.250	-3.000	NA	NA	NA						
8.250	99.750	8.250	99.750	8.250	99.750	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90						
8.375	100.000	8.375	100.000	8.375	100.000	>\$1mm-\$1.5mm	620+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA					
8.500	100.250	8.500	100.250	8.500	100.250	>\$1.5mm-\$2mm	620+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA					
8.625	100.500	8.625	100.500	8.625	100.500	>\$2mm-\$2.5mm	620+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA					
8.750	100.750	8.750	100.750	8.750	100.750	>\$2.5mm-\$3mm	620+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA						
8.875	101.000	8.875	101.000	8.875	101.000	>\$3mm-\$3.5mm ¹	660+	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA						
8.990	101.250	8.990	101.250	8.990	101.250	>\$3.5mm-\$4mm ²	660+	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA						
9.125	101.500	9.125	101.500	9.125	101.500	>\$4mm-\$6mm ³	660+	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	NA	NA	NA						
9.250	101.750	9.250	101.750	9.250	101.750	Other	<=50	55	60	65	70	75	80	85	90							
9.375	102.000	9.375	102.000	9.375	102.000	1x30x12 or FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA					
9.500	102.250	9.500	102.250	9.500	102.250	Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125						
9.625	102.500	9.625	102.500	9.625	102.500	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	-0.250						
9.750	102.625	9.750	102.625	9.750	102.625	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA	NA						
9.875	102.875	9.875	102.875	9.875	102.875	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125						
9.990	103.000	9.990	103.000	9.990	103.000	Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	NA	NA	NA	NA						
10.125	103.250	10.125	103.250	10.125	103.250	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA						
10.250	103.375	10.250	103.375	10.250	103.375	2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375						
10.375	103.625	10.375	103.625	10.375	103.625	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	-0.500						
10.500	103.750	10.500	103.750	10.500	103.750	Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	NA						
10.625	104.000	10.625	104.000	10.625	104.000	Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	NA						
10.750	104.125	10.750	104.125	10.750	104.125	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500						
10.875	104.375	10.875	104.375	10.875	104.375	Assets Only ⁴	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA						
10.990	104.625	10.990	104.625	10.990	104.625	Asset Allowance ⁴	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA						
11.125	104.875	11.125	104.875	11.125	104.875	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						
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.						WVOE ⁴	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375	NA	NA	NA						
						5 Yr PPP (Investment Only)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	
						4 Yr PPP (Investment Only)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
						3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
						2 Yr PPP (Investment Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
						1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Fees						Compensation Adjustments		LPC														
								BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%							
Funding				\$395		LLPA		0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500							
Underwriting (except NJ)				\$1,395		Min Price		99.000	98.000	97.750	97.500	97.250	97.000	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							
Entity Review Fee (If applicable)				\$295		Max Price w/ Loan Amount >\$3mm		99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000						
NJ Application Fee (NJ Only)				\$1,790		Max Price w/ Condotel		100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	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

APEX PRIME – BANK STATEMENT OR P&L PROGRAM																	
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	
7.250	97.625	7.250	97.625	7.250	97.625	Alt Doc - 24 Mo	760+	0.875	0.875	0.875	0.375	0.000	-0.375	-0.875	-2.375	-4.375	
7.375	98.000	7.375	98.000	7.375	98.000		740-759	0.875	0.875	0.875	0.250	-0.125	-0.500	-1.125	-2.625	-4.625	
7.500	98.375	7.500	98.375	7.500	98.375		720-739	0.875	0.625	0.375	0.250	-0.375	-1.125	-1.875	-3.125	NA	
7.625	98.750	7.625	98.750	7.625	98.750		700-719	0.875	0.625	0.125	-0.125	-0.625	-1.875	-2.375	-3.125	NA	
7.750	99.125	7.750	99.125	7.750	99.125		680-699	0.625	0.375	0.125	-0.875	-1.875	-2.875	-3.625	NA	NA	
7.875	99.500	7.875	99.500	7.875	99.500		660-679	-0.625	-0.625	-1.125	-1.375	-2.125	-3.375	-4.250	NA	NA	
7.990	99.875	7.990	99.875	7.990	99.875		640-659	-0.875	-0.875	-0.875	-1.125	-2.125	-3.625	NA	NA	NA	
8.125	100.250	8.125	100.250	8.125	100.250		620-639	-1.125	-1.125	-1.125	-1.375	-2.500	-4.000	NA	NA	NA	
8.250	100.625	8.250	100.625	8.250	100.625		Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
8.375	101.000	8.375	101.000	8.375	101.000	>\$1mm-\$1.5mm	620+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
8.500	101.375	8.500	101.375	8.500	101.375	>\$1.5mm-\$2mm	620+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
8.625	101.625	8.625	101.625	8.625	101.625	>\$2mm-\$2.5mm	620+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA	
8.750	101.875	8.750	101.875	8.750	101.875	>\$2.5mm-\$3mm	620+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA	
8.875	102.125	8.875	102.125	8.875	102.125	>\$3mm-\$3.5mm ¹	660+	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	
8.990	102.375	8.990	102.375	8.990	102.375	>\$3.5mm-\$4mm ¹	660+	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	
9.125	102.625	9.125	102.625	9.125	102.625	>\$4mm-\$6mm ²	660+	-1.250	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA	
9.250	102.875	9.250	102.875	9.250	102.875	Other		<=50	55	60	65	70	75	80	85	90	
9.375	103.125	9.375	103.125	9.375	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	
9.500	103.375	9.500	103.375	9.500	103.375	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
9.625	103.625	9.625	103.625	9.625	103.625	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	
9.750	103.875	9.750	103.875	9.750	103.875	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA	
9.875	104.125	9.875	104.125	9.875	104.125	Purchase		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
9.990	104.375	9.990	104.375	9.990	104.375	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	NA	NA	NA	
10.125	104.625	10.125	104.625	10.125	104.625	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA	
10.250	104.875	10.250	104.875	10.250	104.875	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA	
10.375	105.125	10.375	105.125	10.375	105.125	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	NA	
10.500	105.375	10.500	105.375	10.500	105.375	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	
10.625	105.625	10.625	105.625	10.625	105.625	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	
10.750	105.875	10.750	105.875	10.750	105.875	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	NA	
10.875	106.125	10.875	106.125	10.875	106.125	1099 (12 & 24 mo) ^{3,4}		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	
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.						P&L (12 & 24 Mo) ^{3,4}		-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	-0.500	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	
Fees				Compensation Adjustments				LPC									
								BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%		
Funding				\$395		LLPA				0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500
Underwriting (except NJ)				\$1,395		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
Entity Review Fee (If applicable)				\$295		Max Price w/ Loan Amount >\$3mm				99.500	98.500	98.250	98.000	97.750	97.500	97.250	97.000
NJ Application Fee (NJ Only)				\$1,790		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	
9/21/2023 8:30 AM PDT																	

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		
6.990	96.000	6.990	96.000	6.990	96.000	760+		1.375	1.125	1.000	0.750	0.625	-0.250	NA	NA	NA		
7.125	96.625	7.125	96.625	7.125	96.625	740-759		1.250	1.000	0.875	0.625	0.500	-0.375	NA	NA	NA		
7.250	97.250	7.250	97.250	7.250	97.250	720-739		1.125	0.875	0.750	0.375	0.250	-0.500	NA	NA	NA		
7.375	97.875	7.375	97.875	7.375	97.875	700-719		0.500	0.250	0.125	-0.125	-0.500	-1.125	NA	NA	NA		
7.500	98.125	7.500	98.125	7.500	98.125	680-699		0.125	-0.125	-0.375	-0.500	-1.125	-2.000	NA	NA	NA		
7.625	98.375	7.625	98.375	7.625	98.375	660-679		-0.125	-0.375	-0.500	-0.750	-1.375	-3.000	NA	NA	NA		
7.750	98.625	7.750	98.625	7.750	98.625	Foreign National ¹		-2.125	-2.375	-2.625	-2.875	-3.125	NA	NA	NA	NA		
7.875	98.875	7.875	98.875	7.875	98.875	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90		
7.990	99.125	7.990	99.125	7.990	99.125	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA		
8.125	99.375	8.125	99.375	8.125	99.375		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA		
8.250	99.625	8.250	99.625	8.250	99.625	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA		
8.375	99.875	8.375	99.875	8.375	99.875		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA		
8.500	100.125	8.500	100.125	8.500	100.125	>\$2mm-\$3mm	660+	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA		
8.625	100.375	8.625	100.375	8.625	100.375		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA		
8.750	100.625	8.750	100.625	8.750	100.625	>\$3mm-3.5mm ²	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA		
8.875	100.875	8.875	100.875	8.875	100.875		Foreign National	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA		
8.990	101.125	8.990	101.125	8.990	101.125	>\$3.5mm-4mm ³	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA		
9.125	101.375	9.125	101.375	9.125	101.375		Foreign National	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA		
9.250	101.625	9.250	101.625	9.250	101.625	>\$4mm-5mm ⁴	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA		
9.375	101.875	9.375	101.875	9.375	101.875		Foreign National	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA		
9.500	102.125	9.500	102.125	9.500	102.125	>\$5mm-\$6mm ⁵	680+	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA		
9.625	102.375	9.625	102.375	9.625	102.375		Foreign National	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA		
9.750	102.625	9.750	102.625	9.750	102.625	Other		<=50	55	60	65	70	75	80	85	90		
9.875	102.875	9.875	102.875	9.875	102.875	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA		
9.990	103.125	9.990	103.125	9.990	103.125	>\$500K		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA		
10.125	103.250	10.125	103.250	10.125	103.250	Waive Escrows		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA		
10.250	103.500	10.250	103.500	10.250	103.500	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA		
10.375	103.625	10.375	103.625	10.375	103.625	Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA		
10.500	103.875	10.500	103.875	10.500	103.875	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	NA	NA	NA	NA		
10.625	104.000	10.625	104.000	10.625	104.000	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA		
10.750	104.250	10.750	104.250	10.750	104.250	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA		
10.875	104.500	10.875	104.500	10.875	104.500	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA		
10.990	104.750	10.990	104.750	10.990	104.750	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	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%.						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				\$395		LLPA				0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	
Underwriting (except NJ)				\$1,395		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	
Entity Review Fee (If applicable)				\$295		Max Price w/ Loan Amount >\$3mm				99.500	98.500	98.250	98.000	97.750	97.500	97.250	97.000	
NJ Application Fee (NJ Only)				\$1,790		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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NMLS 1202262

FUNDLOANS

SPECTRUM NO RATIO - DSCR <1.00																		
5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments												
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO		<=50	55	60	65	70	75	80	85	90		
11.750	105.375	11.750	105.375	11.750	105.375	760+		0.625	0.375	0.125	-0.125	-0.625	-1.375	NA	NA	NA		
11.625	105.125	11.625	105.125	11.625	105.125	740-759		0.375	0.125	0.125	-0.125	-0.625	-1.375	NA	NA	NA		
11.500	104.875	11.500	104.875	11.500	104.875	720-739		0.375	0.125	-0.125	-0.375	-0.875	-1.375	NA	NA	NA		
11.375	104.625	11.375	104.625	11.375	104.625	700-719		0.125	-0.125	-0.375	-0.625	-1.375	-2.125	NA	NA	NA		
11.250	104.375	11.250	104.375	11.250	104.375	680-699		-0.125	-0.375	-0.625	-1.125	-1.875	-2.625	NA	NA	NA		
11.125	104.125	11.125	104.125	11.125	104.125	660-679		-0.375	-0.625	-0.875	-1.375	-2.125	-2.875	NA	NA	NA		
10.990	103.875	10.990	103.875	10.990	103.875	Foreign National ¹		-2.875	-3.125	-3.375	-3.875	-4.375	NA	NA	NA	NA		
10.875	103.625	10.875	103.625	10.875	103.625	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	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	NA	NA	NA	NA	NA		
		740-759	-2.000	-2.000	-2.250	-2.250	NA	NA	NA	NA	NA	NA	NA	NA				
		720-739	-2.000	-2.000	-2.000	-2.250	NA	NA	NA	NA	NA	NA	NA	NA				
		700-719	-2.250	-2.000	-2.500	-2.500	NA	NA	NA	NA	NA	NA	NA	NA				
		680-699	-2.250	-2.000	-2.500	NA	NA	NA	NA	NA	NA	NA	NA	NA				
		660-679	-2.250	-2.000	-2.500	NA	NA	NA	NA	NA	NA	NA	NA	NA				
		Foreign National	-2.250	-2.250	-2.500	NA	NA	NA	NA	NA	NA	NA	NA	NA				
	>\$4mm-5mm ⁴	660+	-2.250	-2.500	-2.750	-2.750	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
		Foreign National	-2.500	-2.500	-2.750	-2.750	NA	NA	NA	NA	NA	NA	NA	NA	NA			
	>\$5mm-\$6mm ⁵	680+	-2.500	-2.750	-3.000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
		Foreign National	-2.750	-2.750	-3.000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Other							<=50	55	60	65	70	75	80	85	90		
	1x30x12 or FC/SS/DIL/BK <4 Years							-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	
	Waive Escrows							-0.250	-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	NA	
	DSCR <0.75							-0.500	-0.500	-0.500	NA	NA	NA	NA	NA	NA	NA	
	Purchase							0.250	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	NA	
	Warrantable Condo							-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	NA	
	Non-Warrantable Condo							-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	NA	
	Condotel							-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	NA	
	2-4 Units							-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	
	5 Yr PPP							0.500	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	0.250	NA	NA	
	3 Yr PPP							0.000	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	-0.500	NA	NA	
	1 Yr PPP							-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	
Fees						Compensation Adjustments						LPC						
Funding				\$395		LLPA		0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500			
Underwriting (except NJ)				\$1,395		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			
Entity Review Fee (If applicable)				\$295		Max Price w/ Loan Amount >\$3mm		99.500	98.500	98.250	98.000	97.750	97.500	97.250	97.000			
NJ Application Fee (NJ Only)				\$1,790		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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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
9.625	104.696	Purchase	800+	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
9.500	104.423		780-799	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
9.375	104.145		760-779	0.750	0.750	0.750	0.500	0.000	-0.500	-1.000	NA	NA
9.250	103.859		740-759	0.750	0.750	0.500	0.250	-0.250	-0.750	-1.250	NA	NA
9.125	103.553		720-739	0.250	0.250	0.000	-0.250	-0.750	-1.250	-1.500	NA	NA
9.000	103.240		700-719	0.000	0.000	-0.250	-0.500	-1.000	-1.500	-2.250	NA	NA
8.875	102.922	Rate/Term	800+	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.750	102.569		780-799	1.000	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA
8.625	102.213		760-779	0.750	0.750	0.750	0.500	0.000	-0.500	-1.000	NA	NA
8.500	101.816		740-759	0.750	0.750	0.500	0.250	-0.250	-0.750	-1.320	NA	NA
8.375	101.420		720-739	0.250	0.250	0.000	-0.250	-0.750	-1.250	-1.610	NA	NA
8.250	101.045		700-719	0.000	0.000	-0.250	-0.500	-1.000	-1.500	-2.410	NA	NA
8.125	100.544	Cash Out	800+	0.750	0.750	0.750	0.250	-0.500	-1.250	NA	NA	NA
8.000	100.150		780-799	0.750	0.750	0.750	0.250	-0.500	-1.250	NA	NA	NA
7.875	99.686		760-779	0.500	0.500	0.500	0.000	-0.750	-1.500	NA	NA	NA
7.750	99.270		740-759	0.500	0.500	0.250	-0.250	-1.000	-1.750	NA	NA	NA
7.625	98.789		720-739	0.000	0.000	-0.250	-0.750	-1.500	-2.250	NA	NA	NA
7.500	98.341		700-719	NA	NA	NA	NA	NA	NA	NA	NA	NA
7.375	97.895	Other		<=50	55	60	65	70	75	80	85	90
7.250	97.418	2-4 Units		-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	NA	NA
7.125	96.942	Interest Only		-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA
7.000	96.435	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			Fees						
\$300,000			\$2,000,000			Funding				\$395		
Compensation Adjustments			BPC*			Underwriting (except NJ)				\$1,395		
LLPA			0.000			Enhanced Desk Review				\$165		
Min Price			99.000			Entity Review Fee (If applicable)				\$295		
Max Price			101.000			NJ Application Fee (NJ Only)				\$1,790		
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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	99.076	98.701	7.875	98.814	98.439	8.000	98.645	98.270	8.000	99.025	98.650	8.625	100.853	100.478																		
7.625	98.889	98.514	7.750	98.623	98.248	7.875	98.456	98.081	7.875	98.850	98.475	8.500	100.819	100.444																		
7.500	98.692	98.317	7.625	98.420	98.045	7.750	98.256	97.881	7.750	98.665	98.290	8.375	100.762	100.387																		
7.375	98.483	98.108	7.500	98.205	97.830	7.625	98.030	97.655	7.625	98.470	98.095	8.250	100.689	100.314																		
7.250	98.263	97.888	7.375	97.977	97.602	7.500	97.748	97.373	7.500	98.265	97.890	8.125	100.567	100.192																		
7.125	98.031	97.656	7.250	97.713	97.338	7.375	97.446	97.071	7.375	98.030	97.655	8.000	100.416	100.041																		
7.000	97.786	97.411	7.125	97.407	97.032	7.250	97.149	96.774	7.250	97.769	97.394	7.875	100.244	99.869																		
6.875	97.521	97.146	7.000	97.106	96.731	7.125	96.746	96.371	7.125	97.460	97.085	7.750	100.048	99.673																		
6.750	97.269	96.894	6.875	96.763	96.388	7.000	96.377	96.002	7.000	97.134	96.759	7.625	99.826	99.451																		
6.625	96.981	96.606	6.750	96.401	96.026	6.875	95.986	95.611	6.875	96.789	96.414	7.500	99.456	99.081																		
6.500	96.657	96.282	6.625	96.021	95.646	6.750	95.572	95.197	6.750	96.424	96.049	7.375	99.172	98.797																		
6.375	96.312	95.937	6.500	95.621	95.246	6.625	95.134	94.759	6.625	96.039	95.664	7.250	98.863	98.488																		
6.250	95.953	95.578	6.375	95.201	94.826	6.500	94.670	94.295	6.500	95.631	95.256	7.125	98.553	98.178																		
6.125	95.578	95.203	6.250	94.759	94.384	6.375	94.178	93.803	6.375	95.200	94.825	7.000	98.225	97.850																		
6.000	95.188	94.813	6.125	94.295	93.920	6.250	93.658	93.283	6.250	94.744	94.369	6.875	97.884	97.509																		
												6.750	97.538	97.163																		
												6.625	97.170	96.795																		
												6.500	96.783	96.408																		
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		
			680-699			-1.335			-1.460			-2.085			-2.585			-3.210			-3.960			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						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			\$395			\$647,201						30 Day Average SOFR						2/1/5														
Underwriting (except NJ)			\$1,395			Maximum Loan Amount						Margin & Floor						7/6 Mo & 10/6 Mo Caps														
Enhanced Desk Review			\$165			\$3,000,000						2.750%						5/1/5														
Entity Review Fee (If applicable)			\$295																													

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	93.822	93.384	6.500	93.468	93.030	6.500	94.099	93.661	6.250	95.724	95.287	7.500	99.038	98.601		
6.375	93.780	93.342	6.375	93.424	92.987	6.375	94.062	93.624	6.125	95.364	94.926	7.375	98.726	98.288		
6.250	93.737	93.300	6.250	93.390	92.953	6.250	94.025	93.587	6.000	95.003	94.565	7.250	98.413	97.975		
6.125	93.695	93.258	6.125	93.360	92.922	6.125	93.686	93.249	5.875	93.951	93.514	7.125	98.053	97.616		
6.000	93.653	93.216	6.000	93.329	92.892	6.000	93.317	92.879	5.750	92.899	92.462	7.000	97.693	97.256		
5.875	93.627	93.190	5.875	93.299	92.862	5.875	93.139	92.702	5.625	92.531	92.094	6.875	97.348	96.910		
5.750	93.602	93.164	5.750	93.270	92.832	5.750	92.971	92.534	5.500	92.163	91.725	6.750	97.002	96.565		
5.625	93.374	92.936	5.625	92.979	92.541	5.625	92.830	92.393	5.375	91.794	91.357	6.625	96.600	96.162		
5.500	93.147	92.709	5.500	92.688	92.251	5.500	92.682	92.244	5.250	91.426	90.988	6.500	96.197	95.759		
5.375	92.872	92.435	5.375	92.339	91.902	5.375	92.474	92.036	5.125	90.826	90.389	6.375	95.738	95.300		
5.250	92.599	92.161	5.250	91.992	91.554	5.250	92.276	91.838	5.000	90.227	89.789	6.250	95.278	94.840		
5.125	92.325	91.888	5.125	91.645	91.207	5.125	92.059	91.622				6.125	94.823	94.386		
5.000	92.052	91.615	5.000	91.299	90.861	5.000	91.829	91.392				6.000	94.369	93.931		
4.875	91.253	90.816	4.875	90.953	90.515	4.875	91.279	90.842				5.875	93.925	93.487		
												5.750	93.480	93.042		
												5.625	92.945	92.507		
												5.500	92.410	91.972		
												5.375	91.869	91.431		
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			\$395		\$647,201					30 Day Average SOFR				2/1/5		
Underwriting (except NJ)			\$1,395		Maximum Loan Amount					Margin & Floor				7/6 Mo & 10/6 Mo Caps		
Enhanced Desk Review			\$165		\$3,000,000					2.750%				5/1/5		
Entity Review Fee (If applicable)			\$295													
NJ Application Fee (NJ Only)			\$1,790													

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FUNDLOANS

INSIGNIA III - QM JUMBO PRIME

[illegible]

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NMLS 1202262

FUNDLOANS

INSIGNIA V - QM JUMBO PRIME

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

INSIGNIA VI - QM JUMBO PRIME

								30 Yr Fixed		
								Rate	30 Day	60 Day
								9.000	101.591	101.341
								8.875	101.390	101.140
								8.750	101.189	100.939
								8.625	100.988	100.738
								8.500	100.788	100.538
								8.375	100.588	100.338
								8.250	100.387	100.137
								8.125	100.186	99.936
								8.000	99.983	99.733
								7.875	99.903	99.653
								7.750	99.694	99.444
								7.625	99.478	99.228
								7.500	99.379	99.129
								7.375	99.144	98.894
								7.250	98.896	98.646
								7.125	98.629	98.379
								7.000	98.343	98.093
								6.875	97.635	97.385
6.750	97.349	97.099								
6.625	96.665	96.415								
6.500	96.329	96.079								
6.375	95.684	95.434								
6.250	95.348	95.098								
6.125	94.986	94.736								
6.000	94.597	94.347								
LTV/CLTV/HCLTV Price Adjustments										
Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90
Purchase	800+	0.040	0.040	0.040	-0.085	-0.210	-0.210	-0.210	N/A	N/A
	780-799	0.040	0.040	0.040	-0.085	-0.210	-0.210	-0.210	N/A	N/A
	760-779	0.040	0.040	0.040	-0.085	-0.210	-0.335	-0.335	N/A	N/A
	740-759	-0.085	-0.085	-0.085	-0.210	-0.335	-0.460	-0.585	N/A	N/A
	720-739	-0.210	-0.210	-0.210	-0.210	-0.460	-0.710	-0.835	N/A	N/A
	700-719	-0.210	-0.210	-0.210	-0.335	-0.585	-1.085	-1.460	N/A	N/A
Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90
Rate/Term	800+	0.040	0.040	0.040	-0.085	-0.335	-0.460	-0.585	N/A	N/A
	780-799	0.040	0.040	0.040	-0.085	-0.335	-0.460	-0.585	N/A	N/A
	760-779	0.040	0.040	0.040	-0.210	-0.460	-0.585	-0.710	N/A	N/A
	740-759	-0.210	-0.210	-0.210	-0.460	-0.585	-0.710	-1.085	N/A	N/A
	720-739	-0.460	-0.460	-0.460	-0.460	-0.710	-1.085	-1.460	N/A	N/A
	700-719	-0.460	-0.460	-0.460	-0.585	-0.960	-1.585	-2.210	N/A	N/A
Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90
Cash-Out	800+	-0.085	-0.085	-0.085	-0.460	-0.710	N/A	N/A	N/A	N/A
	780-799	-0.085	-0.085	-0.085	-0.460	-0.710	N/A	N/A	N/A	N/A
	760-779	-0.335	-0.335	-0.335	-0.460	-0.835	N/A	N/A	N/A	N/A
	740-759	-0.460	-0.460	-0.460	-0.710	-0.960	N/A	N/A	N/A	N/A
	720-739	-0.585	-0.585	-0.585	-0.835	-1.335	N/A	N/A	N/A	N/A
	700-719	-0.710	-0.710	-0.710	-0.960	-1.585	N/A	N/A	N/A	N/A
Other	FICO	<=50	55	60	65	70	75	80	85	90
Condo		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A
2nd Home		-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A
2-4 Units		-1.250	-1.250	-1.250	-1.625	-2.000	N/A	N/A	N/A	N/A
Loan Amount <=\$1,500,000		0.000	0.000	0.000	0.000	0.125	0.125	0.125	N/A	N/A
Loan Amount >\$1,500,000		-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	N/A	N/A
DTI 35.01%-40.00%		-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	N/A	N/A
DTI 40.01%-43.00%		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A
Self-Employed		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A
Compensation Adjustments	BPC	LPC								
		1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%		
LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500		
Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000		
Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500		
Fees		Minimum Loan Amount								
Funding	\$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									
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FUNDLOANS

INSIGNIA VIII - QM JUMBO PRIME

	30 Yr Fixed									
	Rate	30 Day								
	7.500	97.661								
	7.375	97.346								
	7.250	97.038								
	7.125	96.614								
	7.000	96.189								
	6.875	95.862								
	6.750	95.534								
	6.625	95.233								
	6.500	94.933								
	6.375	94.617								
	6.250	94.270								
	6.125	93.830								
	6.000	93.343								
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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