FUNDLOANS

ASPIRE – NON-QM CLOSED END 2ND MORTGAGE ($200K - $1MM)

10 Year Fixed		15 Year Fixed		20-year Fixed		30-year Fixed	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
12.250	103.625	12.250	103.625	12.250	103.625	12.250	103.625
12.115	103.375	12.115	103.375	12.115	103.375	12.115	103.375
12.000	103.125	12.000	103.125	12.000	103.125	12.000	103.125
11.875	102.875	11.875	102.875	11.875	102.875	11.875	102.875
11.750	102.625	11.750	102.625	11.750	102.625	11.750	102.625
11.625	102.375	11.625	102.375	11.625	102.375	11.625	102.375
11.500	102.125	11.500	102.125	11.500	102.125	11.500	102.125
11.375	101.875	11.375	101.875	11.375	101.875	11.375	101.875
11.250	101.625	11.250	101.625	11.250	101.625	11.250	101.625
11.115	101.375	11.115	101.375	11.115	101.375	11.115	101.375
11.000	101.125	11.000	101.125	11.000	101.125	11.000	101.125
10.875	100.875	10.875	100.875	10.875	100.875	10.875	100.875
10.750	100.625	10.750	100.625	10.750	100.625	10.750	100.625
10.625	100.375	10.625	100.375	10.625	100.375	10.625	100.375
10.500	100.125	10.500	100.125	10.500	100.125	10.500	100.125
10.375	99.875	10.375	99.875	10.375	99.875	10.375	99.875
10.250	99.625	10.250	99.625	10.250	99.625	10.250	99.625
10.115	99.375	10.115	99.375	10.115	99.375	10.115	99.375
10.000	99.125	10.000	99.125	10.000	99.125	10.000	99.125
9.875	98.875	9.875	98.875	9.875	98.875	9.875	98.875
9.750	98.625	9.750	98.625	9.750	98.625	9.750	98.625
9.625	98.375	9.625	98.375	9.625	98.375	9.625	98.375

CLTV/HCLTV Price Adjustments										
Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
12 Mos Full Doc	760+	0.875	0.875	0.875	0.375	0.125	-1.125	NA	NA	NA
	740-759	0.875	0.875	0.625	0.375	0.125	-1.375	NA	NA	NA
	720-739	0.875	0.875	0.625	0.125	-0.125	-1.625	NA	NA	NA
	700-719	0.625	0.625	0.125	-0.125	-0.375	-1.875	NA	NA	NA
	680-699	0.500	0.250	0.000	-0.250	-0.750	-2.500	NA	NA	NA
Other		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	NA
Interest Only		-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	NA	NA	NA
Investment		-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA	NA
2nd Home		-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA	NA
12 Month Bank Statements**		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
P&L ONLY**		-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA	NA
Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
5 Yr PPP (Investment Only)		0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA
4 Yr PPP (Investment Only)		0.250	0.250	0.250	0.250	0.250	NA	NA	NA	NA
3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
2 Yr PPP (Investment Only)		-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA
1 Yr PPP (Investment Only)		-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA

Compensation Adjustments	BPC*
LLPA	0.000
Min Price	99.000
Max Price	101.000

Fees	
Funding	$395
Underwriting (except NJ)	$1,395
Enhanced Desk Review	$165
Entity Review Fee (If applicable)	$295
NJ Application Fee (NJ Only)	$1,790

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

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

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

Max APR in Colorado is 12%

Max APR in Texas is 10%

2/12/2024 8:30 AM PDT

EQUAL HOUSING LENDER

NMLS 1202262

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											
13.125	108.250		800+	0.500	0.500	0.375	0.125	-0.125	-0.625	-1.625	-4.500	-6.000
13.000	108.125		780-799	0.500	0.500	0.125	-0.125	-0.375	-0.875	-1.875	-4.750	-6.250
12.875	108.000		760-779	0.375	0.375	-0.125	-0.375	-0.750	-1.250	-2.125	-5.250	-7.250
12.750	107.875	Full Doc	740-759	0.125	0.125	-0.375	-0.625	-1.000	-1.500	-2.750	-6.250	-8.500
12.625	107.750		720-739	-0.375	-0.375	-0.875	-1.125	-1.500	-1.875	-3.500	-7.500	-9.500
12.500	107.625		700-719	-1.500	-1.500	-2.000	-2.250	-2.625	-2.875	-5.000	-8.750	-11.000
12.375	107.500		680-699	-3.000	-3.000	-3.500	-3.750	-4.000	-4.750	-7.250	-10.500	N/A
12.250	107.250		660-679	-4.000	-4.000	-4.500	-4.750	-5.000	-6.250	-9.000	N/A	N/A
12.125	107.000		800+	-0.500	-0.500	-1.000	-1.250	-1.500	-2.000	-3.125	-6.500	N/A
12.000	106.750		780-799	-0.750	-0.750	-1.250	-1.500	-1.750	-2.250	-3.375	-6.750	N/A
11.875	106.500	Alt Doc	760-779	-1.000	-1.000	-1.500	-1.750	-2.125	-2.625	-3.625	-7.250	N/A
11.750	106.250		740-759	-1.250	-1.250	-1.750	-2.000	-2.375	-2.875	-4.000	-8.250	N/A
11.625	106.000		720-739	-1.625	-1.625	-2.125	-2.375	-2.750	-3.125	-4.750	-9.500	N/A
11.500	105.750	Bank Statements	700-719	-2.750	-2.750	-3.250	-3.500	-3.875	-4.125	-6.500	N/A	N/A
11.375	105.500		680-699	-4.500	-4.500	-5.000	-5.250	-5.500	-6.250	N/A	N/A	N/A
11.250	105.250		660-679	-6.000	-6.000	-6.500	-6.750	-7.000	N/A	N/A	N/A	N/A
11.125	105.000	**Amortization**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
11.000	104.750	30 YR Fixed		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
10.875	104.500	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
10.750	104.250	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
10.625	104.000	**Loan Amount**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
10.500	103.750	<=$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.375	103.500	$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.250	103.250	$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.125	103.000	$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.000	102.750	$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.875	102.500	$450,001-550k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.750	102.125	**DTI**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
9.625	101.750	00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.500	101.375	43.01-45		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
9.375	101.000	45.01-50		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
9.250	100.625	**Other**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
9.125	100.250	Second Home		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
9.000	99.750	Warrantable Condo		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
8.875	99.250	2-4 Units		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A
8.750	98.750	**Investment Properties have a RATE adjustment of +2.5%										
8.625	98.250											
8.500	97.750											
8.375	97.250											
8.250	96.750											

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		

2/12/2024 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

MONTAGE PRIME – NON-QM FULL DOC & ASSET QUALIFICATION

5/6 Mo ARM		7/6 Mo ARM		30 or 40Yr FRM		LTV/CLTV/HCLTV Price Adjustments									
Rate	30 Day	Rate	30 Day	Rate	30 Day	Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
6.750	97.250	6.750	97.250	6.750	97.250	Full Doc - 24 Mo	760+	1.000	0.875	0.750	0.625	0.375	0.125	-0.125	-1.625	-3.000
6.875	97.750	6.875	97.750	6.875	97.750		740-759	1.000	0.750	0.750	0.625	0.250	0.000	-0.375	-2.250	-3.875
6.990	98.125	6.990	98.125	6.990	98.125		720-739	0.875	0.625	0.625	0.500	0.125	-0.500	-0.875	-3.000	NA
7.125	98.500	7.125	98.500	7.125	98.500		700-719	0.750	0.500	0.500	0.250	-0.125	-0.750	-1.250	-4.125	NA
7.250	98.875	7.250	98.875	7.250	98.875		680-699	0.500	0.250	0.000	-0.500	-1.250	-2.125	-3.125	-4.500	NA
7.375	99.250	7.375	99.250	7.375	99.250		660-679	-0.125	-0.375	-0.625	-0.875	-1.875	-2.875	NA	NA	NA
7.500	99.625	7.500	99.625	7.500	99.625		640-659	-1.500	-1.750	-2.375	-2.875	-3.750	-4.625	NA	NA	NA
7.625	100.000	7.625	100.000	7.625	100.000		620-639	-2.000	-2.250	-2.875	-3.375	-4.250	-5.000	NA	NA	NA
7.750	100.250	7.750	100.250	7.750	100.250	**Loan Amount**	**FICO**	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
7.875	100.625	7.875	100.625	7.875	100.625	>$1mm-$1.5mm	620+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.990	100.875	7.990	100.875	7.990	100.875	>$1.5mm-$2mm	620+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
8.125	101.125	8.125	101.125	8.125	101.125	>$2mm-$2.5mm	620+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
8.250	101.500	8.250	101.500	8.250	101.500	>$2.5mm-$3mm	620+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA
8.375	101.750	8.375	101.750	8.375	101.750	>$3mm-$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-0.750	-0.750	NA	NA	NA
8.500	102.000	8.500	102.000	8.500	102.000	>$3.5mm-$4mm[1]	660+	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
8.625	102.250	8.625	102.250	8.625	102.250	>$4mm-$6mm[2]	660+	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	NA	NA	NA
8.750	102.625	8.750	102.625	8.750	102.625	**Other**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
8.875	102.875	8.875	102.875	8.875	102.875	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA
8.990	103.125	8.990	103.125	8.990	103.125	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
9.125	103.375	9.125	103.375	9.125	103.375	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
9.250	103.625	9.250	103.625	9.250	103.625	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA
9.375	103.875	9.375	103.875	9.375	103.875	Purchase		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
9.500	104.125	9.500	104.125	9.500	104.125	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA
9.625	104.375	9.625	104.375	9.625	104.375	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA
9.750	104.625	9.750	104.625	9.750	104.625	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA
9.875	104.875	9.875	104.875	9.875	104.875	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	NA
9.990	105.125	9.990	105.125	9.990	105.125	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
10.125	105.375	10.125	105.375	10.125	105.375	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
10.250	105.625	10.250	105.625	10.250	105.625	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	NA
10.375	105.875	10.375	105.875	10.375	105.875	Assets Only[3]		-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
10.500	106.125	10.500	106.125	10.500	106.125	Asset Allowance[3]		0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
10.625	106.375	10.625	106.375	10.625	106.375	Full Doc - 12 Mo[3]		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
						Listing Seasoning Exception[4]		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
						WVOE[3]		0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375	NA	NA
						5 Yr PPP (Investment Only)		0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA
						4 Yr PPP (Investment Only)		0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA
						3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
						2 Yr PPP (Investment Only)		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
						1 Yr PPP (Investment Only)		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA

[1]40 Yr FRM inelgible. Min rate is 8.375%.
[2]ARM required. FRM inelgible. Min rate is 8.375%.
[3]In addition to Full Doc - 24 Mo LLPA.
[4]BPC Only. 98.25 Max Price

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 <=$3.5mm	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 >$3.5mm	99.000	98.000	97.750	97.500	97.250	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

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

2/12/2024 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

APEX PRIME – BANK STATEMENT OR P&L PROGRAM

5/6 Mo ARM		7/6 Mo ARM		30 or 40Yr FRM	
Rate	30 Day	Rate	30 Day	Rate	30 Day
6.750	97.250	6.750	97.250	6.750	97.250
6.875	97.750	6.875	97.750	6.875	97.750
6.990	98.125	6.990	98.125	6.990	98.125
7.125	98.500	7.125	98.500	7.125	98.500
7.250	98.875	7.250	98.875	7.250	98.875
7.375	99.250	7.375	99.250	7.375	99.250
7.500	99.625	7.500	99.625	7.500	99.625
7.625	100.000	7.625	100.000	7.625	100.000
7.750	100.250	7.750	100.250	7.750	100.250
7.875	100.625	7.875	100.625	7.875	100.625
7.990	100.875	7.990	100.875	7.990	100.875
8.125	101.125	8.125	101.125	8.125	101.125
8.250	101.500	8.250	101.500	8.250	101.500
8.375	101.750	8.375	101.750	8.375	101.750
8.500	102.000	8.500	102.000	8.500	102.000
8.625	102.250	8.625	102.250	8.625	102.250
8.750	102.625	8.750	102.625	8.750	102.625
8.875	102.875	8.875	102.875	8.875	102.875
8.990	103.125	8.990	103.125	8.990	103.125
9.125	103.375	9.125	103.375	9.125	103.375
9.250	103.625	9.250	103.625	9.250	103.625
9.375	103.875	9.375	103.875	9.375	103.875
9.500	104.125	9.500	104.125	9.500	104.125
9.625	104.375	9.625	104.375	9.625	104.375
9.750	104.625	9.750	104.625	9.750	104.625
9.875	104.875	9.875	104.875	9.875	104.875
9.990	105.125	9.990	105.125	9.990	105.125
10.125	105.375	10.125	105.375	10.125	105.375
10.250	105.625	10.250	105.625	10.250	105.625
10.375	105.875	10.375	105.875	10.375	105.875

[1]ARM required. FRM inelgible. Min rate is 8.375%.

[2]In addition to Alt Doc - 24 Mo LLPA.

[3]In addition to Alt Doc - 12 Mo LLPA if 12 Mo.

[4]BPC Only. 98.25 Max Price

LTV/CLTV/HCLTV Price Adjustments

Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
Alt Doc - 24 Mo	760+	1.000	0.875	0.750	0.625	0.250	0.125	-0.250	-1.875	-3.250
	740-759	1.000	0.750	0.625	0.500	0.125	0.000	-0.500	-2.375	-4.500
	720-739	0.875	0.625	0.500	0.250	0.000	-0.500	-1.125	-3.375	NA
	700-719	0.750	0.500	0.375	0.125	-0.375	-1.125	-1.625	-4.500	NA
	680-699	0.500	0.250	0.000	-0.625	-1.250	-2.375	-3.125	NA	NA
	660-679	-0.125	-0.375	-0.875	-1.250	-2.125	-3.000	-3.750	NA	NA
	640-659	-1.500	-1.750	-2.375	-2.875	-3.750	-4.625	NA	NA	NA
	620-639	-2.000	-2.250	-2.875	-3.375	-4.250	-5.000	NA	NA	NA

Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
>$1mm-$1.5mm	620+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
>$1.5mm-$2mm	620+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
>$2mm-$2.5mm	620+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
>$2.5mm-$3mm	620+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA
>$3mm-$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.000	-1.000	NA	NA	NA
>$3.5mm-$4mm[1]	660+	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
>$4mm-$6mm[1]	660+	-1.250	-1.250	-1.250	-1.250	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
Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
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
Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA
Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA
Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA
2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA
Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	NA
Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	NA
1099 (12 & 24 mo)[2,3]	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
P&L (12 & 24 Mo)[2,3]	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
Listing Seasoning Exception[4]	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
Alt Doc - 12 Mo[2]	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	
Funding	$395
Underwriting (except NJ)	$1,395
Enhanced Desk Review	$165
Entity Review Fee (If applicable)	$295
NJ Application Fee (NJ Only)	$1,790

Compensation Adjustments

	LPC						
	BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%
LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500
Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000
Max Price w/ Loan Amount <=$3.5mm	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500
Max Price w/ Loan Amount >$3.5mm	99.500	98.500	98.250	98.000	97.750	97.500	97.250	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

2/12/2024 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

SPECTRUM NO RATIO - DSCR >=1.00

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM	
Rate	30 Day	Rate	30 Day	Rate	30 Day
6.625	97.125	6.625	97.125	6.625	97.125
6.750	97.625	6.750	97.625	6.750	97.625
6.875	98.125	6.875	98.125	6.875	98.125
7.000	98.500	7.000	98.500	7.000	98.500
7.125	98.875	7.125	98.875	7.125	98.875
7.250	99.250	7.250	99.250	7.250	99.250
7.375	99.625	7.375	99.625	7.375	99.625
7.500	100.000	7.500	100.000	7.500	100.000
7.625	100.375	7.625	100.375	7.625	100.375
7.750	100.625	7.750	100.625	7.750	100.625
7.875	101.000	7.875	101.000	7.875	101.000
8.000	101.250	8.000	101.250	8.000	101.250
8.125	101.500	8.125	101.500	8.125	101.500
8.250	101.875	8.250	101.875	8.250	101.875
8.375	102.125	8.375	102.125	8.375	102.125
8.500	102.375	8.500	102.375	8.500	102.375
8.625	102.625	8.625	102.625	8.625	102.625
8.750	103.000	8.750	103.000	8.750	103.000
8.875	103.250	8.875	103.250	8.875	103.250
9.000	103.500	9.000	103.500	9.000	103.500
9.125	103.750	9.125	103.750	9.125	103.750
9.250	104.000	9.250	104.000	9.250	104.000
9.375	104.250	9.375	104.250	9.375	104.250
9.500	104.500	9.500	104.500	9.500	104.500
9.625	104.750	9.625	104.750	9.625	104.750
9.750	105.000	9.750	105.000	9.750	105.000
9.875	105.250	9.875	105.250	9.875	105.250
10.000	105.500	10.000	105.500	10.000	105.500
10.125	105.750	10.125	105.750	10.125	105.750
10.250	106.000	10.250	106.000	10.250	106.000
10.375	106.250	10.375	106.250	10.375	106.250
10.500	106.500	10.500	106.500	10.500	106.500
10.625	106.750	10.625	106.750	10.625	106.750

[1]Non-Resident Alien without a FICO.

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

[3]40 Yr FRM inelgible. Min rate is 8.5%.

[4]ARM required. FRM inelgible. Min rate is 8.625%.

[5]ARM required. FRM inelgible. Min rate is 8.75%.

[6]BPC Only. 98.25 Max Price

LTV/CLTV/HCLTV Price Adjustments

FICO	<=50	55	60	65	70	75	80	85	90
760+	0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.500	NA	NA
740-759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625	NA	NA
720-739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.625	NA	NA
700-719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	-1.875	NA	NA
680-699	0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA
660-679	0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA
Foreign National[1]	-2.125	-2.375	-2.625	-2.875	-3.125	NA	NA	NA	NA

Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
>$1mm-$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
	Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA
>$1.5mm-$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
	Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA
>$2mm-$3mm	660+	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA
	Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA
>$3mm-3.5mm[2]	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
>$3.5mm-4mm[3]	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
>$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	-1.125	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
Listing Seasoning Exception[6]	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA
5 Yr PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
4 Yr PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA

Fees	
Funding	$395
Underwriting (except NJ)	$1,395
Enhanced Desk Review	$165
Entity Review Fee (If applicable)	$295
NJ Application Fee (NJ Only)	$1,790

Compensation Adjustments

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

2/12/2024 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

SPECTRUM NO RATIO - DSCR <1.00

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM	
Rate	30 Day	Rate	30 Day	Rate	30 Day
10.250	105.000	10.250	105.000	10.250	105.000
10.125	104.750	10.125	104.750	10.125	104.750
10.000	104.500	10.000	104.500	10.000	104.500
9.875	104.250	9.875	104.250	9.875	104.250
9.750	104.000	9.750	104.000	9.750	104.000
9.625	103.750	9.625	103.750	9.625	103.750
9.500	103.500	9.500	103.500	9.500	103.500
9.375	103.250	9.375	103.250	9.375	103.250
9.250	103.000	9.250	103.000	9.250	103.000
9.125	102.750	9.125	102.750	9.125	102.750
9.000	102.500	9.000	102.500	9.000	102.500
8.875	102.250	8.875	102.250	8.875	102.250
8.750	102.000	8.750	102.000	8.750	102.000
8.625	101.625	8.625	101.625	8.625	101.625
8.500	101.375	8.500	101.375	8.500	101.375
8.375	101.125	8.375	101.125	8.375	101.125
8.250	100.875	8.250	100.875	8.250	100.875
8.125	100.500	8.125	100.500	8.125	100.500
8.000	100.250	8.000	100.250	8.000	100.250
7.875	100.000	7.875	100.000	7.875	100.000
7.750	99.625	7.750	99.625	7.750	99.625
7.625	99.375	7.625	99.375	7.625	99.375
7.500	99.000	7.500	99.000	7.500	99.000
7.375	98.625	7.375	98.625	7.375	98.625
7.250	98.250	7.250	98.250	7.250	98.250
7.125	97.875	7.125	97.875	7.125	97.875
7.000	97.500	7.000	97.500	7.000	97.500

[3]40 Yr FRM inelgible. Min rate is 9.250%.
[4]ARM required. FRM inelgible. Min rate is 9.375%.
[5]ARM required. FRM inelgible. Min rate is 9.500%.
[6]BPC Only. 98.25 Max Price

LTV/CLTV/HCLTV Price Adjustments

FICO	<=50	55	60	65	70	75	80	85	90
760+	0.875	0.625	0.375	-0.125	-0.500	-1.000	NA	NA	NA
740-759	0.750	0.500	0.250	-0.125	-0.500	-1.000	NA	NA	NA
720-739	0.625	0.375	0.125	-0.250	-0.750	-1.125	NA	NA	NA
700-719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	NA	NA	NA
680-699	0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA
660-679	0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA
Foreign National[1]	-2.875	-3.125	-3.375	-3.875	-4.375	NA	NA	NA	NA

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

Other	<=50	55	60	65	70	75	80	85	90
1x30x12 or FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA
Waive Escrows	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Interest Only	-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA
DSCR <0.75	-0.500	-0.625	-0.750	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
Listing Seasoning Exception[6]	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA
5 Yr PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
4 Yr PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA

Fees	
Funding	$395
Underwriting (except NJ)	$1,395
Enhanced Desk Review	$165
Entity Review Fee (If applicable)	$295
NJ Application Fee (NJ Only)	$1,790

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

2/12/2024 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

SPECTRUM + - DSCR>1

30 Year Fixed		CLTV/HCLTV Price Adjustments										
Rate	**30 Day**	**FICO**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
9.625	105.619	Purchase	800+	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	NA	NA
9.500	105.505		780-799	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	NA	NA
9.375	105.364		760-779	1.000	1.000	0.750	0.500	0.000	-0.500	-1.500	NA	NA
9.250	105.214		740-759	1.000	1.000	0.500	0.250	-0.250	-1.000	-2.000	NA	NA
9.125	105.045		720-739	0.750	0.750	0.000	-0.250	-0.750	-1.500	-2.500	NA	NA
9.000	104.859		700-719	0.500	0.500	-0.250	-0.750	-1.250	-2.250	NA	NA	NA
8.875	104.639		680-699	0.000	0.000	-0.500	-1.250	-1.750	NA	NA	NA	NA
8.750	104.412	Rate/Term	800+	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	NA	NA
8.625	104.184		780-799	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	NA	NA
8.500	103.972		760-779	1.000	1.000	0.750	0.500	0.000	-0.500	-1.500	NA	NA
8.375	103.703		740-759	1.000	1.000	0.500	0.250	-0.250	-1.000	-2.070	NA	NA
8.250	103.412		720-739	0.750	0.750	0.000	-0.250	-0.750	-1.500	-2.610	NA	NA
8.125	103.073		700-719	0.500	0.500	-0.250	-0.750	-1.250	-2.250	NA	NA	NA
8.000	102.724		680-699	0.000	0.000	-0.500	-1.250	-1.750	NA	NA	NA	NA
7.875	102.354	Cash Out	800+	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA	NA
7.750	101.965		780-799	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA	NA
7.625	101.546		760-779	0.750	0.750	0.500	0.000	-0.500	-1.250	NA	NA	NA
7.500	101.092		740-759	0.750	0.750	0.250	-0.250	-0.750	-1.750	NA	NA	NA
7.375	100.605		720-739	0.500	0.500	-0.250	-0.750	-1.250	-2.250	NA	NA	NA
7.250	100.134		700-719	0.250	0.250	-0.500	-1.250	-1.750	NA	NA	NA	NA
7.125	99.628		680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA
7.000	99.091	**Other**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
		2-4 Units		-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	NA	NA
		Interest Only		-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA
		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

2/12/2024 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

INSIGNIA I - QM JUMBO PRIME

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed			30 Yr Fixed		
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day
8.250	100.899	100.524	8.250	101.246	100.871	8.250	100.833	100.458	8.250	101.706	101.331	8.625	101.508	101.133
8.125	100.838	100.463	8.125	101.195	100.820	8.125	100.774	100.399	8.125	101.648	101.273	8.500	101.476	101.101
8.000	100.780	100.405	8.000	101.139	100.764	8.000	100.711	100.336	8.000	101.587	101.212	8.375	101.421	101.046
7.875	100.722	100.347	7.875	101.087	100.712	7.875	100.609	100.234	7.875	101.500	101.125	8.250	101.322	100.947
7.750	100.619	100.244	7.750	101.002	100.627	7.750	100.528	100.153	7.750	101.411	101.036	8.125	101.219	100.844
7.625	100.518	100.143	7.625	100.886	100.511	7.625	100.425	100.050	7.625	101.259	100.884	8.000	101.109	100.734
7.500	100.410	100.035	7.500	100.785	100.410	7.500	100.258	99.883	7.500	101.144	100.769	7.875	100.955	100.580
7.375	100.276	99.901	7.375	100.665	100.290	7.375	100.061	99.686	7.375	100.988	100.613	7.750	100.796	100.421
7.250	100.091	99.716	7.250	100.510	100.135	7.250	99.874	99.499	7.250	100.821	100.446	7.625	100.609	100.234
7.125	99.886	99.511	7.125	100.307	99.932	7.125	99.574	99.199	7.125	100.608	100.233	7.500	100.416	100.041
7.000	99.638	99.263	7.000	100.106	99.731	7.000	99.306	98.931	7.000	100.374	99.999	7.375	100.213	99.838
6.875	99.293	98.918	6.875	99.794	99.419	6.875	98.952	98.577	6.875	100.059	99.684	7.250	99.998	99.623
6.750	98.935	98.560	6.750	99.463	99.088	6.750	98.573	98.198	6.750	99.720	99.345	7.125	99.782	99.407
6.625	98.564	98.189	6.625	99.117	98.742	6.625	98.169	97.794	6.625	99.362	98.987	7.000	99.546	99.171
6.500	98.187	97.812	6.500	98.750	98.375	6.500	97.736	97.361	6.500	98.984	98.609	6.875	99.276	98.901
												6.750	99.002	98.627
												6.625	98.696	98.321
												6.500	98.386	98.011

LTV/CLTV/HCLTV Price Adjustments

Occupancy	FICO	<=50	55	60	65	70	75	80	85	90
Primary	800+	1.290	1.290	1.165	0.915	0.790	0.790	0.415	-2.710	-3.210
	780-799	1.290	1.290	1.165	0.915	0.790	0.790	0.415	-2.710	-3.210
	760-779	1.165	1.165	0.915	0.790	0.665	0.665	0.290	-2.835	-3.460
	740-759	1.040	1.040	0.790	0.665	0.540	0.540	0.165	-2.960	-3.585
	720-739	0.790	0.790	0.665	0.540	0.415	0.290	-0.210	-3.085	-3.835
	700-719	0.540	0.540	0.415	0.290	0.165	-0.085	-0.710	-3.460	-4.085
	680-699	0.290	0.290	0.165	0.040	-0.460	-0.960	-1.460	-4.085	-4.710
	660-679	-0.210	-0.210	-0.460	-0.710	-1.210	-1.960	-2.460	NA	NA
Primary-Other		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
Rate/Term		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.375	-0.375
Cash-Out		-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.375	-1.625
Occupancy	**FICO**	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
2nd Home/Purchase	800+	0.290	0.290	-0.085	-0.335	-0.710	-0.710	-1.085	-4.460	-4.960
	780-799	0.290	0.290	-0.085	-0.335	-0.710	-0.710	-1.085	-4.460	-4.960
	760-779	0.165	0.165	-0.335	-0.460	-0.835	-0.835	-1.210	-4.585	-5.210
	740-759	0.040	0.040	-0.460	-0.585	-0.960	-0.960	-1.335	-4.710	-5.335
	720-739	-0.210	-0.210	-0.585	-0.710	-1.085	-1.210	-1.710	-4.835	-5.585
	700-719	-0.460	-0.460	-0.835	-0.960	-1.335	-1.585	-2.210	-5.280	-5.905
	680-699	-0.710	-0.710	-1.085	-1.210	-1.960	-2.460	-2.960	-5.905	-6.540
	660-679	-1.210	-1.210	-1.710	-1.960	-2.710	-3.460	-3.960	NA	NA
2nd Home/Rate-Term	800+	-0.210	-0.210	-0.585	-0.835	-1.210	-1.210	-1.585	-4.835	-5.335
	780-799	-0.210	-0.210	-0.585	-0.835	-1.210	-1.210	-1.585	-4.835	-5.335
	760-779	-0.335	-0.335	-0.835	-0.960	-1.335	-1.335	-1.710	-4.960	-5.585
	740-759	-0.460	-0.460	-0.960	-1.085	-1.460	-1.460	-1.835	-5.085	-5.710
	720-739	-0.710	-0.710	-1.085	-1.210	-1.585	-1.710	-2.210	-5.220	-6.010
	700-719	-0.960	-0.960	-1.335	-1.460	-1.835	-2.085	-2.710	-5.675	-6.350
	680-699	-1.210	-1.210	-1.585	-1.710	-2.460	-2.960	-3.460	-6.300	-7.025
	660-679	-1.710	-1.710	-2.210	-2.460	-3.210	-3.960	-4.460	NA	NA
2nd Home/Cash-Out	800+	-0.210	-0.210	-0.585	-0.835	-1.460	-1.710	NA	NA	NA
	780-799	-0.210	-0.210	-0.585	-0.835	-1.460	-1.710	NA	NA	NA
	760-779	-0.335	-0.335	-0.835	-0.960	-1.585	-1.835	NA	NA	NA
	740-759	-0.460	-0.460	-0.960	-1.085	-1.710	-1.960	NA	NA	NA
	720-739	-0.710	-0.710	-1.085	-1.210	-1.835	-2.210	NA	NA	NA
	700-719	-0.960	-0.960	-1.335	-1.460	-2.085	-2.585	NA	NA	NA
Loan Purpose	**FICO**	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
Investment/Purchase	800+	0.040	0.040	-0.335	-1.085	-1.710	-2.710	-4.585	NA	NA
	780-799	0.040	0.040	-0.335	-1.085	-1.710	-2.710	-4.585	NA	NA
	760-779	-0.085	-0.085	-0.585	-1.210	-1.835	-2.835	-4.710	NA	NA
	740-759	-0.210	-0.210	-0.710	-1.335	-1.960	-2.960	-4.835	NA	NA
	720-739	-0.460	-0.460	-0.835	-1.460	-2.085	-3.210	-5.210	NA	NA
	700-719	-0.710	-0.710	-1.085	-1.710	-2.335	-3.585	-5.710	NA	NA
	680-699	-0.960	-0.960	-1.335	-1.960	-2.960	-4.460	-6.480	NA	NA
	660-679	-1.460	-1.460	-1.960	-2.710	-3.710	NA	NA	NA	NA
Investment/Rate-Term	800+	-0.460	-0.460	-0.835	-1.585	-2.210	-3.210	-5.085	NA	NA
	780-799	-0.460	-0.460	-0.835	-1.585	-2.210	-3.210	-5.085	NA	NA
	760-779	-0.585	-0.585	-1.085	-1.710	-2.335	-3.335	-5.210	NA	NA
	740-759	-0.710	-0.710	-1.210	-1.835	-2.460	-3.460	-5.445	NA	NA
	720-739	-0.960	-0.960	-1.335	-1.960	-2.585	-3.710	-5.860	NA	NA
	700-719	-1.210	-1.210	-1.585	-2.210	-2.835	-4.085	-6.410	NA	NA
	680-699	-1.460	-1.460	-1.835	-2.460	-3.460	-4.960	-7.250	NA	NA
	660-679	-1.960	-1.960	-2.460	-3.210	-4.220	NA	NA	NA	NA
Investment/Cash-Out	800+	-0.460	-0.460	-0.835	-1.585	-2.460	-3.710	NA	NA	NA
	780-799	-0.460	-0.460	-0.835	-1.585	-2.460	-3.710	NA	NA	NA
	760-779	-0.585	-0.585	-1.085	-1.710	-2.585	-3.835	NA	NA	NA
	740-759	-0.710	-0.710	-1.210	-1.835	-2.710	-3.960	NA	NA	NA
	720-739	-0.960	-0.960	-1.335	-1.960	-2.835	-4.210	NA	NA	NA
	700-719	-1.210	-1.210	-1.585	-2.210	-3.085	-4.585	NA	NA	NA
	680-699	-1.460	-1.460	-1.835	-2.460	-3.710	-5.460	NA	NA	NA
Other		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
>80 LTV		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-2.000	-2.500

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

Fees		Minimum Loan Amount	Index	5/6 Mo Caps
Funding	$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			

2/12/2024 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

INSIGHNIA 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
7.500	80.250	80.250	7.500	80.250	80.250	7.500	80.250	80.250	7.250	80.250	80.250	8.500	80.250	80.250
7.375	80.250	80.250	7.375	80.250	80.250	7.375	80.250	80.250	7.125	80.250	80.250	8.375	80.250	80.250
7.250	80.250	80.250	7.250	80.250	80.250	7.250	80.250	80.250	7.000	80.250	80.250	8.250	80.250	80.250
7.125	80.250	80.250	7.125	80.250	80.250	7.125	80.250	80.250	6.875	80.250	80.250	8.125	80.250	80.250
7.000	80.250	80.250	7.000	80.250	80.250	7.000	80.250	80.250	6.750	80.250	80.250	8.000	80.250	80.250
6.875	80.250	80.250	6.875	80.250	80.250	6.875	80.250	80.250	6.625	80.250	80.250	7.875	80.250	80.250
6.750	80.250	80.250	6.750	80.250	80.250	6.750	80.250	80.250	6.500	80.250	80.250	7.750	80.250	80.250
6.625	80.250	80.250	6.625	80.250	80.250	6.625	80.250	80.250	6.375	80.250	80.250	7.625	80.250	80.250
6.500	80.250	80.250	6.500	80.250	80.250	6.500	80.250	80.250	6.250	80.250	80.250	7.500	80.250	80.250
6.375	80.250	80.250	6.375	80.250	80.250	6.375	80.250	80.250	6.125	80.250	80.250	7.375	80.250	80.250
6.250	80.250	80.250	6.250	80.250	80.250	6.250	80.250	80.250	6.000	80.250	80.250	7.250	80.250	80.250
6.125	80.250	80.250	6.125	80.250	80.250	6.125	80.250	80.250				7.125	80.250	80.250
6.000	80.250	80.250	6.000	80.250	80.250	6.000	80.250	80.250				7.000	80.250	80.250
5.875	80.250	80.250	5.875	80.250	80.250	5.875	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+	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			

2/12/2024 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

INSIGNIA III - QM JUMBO PRIME

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed		
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day
6.625	80.250	80.250	7.875	80.250	80.250	8.000	80.250	80.250	7.375	80.250	80.250
6.500	80.250	80.250	7.750	80.250	80.250	7.875	80.250	80.250	7.250	80.250	80.250
6.375	80.250	80.250	7.625	80.250	80.250	7.750	80.250	80.250	7.125	80.250	80.250
6.250	80.250	80.250	7.500	80.250	80.250	7.625	80.250	80.250	7.000	80.250	80.250
6.125	80.250	80.250	7.375	80.250	80.250	7.500	80.250	80.250	6.875	80.250	80.250
6.000	80.250	80.250	7.250	80.250	80.250	7.375	80.250	80.250	6.750	80.250	80.250
5.875	80.250	80.250	7.125	80.250	80.250	7.250	80.250	80.250	6.625	80.250	80.250
5.750	80.250	80.250	7.000	80.250	80.250	7.125	80.250	80.250	6.500	80.250	80.250
5.625	80.250	80.250	6.875	80.250	80.250	7.000	80.250	80.250	6.375	80.250	80.250
5.500	80.250	80.250	6.750	80.250	80.250	6.875	80.250	80.250	6.250	80.250	80.250
5.375	80.250	80.250	6.625	80.250	80.250	6.750	80.250	80.250	6.125	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	$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			

2/12/2024 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

INSIGHT V - QM JUMBO PRIME

30 Yr Fixed		
Rate	30 Day	
8.625	80.250	
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	

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	
Funding	$395
Underwriting (except NJ)	$1,395
Enhanced Desk Review	$165
Entity Review Fee (If applicable)	$295
NJ Application Fee (NJ Only)	$1,790

Minimum Loan Amount
$647,201
Maximum Loan Amount
$3,000,000

2/12/2024 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

INSIGNIA VI - QM JUMBO PRIME

30 Yr Fixed		
Rate	30 Day	60 Day
9.000	102.924	102.674
8.875	102.728	102.478
8.750	102.533	102.283
8.625	102.339	102.089
8.500	102.145	101.895
8.375	101.952	101.702
8.250	101.760	101.510
8.125	101.569	101.319
8.000	101.376	101.126
7.875	101.182	100.932
7.750	100.985	100.735
7.625	100.788	100.538
7.500	100.572	100.322
7.375	100.487	100.237
7.250	100.421	100.171
7.125	100.212	99.962
7.000	99.992	99.742
6.875	99.333	99.083
6.750	99.134	98.884
6.625	98.998	98.748
6.500	98.766	98.516
6.375	98.464	98.214
6.250	98.118	97.868
6.125	97.729	97.479
6.000	97.306	97.056

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	

2/12/2024 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

INSIGNIA VIII - QM JUMBO PRIME

30 Yr Fixed		
Rate	**30 Day**	
7.500	97.094	
7.375	96.824	
7.250	96.550	
7.125	96.269	
7.000	95.968	
6.875	95.812	
6.750	95.704	
6.625	95.357	
6.500	94.999	
6.375	94.696	
6.250	94.360	
6.125	93.933	
6.000	93.459	

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	

2/12/2024 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262