

# 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
12.375	103.375	12.375	103.375	12.375	103.375	12.375	103.375	12 Mos Full Doc	760+	0.875	0.875	0.875	0.375	0.125	-1.125	NA	NA	NA
12.250	103.125	12.250	103.125	12.250	103.125	12.250	103.125		740-759	0.875	0.875	0.625	0.375	0.125	-1.375	NA	NA	NA
12.125	102.875	12.125	102.875	12.125	102.875	12.125	102.875		720-739	0.875	0.875	0.625	0.125	-0.125	-1.625	NA	NA	NA
12.000	102.625	12.000	102.625	12.000	102.625	12.000	102.625		700-719	0.625	0.625	0.125	-0.125	-0.375	-1.875	NA	NA	NA
11.875	102.375	11.875	102.375	11.875	102.375	11.875	102.375		680-699	0.500	0.250	0.000	-0.250	-0.750	-2.500	NA	NA	NA
11.750	102.125	11.750	102.125	11.750	102.125	11.750	102.125	Other	<=50	55	60	65	70	75	80	85	90	
11.625	101.875	11.625	101.875	11.625	101.875	11.625	101.875	FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	NA
11.500	101.625	11.500	101.625	11.500	101.625	11.500	101.625	Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	
11.375	101.375	11.375	101.375	11.375	101.375	11.375	101.375	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	NA	NA	NA	
11.250	101.125	11.250	101.125	11.250	101.125	11.250	101.125	Investment	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA	NA	
11.125	100.875	11.125	100.875	11.125	100.875	11.125	100.875	2nd Home	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA	NA	
11.000	100.625	11.000	100.625	11.000	100.625	11.000	100.625	12 Month Bank Statements**	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	
10.875	100.375	10.875	100.375	10.875	100.375	10.875	100.375	P&L ONLY**	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA	NA	
10.750	100.125	10.750	100.125	10.750	100.125	10.750	100.125	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	
10.625	99.875	10.625	99.875	10.625	99.875	10.625	99.875	5 Yr PPP (Investment Only)	0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA	
10.500	99.625	10.500	99.625	10.500	99.625	10.500	99.625	4 Yr PPP (Investment Only)	0.250	0.250	0.250	0.250	0.250	NA	NA	NA	NA	
10.375	99.375	10.375	99.375	10.375	99.375	10.375	99.375	3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
10.250	99.125	10.250	99.125	10.250	99.125	10.250	99.125	2 Yr PPP (Investment Only)	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA	
10.125	98.875	10.125	98.875	10.125	98.875	10.125	98.875	1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA	
10.000	98.625	10.000	98.625	10.000	98.625	10.000	98.625	Compensation Adjustments		BPC*	Fees							
9.875	98.375	9.875	98.375	9.875	98.375	9.875	98.375	LLPA		0.000	Funding				\$395			
9.750	98.125	9.750	98.125	9.750	98.125	9.750	98.125	Min Price		99.000	Underwriting (except NJ)				\$1,395			
								Max Price		101.000	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%

4/25/2024 8:30 AM PDT



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	Full Doc	800+	1.125	1.125	0.750	0.500	0.250	-0.750	-1.500	-4.625	-6.250	
13.625	108.375		780-799	1.125	1.125	0.625	0.375	0.125	-0.875	-1.625	-4.875	-6.500	
13.500	108.250		760-779	0.625	0.625	0.125	-0.250	-0.375	-1.375	-2.250	-5.500	-7.500	
13.375	108.125		740-759	0.125	0.125	-0.375	-0.625	-0.750	-2.000	-3.500	-6.750	-9.000	
13.250	108.000		720-739	-0.375	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	-8.125	-10.000	
13.125	107.875		700-719	-1.500	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	-9.375	-11.500	
13.000	107.750		680-699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	-8.125	-11.125	N/A	
12.875	107.625		660-679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
12.750	107.500		800+	0.000	0.000	-0.375	-0.625	-1.000	-2.000	-3.000	-6.500	N/A	
12.625	107.375		780-799	0.000	0.000	-0.500	-0.750	-1.125	-2.125	-3.125	-6.750	N/A	
12.500	107.250	760-779	-0.500	-0.500	-1.000	-1.375	-1.625	-2.625	-3.625	-7.375	N/A		
12.375	107.000	740-759	-1.000	-1.000	-1.500	-1.875	-2.000	-3.250	-4.875	-8.750	N/A		
12.250	106.750	720-739	-1.500	-1.500	-2.000	-2.375	-2.625	-3.750	-5.750	-10.125	N/A		
12.125	106.500	700-719	-2.750	-2.750	-3.375	-3.750	-4.125	-4.750	-7.375	N/A	N/A		
12.000	106.250	680-699	-4.500	-4.500	-5.125	-5.500	-6.000	-7.000	N/A	N/A	N/A		
11.875	106.000	660-679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
11.750	105.750	<b>Amortization</b>		<b>&lt;=50</b>	<b>55</b>	<b>60</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>	<b>90</b>	
11.625	105.500	30 YR Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
11.500	105.250	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
11.375	105.000	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
11.250	104.750	<b>Loan Amount</b>		<b>&lt;=50</b>	<b>55</b>	<b>60</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>	<b>90</b>	
11.125	104.500	<=\$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
11.000	104.250	\$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10.875	104.000	\$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10.750	103.750	\$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10.625	103.500	\$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10.500	103.250	\$450,001-550k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10.375	103.000	<b>DTI</b>		<b>&lt;=50</b>	<b>55</b>	<b>60</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>	<b>90</b>	
10.250	102.750	00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10.125	102.500	43.01-45		-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750	
10.000	102.250	45.01-50		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250	
9.875	101.875	<b>Other</b>		<b>&lt;=50</b>	<b>55</b>	<b>60</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>	<b>90</b>	
9.750	101.500	Second Home		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
9.625	101.125	Warrantable Condo		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
9.500	100.750	2-4 Units		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A	
9.375	100.375	**Investment Properties have a RATE adjustment of +1.75%											
9.250	100.000												
9.125	99.625												
9.000	99.125												
8.875	98.625												
8.750	98.125												
<b>Fees</b>			<b>Compensation Adjustments</b>			<b>LPC</b>							
						<b>BPC</b>	<b>1.00%</b>	<b>1.25%</b>	<b>1.50%</b>	<b>1.75%</b>	<b>2.00%</b>	<b>2.25%</b>	<b>2.50%</b>
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	<b>Min Loan Amount</b>			<b>Min Loan Amount - Balloon</b>			<b>Max Loan Amount</b>					
NJ Application Fee (NJ Only)	\$1,790	\$200,000			\$200,000			\$550,000					

4/25/2024 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

## MONTAGE PRIME – NON-QM FULL DOC & ASSET QUALIFICATION

\*\*\* APRIL INCENTIVE: ADDITIONAL + 0.250 TO PRICE FOR PURCHASES < \$3M\*\*\*

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	97.000	6.750	97.000	6.750	97.000	Full Doc - 24 Mo	760+	1.000	0.875	0.750	0.625	0.375	0.125	-0.125	-2.375	-3.500					
6.875	97.500	6.875	97.500	6.875	97.500		740-759	1.000	0.750	0.750	0.625	0.250	0.000	-0.375	-3.000	-4.125					
6.990	97.875	6.990	97.875	6.990	97.875		720-739	0.875	0.625	0.625	0.500	0.125	-0.500	-0.875	-3.625	NA					
7.125	98.250	7.125	98.250	7.125	98.250		700-719	0.750	0.500	0.500	0.250	-0.125	-0.750	-1.250	-4.750	NA					
7.250	98.625	7.250	98.625	7.250	98.625		680-699	0.500	0.250	-0.250	-0.625	-1.250	-2.375	-3.125	-5.000	NA					
7.375	99.000	7.375	99.000	7.375	99.000		660-679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	NA	NA	NA					
7.500	99.375	7.500	99.375	7.500	99.375		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA					
7.625	99.625	7.625	99.625	7.625	99.625		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA					
7.750	100.000	7.750	100.000	7.750	100.000		Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90				
7.875	100.250	7.875	100.250	7.875	100.250	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA					
7.990	100.625	7.990	100.625	7.990	100.625	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA					
8.125	100.875	8.125	100.875	8.125	100.875	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA					
8.250	101.125	8.250	101.125	8.250	101.125	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA					
8.375	101.500	8.375	101.500	8.375	101.500	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-0.750	-0.750	NA	NA	NA					
8.500	101.750	8.500	101.750	8.500	101.750	>\$3.5mm-\$4mm <sup>1</sup>	660+	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA					
8.625	102.000	8.625	102.000	8.625	102.000	>\$4mm-\$6mm <sup>2</sup>	660+	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	NA	NA	NA					
8.750	102.250	8.750	102.250	8.750	102.250	Other	<=50	55	60	65	70	75	80	85	90						
8.875	102.625	8.875	102.625	8.875	102.625	1x30x12 or FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA					
8.990	102.875	8.990	102.875	8.990	102.875	Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125					
9.125	103.125	9.125	103.125	9.125	103.125	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	-0.250					
9.250	103.375	9.250	103.375	9.250	103.375	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.000	-1.500	NA					
9.375	103.625	9.375	103.625	9.375	103.625	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125					
9.500	103.875	9.500	103.875	9.500	103.875	Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA	NA					
9.625	104.125	9.625	104.125	9.625	104.125	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA					
9.750	104.375	9.750	104.375	9.750	104.375	2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA					
9.875	104.625	9.875	104.625	9.875	104.625	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA					
9.990	104.875	9.990	104.875	9.990	104.875	Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	NA					
10.125	105.125	10.125	105.125	10.125	105.125	Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	NA					
10.250	105.375	10.250	105.375	10.250	105.375	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	-0.500	NA					
10.375	105.625	10.375	105.625	10.375	105.625	Assets Only <sup>3</sup>	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA					
10.500	105.875	10.500	105.875	10.500	105.875	Asset Allowance <sup>3</sup>	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA					
10.625	106.125	10.625	106.125	10.625	106.125	Full Doc - 12 Mo <sup>3</sup>	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250					
<sup>1</sup> 40 Yr FRM ineligible. Min rate is 8.375%. <sup>2</sup> ARM required. FRM ineligible. Min rate is 8.375%. <sup>3</sup> In addition to Full Doc - 24 Mo LLPA. <sup>4</sup> BPC Only. 98.25 Max Price						Listing Seasoning Exception <sup>4</sup>	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750					
						WVOE <sup>3</sup>	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	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						
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 <=\$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							

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NMLS 1202262

# FUNDLOANS

## APEX PRIME – BANK STATEMENT OR P&L PROGRAM

\*\*\*APRIL INCENTIVE: ADDITIONAL + 0.250 TO PRICE FOR PURCHASES < \$3M\*\*\*

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	97.000	6.750	97.000	6.750	97.000	Alt Doc - 24 Mo	760+	1.000	0.875	0.750	0.625	0.250	0.125	-0.250	-2.125	-3.500					
6.875	97.500	6.875	97.500	6.875	97.500		740-759	1.000	0.750	0.625	0.500	0.125	0.000	-0.500	-2.750	-4.750					
6.990	97.875	6.990	97.875	6.990	97.875		720-739	0.875	0.625	0.500	0.250	0.000	-0.500	-1.125	-3.625	NA					
7.125	98.250	7.125	98.250	7.125	98.250		700-719	0.750	0.500	0.375	0.125	-0.375	-1.125	-1.625	-4.750	NA					
7.250	98.625	7.250	98.625	7.250	98.625		680-699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500	NA	NA					
7.375	99.000	7.375	99.000	7.375	99.000		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	NA	NA					
7.500	99.375	7.500	99.375	7.500	99.375		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA					
7.625	99.625	7.625	99.625	7.625	99.625		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA				
7.750	100.000	7.750	100.000	7.750	100.000	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90					
7.875	100.250	7.875	100.250	7.875	100.250	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA					
7.990	100.625	7.990	100.625	7.990	100.625	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA					
8.125	100.875	8.125	100.875	8.125	100.875	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA					
8.250	101.125	8.250	101.125	8.250	101.125	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA					
8.375	101.500	8.375	101.500	8.375	101.500	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.000	-1.000	NA	NA	NA					
8.500	101.750	8.500	101.750	8.500	101.750	>\$3.5mm-\$4mm <sup>1</sup>	660+	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA					
8.625	102.000	8.625	102.000	8.625	102.000	>\$4mm-\$6mm <sup>1</sup>	660+	-1.250	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA					
8.750	102.250	8.750	102.250	8.750	102.250	Other	<=50	55	60	65	70	75	80	85	90						
8.875	102.625	8.875	102.625	8.875	102.625	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	102.875	8.990	102.875	8.990	102.875	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125					
9.125	103.125	9.125	103.125	9.125	103.125	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					
9.250	103.375	9.250	103.375	9.250	103.375	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA					
9.375	103.625	9.375	103.625	9.375	103.625	Purchase		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125					
9.500	103.875	9.500	103.875	9.500	103.875	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA					
9.625	104.125	9.625	104.125	9.625	104.125	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA					
9.750	104.375	9.750	104.375	9.750	104.375	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA					
9.875	104.625	9.875	104.625	9.875	104.625	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	NA					
9.990	104.875	9.990	104.875	9.990	104.875	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA					
10.125	105.125	10.125	105.125	10.125	105.125	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA					
10.250	105.375	10.250	105.375	10.250	105.375	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	NA					
10.375	105.625	10.375	105.625	10.375	105.625	1099 (12 & 24 mo) <sup>2,3</sup>		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375					
<sup>1</sup> ARM required. FRM ineligible. Min rate is 8.375%. <sup>2</sup> In addition to Alt Doc - 24 Mo LLPA. <sup>3</sup> In addition to Alt Doc - 12 Mo LLPA if 12 Mo. <sup>4</sup> BPC Only. 98.25 Max Price						P&L (12 & 24 Mo) <sup>2,3</sup>		-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA				
						Listing Seasoning Exception <sup>4</sup>		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	
						Alt Doc - 12 Mo <sup>2</sup>		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
						5 Yr PPP (Investment Only)		0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA
						4 Yr PPP (Investment Only)		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
						3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
						2 Yr PPP (Investment Only)		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
						1 Yr PPP (Investment Only)		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA
Fees		Compensation Adjustments				LPC															
Funding		\$395				LLPA		0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-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 <=\$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		99.500	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							

4/25/2024 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

## SPECTRUM NO RATIO - DSCR >=1.00

\*\*\*APRIL INCENTIVE: ADDITIONAL + 0.250 TO PRICE FOR PURCHASES < \$3M\*\*\*

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					
6.625	97.250	6.625	97.250	6.625	97.250	760+	0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.500	NA	NA					
6.750	97.750	6.750	97.750	6.750	97.750	740-759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625	NA	NA					
6.875	98.250	6.875	98.250	6.875	98.250	720-739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.625	NA	NA					
7.000	98.625	7.000	98.625	7.000	98.625	700-719	0.500	0.125	-0.125	-0.625	-1.250	-1.500	-1.875	NA	NA					
7.125	99.000	7.125	99.000	7.125	99.000	680-699	0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA					
7.250	99.375	7.250	99.375	7.250	99.375	660-679	0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA					
7.375	99.750	7.375	99.750	7.375	99.750	Foreign National <sup>1</sup>	-2.125	-2.375	-2.625	-2.875	-3.125	NA	NA	NA	NA					
7.500	100.125	7.500	100.125	7.500	100.125	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90				
7.625	100.500	7.625	100.500	7.625	100.500	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA				
7.750	100.750	7.750	100.750	7.750	100.750		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA				
7.875	101.125	7.875	101.125	7.875	101.125	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA				
8.000	101.375	8.000	101.375	8.000	101.375		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA				
8.125	101.750	8.125	101.750	8.125	101.750	>\$2mm-\$3mm	660+	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA				
8.250	102.000	8.250	102.000	8.250	102.000		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA				
8.375	102.250	8.375	102.250	8.375	102.250	>\$3mm-3.5mm <sup>2</sup>	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA				
8.500	102.500	8.500	102.500	8.500	102.500		Foreign National	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA				
8.625	102.875	8.625	102.875	8.625	102.875	>\$3.5mm-4mm <sup>3</sup>	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA				
8.750	103.125	8.750	103.125	8.750	103.125		Foreign National	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA				
8.875	103.375	8.875	103.375	8.875	103.375	>\$4mm-5mm <sup>4</sup>	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA				
9.000	103.625	9.000	103.625	9.000	103.625		Foreign National	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA				
9.125	103.875	9.125	103.875	9.125	103.875	>\$5mm-\$6mm <sup>5</sup>	680+	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA				
9.250	104.125	9.250	104.125	9.250	104.125		Foreign National	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA				
9.375	104.375	9.375	104.375	9.375	104.375	Other	<=50	55	60	65	70	75	80	85	90					
9.500	104.625	9.500	104.625	9.500	104.625	1x30x12 or FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA					
9.625	104.875	9.625	104.875	9.625	104.875	>\$500K	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA					
9.750	105.125	9.750	105.125	9.750	105.125	Waive Escrows	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA					
9.875	105.375	9.875	105.375	9.875	105.375	Interest Only	-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA					
10.000	105.625	10.000	105.625	10.000	105.625	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA					
10.125	105.875	10.125	105.875	10.125	105.875	Cash-Out or Debt Consolidation	-0.500	-0.500	-0.500	-0.750	-1.125	-1.125	NA	NA	NA					
10.250	106.125	10.250	106.125	10.250	106.125	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA					
10.375	106.375	10.375	106.375	10.375	106.375	Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA					
10.500	106.625	10.500	106.625	10.500	106.625	Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA					
10.625	106.875	10.625	106.875	10.625	106.875	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA					
<sup>1</sup> Non-Resident Alien without a FICO. <sup>2</sup> 40 Yr FRM ineligible. Min rate is 8.5%. <sup>3</sup> 40 Yr FRM ineligible. Min rate is 8.5%. <sup>4</sup> ARM required. FRM ineligible. Min rate is 8.625%. <sup>5</sup> ARM required. FRM ineligible. Min rate is 8.75%. <sup>6</sup> BPC Only. 98.25 Max Price						Listing Seasoning Exception <sup>6</sup>	-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	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	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	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	-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	-1.000	-1.000	-1.000	-1.000	NA	NA
Fees		Compensation Adjustments				LPC														
Funding	\$395	LLPA				BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%							
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									

4/25/2024 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

## SPECTRUM NO RATIO - DSCR <1.00

\*\*\*APRIL INCENTIVE: ADDITIONAL + 0.250 TO PRICE FOR PURCHASES < \$3M\*\*\*

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments															
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO		<=50	55	60	65	70	75	80	85	90					
10.250	105.125	10.250	105.125	10.250	105.125	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	NA	NA	NA					
10.125	104.875	10.125	104.875	10.125	104.875	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	NA	NA	NA					
10.000	104.625	10.000	104.625	10.000	104.625	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	NA	NA	NA					
9.875	104.375	9.875	104.375	9.875	104.375	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	NA	NA	NA					
9.750	104.125	9.750	104.125	9.750	104.125	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA					
9.625	103.875	9.625	103.875	9.625	103.875	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA					
9.500	103.625	9.500	103.625	9.500	103.625	Foreign National <sup>1</sup>		-2.875	-3.125	-3.375	-3.875	-4.375	NA	NA	NA	NA					
9.375	103.375	9.375	103.375	9.375	103.375	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90					
9.250	103.125	9.250	103.125	9.250	103.125	>\$1.5mm-\$2mm	760+	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA					
9.125	102.875	9.125	102.875	9.125	102.875		740-759	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA					
9.000	102.625	9.000	102.625	9.000	102.625		720-739	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA					
8.875	102.375	8.875	102.375	8.875	102.375		700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA					
8.750	102.125	8.750	102.125	8.750	102.125		680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA					
8.625	101.875	8.625	101.875	8.625	101.875		660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA					
8.500	101.500	8.500	101.500	8.500	101.500	Foreign National		-0.750	0.000	0.500	NA	NA	NA	NA	NA	NA					
8.375	101.250	8.375	101.250	8.375	101.250	>\$2mm-\$3mm	760+	-1.750	-1.750	-2.000	-2.000	-2.500	NA	NA	NA	NA					
8.250	101.000	8.250	101.000	8.250	101.000		740-759	-1.750	-2.250	-2.000	-2.000	-2.500	NA	NA	NA	NA					
8.125	100.750	8.125	100.750	8.125	100.750		720-739	-1.750	-1.750	-2.000	-2.250	-2.250	NA	NA	NA	NA					
8.000	100.375	8.000	100.375	8.000	100.375		700-719	-1.750	-1.750	-2.000	-2.250	-3.000	NA	NA	NA	NA					
7.875	100.125	7.875	100.125	7.875	100.125		680-699	-2.000	-2.000	-2.000	-2.250	NA	NA	NA	NA	NA					
7.750	99.750	7.750	99.750	7.750	99.750		660-679	-2.000	-2.000	-2.250	-2.500	NA	NA	NA	NA	NA					
7.625	99.500	7.625	99.500	7.625	99.500	Foreign National		-0.750	-0.750	-0.500	NA	NA	NA	NA	NA	NA					
7.500	99.125	7.500	99.125	7.500	99.125	>\$3mm-\$3.5mm <sup>3</sup>	760+	-1.750	-1.750	-2.000	-2.000	NA	NA	NA	NA	NA					
7.375	98.750	7.375	98.750	7.375	98.750		740-759	-1.750	-1.750	-2.000	-2.000	NA	NA	NA	NA	NA					
7.250	98.375	7.250	98.375	7.250	98.375		720-739	-1.750	-1.750	-1.750	-2.250	NA	NA	NA	NA	NA					
7.125	98.000	7.125	98.000	7.125	98.000		700-719	-2.000	-1.750	-2.250	-2.250	NA	NA	NA	NA	NA					
7.000	97.625	7.000	97.625	7.000	97.625		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 <sup>3</sup>	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 <sup>4</sup>	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 <sup>5</sup>	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	-0.625	-0.750	NA	NA	NA					
						Listing Seasoning Exception <sup>6</sup>		-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						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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# 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	105.743	Purchase	800+	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	NA	NA
9.500	105.660		780-799	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	NA	NA
9.375	105.541		760-779	1.000	1.000	0.750	0.500	0.000	-0.500	-1.500	NA	NA
9.250	105.394		740-759	1.000	1.000	0.500	0.250	-0.250	-1.000	-2.000	NA	NA
9.125	105.218		720-739	0.750	0.750	0.000	-0.250	-0.750	-1.500	-2.500	NA	NA
9.000	105.009		700-719	0.500	0.500	-0.250	-0.750	-1.250	-2.250	NA	NA	NA
8.875	104.774		680-699	0.000	0.000	-0.500	-1.250	-1.750	NA	NA	NA	NA
8.750	104.510	Rate/Term	800+	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	NA	NA
8.625	104.202		780-799	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	NA	NA
8.500	103.854		760-779	1.000	1.000	0.750	0.500	0.000	-0.500	-1.500	NA	NA
8.375	103.493		740-759	1.000	1.000	0.500	0.250	-0.250	-1.000	-2.070	NA	NA
8.250	103.116		720-739	0.750	0.750	0.000	-0.250	-0.750	-1.500	-2.610	NA	NA
8.125	102.727		700-719	0.500	0.500	-0.250	-0.750	-1.250	-2.250	NA	NA	NA
8.000	102.326		680-699	0.000	0.000	-0.500	-1.250	-1.750	NA	NA	NA	NA
7.875	101.890	Cash Out	800+	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA	NA
7.750	101.438		780-799	1.000	1.000	0.750	0.250	-0.250	-0.750	NA	NA	NA
7.625	100.973		760-779	0.750	0.750	0.500	0.000	-0.500	-1.250	NA	NA	NA
7.500	100.492		740-759	0.750	0.750	0.250	-0.250	-0.750	-1.750	NA	NA	NA
7.375	99.996		720-739	0.500	0.500	-0.250	-0.750	-1.250	-2.250	NA	NA	NA
7.250	99.464		700-719	0.250	0.250	-0.500	-1.250	-1.750	NA	NA	NA	NA
7.125	98.917		680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA
7.000	98.350	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		

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# FUNDLOANS

## INSIGNIA II - QM JUMBO PRIME

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed			30 Yr Fixed		
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day
7.000	96.148	95.711	7.000	96.092	95.655	7.000	96.027	95.589	6.750	97.987	97.550	8.000	101.226	100.789
6.875	96.102	95.665	6.875	96.046	95.609	6.875	95.988	95.550	6.625	97.647	97.210	7.875	100.842	100.404
6.750	96.057	95.619	6.750	96.000	95.563	6.750	95.949	95.512	6.500	97.308	96.870	7.750	100.544	100.106
6.625	96.012	95.574	6.625	95.955	95.517	6.625	95.911	95.473	6.375	96.461	96.024	7.625	100.352	99.914
6.500	95.967	95.529	6.500	95.909	95.472	6.500	95.873	95.435	6.250	95.615	95.178	7.500	100.160	99.722
6.375	95.922	95.484	6.375	95.863	95.426	6.375	95.835	95.397	6.125	95.355	94.917	7.375	99.842	99.405
6.250	95.877	95.439	6.250	95.828	95.390	6.250	95.797	95.360	6.000	95.094	94.656	7.250	99.525	99.087
6.125	95.832	95.395	6.125	95.796	95.358	6.125	95.537	95.099	5.875	94.234	93.796	7.125	99.207	98.770
6.000	95.788	95.351	6.000	95.764	95.326	6.000	95.254	94.817	5.750	93.374	92.937	7.000	98.890	98.452
5.875	95.760	95.323	5.875	95.732	95.295	5.875	95.106	94.668	5.625	93.021	92.583	6.875	98.527	98.090
5.750	95.733	95.296	5.750	95.701	95.263	5.750	94.964	94.527	5.500	92.667	92.230	6.750	98.165	97.727
5.625	95.502	95.065	5.625	95.411	94.974	5.625	94.873	94.435				6.625	97.693	97.255
5.500	95.271	94.834	5.500	95.122	94.685	5.500	94.762	94.324				6.500	97.221	96.783
5.375	94.996	94.559	5.375	94.766	94.328	5.375	94.629	94.192				6.375	96.768	96.331
												6.250	96.315	95.877
												6.125	95.705	95.267
												6.000	95.095	94.658
												5.875	94.562	94.124
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 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		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	102.685	102.435
										8.875	102.492	102.242
										8.750	102.300	102.050
										8.625	102.108	101.858
										8.500	101.917	101.667
										8.375	101.724	101.474
										8.250	101.531	101.281
										8.125	101.335	101.085
										8.000	101.136	100.886
										7.875	100.929	100.679
										7.750	100.270	100.020
										7.625	100.081	99.831
										7.500	99.869	99.619
										7.375	99.642	99.392
										7.250	99.024	98.774
										7.125	98.808	98.558
										7.000	98.559	98.309
										6.875	98.025	97.775
										6.750	97.214	96.964
										6.625	96.915	96.665
										6.500	96.337	96.087
										6.375	95.983	95.733
										6.250	95.063	94.813
										6.125	94.711	94.461
										6.000	94.333	94.083

### 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	

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NMLS 1202262

# FUNDLOANS

## INSIGNIA VII - QM JUMBO PRIME

										30 Yr Fixed		
										Rate	30 Day	
										7.500	97.155	
										7.375	96.922	
										7.250	96.696	
										7.125	96.362	
										7.000	96.029	
										6.875	95.697	
										6.750	95.366	
										6.625	94.908	
										6.500	94.451	
										6.375	94.146	
										6.250	93.809	
										6.125	93.380	
										6.000	92.904	
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										
		Maximum Loan Amount										
Underwriting (except NJ)	\$1,395	\$3,000,000										
Enhanced Desk Review	\$165											
Entity Review Fee (If applicable)	\$295											
NJ Application Fee (NJ Only)	\$1,790											

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