

INSIGNIA VII - QM JUMBO PRIME

										30 Yr Fixed		
										Rate	30 Day	
										7.500	97.273	
										7.375	97.063	
										7.250	96.822	
										7.125	96.544	
										7.000	96.246	
										6.875	95.948	
										6.750	95.631	
										6.625	95.296	
										6.500	94.942	
										6.375	94.639	
										6.250	94.304	
										6.125	93.877	
										6.000	93.403	
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											