

INSIGNIA VII - QM JUMBO PRIME

										30 Yr Fixed	
										Rate	30 Day
										7.500	97.561
										7.375	97.325
										7.250	97.123
										7.125	96.904
										7.000	96.675
										6.875	96.437
										6.750	96.162
										6.625	95.860
										6.500	95.557
										6.375	95.255
										6.250	94.921
										6.125	94.495
										6.000	94.023
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										