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
12.375	103.875	12.375	103.875	12.375	103.875	12.375	103.875
12.250	103.625	12.250	103.625	12.250	103.625	12.250	103.625
12.125	103.375	12.125	103.375	12.125	103.375	12.125	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
11.125	101.375	11.125	101.375	11.125	101.375	11.125	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
10.125	99.375	10.125	99.375	10.125	99.375	10.125	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

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

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

Max APR in Colorado is 12%

Max APR in Texas is 10%

11/27/2024 8:30 AM PDT

EQUAL HOUSING LENDER

NMLS 1202262

FUNDLOANS

ASPIRE X - NON-QM CLOSED END 2ND MORTGAGE ($200K - $600K)

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											
13.250	111.750		800+	1.375	1.375	1.000	0.750	0.500	-0.500	-1.250	-4.375	-6.000
13.125	111.625		780-799	1.375	1.375	0.875	0.625	0.375	-0.625	-1.375	-4.625	-6.250
13.000	111.500		760-779	0.875	0.875	0.375	0.000	-0.125	-1.125	-2.000	-5.250	-7.250
12.875	111.375	Full Doc	740-759	0.375	0.375	-0.125	-0.375	-0.500	-1.750	-3.250	-6.500	-8.750
12.750	111.250		720-739	-0.125	-0.125	-0.625	-0.875	-1.125	-2.125	-4.125	-7.875	-9.750
12.625	111.000		700-719	-1.250	-1.250	-1.875	-2.250	-2.625	-3.125	-5.625	-9.125	-11.250
12.500	110.750		680-699	-2.750	-2.750	-3.375	-3.750	-4.250	-5.250	-7.875	-10.875	N/A
12.375	110.500		800+	0.500	0.500	0.125	-0.250	-0.500	-1.625	-2.500	-6.000	N/A
12.250	110.250		780-799	0.500	0.500	0.000	-0.375	-0.625	-1.750	-2.625	-6.250	N/A
12.125	110.000	Alt Doc	760-779	0.000	0.000	-0.500	-1.000	-1.125	-2.250	-3.250	-6.875	N/A
12.000	109.750		740-759	-0.500	-0.500	-1.000	-1.375	-1.500	-2.875	-4.500	-8.250	N/A
11.875	109.500	1099/	720-739	-1.000	-1.000	-1.500	-1.875	-2.125	-3.250	-5.375	-9.625	N/A
11.750	109.250	Bank	700-719	-2.250	-2.250	-2.875	-3.375	-3.750	-4.375	-7.000	N/A	N/A
11.625	109.000	Statements	680-699	-4.000	-4.000	-4.625	-5.125	-5.625	-6.750	N/A	N/A	N/A
11.500	108.750		800+	-0.625	-0.750	-1.000	-1.500	-2.000	-3.125	-4.125	-7.750	N/A
11.375	108.500		780-799	-0.625	-0.750	-1.125	-1.625	-2.125	-3.250	-4.250	-8.000	N/A
11.250	108.250	Alt Doc	760-779	-1.125	-1.250	-1.750	-2.250	-2.625	-3.875	-4.875	-8.750	N/A
11.125	108.000		740-759	-1.625	-1.625	-2.250	-2.750	-3.000	-4.500	-6.375	-10.375	N/A
11.000	107.750	P&L/	720-739	-2.250	-2.250	-2.750	-3.250	-3.875	-5.000	-7.125	-11.625	N/A
10.875	107.500	WVOE	700-719	-3.500	-3.625	-4.375	-4.875	-5.375	-5.875	-8.750	N/A	N/A
10.750	107.250		680-699	-5.250	-5.250	-6.125	-6.500	-7.125	-7.750	N/A	N/A	N/A

10.750	107.250	**Amortization**	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
10.625	107.000	30 YR Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.500	106.750	30/15 YR Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
10.375	106.500	40/15 YR Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
10.250	106.250	**Loan Amount**	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
10.125	105.875	<=$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.000	105.500	$150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.875	105.125	$175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.750	104.750	$200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.625	104.375	$300,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.500	104.000	$450,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.375	103.625	**DTI**	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
9.250	103.125	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.125	102.625	43.01-45	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
9.000	102.125	45.01-50	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
8.875	101.625	**Other**	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
8.750	101.125	Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
8.625	100.625	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
8.500	100.125	2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A
8.375	99.625	**Investment Properties have a RATE adjustment of +1.75%									
8.250	99.125										

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	$200,000			$200,000			$600,000		

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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
6.125	96.250	6.125	96.250	6.125	96.250	Full Doc - 24 Mo	760+	1.250	1.125	0.875	0.750	0.375	0.125	-0.125	-2.375	-3.750
6.250	96.750	6.250	96.750	6.250	96.750		740-759	1.250	1.000	0.875	0.625	0.250	0.000	-0.375	-3.000	-4.500
6.375	97.250	6.375	97.250	6.375	97.250		720-739	1.125	0.750	0.750	0.500	0.125	-0.500	-0.875	-3.625	NA
6.500	97.750	6.500	97.750	6.500	97.750		700-719	0.875	0.625	0.500	0.250	-0.125	-0.750	-1.250	-4.750	NA
6.625	98.250	6.625	98.250	6.625	98.250		680-699	0.500	0.250	-0.250	-0.625	-1.250	-2.375	-3.125	-5.000	NA
6.750	98.750	6.750	98.750	6.750	98.750		660-679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	NA	NA	NA
6.875	99.250	6.875	99.250	6.875	99.250		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA
6.990	99.750	6.990	99.750	6.990	99.750		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA
7.125	100.125	7.125	100.125	7.125	100.125	**Loan Amount**	**FICO**	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
7.250	100.500	7.250	100.500	7.250	100.500	>$1mm-$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.375	100.875	7.375	100.875	7.375	100.875	>$1.5mm-$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.500	101.250	7.500	101.250	7.500	101.250	>$2mm-$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
7.625	101.625	7.625	101.625	7.625	101.625	>$2.5mm-$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA
7.750	101.875	7.750	101.875	7.750	101.875	>$3mm-$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-0.750	-0.750	NA	NA	NA
7.875	102.250	7.875	102.250	7.875	102.250	>$3.5mm-$4mm	660+	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
7.990	102.500	7.990	102.500	7.990	102.500	>$4mm-$5mm[1]	660+	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	NA	NA	NA
8.125	102.875	8.125	102.875	8.125	102.875	>$5mm-$6mm[4]	660+	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	NA	NA	NA
8.250	103.125	8.250	103.125	8.250	103.125	**Other**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
8.375	103.375	8.375	103.375	8.375	103.375	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
8.500	103.625	8.500	103.625	8.500	103.625	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.625	104.000	8.625	104.000	8.625	104.000	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
8.750	104.250	8.750	104.250	8.750	104.250	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA
8.875	104.500	8.875	104.500	8.875	104.500	Purchase		0.250	0.250	0.250	0.250	0.125	0.125	0.125	0.125	0.125
8.990	104.750	8.990	104.750	8.990	104.750	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA
9.125	105.000	9.125	105.000	9.125	105.000	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA
9.250	105.250	9.250	105.250	9.250	105.250	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA
9.375	105.500	9.375	105.500	9.375	105.500	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA
9.500	105.750	9.500	105.750	9.500	105.750	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
9.625	106.000	9.625	106.000	9.625	106.000	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
9.750	106.250	9.750	106.250	9.750	106.250	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	NA
9.875	106.500	9.875	106.500	9.875	106.500	Assets Only[2]		-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
9.990	106.750	9.990	106.750	9.990	106.750	Asset Allowance[2]		0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
10.125	107.000	10.125	107.000	10.125	107.000	Full Doc - 12 Mo[2]		0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250
10.250	107.250	10.250	107.250	10.250	107.250	Listing Seasoning Exception[3]		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
						WVOE[2]		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]ARM required. FRM inelgible. Min rate is 7.75%.
[2]In addition to Full Doc - 24 Mo LLPA.
[3]BPC Only. 98.00 Max Price
[3]Min Rate 7.990%
[3]In Addition to Rate hit +0.5%
[4]ARM required. FRM inelgible. Min rate is 7.99%.

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

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EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

Montage Elite

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM	
Rate	30 Day	Rate	30 Day	Rate	30 Day
6.490	97.0625	6.490	97.0625	6.490	97.0625
6.625	97.5625	6.625	97.5625	6.625	97.5625
6.750	98.0625	6.750	98.0625	6.750	98.0625
6.875	98.5625	6.875	98.5625	6.875	98.5625
6.990	99.0625	6.990	99.0625	6.990	99.0625
7.125	99.5625	7.125	99.5625	7.125	99.5625
7.250	100.0625	7.250	100.0625	7.250	100.0625
7.375	100.5625	7.375	100.5625	7.375	100.5625
7.490	100.9375	7.490	100.9375	7.490	100.9375
7.625	101.1875	7.625	101.1875	7.625	101.1875
7.750	101.4375	7.750	101.4375	7.750	101.4375
7.875	101.6875	7.875	101.6875	7.875	101.6875
8.000	101.9375	8.000	101.9375	8.000	101.9375
8.125	102.1875	8.125	102.1875	8.125	102.1875
8.250	102.4375	8.250	102.4375	8.250	102.4375
8.375	102.6875	8.375	102.6875	8.375	102.6875
8.500	102.9375	8.500	102.9375	8.500	102.9375
8.625	103.1875	8.625	103.1875	8.625	103.1875
8.750	103.4375	8.750	103.4375	8.750	103.4375
8.875	103.6875	8.875	103.6875	8.875	103.6875
9.000	103.9375	9.000	103.9375	9.000	103.9375
9.125	104.0625	9.125	104.0625	9.125	104.0625
9.250	104.1875	9.250	104.1875	9.250	104.1875
9.375	104.3125	9.375	104.3125	9.375	104.3125
9.500	104.4375	9.500	104.4375	9.500	104.4375
9.625	104.5625	9.625	104.5625	9.625	104.5625
9.750	104.6875	9.750	104.6875	9.750	104.6875

LTV/CLTV/HCLTV Price Adjustments									
FICO	<=50	55	60	65	70	75	80	85	90
760+	1.000	1.000	1.000	0.750	0.625	0.375	0.125	-1.250	NA
740-759	0.875	0.875	0.875	0.625	0.500	0.250	-0.125	-1.500	NA
720-739	0.750	0.750	0.750	0.500	0.250	0.000	-0.500	-2.250	NA
700-719	0.625	0.625	0.625	0.375	-0.250	-0.500	-1.000	NA	NA
680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA
660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA
Loan Amount	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
UPB >$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA
Other	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	NA
Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA
Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA
40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA
Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA
2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA	NA
1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA
Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
1 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
No Yr PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	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	BPC	LPC							
		1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%
LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750
Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000
Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250
Max Price w/ No PPP	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000

Min Loan Amount	Max Loan Amount	Index	Margin - OO/2nd	Margin - Inv	5/6 Mo Caps	7/6 Mo Caps
$300,000	$3,000,000	30 Day Average SOFR	3.750%	6.000%	2/1/5	5/1/5

11/27/2024 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		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
6.125	96.250	6.125	96.250	6.125	96.250	Alt Doc - 24 Mo	760+	1.250	1.125	0.875	0.750	0.250	0.125	-0.250	-2.125	-3.750
6.250	96.750	6.250	96.750	6.250	96.750		740-759	1.250	1.000	0.875	0.625	0.125	0.000	-0.500	-2.750	-5.000
6.375	97.250	6.375	97.250	6.375	97.250		720-739	1.125	0.750	0.750	0.500	0.000	-0.500	-1.125	-4.000	NA
6.500	97.750	6.500	97.750	6.500	97.750		700-719	0.875	0.625	0.500	0.250	-0.375	-1.125	-1.625	-5.000	NA
6.625	98.250	6.625	98.250	6.625	98.250		680-699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500	NA	NA
6.750	98.750	6.750	98.750	6.750	98.750		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	NA	NA
6.875	99.250	6.875	99.250	6.875	99.250		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA
6.990	99.750	6.990	99.750	6.990	99.750		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA
7.125	100.125	7.125	100.125	7.125	100.125	**Loan Amount**	**FICO**	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
7.250	100.500	7.250	100.500	7.250	100.500	>$1mm-$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.375	100.875	7.375	100.875	7.375	100.875	>$1.5mm-$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.500	101.250	7.500	101.250	7.500	101.250	>$2mm-$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
7.625	101.625	7.625	101.625	7.625	101.625	>$2.5mm-$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA
7.750	101.875	7.750	101.875	7.750	101.875	>$3mm-$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.000	-1.000	NA	NA	NA
7.875	102.250	7.875	102.250	7.875	102.250	>$3.5mm-$4mm	660+	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
7.990	102.500	7.990	102.500	7.990	102.500	>$4mm-$5mm[1]	660+	-1.250	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA
8.125	102.875	8.125	102.875	8.125	102.875	>$5mm-$6mm[5]	660+	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA	NA
8.250	103.125	8.250	103.125	8.250	103.125	**Other**		**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
8.375	103.375	8.375	103.375	8.375	103.375	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
8.500	103.625	8.500	103.625	8.500	103.625	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.625	104.000	8.625	104.000	8.625	104.000	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
8.750	104.250	8.750	104.250	8.750	104.250	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA
8.875	104.500	8.875	104.500	8.875	104.500	Purchase		0.250	0.250	0.250	0.250	0.125	0.125	0.125	0.125	0.125
8.990	104.750	8.990	104.750	8.990	104.750	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA
9.125	105.000	9.125	105.000	9.125	105.000	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA
9.250	105.250	9.250	105.250	9.250	105.250	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA
9.375	105.500	9.375	105.500	9.375	105.500	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA
9.500	105.750	9.500	105.750	9.500	105.750	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
9.625	106.000	9.625	106.000	9.625	106.000	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
9.750	106.250	9.750	106.250	9.750	106.250	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	NA
9.875	106.500	9.875	106.500	9.875	106.500	1099 (12 & 24 mo)[2,3]		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
9.990	106.750	9.990	106.750	9.990	106.750	P&L (12 & 24 Mo)[2,3]		-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA	NA
						Listing Seasoning Exception[4]		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
						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

[1]ARM required. FRM inelgible. Min rate is 7.75%.

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

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

[4]BPC Only. 98.00 Max Price

[4]Min Rate 7.990%

[4]In Addition to Rate hit +0.5%

[5]ARM required. FRM inelgible. Min rate is 7.99%.

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	99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250
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

11/27/2024 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

Apex Elite

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM	
Rate	30 Day	Rate	30 Day	Rate	30 Day
6.490	97.1875	6.490	97.1875	6.490	97.1875
6.625	97.6875	6.625	97.6875	6.625	97.6875
6.750	98.1875	6.750	98.1875	6.750	98.1875
6.875	98.6875	6.875	98.6875	6.875	98.6875
6.990	99.1875	6.990	99.1875	6.990	99.1875
7.125	99.6875	7.125	99.6875	7.125	99.6875
7.250	100.1875	7.250	100.1875	7.250	100.1875
7.375	100.6875	7.375	100.6875	7.375	100.6875
7.490	101.0625	7.490	101.0625	7.490	101.0625
7.625	101.3125	7.625	101.3125	7.625	101.3125
7.750	101.5625	7.750	101.5625	7.750	101.5625
7.875	101.8125	7.875	101.8125	7.875	101.8125
8.000	102.0625	8.000	102.0625	8.000	102.0625
8.125	102.3125	8.125	102.3125	8.125	102.3125
8.250	102.5625	8.250	102.5625	8.250	102.5625
8.375	102.8125	8.375	102.8125	8.375	102.8125
8.500	103.0625	8.500	103.0625	8.500	103.0625
8.625	103.3125	8.625	103.3125	8.625	103.3125
8.750	103.5625	8.750	103.5625	8.750	103.5625
8.875	103.8125	8.875	103.8125	8.875	103.8125
9.000	104.0625	9.000	104.0625	9.000	104.0625
9.125	104.1875	9.125	104.1875	9.125	104.1875
9.250	104.3125	9.250	104.3125	9.250	104.3125
9.375	104.4375	9.375	104.4375	9.375	104.4375
9.500	104.5625	9.500	104.5625	9.500	104.5625
9.625	104.6875	9.625	104.6875	9.625	104.6875
9.750	104.8125	9.750	104.8125	9.750	104.8125

LTV/CLTV/HCLTV Price Adjustments									
FICO	<=50	55	60	65	70	75	80	85	90
760+	1.000	1.000	1.000	0.750	0.625	0.375	0.125	-1.000	NA
740-759	0.875	0.875	0.875	0.625	0.500	0.250	-0.125	-1.250	NA
720-739	0.750	0.750	0.750	0.500	0.250	0.125	-0.250	-2.000	NA
700-719	0.625	0.625	0.625	0.375	-0.250	-0.375	-0.750	NA	NA
680-699	0.625	0.500	0.375	-0.125	-0.625	-1.750	-2.250	NA	NA
660-679	-0.125	-0.250	-0.750	-1.000	-1.625	NA	NA	NA	NA
Loan Amount	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
UPB >$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA
Other	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
24 Mnth CPA P&L	0.000	0.000	0.000	0.000	0.000	-0.375	-0.750	-1.500	NA
12 Mnth CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.250	-2.000	NA
Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA
WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	NA	NA
Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA
Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA
40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA
Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA
2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA	NA
1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA
Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
1 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
No Yr PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	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	BPC	LPC						
		1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%
LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750
Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000
Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250
Max Price w/ No PPP	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000

Min Loan Amount	Max Loan Amount	Index	Margin - OO/2nd	Margin - Inv	5/6 Mo Caps	7/6 Mo Caps
$300,000	$3,000,000	30 Day Average SOFR	3.750%	6.000%	2/1/5	5/1/5

11/27/2024 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

Apex Elite +

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM	
Rate	30 Day	Rate	30 Day	Rate	30 Day
6.490	97.3125	6.490	97.3125	6.490	97.3125
6.625	97.8125	6.625	97.8125	6.625	97.8125
6.750	98.3125	6.750	98.3125	6.750	98.3125
6.875	98.8125	6.875	98.8125	6.875	98.8125
6.990	99.3125	6.990	99.3125	6.990	99.3125
7.125	99.8125	7.125	99.8125	7.125	99.8125
7.250	100.3125	7.250	100.3125	7.250	100.3125
7.375	100.8125	7.375	100.8125	7.375	100.8125
7.490	101.1875	7.490	101.1875	7.490	101.1875
7.625	101.4375	7.625	101.4375	7.625	101.4375
7.750	101.6875	7.750	101.6875	7.750	101.6875
7.875	101.9375	7.875	101.9375	7.875	101.9375
8.000	102.1875	8.000	102.1875	8.000	102.1875
8.125	102.4375	8.125	102.4375	8.125	102.4375

LTV/CLTV/HCLTV Price Adjustments

FICO	<=50	55	60	65	70	75	80	85	90
760+	1.000	1.000	0.500	0.250	-0.063	-0.500	NA	NA	NA
740-759	0.875	0.875	0.375	0.125	-0.188	-0.750	NA	NA	NA
Loan Amount	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
UPB >$1.5 - 2mm	0.000	0.000	0.000	-0.250	-0.500	-0.500	NA	NA	NA
UPB > 2mm	-0.500	-0.500	-0.500	-0.750	-1.250	-1.500	NA	NA	NA
Other	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
Condo	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA	NA
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	NA	NA	NA
Interest Only	0.000	0.000	-0.250	-0.250	-0.500	-0.750	NA	NA	NA
Cash Out/Debt Consol	-0.500	-0.500	-0.500	-0.500	-0.750	-1.250	NA	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	BPC	LPC							
		1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%
LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750
Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000
Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250
Max Price w/ No PPP	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000

Min Loan Amount	Max Loan Amount	Index	Margin - OO/2nd	Margin - Inv	5/6 Mo Caps	7/6 Mo Caps
$300,000	$3,000,000	30 Day Average SOFR	3.750%	6.000%	2/1/5	5/1/5

11/27/2024 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
6.375	98.000	6.375	98.000	6.375	98.000
6.500	98.500	6.500	98.500	6.500	98.500
6.625	99.000	6.625	99.000	6.625	99.000
6.750	99.500	6.750	99.500	6.750	99.500
6.875	100.000	6.875	100.000	6.875	100.000
6.990	100.500	6.990	100.500	6.990	100.500
7.125	100.875	7.125	100.875	7.125	100.875
7.250	101.250	7.250	101.250	7.250	101.250
7.375	101.625	7.375	101.625	7.375	101.625
7.500	102.000	7.500	102.000	7.500	102.000
7.625	102.375	7.625	102.375	7.625	102.375
7.750	102.625	7.750	102.625	7.750	102.625
7.875	103.000	7.875	103.000	7.875	103.000
7.990	103.250	7.990	103.250	7.990	103.250
8.125	103.625	8.125	103.625	8.125	103.625
8.250	103.875	8.250	103.875	8.250	103.875
8.375	104.125	8.375	104.125	8.375	104.125
8.500	104.375	8.500	104.375	8.500	104.375
8.625	104.750	8.625	104.750	8.625	104.750
8.750	105.000	8.750	105.000	8.750	105.000
8.875	105.250	8.875	105.250	8.875	105.250
8.990	105.500	8.990	105.500	8.990	105.500
9.125	105.750	9.125	105.750	9.125	105.750
9.250	106.000	9.250	106.000	9.250	106.000
9.375	106.250	9.375	106.250	9.375	106.250
9.500	106.500	9.500	106.500	9.500	106.500
9.625	106.750	9.625	106.750	9.625	106.750
9.750	107.000	9.750	107.000	9.750	107.000
9.875	107.250	9.875	107.250	9.875	107.250
9.990	107.500	9.990	107.500	9.990	107.500
10.125	107.750	10.125	107.750	10.125	107.750
10.250	108.000	10.250	108.000	10.250	108.000
10.375	108.250	10.375	108.250	10.375	108.250

[1]Non-Resident Alien without a FICO.

[2]40 Yr FRM inelgible. Min rate is 7.75%.

[3]40 Yr FRM inelgible. Min rate is 7.75%.

[4]ARM required. FRM inelgible. Min rate is 7.75%.

[5]ARM required. FRM inelgible. Min rate is 7.990%.

[6]BPC Only. 98.00 Max Price

[6]Min Rate 7.990%

[6]In Addition to Rate hit +0.5%

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	-1.500	-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
Waive Escrows	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
DSCR >=1.2	0.375	0.375	0.375	0.250	0.250	0.125	0.125	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	0.000	0.000	-0.125	-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]	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
5 Yr PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA
4 Yr PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	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	99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250
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
$200,000	$6,000,000	30 Day Average SOFR	3.750%	2/1/5	5/1/5

11/27/2024 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
9.990	106.500	9.990	106.500	9.990	106.500
9.875	106.250	9.875	106.250	9.875	106.250
9.750	106.000	9.750	106.000	9.750	106.000
9.625	105.750	9.625	105.750	9.625	105.750
9.500	105.500	9.500	105.500	9.500	105.500
9.375	105.250	9.375	105.250	9.375	105.250
9.250	105.000	9.250	105.000	9.250	105.000
9.125	104.750	9.125	104.750	9.125	104.750
8.990	104.500	8.990	104.500	8.990	104.500
8.875	104.250	8.875	104.250	8.875	104.250
8.750	104.000	8.750	104.000	8.750	104.000
8.625	103.750	8.625	103.750	8.625	103.750
8.500	103.375	8.500	103.375	8.500	103.375
8.375	103.125	8.375	103.125	8.375	103.125
8.250	102.875	8.250	102.875	8.250	102.875
8.125	102.625	8.125	102.625	8.125	102.625
7.990	102.250	7.990	102.250	7.990	102.250
7.875	102.000	7.875	102.000	7.875	102.000
7.750	101.625	7.750	101.625	7.750	101.625
7.625	101.375	7.625	101.375	7.625	101.375
7.500	101.000	7.500	101.000	7.500	101.000
7.375	100.625	7.375	100.625	7.375	100.625
7.250	100.250	7.250	100.250	7.250	100.250
7.125	99.875	7.125	99.875	7.125	99.875
6.990	99.500	6.990	99.500	6.990	99.500
6.875	99.000	6.875	99.000	6.875	99.000
6.750	98.500	6.750	98.500	6.750	98.500

[3]40 Yr FRM inelgible. Min rate is 7.75%.
[4]ARM required. FRM inelgible. Min rate is 7.75%.
[5]ARM required. FRM inelgible. Min rate is 7.990%.
[6]BPC Only. 98.00 Max Price
[6]Min Rate 7.990%
[6]In Addition to Rate hit +0.5%

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]	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
5 Yr PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA
4 Yr PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	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	99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250
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
$200,000	$6,000,000	30 Day Average SOFR	3.750%	2/1/5	5/1/5

11/27/2024 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

Spectrum Elite

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM	
Rate	30 Day	Rate	30 Day	Rate	30 Day
6.625	98.1250	6.625	98.1250	6.625	98.1250
6.750	98.5625	6.750	98.5625	6.750	98.5625
6.875	99.0000	6.875	99.0000	6.875	99.0000
6.990	99.4375	6.990	99.4375	6.990	99.4375
7.125	99.8750	7.125	99.8750	7.125	99.8750
7.250	100.3125	7.250	100.3125	7.250	100.3125
7.375	100.7500	7.375	100.7500	7.375	100.7500
7.490	101.1875	7.490	101.1875	7.490	101.1875
7.625	101.5625	7.625	101.5625	7.625	101.5625
7.750	101.9375	7.750	101.9375	7.750	101.9375
7.875	102.3125	7.875	102.3125	7.875	102.3125
8.000	102.6875	8.000	102.6875	8.000	102.6875
8.125	103.0625	8.125	103.0625	8.125	103.0625
8.250	103.4375	8.250	103.4375	8.250	103.4375
8.375	103.8125	8.375	103.8125	8.375	103.8125
8.500	104.1875	8.500	104.1875	8.500	104.1875
8.625	104.5625	8.625	104.5625	8.625	104.5625
8.750	104.9375	8.750	104.9375	8.750	104.9375
8.875	105.3125	8.875	105.3125	8.875	105.3125
9.000	105.5625	9.000	105.5625	9.000	105.5625
9.125	105.8125	9.125	105.8125	9.125	105.8125
9.250	106.0625	9.250	106.0625	9.250	106.0625
9.375	106.3125	9.375	106.3125	9.375	106.3125

LTV/CLTV/HCLTV Price Adjustments

FICO	<=50	55	60	65	70	75	80	85	90
760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	NA	NA
740-759	1.500	1.250	1.125	0.875	0.375	0.000	-1.125	NA	NA
720-739	1.375	1.000	0.875	0.625	0.125	-0.125	-1.625	NA	NA
700-719	1.250	1.000	0.625	0.125	-0.375	-0.625	-2.625	NA	NA
Foreign National	-0.875	-1.375	-1.500	-1.875	-2.250	NA	NA	NA	NA
Loan Amount	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
UPB >$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	NA
UPB > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	NA	NA	NA	NA
Other	**<=50**	**55**	**60**	**65**	**70**	**75**	**80**	**85**	**90**
DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000	NA	NA
DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	NA	NA	NA
Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA
Condo/Co-Op	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	NA	NA
Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	NA
2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	NA	NA
40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA
Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	NA	NA
1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	NA	NA	NA
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA
4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	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	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA
No Yr PPP	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	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	BPC	LPC							
		1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%
LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750
Min Price	99.000	98.000	97.750	97.500	97.250	97.000	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	98.250
Max Price w/ No PPP	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000

Min Loan Amount	Max Loan Amount	Index	Margin	5/6 Mo Caps	7/6 Mo Caps
$200,000	$3,000,000	30 Day Average SOFR	6.000%	2/1/5	5/1/5

11/27/2024 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
7.250	99.955	99.580	7.250	100.010	99.635	7.250	99.817	99.442	7.250	99.922	99.547	9.000	106.696	106.321
7.125	99.914	99.539	7.125	99.962	99.587	7.125	99.762	99.387	7.125	99.875	99.500	8.875	106.579	106.204
7.000	99.837	99.462	7.000	99.870	99.495	7.000	99.660	99.285	7.000	99.785	99.410	8.750	106.328	105.953
6.875	99.757	99.382	6.875	99.813	99.438	6.875	99.647	99.272	6.875	99.759	99.384	8.625	105.943	105.568
6.750	99.522	99.147	6.750	99.546	99.171	6.750	99.354	98.979	6.750	99.493	99.118	8.500	105.426	105.051
6.625	99.202	98.827	6.625	99.183	98.808	6.625	98.955	98.580	6.625	99.123	98.748	8.375	104.745	104.370
6.500	98.865	98.490	6.500	98.824	98.449	6.500	98.537	98.162	6.500	98.772	98.397	8.250	104.058	103.683
6.375	98.477	98.102	6.375	98.386	98.011	6.375	98.034	97.659	6.375	98.300	97.925	8.125	103.318	102.943
6.250	98.092	97.717	6.250	97.955	97.580	6.250	97.565	97.190	6.250	97.843	97.468	8.000	102.255	101.880
6.125	97.739	97.364	6.125	97.586	97.211	6.125	97.181	96.806	6.125	97.468	97.093	7.875	101.945	101.570
6.000	97.373	96.998	6.000	97.229	96.854	6.000	96.774	96.399	6.000	97.082	96.707	7.750	101.585	101.210
5.875	97.033	96.658	5.875	96.889	96.514	5.875	96.433	96.058	5.875	96.743	96.368	7.625	101.222	100.847
5.750	96.653	96.278	5.750	96.499	96.124	5.750	96.018	95.643	5.750	96.337	95.962	7.500	100.858	100.483
5.625	96.336	95.961	5.625	96.210	95.835	5.625	95.744	95.369	5.625	96.053	95.678	7.375	100.641	100.266
5.500	95.969	95.594	5.500	95.843	95.468	5.500	95.374	94.999	5.500	95.685	95.310	7.250	100.363	99.988
												7.125	100.182	99.807
												7.000	99.959	99.584
												6.875	99.864	99.489

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			

11/27/2024 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

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	100.143	99.706	7.000	100.059	99.622	7.000	99.764	99.327	6.750	99.454	99.016	8.000	101.231	100.794
6.875	100.094	99.656	6.875	100.008	99.571	6.875	99.603	99.166	6.625	99.166	98.728	7.875	101.097	100.660
6.750	100.045	99.607	6.750	99.957	99.519	6.750	99.442	99.005	6.500	98.878	98.440	7.750	101.061	100.623
6.625	99.889	99.451	6.625	99.813	99.375	6.625	99.320	98.883	6.375	98.569	98.132	7.625	100.918	100.480
6.500	99.733	99.296	6.500	99.669	99.231	6.500	99.199	98.761	6.250	98.261	97.823	7.500	100.775	100.338
6.375	99.472	99.035	6.375	99.312	98.875	6.375	98.916	98.478	6.125	97.957	97.520	7.375	100.643	100.205
6.250	99.212	98.775	6.250	98.970	98.533	6.250	98.634	98.197	6.000	97.654	97.216	7.250	100.511	100.073
6.125	98.730	98.292	6.125	98.328	97.891	6.125	98.288	97.850	5.875	97.301	96.864	7.125	100.238	99.800
6.000	98.252	97.815	6.000	97.695	97.258	6.000	97.918	97.480	5.750	96.949	96.511	7.000	99.964	99.527
5.875	97.954	97.516	5.875	97.277	96.839	5.875	97.537	97.100	5.625	96.571	96.133	6.875	99.671	99.233
5.750	97.657	97.220	5.750	96.862	96.424	5.750	97.156	96.719	5.500	96.193	95.755	6.750	99.378	98.941
5.625	97.339	96.901	5.625	96.459	96.022	5.625	96.834	96.396				6.625	99.022	98.585
5.500	97.021	96.583	5.500	96.058	95.620	5.500	96.479	96.042				6.500	98.666	98.229
5.375	96.681	96.244	5.375	95.629	95.192	5.375	96.185	95.747				6.375	98.357	97.919
												6.250	98.047	97.609
												6.125	97.569	97.131
												6.000	97.091	96.653
												5.875	96.560	96.122

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			

11/27/2024 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	7.500	80.250	80.250	7.625	80.250	80.250	6.500	80.250	80.250
6.500	80.250	80.250	7.375	80.250	80.250	7.500	80.250	80.250	6.375	80.250	80.250
6.375	80.250	80.250	7.250	80.250	80.250	7.375	80.250	80.250	6.250	80.250	80.250
6.250	80.250	80.250	7.125	80.250	80.250	7.250	80.250	80.250	6.125	80.250	80.250
6.125	80.250	80.250	7.000	80.250	80.250	7.125	80.250	80.250	6.000	80.250	80.250
6.000	80.250	80.250	6.875	80.250	80.250	7.000	80.250	80.250	5.875	80.250	80.250
5.875	80.250	80.250	6.750	80.250	80.250	6.875	80.250	80.250	5.750	80.250	80.250
5.750	80.250	80.250	6.625	80.250	80.250	6.750	80.250	80.250	5.625	80.250	80.250
5.625	80.250	80.250	6.500	80.250	80.250	6.625	80.250	80.250	5.500	80.250	80.250
5.500	80.250	80.250	6.375	80.250	80.250	6.500	80.250	80.250	5.375	80.250	80.250
5.375	80.250	80.250	6.250	80.250	80.250	6.375	80.250	80.250	5.250	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			

11/27/2024 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

INSIGHNIA V - QM JUMBO PRIME

30 Yr Fixed		
ate ~CN-I5-F30	~DATA~ Day	~DATA~ Day
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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

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EQUAL HOUSING LENDER
NMLS 1202262

FUNDLOANS

INSIGNIA VI - QM JUMBO PRIME

30 Yr Fixed		
Rate	30 Day	60 Day
9.000	103.517	103.267
8.875	103.344	103.094
8.750	103.171	102.921
8.625	102.999	102.749
8.500	102.826	102.576
8.375	102.653	102.403
8.250	102.479	102.229
8.125	102.305	102.055
8.000	102.128	101.878
7.875	101.949	101.699
7.750	101.248	100.998
7.625	101.077	100.827
7.500	100.900	100.650
7.375	100.713	100.463
7.250	100.264	100.014
7.125	100.099	99.849
7.000	99.914	99.664
6.875	99.694	99.444
6.750	99.345	99.095
6.625	99.128	98.878
6.500	98.864	98.614
6.375	98.548	98.298
6.250	98.234	97.984
6.125	97.907	97.657
6.000	97.554	97.304

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	
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
$1 > Conforming Loan Limit
Maximum Loan Amount
$2,500,000

11/27/2024 8:30 AM PDT

EQUAL HOUSING LENDER

NMLS 1202262

FUNDLOANS

INSIGNIA VIII - QM JUMBO PRIME

	30 Yr Fixed		
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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	

11/27/2024 8:30 AM PDT

EQUAL HOUSING LENDER
NMLS 1202262