

INSIGNIA VI - QM JUMBO PRIME

	30 Yr Fixed		
	Rate	30 Day	60 Day
	9.000	104.040	103.790
8.875	103.868	103.618	
8.750	103.697	103.447	
8.625	103.526	103.276	
8.500	103.354	103.104	
8.375	103.182	102.932	
8.250	103.010	102.760	
8.125	102.834	102.584	
8.000	102.655	102.405	
7.875	102.468	102.218	
7.750	101.964	101.714	
7.625	101.789	101.539	
7.500	101.602	101.352	
7.375	101.397	101.147	
7.250	100.400	100.150	
7.125	100.221	99.971	
7.000	100.005	99.755	
6.875	99.739	99.489	
6.750	99.063	98.813	
6.625	98.768	98.518	
6.500	98.428	98.178	
6.375	98.058	97.808	
6.250	97.403	97.153	
6.125	97.030	96.780	
6.000	96.634	96.384	

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
Rate/Term	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
Cash-Out	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	