

INSIGNIA VI - QM JUMBO PRIME

| | 30 Yr Fixed | | |
|-------|-------------|---------|---------|
| | Rate | 30 Day | 60 Day |
| | 9.000 | 104.318 | 104.068 |
| 8.875 | 104.142 | 103.892 | |
| 8.750 | 103.966 | 103.716 | |
| 8.625 | 103.790 | 103.540 | |
| 8.500 | 103.620 | 103.370 | |
| 8.375 | 103.452 | 103.202 | |
| 8.250 | 103.285 | 103.035 | |
| 8.125 | 103.120 | 102.870 | |
| 8.000 | 102.956 | 102.706 | |
| 7.875 | 102.790 | 102.540 | |
| 7.750 | 102.620 | 102.370 | |
| 7.625 | 102.443 | 102.193 | |
| 7.500 | 102.255 | 102.005 | |
| 7.375 | 102.049 | 101.799 | |
| 7.250 | 101.149 | 100.899 | |
| 7.125 | 100.969 | 100.719 | |
| 7.000 | 100.746 | 100.496 | |
| 6.875 | 100.471 | 100.221 | |
| 6.750 | 99.752 | 99.502 | |
| 6.625 | 99.450 | 99.200 | |
| 6.500 | 99.113 | 98.863 | |
| 6.375 | 98.745 | 98.495 | |
| 6.250 | 98.038 | 97.788 | |
| 6.125 | 97.667 | 97.417 | |
| 6.000 | 97.272 | 97.022 | |

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 | |