

FUNDLOANS

Montage Elite																
5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments										
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO	<=50	55	60	65	70	75	80	85	90	
6.625	98.5625	6.625	98.5625	6.625	98.5625	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA	
6.750	99.0625	6.750	99.0625	6.750	99.0625	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA	
6.875	99.5625	6.875	99.5625	6.875	99.5625	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA	
6.990	100.0625	6.990	100.0625	6.990	100.0625	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA	
7.125	100.5000	7.125	100.5000	7.125	100.5000	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA	
7.250	100.9375	7.250	100.9375	7.250	100.9375	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA	
7.375	101.3125	7.375	101.3125	7.375	101.3125	Loan Amount	<=50	55	60	65	70	75	80	85	90	
7.490	101.6875	7.490	101.6875	7.490	101.6875	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA	
7.625	102.0000	7.625	102.0000	7.625	102.0000	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA	
7.750	102.2500	7.750	102.2500	7.750	102.2500	Other	<=50	55	60	65	70	75	80	85	90	
7.875	102.5000	7.875	102.5000	7.875	102.5000	12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	NA	
8.000	102.7500	8.000	102.7500	8.000	102.7500	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA	
8.125	103.0000	8.125	103.0000	8.125	103.0000	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA	
8.250	103.2500	8.250	103.2500	8.250	103.2500	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA	
8.375	103.5000	8.375	103.5000	8.375	103.5000	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
8.500	103.7500	8.500	103.7500	8.500	103.7500	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA	
8.625	104.0000	8.625	104.0000	8.625	104.0000	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA	
8.750	104.2500	8.750	104.2500	8.750	104.2500	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA	
8.875	104.5000	8.875	104.5000	8.875	104.5000	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
9.000	104.7500	9.000	104.7500	9.000	104.7500	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
9.125	105.0000	9.125	105.0000	9.125	105.0000	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
9.250	105.1250	9.250	105.1250	9.250	105.1250	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA	
9.375	105.2500	9.375	105.2500	9.375	105.2500	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA	
9.500	105.3750	9.500	105.3750	9.500	105.3750	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA	
9.625	105.5000	9.625	105.5000	9.625	105.5000	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
9.750	105.6250	9.750	105.6250	9.750	105.6250	4 Yr PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	
9.875	105.7500	9.875	105.7500	9.875	105.7500	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		Compensation Adjustments				BPC	LPC									
Funding	\$395	LLPA				0.000	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%		
Underwriting (except NJ)	\$1,395	Min Price				99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000	97.000	97.000
Enhanced Desk Review	\$165	Max Price				101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250	98.250	98.250
Entity Review Fee (If applicable)	\$295	Max Price w/ No PPP				99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000	97.000	97.000
NJ Application Fee (NJ Only)	\$1,790															
Min Loan Amount	Max Loan Amount	Index		Margin - OO/Znd		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						

3/13/2025 8:30 AM PDT



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
6.375	97.875	6.375	97.875	6.375	97.875	Alt Doc - 24 Mo	760+	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.000
6.500	98.500	6.500	98.500	6.500	98.500		740-759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.250
6.625	99.000	6.625	99.000	6.625	99.000		720-739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	NA
6.750	99.500	6.750	99.500	6.750	99.500		700-719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	NA
6.875	99.875	6.875	99.875	6.875	99.875		680-699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500	NA	NA
6.990	100.375	6.990	100.375	6.990	100.375		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	NA	NA
7.125	100.750	7.125	100.750	7.125	100.750		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA
7.250	101.125	7.250	101.125	7.250	101.125		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA
7.375	101.500	7.375	101.500	7.375	101.500	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
7.500	101.875	7.500	101.875	7.500	101.875	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.625	102.250	7.625	102.250	7.625	102.250	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.750	102.625	7.750	102.625	7.750	102.625	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
7.875	102.875	7.875	102.875	7.875	102.875	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA
7.990	103.250	7.990	103.250	7.990	103.250	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA
8.125	103.500	8.125	103.500	8.125	103.500	>\$3.5mm-\$4mm ⁵	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA
8.250	103.750	8.250	103.750	8.250	103.750	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA	NA
8.375	104.000	8.375	104.000	8.375	104.000	>\$5mm-\$6mm ⁵	660+	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA	NA
8.500	104.250	8.500	104.250	8.500	104.250	Other	<=50	55	60	65	70	75	80	85	90	
8.625	104.500	8.625	104.500	8.625	104.500	1x30x12 or FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA
8.750	104.750	8.750	104.750	8.750	104.750	Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.875	105.000	8.875	105.000	8.875	105.000	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	-0.250
8.990	105.250	8.990	105.250	8.990	105.250	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA	
9.125	105.500	9.125	105.500	9.125	105.500	Purchase	0.250	0.250	0.250	0.250	0.125	0.125	0.125	0.125	0.125	
9.250	105.750	9.250	105.750	9.250	105.750	Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA	
9.375	106.000	9.375	106.000	9.375	106.000	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA	
9.500	106.250	9.500	106.250	9.500	106.250	2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA	
9.625	106.500	9.625	106.500	9.625	106.500	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA	
9.750	106.750	9.750	106.750	9.750	106.750	Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	
9.875	107.000	9.875	107.000	9.875	107.000	Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	
9.990	107.250	9.990	107.250	9.990	107.250	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA	
10.125	107.500	10.125	107.500	10.125	107.500	1099 (12 & 24 mo) ^{2,3}	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
10.250	107.750	10.250	107.750	10.250	107.750	P&L (12 & 24 Mo) ^{2,3}	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA	NA	
¹ ARM required. FRM ineligible. 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 ineligible. Min rate is 7.99%. ⁶ Min rate is 6.990%.						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	0.500	
						4 Yr PPP (Investment Only)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
						3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Fees						Compensation Adjustments		BPC	LPC							
									1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%
Funding		\$395		LLPA		0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750		
Underwriting (except NJ)		\$1,395		Min Price		99.000	98.000	97.750	97.500	97.250	97.000	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	98.250		
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	97.000		
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	97.250		
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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NMLS 1202262

FUNDLOANS

Apex Elite																
5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments										
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO	<=50	55	60	65	70	75	80	85	90	
6.625	98.6875	6.625	98.6875	6.625	98.6875	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA	
6.750	99.1875	6.750	99.1875	6.750	99.1875	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA	
6.875	99.6875	6.875	99.6875	6.875	99.6875	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA	
6.990	100.1875	6.990	100.1875	6.990	100.1875	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA	
7.125	100.6250	7.125	100.6250	7.125	100.6250	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA	
7.250	101.0625	7.250	101.0625	7.250	101.0625	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA	
7.375	101.4375	7.375	101.4375	7.375	101.4375	Loan Amount	<=50	55	60	65	70	75	80	85	90	
7.490	101.8125	7.490	101.8125	7.490	101.8125	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA	
7.625	102.1250	7.625	102.1250	7.625	102.1250	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA	
7.750	102.3750	7.750	102.3750	7.750	102.3750	Other	<=50	55	60	65	70	75	80	85	90	
7.875	102.6250	7.875	102.6250	7.875	102.6250	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA	
8.000	102.8750	8.000	102.8750	8.000	102.8750	24 Mnth CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.000	-1.750	NA	
8.125	103.1250	8.125	103.1250	8.125	103.1250	12 Mnth CPA P&L	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.500	-2.250	NA	
8.250	103.3750	8.250	103.3750	8.250	103.3750	P&L With Bank Stmt (additional LLPA)*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
8.375	103.6250	8.375	103.6250	8.375	103.6250	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA	
8.500	103.8750	8.500	103.8750	8.500	103.8750	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	NA	NA	
8.625	104.1250	8.625	104.1250	8.625	104.1250	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	-1.500	NA	
8.750	104.3750	8.750	104.3750	8.750	104.3750	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA	
8.875	104.6250	8.875	104.6250	8.875	104.6250	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA	
9.000	104.8750	9.000	104.8750	9.000	104.8750	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
9.125	105.1250	9.125	105.1250	9.125	105.1250	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA	
9.250	105.2500	9.250	105.2500	9.250	105.2500	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA	
9.375	105.3750	9.375	105.3750	9.375	105.3750	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA	
9.500	105.5000	9.500	105.5000	9.500	105.5000	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
9.625	105.6250	9.625	105.6250	9.625	105.6250	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
9.750	105.7500	9.750	105.7500	9.750	105.7500	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
9.875	105.8750	9.875	105.8750	9.875	105.8750	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA	
*added to 12/24 mo P&L LLPA when 2 months supporting bank statements are provided						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	NA	NA		
Fees		Compensation Adjustments				BPC	LPC									
Funding	\$395	LLPA				0.000	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%		
Underwriting (except NJ)	\$1,395	Min Price				99.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750		
Enhanced Desk Review	\$165	Max Price				101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250		
Entity Review Fee (If applicable)	\$295	Max Price w/ No PPP				99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000		
NJ Application Fee (NJ Only)	\$1,790															
Min Loan Amount	Max Loan Amount	Index		Margin - OO/Znd		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						

3/13/2025 8:30 AM PDT

FUNDLOANS

SPECTRUM NO RATIO - DSCR >=1.00

DSCR Fast Pass: +0.25 bps to price for all DSCR loans locked

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments																
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO	<=50	55	60	65	70	75	80	85	90							
6.500	98.750	6.500	98.750	6.500	98.750	760+	0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625	NA	NA							
6.625	99.250	6.625	99.250	6.625	99.250	740-759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625	NA	NA							
6.750	99.875	6.750	99.875	6.750	99.875	720-739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875	NA	NA							
6.875	100.375	6.875	100.375	6.875	100.375	700-719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	-1.875	NA	NA							
6.990	100.875	6.990	100.875	6.990	100.875	680-699	0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA							
7.125	101.375	7.125	101.375	7.125	101.375	660-679	0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA							
7.250	101.875	7.250	101.875	7.250	101.875	Foreign National ¹	-2.125	-2.375	-2.625	-2.875	-3.125	NA	NA	NA	NA							
7.375	102.250	7.375	102.250	7.375	102.250	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90						
7.500	102.625	7.500	102.625	7.500	102.625	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA						
7.625	103.000	7.625	103.000	7.625	103.000	>\$1mm-\$1.5mm	Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA						
7.750	103.375	7.750	103.375	7.750	103.375	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA						
7.875	103.750	7.875	103.750	7.875	103.750	>\$1.5mm-\$2mm	Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA						
7.990	104.000	7.990	104.000	7.990	104.000	>\$2mm-\$3mm	660+	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA						
8.125	104.250	8.125	104.250	8.125	104.250	>\$2mm-\$3mm	Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA						
8.250	104.625	8.250	104.625	8.250	104.625	>\$3mm-3.5mm ²	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA						
8.375	104.875	8.375	104.875	8.375	104.875	>\$3mm-3.5mm ²	Foreign National	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA						
8.500	105.125	8.500	105.125	8.500	105.125	>\$3.5mm-4mm ³	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA						
8.625	105.375	8.625	105.375	8.625	105.375	>\$3.5mm-4mm ³	Foreign National	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA						
8.750	105.750	8.750	105.750	8.750	105.750	>\$4mm-5mm ⁴	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA						
8.875	106.000	8.875	106.000	8.875	106.000	>\$4mm-5mm ⁴	Foreign National	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA						
8.990	106.250	8.990	106.250	8.990	106.250	>\$5mm-\$6mm ⁵	680+	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA						
9.125	106.500	9.125	106.500	9.125	106.500	>\$5mm-\$6mm ⁵	Foreign National	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA						
9.250	106.750	9.250	106.750	9.250	106.750	Other	<=50	55	60	65	70	75	80	85	90							
9.375	107.125	9.375	107.125	9.375	107.125	1x30x12 or FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	NA						
9.500	107.375	9.500	107.375	9.500	107.375	Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA	NA						
9.625	107.625	9.625	107.625	9.625	107.625	DSCR >=1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375	NA	NA	NA						
9.750	107.875	9.750	107.875	9.750	107.875	Interest Only	-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA	NA						
9.875	108.125	9.875	108.125	9.875	108.125	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	NA						
9.990	108.375	9.990	108.375	9.990	108.375	Cash-Out or Debt Consolidation	-0.500	-0.500	-0.500	-0.750	-1.125	-1.375	NA	NA	NA	NA						
10.125	108.625	10.125	108.625	10.125	108.625	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	NA	NA	NA	NA						
10.250	108.875	10.250	108.875	10.250	108.875	Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	NA						
10.375	109.250	10.375	109.250	10.375	109.250	Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	NA						
10.500	109.500	10.500	109.500	10.500	109.500	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA	NA						
¹ Non-Resident Alien without a FICO. ² 40 Yr FRM ineligible. Min rate is 7.75%. ³ 40 Yr FRM ineligible. Min rate is 7.75%. ⁴ ARM required. FRM ineligible. Min rate is 7.75%. ⁵ ARM required. FRM ineligible. Min rate is 7.990%. ⁶ BPC Only. 98.00 Max Price ⁶ Min Rate 7.75% ⁶ In Addition to Rate hit +0.25%							Listing Seasoning Exception ⁶	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA					
							5 Yr PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	NA	
							4 Yr PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA	NA
							3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
							2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
							1 Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
Fees		Compensation Adjustments				BPC	LPC															
Funding	\$395	LLPA				0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750								
Underwriting (except NJ)	\$1,395	Min Price				99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000	97.000	97.000						
Enhanced Desk Review	\$165	Max Price w/ Loan Amount <=\$3mm				101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250	97.000	97.000						
Entity Review Fee (If applicable)	\$295	Max Price w/ Loan Amount >\$3mm				99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000	97.000	97.000						
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	97.250	97.000	97.000						
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											

3/13/2025 8:30 AM PDT



NMLS 1202262

FUNDLOANS

SPECTRUM NO RATIO - DSCR <1.00

DSCR Fast Pass: +0.25 bps to price for all DSCR loans locked

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments																
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO		<=50	55	60	65	70	75	80	85	90						
9.990	107.000	9.990	107.000	9.990	107.000	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	NA	NA	NA						
9.875	106.750	9.875	106.750	9.875	106.750	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	NA	NA	NA						
9.750	106.500	9.750	106.500	9.750	106.500	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	NA	NA	NA						
9.625	106.250	9.625	106.250	9.625	106.250	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	NA	NA	NA						
9.500	106.000	9.500	106.000	9.500	106.000	680-699		0.250	-0.125	-0.500	-1.750	-3.125	NA	NA	NA	NA						
9.375	105.625	9.375	105.625	9.375	105.625	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA						
9.250	105.375	9.250	105.375	9.250	105.375	Foreign National ¹		-2.875	-3.125	-3.375	-3.875	-4.375	NA	NA	NA	NA						
9.125	105.125	9.125	105.125	9.125	105.125	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90						
8.990	104.875	8.990	104.875	8.990	104.875	>\$1.5mm-\$2mm	760+	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA						
8.875	104.625	8.875	104.625	8.875	104.625		740-759	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA						
8.750	104.375	8.750	104.375	8.750	104.375		720-739	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA						
8.625	104.000	8.625	104.000	8.625	104.000		700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA						
8.500	103.750	8.500	103.750	8.500	103.750		680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA						
8.375	103.500	8.375	103.500	8.375	103.500		660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA						
8.250	103.250	8.250	103.250	8.250	103.250		Foreign National	-0.750	0.000	0.500	NA	NA	NA	NA	NA	NA						
8.125	102.875	8.125	102.875	8.125	102.875	Other	<=50	55	60	65	70	75	80	85	90							
7.990	102.625	7.990	102.625	7.990	102.625	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA						
7.875	102.375	7.875	102.375	7.875	102.375	Waive Escrows		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA						
7.750	102.000	7.750	102.000	7.750	102.000	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA						
7.625	101.625	7.625	101.625	7.625	101.625	DSCR <0.75		-0.125	-0.375	-0.500	-0.750	-1.000	-1.375	NA	NA	NA						
7.500	101.250	7.500	101.250	7.500	101.250	Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA						
7.375	100.875	7.375	100.875	7.375	100.875	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	NA	NA	NA	NA						
7.250	100.500	7.250	100.500	7.250	100.500	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA						
7.125	100.000	7.125	100.000	7.125	100.000	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA						
6.990	99.500	6.990	99.500	6.990	99.500	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA						
6.875	99.000	6.875	99.000	6.875	99.000	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA						
6.750	98.500	6.750	98.500	6.750	98.500	Listing Seasoning Exception ²		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA						
¹ Non-Resident Alien without a FICO. ² BPC Only. 98.00 Max Price ² Min Rate 7.75% ² In Addition to Rate hit +0.25%						5 Yr PPP		1.000	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	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	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	-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	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
Fees		Compensation Adjustments				BPC		LPC														
Funding		\$395		LLPA		0.000		1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%							
Underwriting (except NJ)		\$1,395		Min Price		99.000		98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000							
Enhanced Desk Review		\$165		Max Price		101.000		100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250							
Entity Review Fee (If applicable)		\$295		Max Price w/ Condotel		100.000		99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250							
NJ Application Fee (NJ Only)		\$1,790																				
Min Loan Amount		Max Loan Amount		Index		Margin & Floor		5/6 Mo Caps		7/6 Mo Caps												
\$200,000		\$2,000,000		30 Day Average SOFR		3.750%		2/1/5		5/1/5												

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NMLS 1202262

FUNDLOANS

Spectrum Elite															
DSCR Fast Pass: +0.25 bps to price for all DSCR loans locked															
5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments									
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO	<=50	55	60	65	70	75	80	85	90
6.750	99.1875	6.750	99.1875	6.750	99.1875	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	NA	NA
6.875	99.6875	6.875	99.6875	6.875	99.6875	740-759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500	NA	NA
6.990	100.1875	6.990	100.1875	6.990	100.1875	720-739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250	NA	NA
7.125	100.6875	7.125	100.6875	7.125	100.6875	700-719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	NA	NA
7.250	101.1875	7.250	101.1875	7.250	101.1875	Foreign National	-0.875	-1.375	-1.500	-1.875	-2.250	NA	NA	NA	NA
7.375	101.6250	7.375	101.6250	7.375	101.6250	Loan Amount	<=50	55	60	65	70	75	80	85	90
7.490	102.0625	7.490	102.0625	7.490	102.0625	UPB >\$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	NA
7.625	102.5000	7.625	102.5000	7.625	102.5000	UPB > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	NA	NA	NA	NA
7.750	102.8750	7.750	102.8750	7.750	102.8750	Other	<=50	55	60	65	70	75	80	85	90
7.875	103.2500	7.875	103.2500	7.875	103.2500	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000	NA	NA
8.000	103.6250	8.000	103.6250	8.000	103.6250	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	NA	NA	NA
8.125	104.0000	8.125	104.0000	8.125	104.0000	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA
8.250	104.3750	8.250	104.3750	8.250	104.3750	Condo/Co-Op	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	NA	NA
8.375	104.7500	8.375	104.7500	8.375	104.7500	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
8.500	105.1250	8.500	105.1250	8.500	105.1250	Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	NA
8.625	105.5000	8.625	105.5000	8.625	105.5000	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	NA	NA
8.750	105.8750	8.750	105.8750	8.750	105.8750	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA
8.875	106.2500	8.875	106.2500	8.875	106.2500	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	NA	NA
9.000	106.6250	9.000	106.6250	9.000	106.6250	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
9.125	106.8750	9.125	106.8750	9.125	106.8750	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	NA	NA	NA
9.250	107.1250	9.250	107.1250	9.250	107.1250	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
9.375	107.3750	9.375	107.3750	9.375	107.3750	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA
9.500	107.6250	9.500	107.6250	9.500	107.6250	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		Compensation Adjustments				BPC	LPC								
Funding		\$395	LLPA				0.000	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%
Underwriting (except NJ)		\$1,395	Min Price				99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000
Enhanced Desk Review		\$165	Max Price w/ Loan Amount <=\$3mm				101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250
Entity Review Fee (If applicable)		\$295	Max Price w/ No PPP				99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000
NJ Application Fee (NJ Only)		\$1,790													
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			

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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	98.533	98.096	7.000	98.622	98.185	7.000	97.892	97.454	6.750	99.940	99.502	8.000	100.920	100.482
6.875	98.523	98.085	6.875	98.567	98.129	6.875	97.853	97.415	6.625	99.624	99.187	7.875	100.785	100.347
6.750	98.512	98.075	6.750	98.511	98.073	6.750	97.814	97.376	6.500	99.309	98.871	7.750	100.742	100.305
6.625	98.456	98.019	6.625	98.427	97.989	6.625	97.766	97.329	6.375	98.971	98.533	7.625	100.580	100.142
6.500	98.400	97.963	6.500	98.343	97.906	6.500	97.720	97.282	6.250	98.633	98.196	7.500	100.417	99.980
6.375	98.326	97.888	6.375	98.252	97.815	6.375	97.639	97.202	6.125	98.387	97.949	7.375	100.204	99.767
6.250	98.252	97.814	6.250	98.173	97.735	6.250	97.560	97.122	6.000	98.141	97.703	7.250	99.991	99.554
6.125	98.231	97.793	6.125	97.942	97.504	6.125	97.425	96.988	5.875	97.803	97.365	7.125	99.952	99.515
6.000	98.210	97.773	6.000	97.712	97.274	6.000	97.255	96.818	5.750	97.465	97.028	7.000	99.913	99.476
5.875	97.854	97.417	5.875	97.560	97.123	5.875	97.121	96.683	5.625	97.066	96.629	6.875	99.497	99.059
5.750	97.501	97.064	5.750	97.409	96.972	5.750	97.013	96.576	5.500	96.667	96.230	6.750	99.081	98.644
5.625	96.935	96.498	5.625	97.043	96.605	5.625	96.840	96.402				6.625	98.681	98.244
5.500	96.373	95.936	5.500	96.676	96.239	5.500	96.664	96.226				6.500	98.280	97.843
5.375	96.085	95.648	5.375	96.371	95.934	5.375	96.467	96.029				6.375	97.867	97.429
												6.250	97.453	97.015
												6.125	97.197	96.759
												6.000	96.941	96.504
												5.875	96.484	96.046
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	\$1 > Conforming Loan Limit				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													

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FUNDLOANS

INSIGNIA VI - QM JUMBO PRIME

										30 Yr Fixed		
										Rate	30 Day	60 Day
										9.000	102.672	102.422
										8.875	102.509	102.259
										8.750	102.346	102.096
										8.625	102.184	101.934
										8.500	102.023	101.773
										8.375	101.864	101.614
										8.250	101.708	101.458
										8.125	101.555	101.305
										8.000	101.406	101.156
										7.875	101.260	101.010
										7.750	101.120	100.870
										7.625	100.983	100.733
										7.500	100.849	100.599
										7.375	100.714	100.464
										7.250	100.576	100.326
										7.125	100.427	100.177
										7.000	100.256	100.006
										6.875	100.046	99.796
										6.750	99.783	99.533
										6.625	99.471	99.221
										6.500	99.167	98.917
										6.375	98.847	98.597
										6.250	98.497	98.247
										6.125	98.119	97.869
										6.000	97.716	97.466

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		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	

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