

FUNDLOANS

ASPIRE – NON-QM CLOSED END 2ND MORTGAGE (\$200K - \$1MM)

10 Year Fixed		15 Year Fixed		20-year Fixed		30-year Fixed		CLTV/HCLTV Price Adjustments										
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
12.125	103.875	12.125	103.875	12.125	103.875	12.125	103.875	12 Mos Full Doc	760+	0.875	0.875	0.875	0.375	0.125	-1.125	NA	NA	NA
12.000	103.625	12.000	103.625	12.000	103.625	12.000	103.625		740-759	0.875	0.875	0.625	0.375	0.125	-1.375	NA	NA	NA
11.875	103.375	11.875	103.375	11.875	103.375	11.875	103.375		720-739	0.875	0.875	0.625	0.125	-0.125	-1.625	NA	NA	NA
11.750	103.125	11.750	103.125	11.750	103.125	11.750	103.125		700-719	0.625	0.625	0.125	-0.125	-0.375	-1.875	NA	NA	NA
11.625	102.875	11.625	102.875	11.625	102.875	11.625	102.875		680-699	0.500	0.250	0.000	-0.250	-0.750	-2.500	NA	NA	NA
11.500	102.625	11.500	102.625	11.500	102.625	11.500	102.625	Other		<=50	55	60	65	70	75	80	85	90
11.375	102.375	11.375	102.375	11.375	102.375	11.375	102.375	FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	NA
11.250	102.125	11.250	102.125	11.250	102.125	11.250	102.125	Interest Only		-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
11.125	101.875	11.125	101.875	11.125	101.875	11.125	101.875	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	NA	NA	NA
11.000	101.625	11.000	101.625	11.000	101.625	11.000	101.625	Investment		-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA	NA
10.875	101.375	10.875	101.375	10.875	101.375	10.875	101.375	2nd Home		-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA	NA
10.750	101.125	10.750	101.125	10.750	101.125	10.750	101.125	12 Month Bank Statements**		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
10.625	100.875	10.625	100.875	10.625	100.875	10.625	100.875	P&L ONLY**		-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA	NA
10.500	100.625	10.500	100.625	10.500	100.625	10.500	100.625	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
10.375	100.375	10.375	100.375	10.375	100.375	10.375	100.375	5 Yr PPP (Investment Only)		0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA
10.250	100.125	10.250	100.125	10.250	100.125	10.250	100.125	4 Yr PPP (Investment Only)		0.250	0.250	0.250	0.250	0.250	NA	NA	NA	NA
10.125	99.875	10.125	99.875	10.125	99.875	10.125	99.875	3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
10.000	99.625	10.000	99.625	10.000	99.625	10.000	99.625	2 Yr PPP (Investment Only)		-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA
9.875	99.375	9.875	99.375	9.875	99.375	9.875	99.375	1 Yr PPP (Investment Only)		-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA
9.750	99.125	9.750	99.125	9.750	99.125	9.750	99.125	Compensation Adjustments		BPC*		Fees						
9.625	98.875	9.625	98.875	9.625	98.875	9.625	98.875	LLPA		0.000		Funding				\$395		
9.500	98.625	9.500	98.625	9.500	98.625	9.500	98.625	Min Price		99.000		Underwriting (except NJ)				\$1,395		
**LLPA in addition to 12 Mos Full Doc FICO/LTV LLPA Max APR in Colorado is 12% Max APR in Texas is 10%								Max Price		101.000		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		

3/21/2025 8:30 AM PDT

FUNDLOANS

ASPIRE X (OO/2nds) - NON-QM CLOSED END 2ND MORTGAGE (\$200K - \$750K)

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	Full Doc	800+	1.625	1.625	1.250	1.000	0.750	-0.375	-1.125	-4.625	-6.250
13.125	112.125		780-799	1.625	1.625	1.125	0.875	0.625	-0.500	-1.250	-4.875	-6.500
13.000	112.000		760-779	1.125	1.125	0.625	0.250	0.125	-1.000	-1.875	-5.500	-7.500
12.875	111.875		740-759	0.625	0.625	0.125	-0.125	-0.250	-1.625	-3.125	-6.750	-9.000
12.750	111.750		720-739	0.000	0.000	-0.500	-0.750	-1.000	-2.000	-4.000	-8.125	-10.000
12.625	111.625		700-719	-1.125	-1.125	-1.750	-2.125	-2.500	-3.000	-5.500	-9.375	-11.500
12.500	111.375		680-699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	-8.125	-11.125	N/A
12.375	111.125		660-679	-4.250	-4.375	-4.750	-5.375	-5.750	-7.000	-10.000	N/A	N/A
12.250	110.875	Alt Doc	800+	0.875	0.875	0.500	0.125	-0.125	-1.375	-2.250	-6.000	-7.750
12.125	110.625		780-799	0.875	0.875	0.375	0.000	-0.250	-1.500	-2.375	-6.250	-8.000
12.000	110.375		760-779	0.375	0.375	-0.125	-0.625	-0.750	-2.000	-3.000	-6.875	-9.000
11.875	110.125		740-759	-0.125	-0.125	-0.625	-1.000	-1.125	-2.625	-4.250	-8.250	-10.750
11.750	109.875		720-739	-0.750	-0.750	-1.250	-1.625	-1.875	-3.000	-5.125	-9.625	-11.750
11.625	109.625		700-719	-2.000	-2.000	-2.625	-3.125	-3.500	-4.125	-6.750	-11.250	N/A
11.500	109.375		680-699	-4.000	-4.000	-4.625	-5.125	-5.625	-6.750	-9.500	N/A	N/A
11.375	109.125		660-679	-5.750	-5.875	-6.250	-7.000	-7.375	-8.750	N/A	N/A	N/A
11.250	108.875	Alt Doc	800+	-0.500	-0.500	-0.875	-1.500	-1.750	-3.125	-4.125	-8.000	N/A
11.125	108.625		780-799	-0.500	-0.500	-1.000	-1.625	-1.875	-3.250	-4.375	-8.250	N/A
11.000	108.375		760-779	-1.000	-1.000	-1.500	-2.250	-2.375	-3.750	-5.000	-8.875	N/A
10.875	108.125		740-759	-1.500	-1.500	-2.000	-2.625	-2.750	-4.375	-6.250	-10.250	N/A
10.750	107.875		720-739	-2.250	-2.250	-2.750	-3.375	-3.625	-4.875	-7.250	-11.875	N/A
10.625	107.625		700-719	-3.750	-3.750	-4.375	-5.000	-5.375	-6.125	-9.000	N/A	N/A
10.500	107.375		680-699	-5.750	-5.750	-6.375	-7.000	-7.500	-8.750	N/A	N/A	N/A
10.375	107.125		660-679	-7.750	-7.875	-8.250	-9.250	-9.625	N/A	N/A	N/A	N/A
10.250	106.875	Amortization		<=50	55	60	65	70	75	80	85	90
10.125	106.625	30 YR Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.000	106.250	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
9.875	105.875	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
9.750	105.500	Loan Amount		<=50	55	60	65	70	75	80	85	90
9.625	105.125	<=\$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.500	104.750	\$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.375	104.375	\$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.250	104.000	\$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.125	103.500	\$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.000	103.000	\$450,001-600k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.875	102.500	\$600,001-750k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.750	102.000	DTI		<=50	55	60	65	70	75	80	85	90
8.625	101.500	00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	101.000	43.01-45		-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
8.375	100.500	45.01-50		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
8.250	100.000	Other		<=50	55	60	65	70	75	80	85	90
8.125	99.500	Second Home		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
		Warrantable Condo		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
		2-4 Units		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A
		Rural		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
		Owner Occupied Full Doc		0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625
		Owner Occupied Bank Statement		0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
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			\$750,000		

3/21/2025 8:30 AM PDT



FUNDLOANS

ASPIRE X (NOO) - NON-QM CLOSED END 2ND MORTGAGE (\$200K - \$750K)												
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	Full Doc	800+	1.625	1.625	1.250	1.000	0.750	-0.375	-1.125	N/A	N/A
13.875	111.375		780-799	1.625	1.625	1.125	0.875	0.625	-0.500	-1.250	N/A	N/A
13.750	111.250		760-779	1.125	1.125	0.625	0.250	0.125	-1.000	-1.875	N/A	N/A
13.625	111.125		740-759	0.625	0.625	0.125	-0.125	-0.250	-1.625	-3.125	N/A	N/A
13.500	111.000		720-739	0.000	0.000	-0.500	-0.750	-1.000	-2.000	-4.000	N/A	N/A
13.375	110.875		700-719	-1.125	-1.125	-1.750	-2.125	-2.500	-3.000	-5.500	N/A	N/A
13.250	110.750		680-699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	N/A	N/A	N/A
13.125	110.500		660-679	-4.250	-4.375	-4.750	-5.375	-5.750	N/A	N/A	N/A	N/A
		Alt Doc	800+	0.875	0.875	0.500	0.125	-0.125	-1.375	-2.250	N/A	N/A
12.875	110.000		780-799	0.875	0.875	0.375	0.000	-0.250	-1.500	-2.375	N/A	N/A
12.750	109.750		760-779	0.375	0.375	-0.125	-0.625	-0.750	-2.000	-3.000	N/A	N/A
12.625	109.500		740-759	-0.125	-0.125	-0.625	-1.000	-1.125	-2.625	-4.250	N/A	N/A
12.500	109.250		720-739	-0.750	-0.750	-1.250	-1.625	-1.875	-3.000	-5.125	N/A	N/A
12.375	109.000		700-719	-2.000	-2.000	-2.625	-3.125	-3.500	-4.125	N/A	N/A	N/A
12.250	108.750		680-699	-4.000	-4.000	-4.625	-5.125	-5.625	N/A	N/A	N/A	N/A
12.125	108.500		660-679	-5.750	-5.875	-6.250	N/A	N/A	N/A	N/A	N/A	N/A
		1099/ Bank Statements	800+	-0.500	-0.500	-0.875	-1.500	-1.750	-3.125	-4.125	N/A	N/A
12.000	108.250		780-799	-0.500	-0.500	-1.000	-1.625	-1.875	-3.250	-4.375	N/A	N/A
11.875	108.000		760-779	-1.000	-1.000	-1.500	-2.250	-2.375	-3.750	-5.000	N/A	N/A
11.750	107.750		740-759	-1.500	-1.500	-2.000	-2.625	-2.750	-4.375	-6.250	N/A	N/A
11.625	107.500		720-739	-2.250	-2.250	-2.750	-3.375	-3.625	-4.875	-7.250	N/A	N/A
11.500	107.250		700-719	-3.750	-3.750	-4.375	-5.000	-5.375	N/A	N/A	N/A	N/A
11.375	107.000		680-699	-5.750	-5.750	-6.375	-7.000	N/A	N/A	N/A	N/A	N/A
11.250	106.750		660-679	-7.750	-7.875	-8.250	N/A	N/A	N/A	N/A	N/A	N/A
		P&L/ WVOE	800+	-1.000	-1.000	-1.375	-2.000	-2.250	-3.625	-4.625	N/A	N/A
11.000	106.250		780-799	-1.000	-1.000	-1.500	-2.125	-2.375	-3.750	-4.875	N/A	N/A
10.875	106.000		760-779	-1.500	-1.500	-2.000	-2.750	-2.875	-4.250	-5.500	N/A	N/A
10.750	105.750		740-759	-2.000	-2.000	-2.500	-3.125	-3.250	-4.875	-6.750	N/A	N/A
10.625	105.500		720-739	-2.750	-2.750	-3.250	-3.875	-4.125	-5.375	-7.750	N/A	N/A
10.500	105.250		700-719	-4.250	-4.250	-4.875	-5.500	-5.875	-6.625	N/A	N/A	N/A
10.375	105.000		680-699	-6.250	-6.250	-6.875	-7.500	-8.000	N/A	N/A	N/A	N/A
10.250	104.750		660-699	-8.250	-8.250	-8.875	-9.500	-10.000	N/A	N/A	N/A	N/A
		DSCR	800+	-1.000	-1.000	-1.375	-2.000	-2.250	-3.625	-4.625	N/A	N/A
10.125	104.500		780-799	-1.000	-1.000	-1.500	-2.125	-2.375	-3.750	-4.875	N/A	N/A
10.000	104.250		760-779	-1.500	-1.500	-2.000	-2.750	-2.875	-4.250	-5.500	N/A	N/A
9.875	103.750		740-759	-2.000	-2.000	-2.500	-3.125	-3.250	-4.875	-6.750	N/A	N/A
9.750	103.375		720-739	-2.750	-2.750	-3.250	-3.875	-4.125	-5.375	-7.750	N/A	N/A
9.625	103.000		700-719	-4.250	-4.250	-4.875	-5.500	-5.875	-6.625	N/A	N/A	N/A
9.500	102.625		680-699	-6.250	-6.250	-6.875	-7.500	-8.000	N/A	N/A	N/A	N/A
9.375	102.250		660-699	-8.250	-8.250	-8.875	-9.500	-10.000	N/A	N/A	N/A	N/A
		Amortization	30 YR Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.250	101.875		30/15 YR Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A
9.125	101.500		40/15 YR Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
9.000	101.125		Loan Amount	<=50	55	60	65	70	75	80	85	90
8.875	100.750		<=\$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.750	100.375		\$150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.625	100.000		\$175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	99.625		\$200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		DSCR	\$300,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.375	99.250		\$450,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.250	98.875		\$600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.125	98.500		DTI	<=50	55	60	65	70	75	80	85	90
8.000	98.125		00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.875	97.750		43.01-45	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	N/A	N/A
7.750	97.375		45.01-50	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A
7.625	97.000		DSCR	<=50	55	60	65	70	75	80	85	90
		DSCR	>=1.50	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
7.500	96.625		1.25-1.49	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.375	96.250		1.10-1.24	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	N/A	N/A
7.250	95.875		1.00-1.09	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A
7.125	95.500		Other	<=50	55	60	65	70	75	80	85	90
7.000	95.125		Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
6.875	94.750		2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
6.750	94.375		Rural	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
		DSCR	Prepay Penalty	<=50	55	60	65	70	75	80	85	90
6.625	94.000		No PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
6.500	93.625		1 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
6.375	93.250		2 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
6.250	92.875		3 Year PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
6.125	92.500		4 Year PPP	1.375	1.375	1.375	1.375	1.375	1.375	1.375	N/A	N/A
6.000	92.125		5 Year PPP	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
5.875	91.750		6 Year PPP	1.750	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A
		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	97.5	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			\$750,000		
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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	
6.375	98.000	6.375	98.000	6.375	98.000	Full Doc - 24 Mo	760+	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.000	
6.500	98.625	6.500	98.625	6.500	98.625		740-759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000	
6.625	99.125	6.625	99.125	6.625	99.125		720-739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	NA	
6.750	99.625	6.750	99.625	6.750	99.625		700-719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	NA	
6.875	100.000	6.875	100.000	6.875	100.000		680-699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000	-5.000	NA	
6.990	100.500	6.990	100.500	6.990	100.500		660-679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125	NA	NA	
7.125	100.875	7.125	100.875	7.125	100.875		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA	
7.250	101.250	7.250	101.250	7.250	101.250		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA	
7.375	101.625	7.375	101.625	7.375	101.625	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90	
7.500	102.000	7.500	102.000	7.500	102.000	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
7.625	102.375	7.625	102.375	7.625	102.375	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
7.750	102.750	7.750	102.750	7.750	102.750	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA	
7.875	103.000	7.875	103.000	7.875	103.000	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA	
7.990	103.375	7.990	103.375	7.990	103.375	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA	
8.125	103.625	8.125	103.625	8.125	103.625	>\$3.5mm-\$4mm ⁵	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA	
8.250	103.875	8.250	103.875	8.250	103.875	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA	
8.375	104.125	8.375	104.125	8.375	104.125	>\$5mm-\$6mm ⁴	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA	
8.500	104.375	8.500	104.375	8.500	104.375	Other	<=50	55	60	65	70	75	80	85	90		
8.625	104.625	8.625	104.625	8.625	104.625	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	104.875	8.750	104.875	8.750	104.875	Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
8.875	105.125	8.875	105.125	8.875	105.125	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	105.375	8.990	105.375	8.990	105.375	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA	NA	
9.125	105.625	9.125	105.625	9.125	105.625	Purchase	0.250	0.250	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.125	
9.250	105.875	9.250	105.875	9.250	105.875	Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA	NA	
9.375	106.125	9.375	106.125	9.375	106.125	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	NA	
9.500	106.375	9.500	106.375	9.500	106.375	2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	
9.625	106.625	9.625	106.625	9.625	106.625	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA	
9.750	106.875	9.750	106.875	9.750	106.875	Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	NA	
9.875	107.125	9.875	107.125	9.875	107.125	Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	NA	
9.990	107.375	9.990	107.375	9.990	107.375	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	-0.750	NA	
10.125	107.625	10.125	107.625	10.125	107.625	Assets Only ²	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	
10.250	107.875	10.250	107.875	10.250	107.875	Asset Allowance ²	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	
10.375	108.125	10.375	108.125	10.375	108.125	Full Doc - 12 Mo ²	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
10.500	108.375	10.500	108.375	10.500	108.375	Listing Seasoning Exception ³	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	
¹ ARM required. FRM ineligible. 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 ineligible. Min rate is 7.99%. ⁵ Min rate is 6.990%.						WVOE ²	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375	NA	NA	NA	
						5 Yr PPP (Investment Only)	0.750	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	0.375	NA	
						3 Yr PPP (Investment Only)	0.000	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	-0.250	NA	
						1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	
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	-7.000	
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		99.500	98.500	98.250	98.000	97.750	97.500	97.250	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	
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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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	98.6875	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 Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	NA
8.000	102.8750	8.000	102.8750	8.000	102.8750	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA
8.125	103.1250	8.125	103.1250	8.125	103.1250	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA
8.250	103.3750	8.250	103.3750	8.250	103.3750	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	103.6250	8.375	103.6250	8.375	103.6250	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
8.500	103.8750	8.500	103.8750	8.500	103.8750	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
8.625	104.1250	8.625	104.1250	8.625	104.1250	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
8.750	104.3750	8.750	104.3750	8.750	104.3750	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA
8.875	104.6250	8.875	104.6250	8.875	104.6250	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
9.000	104.8750	9.000	104.8750	9.000	104.8750	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
9.125	105.1250	9.125	105.1250	9.125	105.1250	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
9.250	105.2500	9.250	105.2500	9.250	105.2500	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA
9.375	105.3750	9.375	105.3750	9.375	105.3750	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA
9.500	105.5000	9.500	105.5000	9.500	105.5000	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA
9.625	105.6250	9.625	105.6250	9.625	105.6250	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
9.750	105.7500	9.750	105.7500	9.750	105.7500	4 Yr PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
9.875	105.8750	9.875	105.8750	9.875	105.8750	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								
							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		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/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			
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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	98.000	6.375	98.000	6.375	98.000	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	98.625	6.500	98.625	6.500	98.625		740-759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.250	
6.625	99.125	6.625	99.125	6.625	99.125		720-739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	NA	
6.750	99.625	6.750	99.625	6.750	99.625		700-719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	NA	
6.875	100.000	6.875	100.000	6.875	100.000		680-699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500	NA	NA	
6.990	100.500	6.990	100.500	6.990	100.500		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	NA	NA	
7.125	100.875	7.125	100.875	7.125	100.875		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA	
7.250	101.250	7.250	101.250	7.250	101.250		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA	
7.375	101.625	7.375	101.625	7.375	101.625		Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
7.500	102.000	7.500	102.000	7.500	102.000	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.625	102.375	7.625	102.375	7.625	102.375	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.750	102.750	7.750	102.750	7.750	102.750	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
7.875	103.000	7.875	103.000	7.875	103.000	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA	
7.990	103.375	7.990	103.375	7.990	103.375	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA	
8.125	103.625	8.125	103.625	8.125	103.625	>\$3.5mm-\$4mm ⁶	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA	
8.250	103.875	8.250	103.875	8.250	103.875	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA	NA	
8.375	104.125	8.375	104.125	8.375	104.125	>\$5mm-\$6mm ⁵	660+	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA	NA	
8.500	104.375	8.500	104.375	8.500	104.375	Other		<=50	55	60	65	70	75	80	85	90	
8.625	104.625	8.625	104.625	8.625	104.625	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	104.875	8.750	104.875	8.750	104.875	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.875	105.125	8.875	105.125	8.875	105.125	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	105.375	8.990	105.375	8.990	105.375	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA	
9.125	105.625	9.125	105.625	9.125	105.625	Purchase		0.250	0.250	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.125
9.250	105.875	9.250	105.875	9.250	105.875	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA	
9.375	106.125	9.375	106.125	9.375	106.125	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA	
9.500	106.375	9.500	106.375	9.500	106.375	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA	
9.625	106.625	9.625	106.625	9.625	106.625	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA	
9.750	106.875	9.750	106.875	9.750	106.875	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	
9.875	107.125	9.875	107.125	9.875	107.125	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	
9.990	107.375	9.990	107.375	9.990	107.375	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA	
10.125	107.625	10.125	107.625	10.125	107.625	1099 (12 & 24 mo) ^{2,3}		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	
10.250	107.875	10.250	107.875	10.250	107.875	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	-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	
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	-7.000	
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	
3/21/2025 8:30 AM PDT																	

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	98.8125	6.625	98.8125	6.625	98.8125	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA
6.750	99.3125	6.750	99.3125	6.750	99.3125	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA
6.875	99.8125	6.875	99.8125	6.875	99.8125	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA
6.990	100.3125	6.990	100.3125	6.990	100.3125	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA
7.125	100.7500	7.125	100.7500	7.125	100.7500	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA
7.250	101.1875	7.250	101.1875	7.250	101.1875	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA
7.375	101.5625	7.375	101.5625	7.375	101.5625	Loan Amount	<=50	55	60	65	70	75	80	85	90
7.490	101.9375	7.490	101.9375	7.490	101.9375	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA
7.625	102.2500	7.625	102.2500	7.625	102.2500	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA
7.750	102.5000	7.750	102.5000	7.750	102.5000	Other	<=50	55	60	65	70	75	80	85	90
7.875	102.7500	7.875	102.7500	7.875	102.7500	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
8.000	103.0000	8.000	103.0000	8.000	103.0000	24 Mnth CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.000	-1.750	NA
8.125	103.2500	8.125	103.2500	8.125	103.2500	12 Mnth CPA P&L	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.500	-2.250	NA
8.250	103.5000	8.250	103.5000	8.250	103.5000	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	103.7500	8.375	103.7500	8.375	103.7500	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA
8.500	104.0000	8.500	104.0000	8.500	104.0000	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	NA	NA
8.625	104.2500	8.625	104.2500	8.625	104.2500	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA
8.750	104.5000	8.750	104.5000	8.750	104.5000	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA
8.875	104.7500	8.875	104.7500	8.875	104.7500	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	105.0000	9.000	105.0000	9.000	105.0000	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
9.125	105.2500	9.125	105.2500	9.125	105.2500	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
9.250	105.3750	9.250	105.3750	9.250	105.3750	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
9.375	105.5000	9.375	105.5000	9.375	105.5000	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA
9.500	105.6250	9.500	105.6250	9.500	105.6250	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
9.625	105.7500	9.625	105.7500	9.625	105.7500	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
9.750	105.8750	9.750	105.8750	9.750	105.8750	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
9.875	106.0000	9.875	106.0000	9.875	106.0000	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	-0.750	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
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/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		
3/21/2025 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	98.625	6.500	98.625	6.500	98.625	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625	NA	NA			
6.625	99.125	6.625	99.125	6.625	99.125	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625	NA	NA			
6.750	99.750	6.750	99.750	6.750	99.750	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875	NA	NA			
6.875	100.250	6.875	100.250	6.875	100.250	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	-1.875	NA	NA			
6.990	100.750	6.990	100.750	6.990	100.750	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA			
7.125	101.250	7.125	101.250	7.125	101.250	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA			
7.250	101.750	7.250	101.750	7.250	101.750	Foreign National ¹		-2.125	-2.375	-2.625	-2.875	-3.125	NA	NA	NA	NA			
7.375	102.125	7.375	102.125	7.375	102.125	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90			
7.500	102.500	7.500	102.500	7.500	102.500	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA			
7.625	102.875	7.625	102.875	7.625	102.875		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA			
7.750	103.250	7.750	103.250	7.750	103.250	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA			
7.875	103.625	7.875	103.625	7.875	103.625		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA			
7.990	103.875	7.990	103.875	7.990	103.875	>\$2mm-\$3mm	660+	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA			
8.125	104.125	8.125	104.125	8.125	104.125		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA			
8.250	104.500	8.250	104.500	8.250	104.500	>\$3mm-3.5mm ²	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA			
8.375	104.750	8.375	104.750	8.375	104.750		Foreign National	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA			
8.500	105.000	8.500	105.000	8.500	105.000	>\$3.5mm-4mm ³	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA			
8.625	105.250	8.625	105.250	8.625	105.250		Foreign National	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA			
8.750	105.625	8.750	105.625	8.750	105.625	>\$4mm-5mm ⁴	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA			
8.875	105.875	8.875	105.875	8.875	105.875		Foreign National	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA			
8.990	106.125	8.990	106.125	8.990	106.125	>\$5mm-\$6mm ⁵	680+	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA			
9.125	106.375	9.125	106.375	9.125	106.375		Foreign National	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA			
9.250	106.625	9.250	106.625	9.250	106.625	Other		<=50	55	60	65	70	75	80	85	90			
9.375	106.875	9.375	106.875	9.375	106.875	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA			
9.500	107.250	9.500	107.250	9.500	107.250	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA			
9.625	107.500	9.625	107.500	9.625	107.500	DSCR >=1.25		0.250	0.250	0.250	0.375	0.375	0.375	0.375	NA	NA			
9.750	107.750	9.750	107.750	9.750	107.750	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA			
9.875	108.000	9.875	108.000	9.875	108.000	Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA			
9.990	108.250	9.990	108.250	9.990	108.250	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	-1.375	NA	NA	NA			
10.125	108.500	10.125	108.500	10.125	108.500	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	NA	NA	NA			
10.250	108.750	10.250	108.750	10.250	108.750	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA			
10.375	109.000	10.375	109.000	10.375	109.000	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA			
10.500	109.375	10.500	109.375	10.500	109.375	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	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			
						5 Yr PPP		1.000	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	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	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	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	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			
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/ Loan Amount >\$3mm				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			
\$200,000				\$6,000,000				30 Day Average SOFR		3.750%				2/1/5		5/1/5			
3/21/2025 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	
9.990	107.250	9.990	107.250	9.990	107.250	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	NA	NA	NA	
9.875	107.000	9.875	107.000	9.875	107.000	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	NA	NA	NA	
9.750	106.750	9.750	106.750	9.750	106.750	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	NA	NA	NA	
9.625	106.500	9.625	106.500	9.625	106.500	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	NA	NA	NA	
9.500	106.250	9.500	106.250	9.500	106.250	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA	
9.375	105.875	9.375	105.875	9.375	105.875	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA	
9.250	105.625	9.250	105.625	9.250	105.625	Foreign National ¹		-2.875	-3.125	-3.375	-3.875	-4.375	NA	NA	NA	NA	
9.125	105.375	9.125	105.375	9.125	105.375	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90	
8.990	105.125	8.990	105.125	8.990	105.125	>\$1.5mm-\$2mm	760+	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
8.875	104.875	8.875	104.875	8.875	104.875		740-759	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
8.750	104.625	8.750	104.625	8.750	104.625		720-739	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
8.625	104.250	8.625	104.250	8.625	104.250		700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
8.500	104.000	8.500	104.000	8.500	104.000		680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA	
8.375	103.750	8.375	103.750	8.375	103.750		660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA	
8.250	103.500	8.250	103.500	8.250	103.500	Foreign National		-0.750	0.000	0.500	NA	NA	NA	NA	NA	NA	
8.125	103.125	8.125	103.125	8.125	103.125	Other		<=50	55	60	65	70	75	80	85	90	
7.990	102.875	7.990	102.875	7.990	102.875	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	102.625	7.875	102.625	7.875	102.625	Waive Escrows		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	
7.750	102.250	7.750	102.250	7.750	102.250	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA	
7.625	101.875	7.625	101.875	7.625	101.875	DSCR <0.75		-0.125	-0.375	-0.500	-0.750	-1.000	-1.375	NA	NA	NA	
7.500	101.500	7.500	101.500	7.500	101.500	Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	
7.375	101.125	7.375	101.125	7.375	101.125	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	NA	NA	NA	NA	
7.250	100.750	7.250	100.750	7.250	100.750	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	
7.125	100.250	7.125	100.250	7.125	100.250	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	
6.990	99.750	6.990	99.750	6.990	99.750	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	
6.875	99.250	6.875	99.250	6.875	99.250	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA	
6.750	98.750	6.750	98.750	6.750	98.750	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	NA	NA
						3 Yr PPP		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	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	NA	NA			
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				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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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	99.3125	6.750	99.3125	6.750	99.3125	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	NA	NA	
6.875	99.8125	6.875	99.8125	6.875	99.8125	740-759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500	NA	NA	
6.990	100.3125	6.990	100.3125	6.990	100.3125	720-739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250	NA	NA	
7.125	100.8125	7.125	100.8125	7.125	100.8125	700-719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	NA	NA	
7.250	101.3125	7.250	101.3125	7.250	101.3125	Foreign National	-0.875	-1.375	-1.500	-1.875	-2.250	NA	NA	NA	NA	
7.375	101.7500	7.375	101.7500	7.375	101.7500	Loan Amount	<=50	55	60	65	70	75	80	85	90	
7.490	102.1875	7.490	102.1875	7.490	102.1875	UPB >\$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	NA	
7.625	102.6250	7.625	102.6250	7.625	102.6250	UPB > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	NA	NA	NA	NA	
7.750	103.0000	7.750	103.0000	7.750	103.0000	Other	<=50	55	60	65	70	75	80	85	90	
7.875	103.3750	7.875	103.3750	7.875	103.3750	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000	NA	NA	
8.000	103.7500	8.000	103.7500	8.000	103.7500	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	NA	NA	NA	
8.125	104.1250	8.125	104.1250	8.125	104.1250	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA	
8.250	104.5000	8.250	104.5000	8.250	104.5000	Condo/Co-Op	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	NA	NA	
8.375	104.8750	8.375	104.8750	8.375	104.8750	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA	
8.500	105.2500	8.500	105.2500	8.500	105.2500	Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	NA	
8.625	105.6250	8.625	105.6250	8.625	105.6250	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	NA	NA	
8.750	106.0000	8.750	106.0000	8.750	106.0000	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	106.3750	8.875	106.3750	8.875	106.3750	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	NA	NA	
9.000	106.7500	9.000	106.7500	9.000	106.7500	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	
9.125	107.0000	9.125	107.0000	9.125	107.0000	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	NA	NA	NA	
9.250	107.2500	9.250	107.2500	9.250	107.2500	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
9.375	107.5000	9.375	107.5000	9.375	107.5000	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA	
9.500	107.7500	9.500	107.7500	9.500	107.7500	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								
								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 <=\$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 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	101.172	100.797	7.250	101.420	101.045	7.250	100.813	100.438	7.250	101.342	100.967	9.000	106.650	106.275								
7.125	100.946	100.571	7.125	101.200	100.825	7.125	100.593	100.218	7.125	101.139	100.764	8.875	106.531	106.156								
7.000	100.704	100.329	7.000	100.969	100.594	7.000	100.306	99.931	7.000	100.883	100.508	8.750	106.278	105.903								
6.875	100.567	100.192	6.875	100.880	100.505	6.875	100.236	99.861	6.875	100.804	100.429	8.625	105.891	105.516								
6.750	100.300	99.925	6.750	100.521	100.146	6.750	99.930	99.555	6.750	100.494	100.119	8.500	105.372	104.997								
6.625	99.977	99.602	6.625	100.155	99.780	6.625	99.620	99.245	6.625	100.159	99.784	8.375	104.621	104.246								
6.500	99.741	99.366	6.500	99.898	99.523	6.500	99.432	99.057	6.500	99.973	99.598	8.250	103.920	103.545								
6.375	99.410	99.035	6.375	99.517	99.142	6.375	99.095	98.720	6.375	99.617	99.242	8.125	103.165	102.790								
6.250	99.051	98.676	6.250	99.140	98.765	6.250	98.741	98.366	6.250	99.255	98.880	8.000	102.515	102.140								
6.125	98.693	98.318	6.125	98.774	98.399	6.125	98.371	97.996	6.125	98.863	98.488	7.875	102.219	101.844								
6.000	98.362	97.987	6.000	98.483	98.108	6.000	98.070	97.695	6.000	98.577	98.202	7.750	101.724	101.349								
5.875	97.967	97.592	5.875	98.078	97.703	5.875	97.674	97.299	5.875	98.181	97.806	7.625	101.540	101.165								
5.750	97.554	97.179	5.750	97.577	97.202	5.750	97.262	96.887	5.750	97.757	97.382	7.500	101.356	100.981								
5.625	97.226	96.851	5.625	97.258	96.883	5.625	96.963	96.588	5.625	97.469	97.094	7.375	101.324	100.949								
5.500	96.785	96.410	5.500	96.812	96.437	5.500	96.518	96.143	5.500	97.024	96.649	7.250	101.038	100.663								
												7.125	100.849	100.474								
												7.000	100.618	100.243								
												6.875	100.369	99.994								
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		\$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 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	99.109	98.671	7.000	99.299	98.861	7.000	98.345	97.908	6.750	100.052	99.615	8.000	101.213	100.776			
6.875	99.097	98.660	6.875	99.242	98.804	6.875	98.306	97.868	6.625	99.791	99.354	7.875	101.116	100.678			
6.750	99.086	98.649	6.750	99.185	98.747	6.750	98.266	97.829	6.500	99.530	99.093	7.750	101.113	100.675			
6.625	99.030	98.592	6.625	99.100	98.662	6.625	98.218	97.781	6.375	99.247	98.809	7.625	100.858	100.421			
6.500	98.973	98.536	6.500	99.015	98.577	6.500	98.171	97.734	6.250	98.963	98.526	7.500	100.604	100.166			
6.375	98.899	98.461	6.375	98.923	98.485	6.375	98.091	97.653	6.125	98.621	98.184	7.375	100.451	100.014			
6.250	98.824	98.386	6.250	98.843	98.405	6.250	98.011	97.574	6.000	98.279	97.842	7.250	100.299	99.861			
6.125	98.802	98.365	6.125	98.611	98.173	6.125	97.901	97.463	5.875	97.845	97.408	7.125	100.172	99.735			
6.000	98.781	98.344	6.000	98.379	97.942	6.000	97.762	97.324	5.750	97.412	96.974	7.000	100.046	99.608			
5.875	98.425	97.988	5.875	98.227	97.790	5.875	97.643	97.206	5.625	97.120	96.682	6.875	99.873	99.435			
5.750	98.073	97.635	5.750	98.076	97.638	5.750	97.540	97.103	5.500	96.827	96.390	6.750	99.700	99.262			
5.625	97.507	97.069	5.625	97.707	97.270	5.625	97.384	96.947				6.625	99.301	98.864			
5.500	96.944	96.506	5.500	97.339	96.902	5.500	97.218	96.780				6.500	98.903	98.466			
5.375	96.655	96.218	5.375	97.032	96.595	5.375	97.037	96.599				6.375	98.505	98.067			
												6.250	98.107	97.669			
												6.125	97.995	97.557			
												6.000	97.883	97.446			
												5.875	97.442	97.005			
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 III - QM JUMBO PRIME

[illegible]

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NMLS 1202262

FUNDLOANS

INSIGNIA VI - QM JUMBO PRIME

INSIGNIA VI - QM JUMBO PRIME													
											30 Yr Fixed		
											Rate	30 Day	60 Day
											9.000	103.559	103.309
											8.875	103.384	103.134
											8.750	103.210	102.960
											8.625	103.038	102.788
											8.500	102.866	102.616
											8.375	102.695	102.445
											8.250	102.526	102.276
											8.125	102.360	102.110
											8.000	102.196	101.946
											7.875	102.035	101.785
											7.750	101.878	101.628
											7.625	101.725	101.475
											7.500	101.575	101.325
											7.375	101.427	101.177
											7.250	101.277	101.027
											7.125	101.119	100.869
											7.000	100.944	100.694
6.875	100.737	100.487											
6.750	100.484	100.234											
6.625	100.187	99.937											
6.500	99.851	99.601											
6.375	99.291	99.041											
6.250	98.953	98.703											
6.125	98.588	98.338											
6.000	98.224	97.974											
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	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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