

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	104.375	12.125	104.375	12.125	104.375	12.125	104.375	12 Mos Full Doc	760+	0.875	0.875	0.875	0.375	0.125	-1.125	NA	NA	NA
12.000	104.125	12.000	104.125	12.000	104.125	12.000	104.125		740-759	0.875	0.875	0.625	0.375	0.125	-1.375	NA	NA	NA
11.875	103.875	11.875	103.875	11.875	103.875	11.875	103.875		720-739	0.875	0.875	0.625	0.125	-0.125	-1.625	NA	NA	NA
11.750	103.625	11.750	103.625	11.750	103.625	11.750	103.625		700-719	0.625	0.625	0.125	-0.125	-0.375	-1.875	NA	NA	NA
11.625	103.375	11.625	103.375	11.625	103.375	11.625	103.375		680-699	0.500	0.250	0.000	-0.250	-0.750	-2.500	NA	NA	NA
11.500	103.125	11.500	103.125	11.500	103.125	11.500	103.125	Other		<=50	55	60	65	70	75	80	85	90
11.375	102.875	11.375	102.875	11.375	102.875	11.375	102.875	FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	NA
11.250	102.625	11.250	102.625	11.250	102.625	11.250	102.625	Interest Only		-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
11.125	102.375	11.125	102.375	11.125	102.375	11.125	102.375	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	NA	NA	NA
11.000	102.125	11.000	102.125	11.000	102.125	11.000	102.125	Investment		-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA	NA
10.875	101.875	10.875	101.875	10.875	101.875	10.875	101.875	2nd Home		-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA	NA
10.750	101.625	10.750	101.625	10.750	101.625	10.750	101.625	12 Month Bank Statements**		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
10.625	101.375	10.625	101.375	10.625	101.375	10.625	101.375	P&L ONLY**		-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA	NA
10.500	101.125	10.500	101.125	10.500	101.125	10.500	101.125	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
10.375	100.875	10.375	100.875	10.375	100.875	10.375	100.875	5 Yr PPP (Investment Only)		0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA
10.250	100.625	10.250	100.625	10.250	100.625	10.250	100.625	4 Yr PPP (Investment Only)		0.250	0.250	0.250	0.250	0.250	NA	NA	NA	NA
10.125	100.375	10.125	100.375	10.125	100.375	10.125	100.375	3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
10.000	100.125	10.000	100.125	10.000	100.125	10.000	100.125	2 Yr PPP (Investment Only)		-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA
9.875	99.875	9.875	99.875	9.875	99.875	9.875	99.875	1 Yr PPP (Investment Only)		-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA
9.750	99.625	9.750	99.625	9.750	99.625	9.750	99.625	Compensation Adjustments		BPC*		Fees						
9.625	99.375	9.625	99.375	9.625	99.375	9.625	99.375	LLPA		0.000		Funding				\$395		
9.500	99.125	9.500	99.125	9.500	99.125	9.500	99.125	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		

4/30/2025 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
12.750	111.750		780-799	1.625	1.625	1.125	0.875	0.625	-0.500	-1.250	-4.875	-6.500
12.625	111.500		760-779	1.125	1.125	0.625	0.250	0.125	-1.000	-1.875	-5.500	-7.500
12.500	111.250		740-759	0.625	0.625	0.125	-0.125	-0.250	-1.625	-3.125	-6.750	-9.000
12.375	111.000		720-739	0.000	0.000	-0.500	-0.750	-1.000	-2.000	-4.000	-8.125	-10.000
12.250	110.750		700-719	-1.125	-1.125	-1.750	-2.125	-2.500	-3.000	-5.500	-9.375	-11.500
12.125	110.500		680-699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	-8.125	-11.125	N/A
12.000	110.250		660-679	-4.250	-4.375	-4.750	-5.375	-5.750	-7.000	-10.000	N/A	N/A
11.875	110.000	Alt Doc 1099/ Bank Statements	800+	0.875	0.875	0.500	0.125	-0.125	-1.375	-2.250	-6.000	-7.750
11.750	109.750		780-799	0.875	0.875	0.375	0.000	-0.250	-1.500	-2.375	-6.250	-8.000
11.625	109.500		760-779	0.375	0.375	-0.125	-0.625	-0.750	-2.000	-3.000	-6.875	-9.000
11.500	109.250		740-759	-0.125	-0.125	-0.625	-1.000	-1.125	-2.625	-4.250	-8.250	-10.750
11.375	109.000		720-739	-0.750	-0.750	-1.250	-1.625	-1.875	-3.000	-5.125	-9.625	-11.750
11.250	108.750		700-719	-2.000	-2.000	-2.625	-3.125	-3.500	-4.125	-6.750	-11.250	N/A
11.125	108.500		680-699	-4.000	-4.000	-4.625	-5.125	-5.625	-6.750	-9.500	N/A	N/A
11.000	108.250		660-679	-5.750	-5.875	-6.250	-7.000	-7.375	-8.750	N/A	N/A	N/A
10.875	108.000	Alt Doc P&L/ WVOE	800+	-0.500	-0.500	-0.875	-1.500	-1.750	-3.125	-4.125	-8.000	N/A
10.750	107.750		780-799	-0.500	-0.500	-1.000	-1.625	-1.875	-3.250	-4.375	-8.250	N/A
10.625	107.500		760-779	-1.000	-1.000	-1.500	-2.250	-2.375	-3.750	-5.000	-8.875	N/A
10.500	107.250		740-759	-1.500	-1.500	-2.000	-2.625	-2.750	-4.375	-6.250	-10.250	N/A
10.375	107.000		720-739	-2.250	-2.250	-2.750	-3.375	-3.625	-4.875	-7.250	-11.875	N/A
10.250	106.625		700-719	-3.750	-3.750	-4.375	-5.000	-5.375	-6.125	-9.000	N/A	N/A
10.125	106.250		680-699	-5.750	-5.750	-6.375	-7.000	-7.500	-8.750	N/A	N/A	N/A
10.000	105.875		660-679	-7.750	-7.875	-8.250	-9.250	-9.625	N/A	N/A	N/A	N/A
9.875	105.500	Amortization		<=50	55	60	65	70	75	80	85	90
9.750	105.125	30 YR Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.625	104.750	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
9.500	104.375	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
9.375	103.875	Loan Amount		<=50	55	60	65	70	75	80	85	90
9.250	103.375	<=\$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.125	102.875	\$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.000	102.375	\$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.875	101.875	\$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.750	101.375	\$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.625	100.875	\$450,001-600k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	100.375	\$600,001-750k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.375	99.875	DTI		<=50	55	60	65	70	75	80	85	90
8.250	99.375	00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.125	98.625	43.01-45		-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
8.000	97.875	45.01-50		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
7.875	97.125	Other		<=50	55	60	65	70	75	80	85	90
7.750	96.375	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							
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	

4/30/2025 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
13.500	111.125		780-799	1.625	1.625	1.125	0.875	0.625	-0.500	-1.250	N/A	N/A
13.375	110.875		760-779	1.125	1.125	0.625	0.250	0.125	-1.000	-1.875	N/A	N/A
13.250	110.625		740-759	0.625	0.625	0.125	-0.125	-0.250	-1.625	-3.125	N/A	N/A
13.125	110.375		720-739	0.000	0.000	-0.500	-0.750	-1.000	-2.000	-4.000	N/A	N/A
13.000	110.125		700-719	-1.125	-1.125	-1.750	-2.125	-2.500	-3.000	-5.500	N/A	N/A
12.875	109.875		680-699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	N/A	N/A	N/A
12.750	109.625		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
12.625	109.375		780-799	0.875	0.875	0.375	0.000	-0.250	-1.500	-2.375	N/A	N/A
12.500	109.125		760-779	0.375	0.375	-0.125	-0.625	-0.750	-2.000	-3.000	N/A	N/A
12.375	108.875		740-759	-0.125	-0.125	-0.625	-1.000	-1.125	-2.625	-4.250	N/A	N/A
12.250	108.625		720-739	-0.750	-0.750	-1.250	-1.625	-1.875	-3.000	-5.125	N/A	N/A
12.125	108.375		700-719	-2.000	-2.000	-2.625	-3.125	-3.500	-4.125	N/A	N/A	N/A
12.000	108.125		680-699	-4.000	-4.000	-4.625	-5.125	-5.625	N/A	N/A	N/A	N/A
11.875	107.875		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
11.625	107.375		780-799	-0.500	-0.500	-1.000	-1.625	-1.875	-3.250	-4.375	N/A	N/A
11.500	107.125		760-779	-1.000	-1.000	-1.500	-2.250	-2.375	-3.750	-5.000	N/A	N/A
11.375	106.875		740-759	-1.500	-1.500	-2.000	-2.625	-2.750	-4.375	-6.250	N/A	N/A
11.250	106.625		720-739	-2.250	-2.250	-2.750	-3.375	-3.625	-4.875	-7.250	N/A	N/A
11.125	106.375		700-719	-3.750	-3.750	-4.375	-5.000	-5.375	N/A	N/A	N/A	N/A
11.000	106.125		680-699	-5.750	-5.750	-6.375	-7.000	N/A	N/A	N/A	N/A	N/A
10.875	105.875		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
10.625	105.375		780-799	-1.000	-1.000	-1.500	-2.125	-2.375	-3.750	-4.875	N/A	N/A
10.500	105.125		760-779	-1.500	-1.500	-2.000	-2.750	-2.875	-4.250	-5.500	N/A	N/A
10.375	104.875		740-759	-2.000	-2.000	-2.500	-3.125	-3.250	-4.875	-6.750	N/A	N/A
10.250	104.500		720-739	-2.750	-2.750	-3.250	-3.875	-4.125	-5.375	-7.750	N/A	N/A
10.125	104.125		700-719	-4.250	-4.250	-4.875	-5.500	-5.875	-6.625	N/A	N/A	N/A
10.000	103.750		680-699	-6.250	-6.250	-6.875	-7.500	-8.000	N/A	N/A	N/A	N/A
9.875	103.375		660-679	-8.250	-8.250	-8.875	-9.500	-10.000	N/A	N/A	N/A	N/A
		DSCR	Amortization	<=50	55	60	65	70	75	80	85	90
9.750	103.000		30 YR Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.625	102.625		30/15 YR Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A
9.500	102.250		40/15 YR Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
9.375	101.750		Loan Amount	<=50	55	60	65	70	75	80	85	90
9.250	101.250		<=\$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.125	100.750		\$150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.000	100.250		\$175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			\$200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.875	99.500		\$300,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.750	98.750		\$450,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.625	98.000		\$600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			DTI	<=50	55	60	65	70	75	80	85	90
			00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
			43.01-45	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	N/A	N/A
			45.01-50	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A
			DSCR	<=50	55	60	65	70	75	80	85	90
			>=1.50	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
			1.25-1.49	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
			1.10-1.24	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	N/A	N/A
			1.00-1.09	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A
			Other	<=50	55	60	65	70	75	80	85	90
			Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
			2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
			Rural	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
			Prepay Penalty	<=50	55	60	65	70	75	80	85	90
			No PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
			1 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
			2 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
			3 Year PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
			4 Year PPP	1.375	1.375	1.375	1.375	1.375	1.375	1.375	N/A	N/A
			5 Year PPP	1.500	1.500	1.500	1.500	1.500	1.500	1.500	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	97.375	6.375	97.375	6.375	97.375	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	98.000	6.500	98.000	6.500	98.000		740-759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000	
6.625	98.500	6.625	98.500	6.625	98.500		720-739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	NA	
6.750	99.000	6.750	99.000	6.750	99.000		700-719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	NA	
6.875	99.375	6.875	99.375	6.875	99.375		680-699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000	-5.000	NA	
6.990	99.875	6.990	99.875	6.990	99.875		660-679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125	NA	NA	
7.125	100.250	7.125	100.250	7.125	100.250		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA	
7.250	100.625	7.250	100.625	7.250	100.625		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA	
7.375	101.000	7.375	101.000	7.375	101.000		Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
7.500	101.375	7.500	101.375	7.500	101.375	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
7.625	101.750	7.625	101.750	7.625	101.750	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
7.750	102.125	7.750	102.125	7.750	102.125	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA	
7.875	102.375	7.875	102.375	7.875	102.375	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA	
7.990	102.750	7.990	102.750	7.990	102.750	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA	
8.125	103.000	8.125	103.000	8.125	103.000	>\$3.5mm-\$4mm ⁵	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA	
8.250	103.250	8.250	103.250	8.250	103.250	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA	
8.375	103.500	8.375	103.500	8.375	103.500	>\$5mm-\$6mm ⁴	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA	
8.500	103.750	8.500	103.750	8.500	103.750	Other	<=50	55	60	65	70	75	80	85	90		
8.625	104.000	8.625	104.000	8.625	104.000	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	104.250	8.750	104.250	8.750	104.250	Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
8.875	104.500	8.875	104.500	8.875	104.500	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	104.750	8.990	104.750	8.990	104.750	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA	NA	
9.125	105.000	9.125	105.000	9.125	105.000	Purchase	0.250	0.250	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.125	
9.250	105.250	9.250	105.250	9.250	105.250	Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA	NA	
9.375	105.500	9.375	105.500	9.375	105.500	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	NA	
9.500	105.750	9.500	105.750	9.500	105.750	2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	
9.625	106.000	9.625	106.000	9.625	106.000	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA	
9.750	106.250	9.750	106.250	9.750	106.250	Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	NA	
9.875	106.500	9.875	106.500	9.875	106.500	Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	NA	
9.990	106.750	9.990	106.750	9.990	106.750	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	-0.750	NA	
10.125	107.000	10.125	107.000	10.125	107.000	Assets Only ²	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	
10.250	107.250	10.250	107.250	10.250	107.250	Asset Allowance ²	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	
10.375	107.500	10.375	107.500	10.375	107.500	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	107.750	10.500	107.750	10.500	107.750	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								
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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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
6.490	96.6250	6.490	96.6250	6.490	96.6250	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA
6.625	97.2500	6.625	97.2500	6.625	97.2500	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA
6.750	97.8750	6.750	97.8750	6.750	97.8750	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA
6.875	98.5000	6.875	98.5000	6.875	98.5000	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA
6.990	99.1250	6.990	99.1250	6.990	99.1250	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA
7.125	99.6875	7.125	99.6875	7.125	99.6875	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA
7.250	100.1875	7.250	100.1875	7.250	100.1875	Loan Amount	<=50	55	60	65	70	75	80	85	90
7.375	100.6250	7.375	100.6250	7.375	100.6250	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA
7.490	101.0313	7.490	101.0313	7.490	101.0313	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA
7.625	101.3750	7.625	101.3750	7.625	101.3750	Other	<=50	55	60	65	70	75	80	85	90
7.750	101.6250	7.750	101.6250	7.750	101.6250	12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	NA
7.875	101.8750	7.875	101.8750	7.875	101.8750	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA
8.000	102.1250	8.000	102.1250	8.000	102.1250	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA
8.125	102.3750	8.125	102.3750	8.125	102.3750	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA
8.250	102.6250	8.250	102.6250	8.250	102.6250	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
8.375	102.8750	8.375	102.8750	8.375	102.8750	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
8.500	103.1250	8.500	103.1250	8.500	103.1250	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
8.625	103.3750	8.625	103.3750	8.625	103.3750	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA
8.750	103.6250	8.750	103.6250	8.750	103.6250	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
8.875	103.8750	8.875	103.8750	8.875	103.8750	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
9.000	104.1250	9.000	104.1250	9.000	104.1250	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
9.125	104.3750	9.125	104.3750	9.125	104.3750	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA
9.250	104.5000	9.250	104.5000	9.250	104.5000	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA
9.375	104.6250	9.375	104.6250	9.375	104.6250	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA
9.500	104.7500	9.500	104.7500	9.500	104.7500	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
9.625	104.8750	9.625	104.8750	9.625	104.8750	4 Yr PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
9.750	105.0000	9.750	105.0000	9.750	105.0000	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	97.375	6.375	97.375	6.375	97.375	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	98.000	6.500	98.000	6.500	98.000		740-759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.250	
6.625	98.500	6.625	98.500	6.625	98.500		720-739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	NA	
6.750	99.000	6.750	99.000	6.750	99.000		700-719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	NA	
6.875	99.375	6.875	99.375	6.875	99.375		680-699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500	NA	NA	
6.990	99.875	6.990	99.875	6.990	99.875		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	NA	NA	
7.125	100.250	7.125	100.250	7.125	100.250		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA	
7.250	100.625	7.250	100.625	7.250	100.625		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA	
7.375	101.000	7.375	101.000	7.375	101.000		Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
7.500	101.375	7.500	101.375	7.500	101.375	>\$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	101.750	7.625	101.750	7.625	101.750	>\$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	102.125	7.750	102.125	7.750	102.125	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
7.875	102.375	7.875	102.375	7.875	102.375	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA
7.990	102.750	7.990	102.750	7.990	102.750	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA	
8.125	103.000	8.125	103.000	8.125	103.000	>\$3.5mm-\$4mm ⁶	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA	
8.250	103.250	8.250	103.250	8.250	103.250	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA	NA	
8.375	103.500	8.375	103.500	8.375	103.500	>\$5mm-\$6mm ⁵	660+	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA	NA	
8.500	103.750	8.500	103.750	8.500	103.750	Other		<=50	55	60	65	70	75	80	85	90	
8.625	104.000	8.625	104.000	8.625	104.000	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	104.250	8.750	104.250	8.750	104.250	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.875	104.500	8.875	104.500	8.875	104.500	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	104.750	8.990	104.750	8.990	104.750	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA	
9.125	105.000	9.125	105.000	9.125	105.000	Purchase		0.250	0.250	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.125
9.250	105.250	9.250	105.250	9.250	105.250	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA	
9.375	105.500	9.375	105.500	9.375	105.500	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA	
9.500	105.750	9.500	105.750	9.500	105.750	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA	
9.625	106.000	9.625	106.000	9.625	106.000	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA	
9.750	106.250	9.750	106.250	9.750	106.250	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	
9.875	106.500	9.875	106.500	9.875	106.500	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	
9.990	106.750	9.990	106.750	9.990	106.750	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA	
10.125	107.000	10.125	107.000	10.125	107.000	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	107.250	10.250	107.250	10.250	107.250	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	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	NA
						4 Yr PPP (Investment Only)		0.250	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	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-\$4M		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		Max Price w/ Loan Amount >\$4mm		99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000	
						Max Price w/ Condotel		100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	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	
4/30/2025 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
6.490	96.7500	6.490	96.7500	6.490	96.7500	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA
6.625	97.3750	6.625	97.3750	6.625	97.3750	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA
6.750	98.0000	6.750	98.0000	6.750	98.0000	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA
6.875	98.6250	6.875	98.6250	6.875	98.6250	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA
6.990	99.2500	6.990	99.2500	6.990	99.2500	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA
7.125	99.8125	7.125	99.8125	7.125	99.8125	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA
7.250	100.3125	7.250	100.3125	7.250	100.3125	Loan Amount	<=50	55	60	65	70	75	80	85	90
7.375	100.7500	7.375	100.7500	7.375	100.7500	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA
7.490	101.1563	7.490	101.1563	7.490	101.1563	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA
7.625	101.5000	7.625	101.5000	7.625	101.5000	Other	<=50	55	60	65	70	75	80	85	90
7.750	101.7500	7.750	101.7500	7.750	101.7500	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
7.875	102.0000	7.875	102.0000	7.875	102.0000	24 Mnth CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.000	-1.750	NA
8.000	102.2500	8.000	102.2500	8.000	102.2500	12 Mnth CPA P&L	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.500	-2.250	NA
8.125	102.5000	8.125	102.5000	8.125	102.5000	P&L With Bank Stmt (additional LLPA)*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
8.250	102.7500	8.250	102.7500	8.250	102.7500	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA
8.375	103.0000	8.375	103.0000	8.375	103.0000	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	NA	NA
8.500	103.2500	8.500	103.2500	8.500	103.2500	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA
8.625	103.5000	8.625	103.5000	8.625	103.5000	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA
8.750	103.7500	8.750	103.7500	8.750	103.7500	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA
8.875	104.0000	8.875	104.0000	8.875	104.0000	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
9.000	104.2500	9.000	104.2500	9.000	104.2500	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
9.125	104.5000	9.125	104.5000	9.125	104.5000	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
9.250	104.6250	9.250	104.6250	9.250	104.6250	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA
9.375	104.7500	9.375	104.7500	9.375	104.7500	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
9.500	104.8750	9.500	104.8750	9.500	104.8750	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
9.625	105.0000	9.625	105.0000	9.625	105.0000	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
9.750	105.1250	9.750	105.1250	9.750	105.1250	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		
4/30/2025 8:30 AM PDT															

FUNDLOANS

SPECTRUM NO RATIO - DSCR >=1.00																	
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	98.000	6.500	98.000	6.500	98.000	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625	NA	NA	
6.625	98.500	6.625	98.500	6.625	98.500	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625	NA	NA	
6.750	99.125	6.750	99.125	6.750	99.125	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	
6.875	99.625	6.875	99.625	6.875	99.625	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	-1.875	NA	NA	
6.990	100.125	6.990	100.125	6.990	100.125	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA	
7.125	100.625	7.125	100.625	7.125	100.625	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA	
7.250	101.125	7.250	101.125	7.250	101.125	Foreign National ¹		-2.125	-2.375	-2.625	-2.875	-3.125	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		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA	
7.750	102.625	7.750	102.625	7.750	102.625	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
7.875	103.000	7.875	103.000	7.875	103.000		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA	
7.990	103.250	7.990	103.250	7.990	103.250	>\$2mm-\$3mm	660+	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	
8.125	103.500	8.125	103.500	8.125	103.500		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA	
8.250	103.875	8.250	103.875	8.250	103.875	>\$3mm-3.5mm ²	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	
8.375	104.125	8.375	104.125	8.375	104.125		Foreign National	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	
8.500	104.375	8.500	104.375	8.500	104.375	>\$3.5mm-4mm ³	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	
8.625	104.625	8.625	104.625	8.625	104.625		Foreign National	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	
8.750	105.000	8.750	105.000	8.750	105.000	>\$4mm-5mm ⁴	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	
8.875	105.250	8.875	105.250	8.875	105.250		Foreign National	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	
8.990	105.500	8.990	105.500	8.990	105.500	>\$5mm-\$6mm ⁵	680+	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA	
9.125	105.750	9.125	105.750	9.125	105.750		Foreign National	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA	
9.250	106.000	9.250	106.000	9.250	106.000	Other		<=50	55	60	65	70	75	80	85	90	
9.375	106.375	9.375	106.375	9.375	106.375	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	106.625	9.500	106.625	9.500	106.625	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA	
9.625	106.875	9.625	106.875	9.625	106.875	DSCR >=1.25		0.250	0.250	0.250	0.375	0.375	0.375	0.375	NA	NA	
9.750	107.125	9.750	107.125	9.750	107.125	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA	
9.875	107.375	9.875	107.375	9.875	107.375	Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	
9.990	107.625	9.990	107.625	9.990	107.625	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	-1.375	NA	NA	NA	
10.125	107.875	10.125	107.875	10.125	107.875	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	NA	NA	NA	
10.250	108.125	10.250	108.125	10.250	108.125	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	
10.375	108.500	10.375	108.500	10.375	108.500	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	
10.500	108.750	10.500	108.750	10.500	108.750	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	NA	NA	
						4 Yr PPP		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA	
						3 Yr PPP		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
						2 Yr PPP		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	
						1 Yr PPP		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	
Fees				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/ Loan Amount >\$3mm-\$4M	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				Max Price w/ Loan Amount >\$4mm	99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000
								Max Price w/ Condotel	100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	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	
4/30/2025 8:30 AM PDT																	

FUNDLOANS

SPECTRUM NO RATIO - DSCR <1.00

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	106.625	9.990	106.625	9.990	106.625	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	NA	NA	NA	
9.875	106.375	9.875	106.375	9.875	106.375	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	NA	NA	NA	
9.750	106.125	9.750	106.125	9.750	106.125	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	NA	NA	NA	
9.625	105.875	9.625	105.875	9.625	105.875	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	NA	NA	NA	
9.500	105.625	9.500	105.625	9.500	105.625	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA	
9.375	105.375	9.375	105.375	9.375	105.375	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA	
9.250	105.000	9.250	105.000	9.250	105.000	Foreign National ¹		-2.875	-3.125	-3.375	-3.875	-4.375	NA	NA	NA	NA	
9.125	104.750	9.125	104.750	9.125	104.750	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90	
8.990	104.500	8.990	104.500	8.990	104.500	>\$1.5mm-\$2mm	760+	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
8.875	104.250	8.875	104.250	8.875	104.250		740-759	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
8.750	104.000	8.750	104.000	8.750	104.000		720-739	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
8.625	103.625	8.625	103.625	8.625	103.625		700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
8.500	103.375	8.500	103.375	8.500	103.375		680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA	
8.375	103.125	8.375	103.125	8.375	103.125		660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA	
8.250	102.875	8.250	102.875	8.250	102.875		Foreign National	-0.750	0.000	0.500	NA	NA	NA	NA	NA	NA	
8.125	102.500	8.125	102.500	8.125	102.500	Other		<=50	55	60	65	70	75	80	85	90	
7.990	102.250	7.990	102.250	7.990	102.250	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	102.000	7.875	102.000	7.875	102.000	Waive Escrows		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	
7.750	101.625	7.750	101.625	7.750	101.625	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA	
7.625	101.250	7.625	101.250	7.625	101.250	DSCR <0.75		-0.125	-0.375	-0.500	-0.750	-1.000	-1.375	NA	NA	NA	
7.500	100.875	7.500	100.875	7.500	100.875	Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	
7.375	100.500	7.375	100.500	7.375	100.500	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	NA	NA	NA	NA	
7.250	100.125	7.250	100.125	7.250	100.125	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	
7.125	99.625	7.125	99.625	7.125	99.625	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	
6.990	99.125	6.990	99.125	6.990	99.125	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	
6.875	98.625	6.875	98.625	6.875	98.625	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA	
6.750	98.125	6.750	98.125	6.750	98.125	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	NA	NA	
						4 Yr PPP		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA	
						3 Yr PPP		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
						2 Yr PPP		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	
						1 Yr PPP		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	
Fees				Compensation Adjustments				BPC	LPC								
Funding		\$395		LLPA					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															
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	98.0000	6.750	98.0000	6.750	98.0000	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	NA	NA
6.875	98.6250	6.875	98.6250	6.875	98.6250	740-759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500	NA	NA
6.990	99.2500	6.990	99.2500	6.990	99.2500	720-739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250	NA	NA
7.125	99.8125	7.125	99.8125	7.125	99.8125	700-719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	NA	NA
7.250	100.3750	7.250	100.3750	7.250	100.3750	Foreign National	-0.875	-1.375	-1.500	-1.875	-2.250	NA	NA	NA	NA
7.375	100.8750	7.375	100.8750	7.375	100.8750	Loan Amount	<=50	55	60	65	70	75	80	85	90
7.490	101.3750	7.490	101.3750	7.490	101.3750	UPB >\$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	NA
7.625	101.8125	7.625	101.8125	7.625	101.8125	UPB > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	NA	NA	NA	NA
7.750	102.1875	7.750	102.1875	7.750	102.1875	Other	<=50	55	60	65	70	75	80	85	90
7.875	102.5625	7.875	102.5625	7.875	102.5625	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000	NA	NA
8.000	102.8750	8.000	102.8750	8.000	102.8750	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	NA	NA	NA
8.125	103.1875	8.125	103.1875	8.125	103.1875	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA
8.250	103.5000	8.250	103.5000	8.250	103.5000	Condo/Co-Op	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	NA	NA
8.375	103.8125	8.375	103.8125	8.375	103.8125	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
8.500	104.1250	8.500	104.1250	8.500	104.1250	Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	NA
8.625	104.3750	8.625	104.3750	8.625	104.3750	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	NA	NA
8.750	104.6250	8.750	104.6250	8.750	104.6250	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	104.8750	8.875	104.8750	8.875	104.8750	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	NA	NA
9.000	105.0000	9.000	105.0000	9.000	105.0000	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
9.125	105.1250	9.125	105.1250	9.125	105.1250	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	NA	NA	NA
9.250	105.2500	9.250	105.2500	9.250	105.2500	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
9.375	105.3750	9.375	105.3750	9.375	105.3750	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA
9.500	105.5000	9.500	105.5000	9.500	105.5000	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
4/30/2025 8:30 AM PDT															

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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	100.371	99.996	7.250	100.493	100.118	7.250	99.796	99.421	7.250	100.574	100.199	9.000	103.657	103.282
7.125	100.146	99.771	7.125	100.274	99.899	7.125	99.577	99.202	7.125	100.373	99.998	8.875	103.527	103.152
7.000	99.905	99.530	7.000	100.044	99.669	7.000	99.293	98.918	7.000	100.119	99.744	8.750	103.398	103.023
6.875	99.659	99.284	6.875	99.779	99.404	6.875	98.967	98.592	6.875	99.853	99.478	8.625	103.269	102.894
6.750	99.393	99.018	6.750	99.423	99.048	6.750	98.664	98.289	6.750	99.546	99.171	8.500	103.143	102.768
6.625	99.072	98.697	6.625	99.060	98.685	6.625	98.356	97.981	6.625	99.215	98.840	8.375	102.944	102.569
6.500	98.762	98.387	6.500	98.675	98.300	6.500	97.939	97.564	6.500	98.877	98.502	8.250	102.633	102.258
6.375	98.433	98.058	6.375	98.297	97.922	6.375	97.606	97.231	6.375	98.525	98.150	8.125	102.307	101.932
6.250	98.076	97.701	6.250	97.923	97.548	6.250	97.256	96.881	6.250	98.167	97.792	8.000	101.996	101.621
6.125	97.721	97.346	6.125	97.561	97.186	6.125	96.892	96.517	6.125	97.781	97.406	7.875	101.717	101.342
6.000	97.337	96.962	6.000	97.172	96.797	6.000	96.396	96.021	6.000	97.354	96.979	7.750	101.527	101.152
5.875	96.945	96.570	5.875	96.772	96.397	5.875	96.005	95.630	5.875	96.964	96.589	7.625	101.322	100.947
5.750	96.535	96.160	5.750	96.277	95.902	5.750	95.598	95.223	5.750	96.547	96.172	7.500	101.102	100.727
5.625	96.119	95.744	5.625	95.773	95.398	5.625	94.934	94.559	5.625	95.978	95.603	7.375	100.952	100.577
5.500	95.682	95.307	5.500	95.333	94.958	5.500	94.496	94.121	5.500	95.542	95.167	7.250	100.702	100.327
												7.125	100.451	100.076
												7.000	100.185	99.810
												6.875	99.990	99.615
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		
	680-699		-1.210		-1.210	-1.585	-1.710	-2.460	-2.960	NA	NA	NA		
660-679		-1.710		-1.710	-2.210	-2.460	-3.210	-3.960	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	98.192	97.755	7.000	98.427	97.989	7.000	97.943	97.506	6.750	100.116	99.679	8.000	100.300	99.863		
6.875	98.150	97.713	6.875	98.370	97.932	6.875	97.904	97.466	6.625	99.759	99.322	7.875	100.150	99.712		
6.750	98.108	97.671	6.750	98.313	97.875	6.750	97.864	97.427	6.500	99.403	98.966	7.750	100.093	99.656		
6.625	98.052	97.615	6.625	98.227	97.789	6.625	97.816	97.378	6.375	98.918	98.480	7.625	99.849	99.412		
6.500	97.996	97.559	6.500	98.141	97.704	6.500	97.769	97.331	6.250	98.432	97.995	7.500	99.605	99.168		
6.375	97.922	97.485	6.375	98.049	97.611	6.375	97.688	97.251	6.125	98.130	97.693	7.375	99.469	99.031		
6.250	97.848	97.411	6.250	97.968	97.530	6.250	97.608	97.171	6.000	97.828	97.391	7.250	99.333	98.895		
6.125	97.775	97.337	6.125	97.904	97.467	6.125	97.434	96.996	5.875	97.519	97.082	7.125	99.226	98.789		
6.000	97.701	97.264	6.000	97.842	97.404	6.000	97.230	96.792	5.750	97.211	96.773	7.000	99.120	98.683		
5.875	97.638	97.201	5.875	97.819	97.381	5.875	97.101	96.663	5.625	96.946	96.509	6.875	98.977	98.540		
5.750	97.576	97.139	5.750	97.796	97.358	5.750	96.962	96.524	5.500	96.681	96.244	6.750	98.835	98.397		
5.625	97.138	96.700	5.625	97.427	96.989	5.625	96.855	96.417				6.625	98.435	97.998		
5.500	96.701	96.263	5.500	97.059	96.621	5.500	96.725	96.287				6.500	98.036	97.598		
5.375	96.413	95.975	5.375	96.688	96.250	5.375	96.703	96.266				6.375	97.507	97.069		
												6.250	96.978	96.541		
												6.125	96.809	96.372		
												6.000	96.641	96.203		
												5.875	96.236	95.799		
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

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed					
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day			
6.625	80.250	80.250	7.000	80.250	80.250	7.250	80.250	80.250	6.750	80.250	80.250			
6.500	80.250	80.250	6.875	80.250	80.250	7.125	80.250	80.250	6.625	80.250	80.250			
6.375	80.250	80.250	6.750	80.250	80.250	7.000	80.250	80.250	6.500	80.250	80.250			
6.250	80.250	80.250	6.625	80.250	80.250	6.875	80.250	80.250	6.375	80.250	80.250			
6.125	80.250	80.250	6.500	80.250	80.250	6.750	80.250	80.250	6.250	80.250	80.250			
6.000	80.250	80.250	6.375	80.250	80.250	6.625	80.250	80.250	6.125	80.250	80.250			
5.875	80.250	80.250	6.250	80.250	80.250	6.500	80.250	80.250	6.000	80.250	80.250			
5.750	80.250	80.250	6.125	80.250	80.250	6.375	80.250	80.250	5.875	80.250	80.250			
5.625	80.250	80.250	6.000	80.250	80.250	6.250	80.250	80.250	5.750	80.250	80.250			
5.500	80.250	80.250	5.875	80.250	80.250	6.125	80.250	80.250	5.625	80.250	80.250			
5.375	80.250	80.250	5.750	80.250	80.250	6.000	80.250	80.250	5.500	80.250	80.250			
LTV/CLTV/HCLTV Price Adjustments														
FICO						<=50	55	60	65	70	75	80	85	90
800+						0.155	0.030	-0.095	-0.220	-0.220	-0.345	-0.470	NA	NA
780-799						0.155	0.030	-0.095	-0.220	-0.220	-0.345	-0.470	NA	NA
760-779						0.030	-0.095	-0.095	-0.220	-0.220	-0.470	-0.470	NA	NA
740-759						-0.095	-0.220	-0.220	-0.220	-0.220	-0.470	-0.595	NA	NA
720-739						-0.095	-0.220	-0.220	-0.220	-0.220	-0.595	-0.720	NA	NA
700-719						-0.095	-0.220	-0.220	-0.220	-0.220	NA	NA	NA	NA
Other						<=50	55	60	65	70	75	80	85	90
Rate/Term						-0.125	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Cash-Out						-0.125	0.000	0.000	0.000	NA	NA	NA	NA	NA
Loan Amount <=\$1,000,000						0.125	0.125	0.000	0.000	0.000	0.000	0.000	NA	NA
Loan Amount >=\$1,000,000						0.125	0.125	0.000	0.000	0.000	0.000	0.000	NA	NA
CA						0.000	0.000	0.000	-0.500	-0.750	-1.000	-1.250	NA	NA
Compensation Adjustments			BPC		LPC									
					1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%			
LLPA			0.000		-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500			
Min Price			99.000		98.000	97.750	97.500	97.250	97.000	97.000	97.000			
Max Price			101.000		100.000	99.750	99.500	99.250	99.000	98.750	98.500			
Fees					Minimum Loan Amount				Index			5/6 Mo Caps		
Funding			\$395		\$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

INSIGNIA VI - QM JUMBO PRIME												
										30 Yr Fixed		
										Rate	30 Day	60 Day
										9.000	101.083	100.833
										8.875	100.907	100.657
										8.750	100.732	100.482
										8.625	100.557	100.307
										8.500	100.384	100.134
										8.375	100.213	99.963
										8.250	100.044	99.794
										8.125	99.877	99.627
										8.000	99.714	99.464
										7.875	99.553	99.303
										7.750	99.395	99.145
										7.625	99.238	98.988
										7.500	99.082	98.832
										7.375	98.926	98.676
										7.250	98.766	98.516
										7.125	98.597	98.347
										7.000	98.413	98.163
										6.875	98.202	97.952
6.750	97.951	97.701										
6.625	97.658	97.408										
6.500	97.330	97.080										
6.375	96.700	96.450										
6.250	96.370	96.120										
6.125	96.016	95.766										
6.000	95.640	95.390										
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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