

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		

6/13/2025 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	111.625		780-799	1.625	1.625	1.125	0.875	0.625	-0.500	-1.250	-4.875	-6.500
12.625	111.375		760-779	1.125	1.125	0.625	0.250	0.125	-1.000	-1.875	-5.500	-7.500
12.500	111.125		740-759	0.625	0.625	0.125	-0.125	-0.250	-1.625	-3.125	-6.750	-9.000
12.375	110.875		720-739	0.000	0.000	-0.500	-0.750	-1.000	-2.000	-4.000	-8.125	-10.000
12.250	110.625		700-719	-1.125	-1.125	-1.750	-2.125	-2.500	-3.000	-5.500	-9.375	-11.500
12.125	110.375		680-699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	-8.125	-11.125	N/A
12.000	110.125		660-679	-4.250	-4.375	-4.750	-5.375	-5.750	-7.000	-10.000	N/A	N/A
11.875	109.875	Alt Doc	800+	0.875	0.875	0.500	0.125	-0.125	-1.375	-2.250	-6.000	-7.750
11.750	109.625		780-799	0.875	0.875	0.375	0.000	-0.250	-1.500	-2.375	-6.250	-8.000
11.625	109.375		760-779	0.375	0.375	-0.125	-0.625	-0.750	-2.000	-3.000	-6.875	-9.000
11.500	109.125		740-759	-0.125	-0.125	-0.625	-1.000	-1.125	-2.625	-4.250	-8.250	-10.750
11.375	108.875		720-739	-0.750	-0.750	-1.250	-1.625	-1.875	-3.000	-5.125	-9.625	-11.750
11.250	108.625		700-719	-2.000	-2.000	-2.625	-3.125	-3.500	-4.125	-6.750	-11.250	N/A
11.125	108.375		680-699	-4.000	-4.000	-4.625	-5.125	-5.625	-6.750	-9.500	N/A	N/A
11.000	108.125		660-679	-5.750	-5.875	-6.250	-7.000	-7.375	-8.750	N/A	N/A	N/A
10.875	107.875	Alt Doc	800+	-0.500	-0.500	-0.875	-1.500	-1.750	-3.125	-4.125	-8.000	N/A
10.750	107.625		780-799	-0.500	-0.500	-1.000	-1.625	-1.875	-3.250	-4.375	-8.250	N/A
10.625	107.375		760-779	-1.000	-1.000	-1.500	-2.250	-2.375	-3.750	-5.000	-8.875	N/A
10.500	107.125		740-759	-1.500	-1.500	-2.000	-2.625	-2.750	-4.375	-6.250	-10.250	N/A
10.375	106.875		720-739	-2.250	-2.250	-2.750	-3.375	-3.625	-4.875	-7.250	-11.875	N/A
10.250	106.500		700-719	-3.750	-3.750	-4.375	-5.000	-5.375	-6.125	-9.000	N/A	N/A
10.125	106.125		680-699	-5.750	-5.750	-6.375	-7.000	-7.500	-8.750	N/A	N/A	N/A
10.000	105.750		660-679	-7.750	-7.875	-8.250	-9.250	-9.625	N/A	N/A	N/A	N/A
9.875	105.375	P&L/ WVOE	800+	-0.500	-0.500	-0.875	-1.500	-1.750	-3.125	-4.125	-8.000	N/A
9.750	105.000		780-799	-0.500	-0.500	-1.000	-1.625	-1.875	-3.250	-4.375	-8.250	N/A
9.625	104.625		760-779	-1.000	-1.000	-1.500	-2.250	-2.375	-3.750	-5.000	-8.875	N/A
9.500	104.250		740-759	-1.500	-1.500	-2.000	-2.625	-2.750	-4.375	-6.250	-10.250	N/A
9.375	103.875		720-739	-2.250	-2.250	-2.750	-3.375	-3.625	-4.875	-7.250	-11.875	N/A
9.250	103.500		700-719	-3.750	-3.750	-4.375	-5.000	-5.375	-6.125	-9.000	N/A	N/A
9.125	103.125		680-699	-5.750	-5.750	-6.375	-7.000	-7.500	-8.750	N/A	N/A	N/A
9.000	102.750		660-679	-7.750	-7.875	-8.250	-9.250	-9.625	N/A	N/A	N/A	N/A
9.875	105.375	Amortization		<=50	55	60	65	70	75	80	85	90
9.750	105.000	30 YR Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.625	104.625	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
9.500	104.250	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	103.500	<=\$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.125	103.125	\$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.000	102.750	\$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.875	102.375	\$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.750	101.875	\$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.625	101.375	\$450,001-600k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	100.875	\$600,001-750k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.375	100.375	DTI		<=50	55	60	65	70	75	80	85	90
8.250	99.875	00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.125	99.125	43.01-45		-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
8.000	98.375	45.01-50		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
7.875	97.625	Other		<=50	55	60	65	70	75	80	85	90
7.750	96.875	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		0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
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	

6/13/2025 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	110.875		780-799	1.625	1.625	1.125	0.875	0.625	-0.500	-1.250	N/A	N/A	
13.375	110.750		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	110.500		720-739	0.000	0.000	-0.500	-0.750	-1.000	-2.000	-4.000	N/A	N/A	
13.000	110.375		700-719	-1.125	-1.125	-1.750	-2.125	-2.500	-3.000	-5.500	N/A	N/A	
12.875	110.250		680-699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	N/A	N/A	N/A	
12.750	110.000		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	
12.500	109.500		780-799	0.875	0.875	0.375	0.000	-0.250	-1.500	-2.375	N/A	N/A	
12.375	109.250		760-779	0.375	0.375	-0.125	-0.625	-0.750	-2.000	-3.000	N/A	N/A	
12.250	109.000		740-759	-0.125	-0.125	-0.625	-1.000	-1.125	-2.625	-4.250	N/A	N/A	
12.125	108.750		720-739	-0.750	-0.750	-1.250	-1.625	-1.875	-3.000	-5.125	N/A	N/A	
12.000	108.500		700-719	-2.000	-2.000	-2.625	-3.125	-3.500	-4.125	N/A	N/A	N/A	
11.875	108.250		680-699	-4.000	-4.000	-4.625	-5.125	-5.625	N/A	N/A	N/A	N/A	
11.750	108.000		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	
11.500	107.500		780-799	-0.500	-0.500	-1.000	-1.625	-1.875	-3.250	-4.375	N/A	N/A	
11.375	107.250		760-779	-1.000	-1.000	-1.500	-2.250	-2.375	-3.750	-5.000	N/A	N/A	
11.250	107.000		740-759	-1.500	-1.500	-2.000	-2.625	-2.750	-4.375	-6.250	N/A	N/A	
11.125	106.750		720-739	-2.250	-2.250	-2.750	-3.375	-3.625	-4.875	-7.250	N/A	N/A	
11.000	106.500		700-719	-3.750	-3.750	-4.375	-5.000	-5.375	N/A	N/A	N/A	N/A	
10.875	106.250		680-699	-5.750	-5.750	-6.375	-7.000	N/A	N/A	N/A	N/A	N/A	
10.750	106.000		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	
10.500	105.500		780-799	-1.000	-1.000	-1.500	-2.125	-2.375	-3.750	-4.875	N/A	N/A	
10.375	105.250		760-779	-1.500	-1.500	-2.000	-2.750	-2.875	-4.250	-5.500	N/A	N/A	
10.250	104.875		740-759	-2.000	-2.000	-2.500	-3.125	-3.250	-4.875	-6.750	N/A	N/A	
10.125	104.500		720-739	-2.750	-2.750	-3.250	-3.875	-4.125	-5.375	-7.750	N/A	N/A	
10.000	104.125		700-719	-4.250	-4.250	-4.875	-5.500	-5.875	-6.625	N/A	N/A	N/A	
9.875	103.750		680-699	-6.250	-6.250	-6.875	-7.500	-8.000	N/A	N/A	N/A	N/A	
9.750	103.375		660-679	-8.250	-8.250	-8.875	-9.500	-10.000	N/A	N/A	N/A	N/A	
			Amortization	<=50	55	60	65	70	75	80	85	90	
9.625	103.000		30 YR Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
9.500	102.625		30/15 YR Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A	
9.375	102.125		40/15 YR Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	
9.250	101.625		Loan Amount	<=50	55	60	65	70	75	80	85	90	
9.125	101.125		<=\$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9.000	100.625		\$150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.875	99.875		\$175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.750	99.125		\$200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.625	98.375		\$300,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			\$450,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			\$600,001-750k	0.000	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	N/A	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	97.75	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		

6/13/2025 8:30 AM PDT

6/13/2025 8:30 AM PDT

FUNDLOANS

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	97.750	6.375	97.750	6.375	97.750	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	98.250	6.500	98.250	6.500	98.250		740-759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000			
6.625	98.750	6.625	98.750	6.625	98.750		720-739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	NA			
6.750	99.250	6.750	99.250	6.750	99.250		700-719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	NA			
6.875	99.750	6.875	99.750	6.875	99.750		680-699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000	-5.000	NA			
6.990	100.125	6.990	100.125	6.990	100.125		660-679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125	NA	NA			
7.125	100.500	7.125	100.500	7.125	100.500		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA			
7.250	100.875	7.250	100.875	7.250	100.875		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA			
7.375	101.250	7.375	101.250	7.375	101.250	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90			
7.500	101.625	7.500	101.625	7.500	101.625	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA			
7.625	102.000	7.625	102.000	7.625	102.000	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA			
7.750	102.375	7.750	102.375	7.750	102.375	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA			
7.875	102.750	7.875	102.750	7.875	102.750	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA			
7.990	103.000	7.990	103.000	7.990	103.000	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA			
8.125	103.250	8.125	103.250	8.125	103.250	>\$3.5mm-\$4mm ⁵	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA			
8.250	103.625	8.250	103.625	8.250	103.625	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA			
8.375	103.875	8.375	103.875	8.375	103.875	>\$5mm-\$6mm ⁴	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA			
8.500	104.125	8.500	104.125	8.500	104.125	Other	<=50	55	60	65	70	75	80	85	90				
8.625	104.375	8.625	104.375	8.625	104.375	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	104.625	8.750	104.625	8.750	104.625	Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125			
8.875	104.875	8.875	104.875	8.875	104.875	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	105.125	8.990	105.125	8.990	105.125	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA	NA			
9.125	105.375	9.125	105.375	9.125	105.375	Purchase	0.250	0.250	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.125			
9.250	105.625	9.250	105.625	9.250	105.625	Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA	NA			
9.375	105.875	9.375	105.875	9.375	105.875	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	NA			
9.500	106.125	9.500	106.125	9.500	106.125	2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA			
9.625	106.375	9.625	106.375	9.625	106.375	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA			
9.750	106.625	9.750	106.625	9.750	106.625	Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	NA			
9.875	106.875	9.875	106.875	9.875	106.875	Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	NA			
9.990	107.125	9.990	107.125	9.990	107.125	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA	NA			
10.125	107.375	10.125	107.375	10.125	107.375	Assets Only ²	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA			
10.250	107.625	10.250	107.625	10.250	107.625	Asset Allowance ²	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA			
10.375	107.875	10.375	107.875	10.375	107.875	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	108.125	10.500	108.125	10.500	108.125	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	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					
6/13/2025 8:30 AM PDT																			

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	
6.375	96.8125	6.375	96.8125	6.375	96.8125	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA	
6.490	97.4375	6.490	97.4375	6.490	97.4375	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA	
6.625	98.0625	6.625	98.0625	6.625	98.0625	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA	
6.750	98.6875	6.750	98.6875	6.750	98.6875	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA	
6.875	99.3125	6.875	99.3125	6.875	99.3125	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA	
6.990	99.8750	6.990	99.8750	6.990	99.8750	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA	
7.125	100.3750	7.125	100.3750	7.125	100.3750	Loan Amount	<=50	55	60	65	70	75	80	85	90	
7.250	100.8125	7.250	100.8125	7.250	100.8125	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA	
7.375	101.2188	7.375	101.2188	7.375	101.2188	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA	
7.490	101.5625	7.490	101.5625	7.490	101.5625	Other	<=50	55	60	65	70	75	80	85	90	
7.625	101.8125	7.625	101.8125	7.625	101.8125	12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	NA	
7.750	102.0625	7.750	102.0625	7.750	102.0625	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA	
7.875	102.3125	7.875	102.3125	7.875	102.3125	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA	
8.000	102.5625	8.000	102.5625	8.000	102.5625	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA	
8.125	102.8125	8.125	102.8125	8.125	102.8125	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
8.250	103.0625	8.250	103.0625	8.250	103.0625	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA	
8.375	103.3125	8.375	103.3125	8.375	103.3125	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA	
8.500	103.5625	8.500	103.5625	8.500	103.5625	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA	
8.625	103.8125	8.625	103.8125	8.625	103.8125	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
8.750	104.0625	8.750	104.0625	8.750	104.0625	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
8.875	104.3125	8.875	104.3125	8.875	104.3125	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
9.000	104.5625	9.000	104.5625	9.000	104.5625	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA	
9.125	104.6875	9.125	104.6875	9.125	104.6875	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA	
9.250	104.8125	9.250	104.8125	9.250	104.8125	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA	
9.375	104.9375	9.375	104.9375	9.375	104.9375	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
9.500	105.0625	9.500	105.0625	9.500	105.0625	4 Yr PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	
9.625	105.1875	9.625	105.1875	9.625	105.1875	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	
6/13/2025 8:30 AM PDT																

6/13/2025 8:30 AM PDT

FUNDLOANS

APEX PRIME – BANK STATEMENT OR P&L PROGRAM																
5/6 Mo ARM		7/6 Mo ARM		30 or 40Yr FRM		LTV/CLTV/HCLTV Price Adjustments										
Rate	30 Day	Rate	30 Day	Rate	30 Day	Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
6.375	97.750	6.375	97.750	6.375	97.750	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	98.250	6.500	98.250	6.500	98.250		740-759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.250
6.625	98.750	6.625	98.750	6.625	98.750		720-739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	NA
6.750	99.250	6.750	99.250	6.750	99.250		700-719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	NA
6.875	99.750	6.875	99.750	6.875	99.750		680-699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500	NA	NA
6.990	100.125	6.990	100.125	6.990	100.125		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	NA	NA
7.125	100.500	7.125	100.500	7.125	100.500		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA
7.250	100.875	7.250	100.875	7.250	100.875		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA
7.375	101.250	7.375	101.250	7.375	101.250		Loan Amount	FICO	<=50	55	60	65	70	75	80	85
7.500	101.625	7.500	101.625	7.500	101.625	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.625	102.000	7.625	102.000	7.625	102.000	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.750	102.375	7.750	102.375	7.750	102.375	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
7.875	102.750	7.875	102.750	7.875	102.750	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA
7.990	103.000	7.990	103.000	7.990	103.000	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA
8.125	103.250	8.125	103.250	8.125	103.250	>\$3.5mm-\$4mm ⁶	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA
8.250	103.625	8.250	103.625	8.250	103.625	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA	NA
8.375	103.875	8.375	103.875	8.375	103.875	>\$5mm-\$6mm ⁵	660+	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA	NA
8.500	104.125	8.500	104.125	8.500	104.125	Other		<=50	55	60	65	70	75	80	85	90
8.625	104.375	8.625	104.375	8.625	104.375	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA
8.750	104.625	8.750	104.625	8.750	104.625	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.875	104.875	8.875	104.875	8.875	104.875	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
8.990	105.125	8.990	105.125	8.990	105.125	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA
9.125	105.375	9.125	105.375	9.125	105.375	Purchase		0.250	0.250	0.250	0.250	0.125	0.125	0.125	0.125	0.125
9.250	105.625	9.250	105.625	9.250	105.625	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA
9.375	105.875	9.375	105.875	9.375	105.875	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA
9.500	106.125	9.500	106.125	9.500	106.125	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA
9.625	106.375	9.625	106.375	9.625	106.375	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA
9.750	106.625	9.750	106.625	9.750	106.625	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
9.875	106.875	9.875	106.875	9.875	106.875	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
9.990	107.125	9.990	107.125	9.990	107.125	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA
10.125	107.375	10.125	107.375	10.125	107.375	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	107.625	10.250	107.625	10.250	107.625	P&L (12 & 24 Mo) ^{2,3}		-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA	NA
¹ ARM required. FRM ineligible. Min rate is 7.75%. ² In addition to Alt Doc - 24 Mo LLPA. ³ In addition to Alt Doc - 12 Mo LLPA if 12 Mo. ⁴ BPC Only. 98.00 Max Price ⁴ Min Rate 7.990% ⁴ In Addition to Rate hit +0.5% ⁵ ARM required. FRM ineligible. Min rate is 7.99%. ⁶ Min rate is 6.990%.						Listing Seasoning Exception ⁴		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
						Alt Doc - 12 Mo ²		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
						5 Yr PPP (Investment Only)		0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	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-\$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	
6/13/2025 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	
6.375	96.9375	6.375	96.9375	6.375	96.9375	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA	
6.490	97.5625	6.490	97.5625	6.490	97.5625	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA	
6.625	98.1875	6.625	98.1875	6.625	98.1875	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA	
6.750	98.8125	6.750	98.8125	6.750	98.8125	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA	
6.875	99.4375	6.875	99.4375	6.875	99.4375	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA	
6.990	100.0000	6.990	100.0000	6.990	100.0000	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA	
7.125	100.5000	7.125	100.5000	7.125	100.5000	Loan Amount	<=50	55	60	65	70	75	80	85	90	
7.250	100.9375	7.250	100.9375	7.250	100.9375	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA	
7.375	101.3438	7.375	101.3438	7.375	101.3438	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA	
7.490	101.6875	7.490	101.6875	7.490	101.6875	Other	<=50	55	60	65	70	75	80	85	90	
7.625	101.9375	7.625	101.9375	7.625	101.9375	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA	
7.750	102.1875	7.750	102.1875	7.750	102.1875	24 Mnth CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.000	-1.750	NA	
7.875	102.4375	7.875	102.4375	7.875	102.4375	12 Mnth CPA P&L	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.500	-2.250	NA	
8.000	102.6875	8.000	102.6875	8.000	102.6875	P&L With Bank Stmt (additional LLPA)*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
8.125	102.9375	8.125	102.9375	8.125	102.9375	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA	
8.250	103.1875	8.250	103.1875	8.250	103.1875	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	NA	NA	
8.375	103.4375	8.375	103.4375	8.375	103.4375	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA	
8.500	103.6875	8.500	103.6875	8.500	103.6875	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA	
8.625	103.9375	8.625	103.9375	8.625	103.9375	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA	
8.750	104.1875	8.750	104.1875	8.750	104.1875	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
8.875	104.4375	8.875	104.4375	8.875	104.4375	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA	
9.000	104.6875	9.000	104.6875	9.000	104.6875	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA	
9.125	104.8125	9.125	104.8125	9.125	104.8125	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA	
9.250	104.9375	9.250	104.9375	9.250	104.9375	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
9.375	105.0625	9.375	105.0625	9.375	105.0625	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
9.500	105.1875	9.500	105.1875	9.500	105.1875	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
9.625	105.3125	9.625	105.3125	9.625	105.3125	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								
								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		
6/13/2025 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	98.375	6.500	98.375	6.500	98.375	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625	NA	NA	
6.625	98.875	6.625	98.875	6.625	98.875	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625	NA	NA	
6.750	99.500	6.750	99.500	6.750	99.500	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	
6.875	100.000	6.875	100.000	6.875	100.000	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	-1.875	NA	NA	
6.990	100.500	6.990	100.500	6.990	100.500	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA	
7.125	101.000	7.125	101.000	7.125	101.000	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA	
7.250	101.500	7.250	101.500	7.250	101.500	Foreign National ¹		-2.125	-2.375	-2.625	-2.875	NA	NA	NA	NA	NA	
7.375	101.875	7.375	101.875	7.375	101.875	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90	
7.500	102.250	7.500	102.250	7.500	102.250	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
7.625	102.625	7.625	102.625	7.625	102.625		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA	
7.750	103.000	7.750	103.000	7.750	103.000	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
7.875	103.375	7.875	103.375	7.875	103.375	>\$2mm-\$3mm	660+	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	
7.990	103.625	7.990	103.625	7.990	103.625	>\$3mm-3.5mm ²	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	
8.125	103.875	8.125	103.875	8.125	103.875	>\$3.5mm-4mm ³	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	
8.250	104.250	8.250	104.250	8.250	104.250	>\$4mm-5mm ⁴	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	
8.375	104.500	8.375	104.500	8.375	104.500	>\$5mm-\$6mm ⁵	680+	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA	
8.500	104.750	8.500	104.750	8.500	104.750	Other		<=50	55	60	65	70	75	80	85	90	
8.625	105.000	8.625	105.000	8.625	105.000	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	
8.750	105.375	8.750	105.375	8.750	105.375	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA	
8.875	105.625	8.875	105.625	8.875	105.625	DSCR >=1.25		0.250	0.250	0.250	0.375	0.375	0.375	0.375	NA	NA	
8.990	105.875	8.990	105.875	8.990	105.875	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA	
9.125	106.125	9.125	106.125	9.125	106.125	Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	
9.250	106.375	9.250	106.375	9.250	106.375	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	-1.375	NA	NA	NA	
9.375	106.625	9.375	106.625	9.375	106.625	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	NA	NA	NA	
9.500	107.000	9.500	107.000	9.500	107.000	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	
9.625	107.250	9.625	107.250	9.625	107.250	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	
9.750	107.500	9.750	107.500	9.750	107.500	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA	
9.875	107.750	9.875	107.750	9.875	107.750	Listing Seasoning Exception ⁶		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	
9.990	108.000	9.990	108.000	9.990	108.000	5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	
10.125	108.250	10.125	108.250	10.125	108.250	4 Yr PPP		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA	
10.250	108.500	10.250	108.500	10.250	108.500	3 Yr PPP		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
10.375	108.750	10.375	108.750	10.375	108.750	2 Yr PPP		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	
10.500	109.125	10.500	109.125	10.500	109.125	1 Yr PPP		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	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%																	
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	
6/13/2025 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	107.000	9.990	107.000	9.990	107.000	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	NA	NA	NA
9.875	106.750	9.875	106.750	9.875	106.750	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	NA	NA	NA
9.750	106.500	9.750	106.500	9.750	106.500	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	NA	NA	NA
9.625	106.250	9.625	106.250	9.625	106.250	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	NA	NA	NA
9.500	106.000	9.500	106.000	9.500	106.000	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA
9.375	105.625	9.375	105.625	9.375	105.625	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA
9.250	105.375	9.250	105.375	9.250	105.375	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
9.125	105.125	9.125	105.125	9.125	105.125	>\$1.5mm-\$2mm	760+	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
8.990	104.875	8.990	104.875	8.990	104.875		740-759	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
8.875	104.625	8.875	104.625	8.875	104.625		720-739	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
8.750	104.375	8.750	104.375	8.750	104.375		700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
8.625	104.000	8.625	104.000	8.625	104.000		680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
8.500	103.750	8.500	103.750	8.500	103.750		660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
8.375	103.500	8.375	103.500	8.375	103.500	Other		<=50	55	60	65	70	75	80	85	90
8.250	103.250	8.250	103.250	8.250	103.250	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA
8.125	102.875	8.125	102.875	8.125	102.875	Waive Escrows		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
7.990	102.625	7.990	102.625	7.990	102.625	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA
7.875	102.375	7.875	102.375	7.875	102.375	DSCR <0.75		-0.125	-0.375	-0.500	-0.750	-1.000	-1.375	NA	NA	NA
7.750	102.000	7.750	102.000	7.750	102.000	Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
7.625	101.625	7.625	101.625	7.625	101.625	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	NA	NA	NA	NA
7.500	101.250	7.500	101.250	7.500	101.250	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
7.375	100.875	7.375	100.875	7.375	100.875	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA
7.250	100.500	7.250	100.500	7.250	100.500	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
7.125	100.000	7.125	100.000	7.125	100.000	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA
6.990	99.500	6.990	99.500	6.990	99.500	Listing Seasoning Exception ¹		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
6.875	99.000	6.875	99.000	6.875	99.000	5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA
6.750	98.500	6.750	98.500	6.750	98.500	4 Yr PPP		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
¹ BPC Only. 98.00 Max Price ¹ Min Rate 7.75% ¹ In Addition to Rate hit +0.25%						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				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	
6/13/2025 8:30 AM PDT																



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
6.625	98.1875	6.625	98.1875	6.625	98.1875	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	NA	NA
6.750	98.8125	6.750	98.8125	6.750	98.8125	740-759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500	NA	NA
6.875	99.4375	6.875	99.4375	6.875	99.4375	720-739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250	NA	NA
6.990	100.0000	6.990	100.0000	6.990	100.0000	700-719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	NA	NA
7.125	100.5625	7.125	100.5625	7.125	100.5625	Foreign National	-0.875	-1.375	-1.500	-1.875	-2.250	NA	NA	NA	NA
7.250	101.0625	7.250	101.0625	7.250	101.0625	Loan Amount	<=50	55	60	65	70	75	80	85	90
7.375	101.5625	7.375	101.5625	7.375	101.5625	UPB >\$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	NA
7.490	102.0000	7.490	102.0000	7.490	102.0000	UPB > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	NA	NA	NA	NA
7.625	102.3750	7.625	102.3750	7.625	102.3750	Other	<=50	55	60	65	70	75	80	85	90
7.750	102.7500	7.750	102.7500	7.750	102.7500	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000	NA	NA
7.875	103.0625	7.875	103.0625	7.875	103.0625	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	NA	NA	NA
8.000	103.3750	8.000	103.3750	8.000	103.3750	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA
8.125	103.6875	8.125	103.6875	8.125	103.6875	Condo/Co-Op	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	NA	NA
8.250	104.0000	8.250	104.0000	8.250	104.0000	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
8.375	104.3125	8.375	104.3125	8.375	104.3125	Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	NA
8.500	104.5625	8.500	104.5625	8.500	104.5625	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	NA	NA
8.625	104.8125	8.625	104.8125	8.625	104.8125	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA
8.750	105.0625	8.750	105.0625	8.750	105.0625	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	NA	NA
8.875	105.1875	8.875	105.1875	8.875	105.1875	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
9.000	105.3125	9.000	105.3125	9.000	105.3125	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	NA	NA	NA
9.125	105.4375	9.125	105.4375	9.125	105.4375	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
9.250	105.5625	9.250	105.5625	9.250	105.5625	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA
9.375	105.6875	9.375	105.6875	9.375	105.6875	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
6/13/2025 8:30 AM PDT															

6/13/2025 8:30 AM PDT

FUNDLOANS

Alta																				
Full Doc										Alt Doc										
5/6 Mo ARM		7/6 Mo ARM		10/6 Mo ARM		15 Yr FRM		30 Yr FRM		5/6 Mo ARM		7/6 Mo ARM		10/6 Mo ARM		15 Yr FRM		30 Yr FRM		
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	
6.750	97.4200	6.750	97.4200	6.750	97.5700	6.750	97.7200	6.750	97.5700	6.750	97.4200	6.750	97.4200	6.750	97.5700	6.750	97.7200	6.750	97.5700	
6.875	98.0130	6.875	98.0130	6.875	98.1630	6.875	98.3130	6.875	98.1630	6.875	98.0130	6.875	98.0130	6.875	98.1630	6.875	98.3130	6.875	98.1630	
7.000	98.6070	7.000	98.6070	7.000	98.7570	7.000	98.9070	7.000	98.7570	7.000	98.6070	7.000	98.6070	7.000	98.7570	7.000	98.9070	7.000	98.7570	
7.125	99.1690	7.125	99.1690	7.125	99.3190	7.125	99.4690	7.125	99.3190	7.125	99.1690	7.125	99.1690	7.125	99.3190	7.125	99.4690	7.125	99.3190	
7.250	99.7320	7.250	99.7320	7.250	99.8820	7.250	100.0320	7.250	99.8820	7.250	99.7320	7.250	99.7320	7.250	99.8820	7.250	100.0320	7.250	99.8820	
7.375	100.2940	7.375	100.2940	7.375	100.4440	7.375	100.5940	7.375	100.4440	7.375	100.2940	7.375	100.2940	7.375	100.4440	7.375	100.5940	7.375	100.4440	
7.500	100.7940	7.500	100.7940	7.500	100.9440	7.500	101.0940	7.500	100.9440	7.500	100.7940	7.500	100.7940	7.500	100.9440	7.500	101.0940	7.500	100.9440	
7.625	101.2320	7.625	101.2320	7.625	101.3820	7.625	101.5320	7.625	101.3820	7.625	101.2320	7.625	101.2320	7.625	101.3820	7.625	101.5320	7.625	101.3820	
7.750	101.6380	7.750	101.6380	7.750	101.7880	7.750	101.9380	7.750	101.7880	7.750	101.6380	7.750	101.6380	7.750	101.7880	7.750	101.9380	7.750	101.7880	
7.875	102.0130	7.875	102.0130	7.875	102.1630	7.875	102.3130	7.875	102.1630	7.875	102.0130	7.875	102.0130	7.875	102.1630	7.875	102.3130	7.875	102.1630	
8.000	102.3560	8.000	102.3560	8.000	102.5060	8.000	102.6560	8.000	102.5060	8.000	102.3560	8.000	102.3560	8.000	102.5060	8.000	102.6560	8.000	102.5060	
8.125	102.6990	8.125	102.6990	8.125	102.8490	8.125	102.9990	8.125	102.8490	8.125	102.6990	8.125	102.6990	8.125	102.8490	8.125	102.9990	8.125	102.8490	
8.250	103.0430	8.250	103.0430	8.250	103.1930	8.250	103.3430	8.250	103.1930	8.250	103.0430	8.250	103.0430	8.250	103.1930	8.250	103.3430	8.250	103.1930	
8.375	103.3560	8.375	103.3560	8.375	103.5060	8.375	103.6560	8.375	103.5060	8.375	103.3560	8.375	103.3560	8.375	103.5060	8.375	103.6560	8.375	103.5060	
8.500	103.6060	8.500	103.6060	8.500	103.7560	8.500	103.9060	8.500	103.7560	8.500	103.6060	8.500	103.6060	8.500	103.7560	8.500	103.9060	8.500	103.7560	
8.625	103.8560	8.625	103.8560	8.625	104.0060	8.625	104.1560	8.625	104.0060	8.625	103.8560	8.625	103.8560	8.625	104.0060	8.625	104.1560	8.625	104.0060	
8.750	104.1060	8.750	104.1060	8.750	104.2560	8.750	104.4060	8.750	104.2560	8.750	104.1060	8.750	104.1060	8.750	104.2560	8.750	104.4060	8.750	104.2560	
8.875	104.3560	8.875	104.3560	8.875	104.5060	8.875	104.6560	8.875	104.5060	8.875	104.3560	8.875	104.3560	8.875	104.5060	8.875	104.6560	8.875	104.5060	
9.000	104.6060	9.000	104.6060	9.000	104.7560	9.000	104.9060	9.000	104.7560	9.000	104.6060	9.000	104.6060	9.000	104.7560	9.000	104.9060	9.000	104.7560	
9.125	104.8560	9.125	104.8560	9.125	105.0060	9.125	105.1560	9.125	105.0060	9.125	104.8560	9.125	104.8560	9.125	105.0060	9.125	105.1560	9.125	105.0060	
9.250	105.1060	9.250	105.1060	9.250	105.2560	9.250	105.4060	9.250	105.2560	9.250	105.1060	9.250	105.1060	9.250	105.2560	9.250	105.4060	9.250	105.2560	
9.375	105.3560	9.375	105.3560	9.375	105.5060	9.375	105.6560	9.375	105.5060	9.375	105.3560	9.375	105.3560	9.375	105.5060	9.375	105.6560	9.375	105.5060	
9.500	105.5430	9.500	105.5430	9.500	105.6930	9.500	105.8430	9.500	105.6930	9.500	105.5430	9.500	105.5430	9.500	105.6930	9.500	105.8430	9.500	105.6930	
9.625	105.7310	9.625	105.7310	9.625	105.8810	9.625	106.0310	9.625	105.8810	9.625	105.7310	9.625	105.7310	9.625	105.8810	9.625	106.0310	9.625	105.8810	
9.750	105.9180	9.750	105.9180	9.750	106.0680	9.750	106.2180	9.750	106.0680	9.750	105.9180	9.750	105.9180	9.750	106.0680	9.750	106.2180	9.750	106.0680	
9.875	106.1060	9.875	106.1060	9.875	106.2560	9.875	106.4060	9.875	106.2560	9.875	106.1060	9.875	106.1060	9.875	106.2560	9.875	106.4060	9.875	106.2560	
LTV/CLTV/HCLTV Price Adjustments																				
FICO		<=50	55	60	65	70	75	80	85	90										
780+		0.750	0.750	0.500	0.375	0.250	NA	NA	NA	NA										
760-779		0.750	0.750	0.500	0.375	0.250	NA	NA	NA	NA										
740-759		0.625	0.625	0.375	0.250	0.125	NA	NA	NA	NA										
720-739		0.500	0.500	0.250	0.125	0.000	NA	NA	NA	NA										
700-719		0.375	0.375	0.125	0.000	-0.375	NA	NA	NA	NA										
Standard Doc - 1 Year		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA										
FICO		<=50	55	60	65	70	75	80	85	90										
780+		0.750	0.750	0.500	0.375	0.250	NA	NA	NA	NA										
760-779		0.750	0.750	0.500	0.375	0.250	NA	NA	NA	NA										
740-759		0.625	0.625	0.375	0.250	0.125	NA	NA	NA	NA										
720-739		0.500	0.500	0.250	0.125	0.000	NA	NA	NA	NA										
700-719		0.375	0.375	0.125	0.000	-0.375	NA	NA	NA	NA										
Bank Statement- 1 Year		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA										
Loan Amount		<=50	55	60	65	70	75	80	85	90										
\$3,000,000 - \$3,500,000		-1.750	-1.750	-1.750	-1.750	-2.000	NA	NA	NA	NA										
\$3,500,001 - \$4,000,000		-2.250	-2.250	-2.250	-2.250	-2.500	NA	NA	NA	NA										
\$4,000,001 - \$4,500,000		-2.500	-2.500	-2.500	-2.500	NA	NA	NA	NA	NA										
\$4,500,001 - \$5,000,000		-2.750	-2.750	-2.750	-2.750	NA	NA	NA	NA	NA										
Other		<=50	55	60	65	70	75	80	85	90										
DTI, 43.01-45%		0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA										
Purchase		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA										
Rate/Term		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA										
Cash-Out		-0.250	-0.250	-0.375	NA	NA	NA	NA	NA	NA										
2nd Home		-0.125	-0.125	-0.125	-0.125	-0.250	NA	NA	NA	NA										
Investment		-0.125	-0.125	-0.125	-0.125	-0.250	NA	NA	NA	NA										
Condo		-0.125	-0.125	-0.125	-0.125	-0.250	NA	NA	NA	NA										
Condotel		-1.375	-1.375	-1.375	-1.375	-1.375	NA	NA	NA	NA										
2-4 Units		-0.250	-0.250	-0.250	-0.250	-0.375	NA	NA	NA	NA										
Interest Only		-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	NA										
5 Yr PPP		0.750	0.750	0.750	0.750	0.750	NA	NA	NA	NA										
4 Yr PPP		0.375	0.375	0.375	0.375	0.375	NA	NA	NA	NA										
3 Yr PPP		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA										
2 Yr PPP		0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA										
1 Yr PPP		-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA										
0 Yr PPP		-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA										
Compensation Adjustments			BPC	LPC							Fees									
				1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%										2.75%
LLPA			0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750									
Min Price			96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000									
Max Price (Primary/2nds)			99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000									
Max Price w/ No PPP (Investment)			99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000									
Max Price w/ 1 Yr PPP			99.250	98.250	98.000	97.750	97.500	97.250	97.000	97.000	97.000									
Max Price w/ 2 Yr PPP			100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250									
Max Price w/ 3-5 Yr PPP			100.750	99.750	99.500	99.250	99.000	98.750	98.500	98.250	98.000									
Max Price w/ 3-5 Yr PPP			100.750	99.750	99.500	99.250	99.000	98.750	98.500	98.250	98.000									
Min Loan Amount			Max Loan Amount			Index			Margin			5/6 Mo Caps			7/6 & 10/6 Mo Caps					
\$3,000,000			\$5,000,000			30 Day Average SOFR			6.000%			2 1/5			5 1/5					
6/13/2025 8:30 AM PDT																				



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	
7.500	100.535	100.160	7.500	100.489	100.114	7.500	99.981	99.606	7.500	100.468	100.093	9.000	103.773	103.398	
7.375	100.379	100.004	7.375	100.333	99.958	7.375	99.825	99.450	7.375	100.311	99.936	8.875	103.647	103.272	
7.250	100.207	99.832	7.250	100.161	99.786	7.250	99.652	99.277	7.250	100.139	99.764	8.750	103.521	103.146	
7.125	100.019	99.644	7.125	99.973	99.598	7.125	99.465	99.090	7.125	99.951	99.576	8.625	103.396	103.021	
7.000	99.769	99.394	7.000	99.723	99.348	7.000	99.214	98.839	7.000	99.700	99.325	8.500	103.288	102.913	
6.875	99.501	99.126	6.875	99.462	99.087	6.875	98.961	98.586	6.875	99.443	99.068	8.375	103.202	102.827	
6.750	99.203	98.828	6.750	99.165	98.790	6.750	98.663	98.288	6.750	99.145	98.770	8.250	102.821	102.446	
6.625	98.890	98.515	6.625	98.852	98.477	6.625	98.349	97.974	6.625	98.832	98.457	8.125	102.376	102.001	
6.500	98.571	98.196	6.500	98.538	98.163	6.500	98.042	97.667	6.500	98.522	98.147	8.000	102.045	101.670	
6.375	98.226	97.851	6.375	98.194	97.819	6.375	97.697	97.322	6.375	98.177	97.802	7.875	101.904	101.529	
6.250	97.866	97.491	6.250	97.834	97.459	6.250	97.336	96.961	6.250	97.816	97.441	7.750	101.553	101.178	
6.125	97.240	96.865	6.125	97.207	96.832	6.125	96.708	96.333	6.125	97.188	96.813	7.625	101.494	101.119	
6.000	96.870	96.495	6.000	96.843	96.468	6.000	96.348	95.973	6.000	96.826	96.451	7.500	101.321	100.946	
5.875	96.353	95.978	5.875	96.326	95.951	5.875	95.830	95.455	5.875	96.308	95.933	7.375	101.159	100.784	
5.750	95.837	95.462	5.750	95.809	95.434	5.750	95.312	94.937	5.750	95.790	95.415	7.250	100.793	100.418	
5.625	95.314	94.939	5.625	95.293	94.918	5.625	94.806	94.431	5.625	95.281	94.906	7.125	100.413	100.038	
5.500	94.782	94.407	5.500	94.760	94.385	5.500	94.272	93.897	5.500	94.748	94.373	7.000	100.082	99.707	
5.375	94.250	93.875	5.375	94.227	93.852	5.375	93.738	93.363	5.375	94.214	93.839	6.875	99.923	99.548	
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														
6/13/2025 8:30 AM PDT															

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	96.838	96.400	7.000	96.891	96.454	7.000	96.830	96.392	6.750	99.246	98.808	8.000	100.932	100.495
6.875	96.797	96.359	6.875	96.837	96.399	6.875	96.791	96.353	6.625	99.046	98.608	7.875	100.834	100.396
6.750	96.756	96.319	6.750	96.782	96.345	6.750	96.752	96.314	6.500	98.847	98.409	7.750	100.826	100.389
6.625	96.702	96.264	6.625	96.699	96.262	6.625	96.705	96.267	6.375	98.412	97.975	7.625	100.611	100.173
6.500	96.647	96.210	6.500	96.616	96.179	6.500	96.658	96.221	6.250	97.978	97.541	7.500	100.396	99.958
6.375	96.575	96.137	6.375	96.527	96.089	6.375	96.578	96.140	6.125	97.698	97.260	7.375	100.160	99.722
6.250	96.502	96.065	6.250	96.448	96.011	6.250	96.498	96.061	6.000	97.417	96.979	7.250	99.924	99.486
6.125	96.430	95.993	6.125	96.388	95.950	6.125	96.265	95.827	5.875	97.129	96.692	7.125	99.845	99.407
6.000	96.359	95.921	6.000	96.327	95.890	6.000	95.989	95.552	5.750	96.842	96.404	7.000	99.766	99.328
5.875	96.297	95.859	5.875	96.306	95.868	5.875	95.823	95.385	5.625	96.497	96.059	6.875	99.320	98.882
5.750	96.236	95.798	5.750	96.285	95.847	5.750	95.665	95.227	5.500	96.151	95.714	6.750	98.874	98.437
5.625	95.952	95.514	5.625	95.922	95.484	5.625	95.518	95.080				6.625	98.503	98.066
5.500	95.668	95.230	5.500	95.559	95.122	5.500	95.370	94.932				6.500	98.132	97.695
5.375	95.382	94.945	5.375	95.195	94.757	5.375	95.380	94.942				6.375	97.650	97.212
												6.250	97.168	96.730
												6.125	96.930	96.493
												6.000	96.694	96.256
												5.875	95.697	95.259
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%					
LLPA		0.000		-1.000	-1.250	-1.500	-1.750	-2.000	-2.250					
Min Price		99.000		98.000	97.750	97.500	97.250	97.000	97.000					
Max Price		101.000		100.000	99.750	99.500	99.250	99.000	98.750					
Fees			Minimum Loan Amount				Index				5/6 Mo Caps			
Funding			\$395				\$1 > Conforming Loan Limit				30 Day Average SOFR			
Underwriting (except NJ)			\$1,395				Maximum Loan Amount				Margin & Floor			
Enhanced Desk Review			\$165				\$3,000,000				2.750%			
Entity Review Fee (If applicable)			\$295								5/1/5			
NJ Application Fee (NJ Only)			\$1,790											

6/13/2025 8:30 AM PDT

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	7.125	80.250	80.250	7.375	80.250	80.250	7.000	80.250	80.250			
6.500	80.250	80.250	7.000	80.250	80.250	7.250	80.250	80.250	6.875	80.250	80.250			
6.375	80.250	80.250	6.875	80.250	80.250	7.125	80.250	80.250	6.750	80.250	80.250			
6.250	80.250	80.250	6.750	80.250	80.250	7.000	80.250	80.250	6.625	80.250	80.250			
6.125	80.250	80.250	6.625	80.250	80.250	6.875	80.250	80.250	6.500	80.250	80.250			
6.000	80.250	80.250	6.500	80.250	80.250	6.750	80.250	80.250	6.375	80.250	80.250			
5.875	80.250	80.250	6.375	80.250	80.250	6.625	80.250	80.250	6.250	80.250	80.250			
5.750	80.250	80.250	6.250	80.250	80.250	6.500	80.250	80.250	6.125	80.250	80.250			
5.625	80.250	80.250	6.125	80.250	80.250	6.375	80.250	80.250	6.000	80.250	80.250			
5.500	80.250	80.250	6.000	80.250	80.250	6.250	80.250	80.250	5.875	80.250	80.250			
5.375	80.250	80.250	5.875	80.250	80.250	6.125	80.250	80.250	5.750	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												

6/13/2025 8:30 AM PDT



NMLS 1202262

FUNDLOANS

INSIGNIA VI - QM JUMBO PRIME

INSIGNIA VI - QM JUMBO PRIME										
								30 Yr Fixed		
								Rate	30 Day	60 Day
								9.000	102.531	102.281
								8.875	102.380	102.130
								8.750	102.230	101.980
								8.625	102.083	101.833
								8.500	101.939	101.689
								8.375	101.797	101.547
								8.250	101.660	101.410
								8.125	101.526	101.276
								8.000	101.397	101.147
								7.875	101.271	101.021
								7.750	101.147	100.897
								7.625	101.024	100.774
								7.500	100.900	100.650
								7.375	100.769	100.519
								7.250	100.627	100.377
								7.125	100.461	100.211
								7.000	100.263	100.013
								6.875	100.022	99.772
6.750	99.662	99.412								
6.625	99.399	99.149								
6.500	99.106	98.856								
6.375	98.788	98.538								
6.250	97.943	97.693								
6.125	97.623	97.373								
6.000	97.284	97.034								
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									
6/13/2025 8:30 AM PDT										

6/13/2025 8:30 AM PDT