

# 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<br>Max APR in Colorado is 12%<br>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     |    |    |

6/20/2025 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  | 1.375  | 1.125  | 0.875                     | 0.000  | -0.750  | -4.500          | -6.125  |
| 12.750                            | 111.750 |                               | 780-799                  | 1.625           | 1.625  | 1.375  | 1.125  | 0.875                     | -0.125 | -0.875  | -4.750          | -6.375  |
| 12.625                            | 111.500 |                               | 760-779                  | 1.125           | 1.125  | 0.875  | 0.625  | 0.375                     | -0.750 | -1.625  | -5.375          | -7.375  |
| 12.500                            | 111.250 |                               | 740-759                  | 0.750           | 0.750  | 0.375  | 0.125  | -0.125                    | -1.375 | -2.875  | -6.750          | -9.000  |
| 12.375                            | 111.000 |                               | 720-739                  | 0.125           | 0.125  | -0.375 | -0.750 | -1.000                    | -2.000 | -4.000  | -8.125          | -10.000 |
| 12.250                            | 110.750 |                               | 700-719                  | -0.750          | -0.750 | -1.375 | -1.875 | -2.375                    | -3.125 | -5.500  | -9.375          | -11.500 |
| 12.125                            | 110.500 |                               | 680-699                  | -3.000          | -3.000 | -3.750 | -4.125 | -4.750                    | -5.750 | -8.375  | -11.125         | N/A     |
| 12.000                            | 110.250 |                               | 660-679                  | -4.250          | -4.375 | -4.875 | -5.500 | -6.000                    | -7.250 | -10.250 | N/A             | N/A     |
| 11.875                            | 110.000 | Alt Doc                       | 800+                     | 0.875           | 0.875  | 0.625  | 0.250  | 0.000                     | -1.000 | -1.875  | -5.875          | -7.625  |
| 11.750                            | 109.750 |                               | 780-799                  | 0.875           | 0.875  | 0.625  | 0.250  | 0.000                     | -1.125 | -2.000  | -6.125          | -7.875  |
| 11.625                            | 109.500 |                               | 760-779                  | 0.375           | 0.375  | 0.125  | -0.250 | -0.500                    | -1.750 | -2.750  | -6.750          | -8.875  |
| 11.500                            | 109.250 |                               | 740-759                  | 0.000           | 0.000  | -0.375 | -0.750 | -1.000                    | -2.375 | -4.000  | -8.250          | -10.750 |
| 11.375                            | 109.000 |                               | 720-739                  | -0.625          | -0.625 | -1.125 | -1.625 | -1.875                    | -3.000 | -5.125  | -9.625          | -11.750 |
| 11.250                            | 108.750 |                               | 700-719                  | -1.625          | -1.625 | -2.250 | -2.875 | -3.375                    | -4.250 | -6.750  | -11.250         | N/A     |
| 11.125                            | 108.500 |                               | 680-699                  | -4.000          | -4.000 | -4.750 | -5.250 | -5.875                    | -7.000 | -9.750  | N/A             | N/A     |
| 11.000                            | 108.250 |                               | 660-679                  | -5.750          | -5.875 | -6.375 | -7.125 | -7.625                    | -9.000 | N/A     | N/A             | N/A     |
| 10.875                            | 108.000 | Alt Doc                       | 800+                     | -0.500          | -0.500 | -0.750 | -1.375 | -1.625                    | -2.750 | -3.750  | -7.875          | N/A     |
| 10.750                            | 107.750 |                               | 780-799                  | -0.500          | -0.500 | -0.750 | -1.375 | -1.625                    | -2.875 | -4.000  | -8.125          | N/A     |
| 10.625                            | 107.500 |                               | 760-779                  | -1.000          | -1.000 | -1.250 | -1.875 | -2.125                    | -3.500 | -4.750  | -8.750          | N/A     |
| 10.500                            | 107.250 |                               | 740-759                  | -1.375          | -1.375 | -1.750 | -2.375 | -2.625                    | -4.125 | -6.000  | -10.250         | N/A     |
| 10.375                            | 107.000 |                               | 720-739                  | -2.125          | -2.125 | -2.625 | -3.375 | -3.625                    | -4.875 | -7.250  | -11.875         | N/A     |
| 10.250                            | 106.625 |                               | 700-719                  | -3.375          | -3.375 | -4.000 | -4.750 | -5.250                    | -6.250 | -9.000  | N/A             | N/A     |
| 10.125                            | 106.250 |                               | 680-699                  | -5.750          | -5.750 | -6.500 | -7.125 | -7.750                    | -9.000 | N/A     | N/A             | N/A     |
| 10.000                            | 105.875 |                               | 660-679                  | -7.750          | -7.875 | -8.375 | -9.375 | -9.875                    | N/A    | N/A     | N/A             | N/A     |
| 9.875                             | 105.500 | P&L/<br>WVOE                  | 800+                     | -0.500          | -0.500 | -0.750 | -1.375 | -1.625                    | -2.750 | -3.750  | -7.875          | N/A     |
| 9.750                             | 105.125 |                               | 780-799                  | -0.500          | -0.500 | -0.750 | -1.375 | -1.625                    | -2.875 | -4.000  | -8.125          | N/A     |
| 9.625                             | 104.750 |                               | 760-779                  | -1.000          | -1.000 | -1.250 | -1.875 | -2.125                    | -3.500 | -4.750  | -8.750          | N/A     |
| 9.500                             | 104.375 |                               | 740-759                  | -1.375          | -1.375 | -1.750 | -2.375 | -2.625                    | -4.125 | -6.000  | -10.250         | N/A     |
| 9.375                             | 104.000 |                               | 720-739                  | -2.125          | -2.125 | -2.625 | -3.375 | -3.625                    | -4.875 | -7.250  | -11.875         | N/A     |
| 9.250                             | 103.625 |                               | 700-719                  | -3.375          | -3.375 | -4.000 | -4.750 | -5.250                    | -6.250 | -9.000  | N/A             | N/A     |
| 9.125                             | 103.250 |                               | 680-699                  | -5.750          | -5.750 | -6.500 | -7.125 | -7.750                    | -9.000 | N/A     | N/A             | N/A     |
| 9.000                             | 102.875 |                               | 660-679                  | -7.750          | -7.875 | -8.375 | -9.375 | -9.875                    | 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                             | 104.000 | Loan Amount                   |                          | <=50            | 55     | 60     | 65     | 70                        | 75     | 80      | 85              | 90      |
| 9.250                             | 103.625 | <=\$150,000                   |                          | 0.000           | 0.000  | 0.000  | 0.000  | 0.000                     | 0.000  | 0.000   | 0.000           | 0.000   |
| 9.125                             | 103.250 | \$150,001-175k                |                          | 0.000           | 0.000  | 0.000  | 0.000  | 0.000                     | 0.000  | 0.000   | 0.000           | 0.000   |
| 9.000                             | 102.875 | \$175,001-200k                |                          | 0.000           | 0.000  | 0.000  | 0.000  | 0.000                     | 0.000  | 0.000   | 0.000           | 0.000   |
| 8.875                             | 102.500 | \$200,001-300k                |                          | 0.000           | 0.000  | 0.000  | 0.000  | 0.000                     | 0.000  | 0.000   | 0.000           | 0.000   |
| 8.750                             | 102.000 | \$300,001-450k                |                          | 0.000           | 0.000  | 0.000  | 0.000  | 0.000                     | 0.000  | 0.000   | 0.000           | 0.000   |
| 8.625                             | 101.500 | \$450,001-600k                |                          | 0.000           | 0.000  | 0.000  | 0.000  | 0.000                     | 0.000  | 0.000   | 0.000           | 0.000   |
| 8.500                             | 101.000 | \$600,001-750k                |                          | 0.000           | 0.000  | 0.000  | 0.000  | 0.000                     | 0.000  | 0.000   | 0.000           | 0.000   |
| 8.375                             | 100.500 | DTI                           |                          | <=50            | 55     | 60     | 65     | 70                        | 75     | 80      | 85              | 90      |
| 8.250                             | 100.000 | 00.01-43                      |                          | 0.000           | 0.000  | 0.000  | 0.000  | 0.000                     | 0.000  | 0.000   | 0.000           | 0.000   |
| 8.125                             | 99.250  | 43.01-45                      |                          | -0.250          | -0.250 | -0.250 | -0.375 | -0.375                    | -0.375 | -0.500  | -0.750          | -0.750  |
| 8.000                             | 98.500  | 45.01-50                      |                          | -0.750          | -0.750 | -0.750 | -0.750 | -0.750                    | -0.750 | -1.000  | -1.250          | -1.250  |
| 7.875                             | 97.750  | Other                         |                          | <=50            | 55     | 60     | 65     | 70                        | 75     | 80      | 85              | 90      |
| 7.750                             | 97.000  | Second Home                   |                          | -0.500          | -0.500 | -0.500 | -0.500 | -0.625                    | -0.750 | -0.750  | N/A             | N/A     |
|                                   |         | Warrantable Condo             |                          | -0.250          | -0.250 | -0.250 | -0.375 | -0.375                    | -0.500 | N/A     | N/A             | N/A     |
|                                   |         | 2-4 Units                     |                          | -0.375          | -0.375 | -0.375 | -0.500 | -0.500                    | -0.500 | N/A     | N/A             | N/A     |
|                                   |         | Rural                         |                          | 0.000           | 0.000  | 0.000  | 0.000  | 0.000                     | 0.000  | 0.000   | 0.000           | 0.000   |
|                                   |         | 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       |         |

6/20/2025 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  | 1.375  | 1.125                     | 0.875   | 0.000  | -0.750          | N/A   | N/A   |
| 13.500                                                                          | 111.000 |                       | 780-799                  | 1.625           | 1.625  | 1.375  | 1.125                     | 0.875   | -0.125 | -0.875          | N/A   | N/A   |
| 13.375                                                                          | 110.875 |                       | 760-779                  | 1.125           | 1.125  | 0.875  | 0.625                     | 0.375   | -0.750 | -1.625          | N/A   | N/A   |
| 13.250                                                                          | 110.750 |                       | 740-759                  | 0.750           | 0.750  | 0.375  | 0.125                     | -0.125  | -1.375 | -2.875          | N/A   | N/A   |
| 13.125                                                                          | 110.625 |                       | 720-739                  | 0.125           | 0.125  | -0.375 | -0.750                    | -1.000  | -2.000 | -4.000          | N/A   | N/A   |
| 13.000                                                                          | 110.500 |                       | 700-719                  | -0.750          | -0.750 | -1.375 | -1.875                    | -2.375  | -3.125 | -5.500          | N/A   | N/A   |
| 12.875                                                                          | 110.375 |                       | 680-699                  | -3.000          | -3.000 | -3.750 | -4.125                    | -4.750  | -5.750 | N/A             | N/A   | N/A   |
| 12.750                                                                          | 110.125 |                       | 660-679                  | -4.250          | -4.375 | -4.875 | -5.500                    | -6.000  | N/A    | N/A             | N/A   | N/A   |
|                                                                                 |         | Alt Doc               | 800+                     | 0.875           | 0.875  | 0.625  | 0.250                     | 0.000   | -1.000 | -1.875          | N/A   | N/A   |
| 12.625                                                                          | 109.875 |                       | 780-799                  | 0.875           | 0.875  | 0.625  | 0.250                     | 0.000   | -1.125 | -2.000          | N/A   | N/A   |
| 12.500                                                                          | 109.625 |                       | 760-779                  | 0.375           | 0.375  | 0.125  | -0.250                    | -0.500  | -1.750 | -2.750          | N/A   | N/A   |
| 12.375                                                                          | 109.375 |                       | 740-759                  | 0.000           | 0.000  | -0.375 | -0.750                    | -1.000  | -2.375 | -4.000          | N/A   | N/A   |
| 12.250                                                                          | 109.125 |                       | 720-739                  | -0.625          | -0.625 | -1.125 | -1.625                    | -1.875  | -3.000 | -5.125          | N/A   | N/A   |
| 12.125                                                                          | 108.875 |                       | 700-719                  | -1.625          | -1.625 | -2.250 | -2.875                    | -3.375  | -4.250 | N/A             | N/A   | N/A   |
| 12.000                                                                          | 108.625 |                       | 680-699                  | -4.000          | -4.000 | -4.750 | -5.250                    | -5.875  | N/A    | N/A             | N/A   | N/A   |
| 11.875                                                                          | 108.375 |                       | 660-679                  | -5.750          | -5.875 | -6.375 | N/A                       | N/A     | N/A    | N/A             | N/A   | N/A   |
|                                                                                 |         | 1099/ Bank Statements | 800+                     | -0.500          | -0.500 | -0.750 | -1.375                    | -1.625  | -2.750 | -3.750          | N/A   | N/A   |
| 11.625                                                                          | 107.875 |                       | 780-799                  | -0.500          | -0.500 | -0.750 | -1.375                    | -1.625  | -2.875 | -4.000          | N/A   | N/A   |
| 11.500                                                                          | 107.625 |                       | 760-779                  | -1.000          | -1.000 | -1.250 | -1.875                    | -2.125  | -3.500 | -4.750          | N/A   | N/A   |
| 11.375                                                                          | 107.375 |                       | 740-759                  | -1.375          | -1.375 | -1.750 | -2.375                    | -2.625  | -4.125 | -6.000          | N/A   | N/A   |
| 11.250                                                                          | 107.125 |                       | 720-739                  | -2.125          | -2.125 | -2.625 | -3.375                    | -3.625  | -4.875 | -7.250          | N/A   | N/A   |
| 11.125                                                                          | 106.875 |                       | 700-719                  | -3.375          | -3.375 | -4.000 | -4.750                    | -5.250  | N/A    | N/A             | N/A   | N/A   |
| 11.000                                                                          | 106.625 |                       | 680-699                  | -5.750          | -5.750 | -6.500 | -7.125                    | N/A     | N/A    | N/A             | N/A   | N/A   |
| 10.875                                                                          | 106.375 |                       | 660-679                  | -7.750          | -7.875 | -8.375 | N/A                       | N/A     | N/A    | N/A             | N/A   | N/A   |
|                                                                                 |         | P&L/ WVOE             | 800+                     | -1.000          | -1.000 | -1.250 | -1.875                    | -2.125  | -3.250 | -4.250          | N/A   | N/A   |
| 10.625                                                                          | 105.875 |                       | 780-799                  | -1.000          | -1.000 | -1.250 | -1.875                    | -2.125  | -3.375 | -4.500          | N/A   | N/A   |
| 10.500                                                                          | 105.625 |                       | 760-779                  | -1.500          | -1.500 | -1.750 | -2.375                    | -2.625  | -4.000 | -5.250          | N/A   | N/A   |
| 10.375                                                                          | 105.375 |                       | 740-759                  | -1.875          | -1.875 | -2.250 | -2.875                    | -3.125  | -4.625 | -6.500          | N/A   | N/A   |
| 10.250                                                                          | 105.000 |                       | 720-739                  | -2.625          | -2.625 | -3.125 | -3.875                    | -4.125  | -5.375 | -7.750          | N/A   | N/A   |
| 10.125                                                                          | 104.625 |                       | 700-719                  | -3.875          | -3.875 | -4.500 | -5.250                    | -5.750  | -6.750 | N/A             | N/A   | N/A   |
| 10.000                                                                          | 104.250 |                       | 680-699                  | -6.250          | -6.250 | -7.000 | -7.625                    | -8.250  | N/A    | N/A             | N/A   | N/A   |
| 9.875                                                                           | 103.875 |                       | 660-699                  | -8.250          | -8.375 | -9.000 | -9.625                    | -10.250 | N/A    | N/A             | N/A   | N/A   |
|                                                                                 |         | DSCR                  | Amortization             | <=50            | 55     | 60     | 65                        | 70      | 75     | 80              | 85    | 90    |
| 9.750                                                                           | 103.500 |                       | 30 YR Fixed              | 0.000           | 0.000  | 0.000  | 0.000                     | 0.000   | 0.000  | 0.000           | N/A   | N/A   |
| 9.625                                                                           | 103.125 |                       | 30/15 YR Balloon         | -0.375          | -0.375 | -0.375 | -0.375                    | -0.375  | -0.375 | -0.375          | N/A   | N/A   |
| 9.500                                                                           | 102.750 |                       | 40/15 YR Balloon         | -0.750          | -0.750 | -0.750 | -0.750                    | -0.750  | -0.750 | -0.750          | N/A   | N/A   |
| 9.375                                                                           | 102.500 |                       | Loan Amount              | <=50            | 55     | 60     | 65                        | 70      | 75     | 80              | 85    | 90    |
| 9.250                                                                           | 102.250 |                       | <=\$150,000              | 0.000           | 0.000  | 0.000  | 0.000                     | 0.000   | 0.000  | 0.000           | 0.000 | 0.000 |
| 9.125                                                                           | 101.875 |                       | \$150,001-175k           | 0.000           | 0.000  | 0.000  | 0.000                     | 0.000   | 0.000  | 0.000           | 0.000 | 0.000 |
| 9.000                                                                           | 101.500 |                       | \$175,001-200k           | 0.000           | 0.000  | 0.000  | 0.000                     | 0.000   | 0.000  | 0.000           | 0.000 | 0.000 |
|                                                                                 |         | DSCR                  | \$200,001-300k           | 0.000           | 0.000  | 0.000  | 0.000                     | 0.000   | 0.000  | 0.000           | 0.000 | 0.000 |
| 8.875                                                                           | 101.125 |                       | \$300,001-450k           | 0.000           | 0.000  | 0.000  | 0.000                     | 0.000   | 0.000  | 0.000           | 0.000 | 0.000 |
| 8.750                                                                           | 100.750 |                       | \$450,001-600k           | 0.000           | 0.000  | 0.000  | 0.000                     | 0.000   | 0.000  | 0.000           | 0.000 | 0.000 |
| 8.625                                                                           | 100.375 |                       | \$600,001-750k           | 0.000           | 0.000  | 0.000  | 0.000                     | 0.000   | 0.000  | 0.000           | 0.000 | 0.000 |
| 8.500                                                                           | 100.000 |                       | DTI                      | <=50            | 55     | 60     | 65                        | 70      | 75     | 80              | 85    | 90    |
| 8.375                                                                           | 99.625  |                       | 00.01-43                 | 0.000           | 0.000  | 0.000  | 0.000                     | 0.000   | 0.000  | 0.000           | N/A   | N/A   |
| 8.250                                                                           | 99.250  |                       | 43.01-45                 | -0.250          | -0.250 | -0.250 | -0.375                    | -0.375  | -0.375 | -0.500          | N/A   | N/A   |
| 8.125                                                                           | 98.875  |                       | 45.01-50                 | -0.750          | -0.750 | -0.750 | -0.750                    | -0.750  | -0.750 | -1.000          | N/A   | N/A   |
|                                                                                 |         | DSCR                  | DSCR                     | <=50            | 55     | 60     | 65                        | 70      | 75     | 80              | 85    | 90    |
| 8.000                                                                           | 98.500  |                       | >=1.50                   | 0.250           | 0.250  | 0.250  | 0.250                     | 0.250   | 0.250  | 0.250           | N/A   | N/A   |
| 7.875                                                                           | 98.125  |                       | 1.25-1.49                | 0.000           | 0.000  | 0.000  | 0.000                     | 0.000   | 0.000  | 0.000           | N/A   | N/A   |
| 7.750                                                                           | 97.750  |                       | 1.10-1.24                | -0.250          | -0.250 | -0.250 | -0.375                    | -0.375  | -0.375 | -0.500          | N/A   | N/A   |
| 7.625                                                                           | 97.375  |                       | 1.00-1.09                | -0.750          | -0.750 | -0.750 | -0.750                    | -0.750  | -0.750 | -1.000          | N/A   | N/A   |
| 7.500                                                                           | 97.000  |                       | Other                    | <=50            | 55     | 60     | 65                        | 70      | 75     | 80              | 85    | 90    |
| 7.375                                                                           | 96.625  |                       | Warrantable Condo        | -0.250          | -0.250 | -0.250 | -0.375                    | -0.375  | -0.500 | N/A             | N/A   | N/A   |
| 7.250                                                                           | 96.250  |                       | 2-4 Units                | -0.375          | -0.375 | -0.375 | -0.500                    | -0.500  | -0.500 | N/A             | N/A   | N/A   |
|                                                                                 |         | DSCR                  | Rural                    | 0.000           | 0.000  | 0.000  | 0.000                     | 0.000   | 0.000  | 0.000           | N/A   | N/A   |
| 7.125                                                                           | 95.875  |                       | Prepay Penalty           | <=50            | 55     | 60     | 65                        | 70      | 75     | 80              | 85    | 90    |
| 7.000                                                                           | 95.500  |                       | No PPP                   | 0.000           | 0.000  | 0.000  | 0.000                     | 0.000   | 0.000  | 0.000           | N/A   | N/A   |
| 6.875                                                                           | 95.125  |                       | 1 Year PPP               | 0.250           | 0.250  | 0.250  | 0.250                     | 0.250   | 0.250  | 0.250           | N/A   | N/A   |
| 6.750                                                                           | 94.750  |                       | 2 Year PPP               | 0.500           | 0.500  | 0.500  | 0.500                     | 0.500   | 0.500  | 0.500           | N/A   | N/A   |
| 6.625                                                                           | 94.375  |                       | 3 Year PPP               | 1.250           | 1.250  | 1.250  | 1.250                     | 1.250   | 1.250  | 1.250           | N/A   | N/A   |
| 6.500                                                                           | 94.000  |                       | 4 Year PPP               | 1.625           | 1.625  | 1.625  | 1.625                     | 1.625   | 1.625  | 1.625           | N/A   | N/A   |
| 6.375                                                                           | 93.625  |                       | 5 Year PPP               | 1.875           | 1.875  | 1.875  | 1.875                     | 1.875   | 1.875  | 1.875           | N/A   | N/A   |
|                                                                                 |         | DSCR                  | Compensation Adjustments |                 | LPC    |        |                           |         |        |                 |       |       |
| Fees                                                                            |         |                       |                          |                 | 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       |       |       |
| 6/20/2025 8:30 AM PDT                                                           |         |                       |                          |                 |        |        |                           |         |        |                 |       |       |

6/20/2025 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  | 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  | 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       | 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  | 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          | NA     |        |        |        |        |        |
| 8.125                                                                                                                                                                                                                                                                                                                                            | 103.250 | 8.125      | 103.250 | 8.125                    | 103.250 | >\$3.5mm-\$4mm <sup>5</sup>              | 660+        | -1.000              | -1.000  | -1.000         | -1.500 | -1.750 | -2.000 | NA          | NA     | NA          | NA     |        |        |        |        |        |
| 8.250                                                                                                                                                                                                                                                                                                                                            | 103.625 | 8.250      | 103.625 | 8.250                    | 103.625 | >\$4mm-\$5mm <sup>1</sup>                | 660+        | -1.250              | -1.250  | -1.250         | -1.500 | -1.750 | -2.000 | NA          | NA     | NA          | NA     |        |        |        |        |        |
| 8.375                                                                                                                                                                                                                                                                                                                                            | 103.875 | 8.375      | 103.875 | 8.375                    | 103.875 | >\$5mm-\$6mm <sup>4</sup>                | 660+        | -1.250              | -1.250  | -1.250         | -1.500 | -1.750 | -2.000 | 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 | -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 | -0.750      | NA     |        |        |        |        |        |
| 10.125                                                                                                                                                                                                                                                                                                                                           | 107.375 | 10.125     | 107.375 | 10.125                   | 107.375 | Assets Only <sup>2</sup>                 |             | -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 <sup>2</sup>             |             | 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 <sup>2</sup>            |             | 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 <sup>3</sup> |             | -2.000              | -2.000  | -2.000         | -2.000 | -2.000 | -2.000 | -2.000      | -2.000 | -2.000      | -2.000 |        |        |        |        |        |
| <sup>1</sup> ARM required. FRM ineligible. Min rate is 7.75%.<br><sup>2</sup> In addition to Full Doc - 24 Mo LLPA.<br><sup>3</sup> BPC Only. 98.00 Max Price<br><sup>3</sup> Min Rate 7.990%<br><sup>3</sup> In Addition to Rate hit +0.5%<br><sup>4</sup> ARM required. FRM ineligible. Min rate is 7.99%.<br><sup>5</sup> Min rate is 6.990%. |         |            |         |                          |         | WVOE <sup>2</sup>                        |             | 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       | 0.750  | 0.750  | 0.750  | 0.750  | 0.750  | 0.750  |
|                                                                                                                                                                                                                                                                                                                                                  |         |            |         |                          |         | 4 Yr PPP (Investment Only)               |             | 0.375               | 0.375   | 0.375          | 0.375  | 0.375  | 0.375  | 0.375       | 0.375  | 0.375       | 0.375  | 0.375  | 0.375  | 0.375  | 0.375  | 0.375  |
|                                                                                                                                                                                                                                                                                                                                                  |         |            |         |                          |         | 3 Yr PPP (Investment Only)               |             | 0.000               | 0.000   | 0.000          | 0.000  | 0.000  | 0.000  | 0.000       | 0.000  | 0.000       | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  |
|                                                                                                                                                                                                                                                                                                                                                  |         |            |         |                          |         | 2 Yr PPP (Investment Only)               |             | -0.250              | -0.250  | -0.250         | -0.250 | -0.250 | -0.250 | -0.250      | -0.250 | -0.250      | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 |
|                                                                                                                                                                                                                                                                                                                                                  |         |            |         |                          |         | 1 Yr PPP (Investment Only)               |             | -0.750              | -0.750  | -0.750         | -0.750 | -0.750 | -0.750 | -0.750      | -0.750 | -0.750      | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 |
|                                                                                                                                                                                                                                                                                                                                                  |         |            |         |                          |         |                                          |             |                     |         |                |        |        |        |             |        |             |        |        |        |        |        |        |
| 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       |        |        |        |        |        |        |
| 6/20/2025 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       |        |
| 6/20/2025 8:30 AM PDT             |          |                 |          |                          |          |                                  |         |         |              |        |        |             |        |             |        |

6/20/2025 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     | 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 <sup>6</sup>              | 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 <sup>1</sup>                | 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 <sup>5</sup>                | 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) <sup>2,3</sup>         |         | 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) <sup>2,3</sup>          |         | -0.250              | -0.250  | -0.375         | -0.500 | -0.500 | -0.500 | -0.500      | NA     | NA          |  |
| <sup>1</sup> ARM required. FRM ineligible. Min rate is 7.75%.<br><sup>2</sup> In addition to Alt Doc - 24 Mo LLPA.<br><sup>3</sup> In addition to Alt Doc - 12 Mo LLPA if 12 Mo.<br><sup>4</sup> BPC Only. 98.00 Max Price<br><sup>4</sup> Min Rate 7.990%<br><sup>4</sup> In Addition to Rate hit +0.5%<br><sup>5</sup> ARM required. FRM ineligible. Min rate is 7.99%.<br><sup>6</sup> Min rate is 6.990%. |         |            |         |                          |         | Listing Seasoning Exception <sup>4</sup> |         | -2.000              | -2.000  | -2.000         | -2.000 | -2.000 | -2.000 | -2.000      | -2.000 | -2.000      |  |
|                                                                                                                                                                                                                                                                                                                                                                                                               |         |            |         |                          |         | Alt Doc - 12 Mo <sup>2</sup>             |         | 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       |  |
| 6/20/2025 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       |        |
| 6/20/2025 8:30 AM PDT                                                             |          |                 |          |                          |          |                                       |         |         |              |        |        |             |        |             |        |

6/20/2025 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 <sup>1</sup>            |                  | -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 <sup>2</sup>                | 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 <sup>3</sup>                | 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 <sup>4</sup>                  | 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 <sup>5</sup>                | 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 <sup>6</sup> |                  | -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     |             |
| <sup>1</sup> Non-Resident Alien without a FICO<br><sup>2</sup> 40 Yr FRM ineligible. Min rate is 7.75%.<br><sup>3</sup> 40 Yr FRM ineligible. Min rate is 7.75%.<br><sup>4</sup> ARM required. FRM ineligible. Min rate is 7.75%.<br><sup>5</sup> ARM required. FRM ineligible. Min rate is 7.990%.<br><sup>6</sup> BPC Only. 98.00 Max Price<br><sup>6</sup> Min Rate 7.75%<br><sup>6</sup> 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       |
| 6/20/2025 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 <sup>1</sup> |         | -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     |
| <sup>1</sup> BPC Only. 98.00 Max Price<br><sup>1</sup> Min Rate 7.75%<br><sup>1</sup> 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       |        |
| 6/20/2025 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       |
| 6/20/2025 8:30 AM PDT             |          |            |          |                                  |          |                                  |                     |         |        |        |        |        |             |        |             |

6/20/2025 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      | 103.6600 | 8.500      | 103.6600 | 8.500       | 103.7560 | 8.500     | 103.9060 | 8.500     | 103.7560 | 8.500      | 103.6600 | 8.500      | 103.6600 | 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    |        |        |                     |        |        |        |             |                    |
|                                  |        |                 | 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      |                    |
| 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              |

6/20/2025 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                             | 100.547 | 100.172 | 7.500                       | 100.480 | 100.105 | 7.500       | 99.955 | 99.580              | 7.500       | 100.429 | 100.054               | 9.000       | 103.903 | 103.528 |  |
| 7.375                             | 100.391 | 100.016 | 7.375                       | 100.324 | 99.949  | 7.375       | 99.799 | 99.424              | 7.375       | 100.273 | 99.898                | 8.875       | 103.778 | 103.403 |  |
| 7.250                             | 100.219 | 99.844  | 7.250                       | 100.152 | 99.777  | 7.250       | 99.627 | 99.252              | 7.250       | 100.101 | 99.726                | 8.750       | 103.652 | 103.277 |  |
| 7.125                             | 100.031 | 99.656  | 7.125                       | 99.964  | 99.589  | 7.125       | 99.439 | 99.064              | 7.125       | 99.913  | 99.538                | 8.625       | 103.526 | 103.151 |  |
| 7.000                             | 99.781  | 99.406  | 7.000                       | 99.714  | 99.339  | 7.000       | 99.189 | 98.814              | 7.000       | 99.663  | 99.288                | 8.500       | 103.418 | 103.043 |  |
| 6.875                             | 99.495  | 99.120  | 6.875                       | 99.423  | 99.048  | 6.875       | 98.890 | 98.515              | 6.875       | 99.363  | 98.988                | 8.375       | 103.340 | 102.965 |  |
| 6.750                             | 99.198  | 98.823  | 6.750                       | 99.126  | 98.751  | 6.750       | 98.592 | 98.217              | 6.750       | 99.065  | 98.690                | 8.250       | 102.958 | 102.583 |  |
| 6.625                             | 98.885  | 98.510  | 6.625                       | 98.814  | 98.439  | 6.625       | 98.279 | 97.904              | 6.625       | 98.752  | 98.377                | 8.125       | 102.513 | 102.138 |  |
| 6.500                             | 98.553  | 98.178  | 6.500                       | 98.477  | 98.102  | 6.500       | 97.936 | 97.561              | 6.500       | 98.407  | 98.032                | 8.000       | 102.182 | 101.807 |  |
| 6.375                             | 98.208  | 97.833  | 6.375                       | 98.133  | 97.758  | 6.375       | 97.591 | 97.216              | 6.375       | 98.063  | 97.688                | 7.875       | 102.041 | 101.666 |  |
| 6.250                             | 97.849  | 97.474  | 6.250                       | 97.773  | 97.398  | 6.250       | 97.231 | 96.856              | 6.250       | 97.703  | 97.328                | 7.750       | 101.690 | 101.315 |  |
| 6.125                             | 97.223  | 96.848  | 6.125                       | 97.148  | 96.773  | 6.125       | 96.605 | 96.230              | 6.125       | 97.078  | 96.703                | 7.625       | 101.631 | 101.256 |  |
| 6.000                             | 96.845  | 96.470  | 6.000                       | 96.766  | 96.391  | 6.000       | 96.217 | 95.842              | 6.000       | 96.689  | 96.314                | 7.500       | 101.458 | 101.083 |  |
| 5.875                             | 96.328  | 95.953  | 5.875                       | 96.250  | 95.875  | 5.875       | 95.701 | 95.326              | 5.875       | 96.173  | 95.798                | 7.375       | 101.282 | 100.907 |  |
| 5.750                             | 95.812  | 95.437  | 5.750                       | 95.734  | 95.359  | 5.750       | 95.184 | 94.809              | 5.750       | 95.657  | 95.282                | 7.250       | 100.917 | 100.542 |  |
| 5.625                             | 95.275  | 94.900  | 5.625                       | 95.189  | 94.814  | 5.625       | 94.627 | 94.252              | 5.625       | 95.101  | 94.726                | 7.125       | 100.536 | 100.161 |  |
| 5.500                             | 94.743  | 94.368  | 5.500                       | 94.658  | 94.283  | 5.500       | 94.095 | 93.720              | 5.500       | 94.569  | 94.194                | 7.000       | 100.205 | 99.830  |  |
| 5.375                             | 94.212  | 93.837  | 5.375                       | 94.126  | 93.751  | 5.375       | 93.562 | 93.187              | 5.375       | 94.038  | 93.663                | 6.875       | 100.017 | 99.642  |  |
| 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              | -0.500      | -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   | 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 |                             |         |         |             |        |                     |             |         |                       |             |         |         |  |
| 6/20/2025 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                             | 96.992 | 96.554  | 7.000                       | 97.025    | 96.587 | 7.000       | 96.994              | 96.556 | 6.750       | 99.223 | 98.786                | 8.000       | 101.071 | 100.633 |        |        |        |
| 6.875                             | 96.951 | 96.514  | 6.875                       | 96.970    | 96.532 | 6.875       | 96.955              | 96.518 | 6.625       | 99.044 | 98.607                | 7.875       | 100.972 | 100.535 |        |        |        |
| 6.750                             | 96.911 | 96.473  | 6.750                       | 96.916    | 96.478 | 6.750       | 96.916              | 96.479 | 6.500       | 98.866 | 98.429                | 7.750       | 100.964 | 100.527 |        |        |        |
| 6.625                             | 96.856 | 96.419  | 6.625                       | 96.833    | 96.395 | 6.625       | 96.869              | 96.432 | 6.375       | 98.453 | 98.015                | 7.625       | 100.712 | 100.275 |        |        |        |
| 6.500                             | 96.802 | 96.364  | 6.500                       | 96.750    | 96.313 | 6.500       | 96.823              | 96.385 | 6.250       | 98.040 | 97.602                | 7.500       | 100.460 | 100.023 |        |        |        |
| 6.375                             | 96.729 | 96.292  | 6.375                       | 96.661    | 96.224 | 6.375       | 96.743              | 96.306 | 6.125       | 97.728 | 97.290                | 7.375       | 100.195 | 99.758  |        |        |        |
| 6.250                             | 96.657 | 96.220  | 6.250                       | 96.583    | 96.145 | 6.250       | 96.664              | 96.227 | 6.000       | 97.416 | 96.978                | 7.250       | 99.931  | 99.493  |        |        |        |
| 6.125                             | 96.585 | 96.148  | 6.125                       | 96.522    | 96.085 | 6.125       | 96.425              | 95.987 | 5.875       | 97.097 | 96.659                | 7.125       | 99.841  | 99.403  |        |        |        |
| 6.000                             | 96.514 | 96.076  | 6.000                       | 96.462    | 96.024 | 6.000       | 96.146              | 95.709 | 5.750       | 96.778 | 96.341                | 7.000       | 99.751  | 99.313  |        |        |        |
| 5.875                             | 96.452 | 96.014  | 5.875                       | 96.441    | 96.003 | 5.875       | 95.979              | 95.542 | 5.625       | 96.449 | 96.012                | 6.875       | 99.335  | 98.897  |        |        |        |
| 5.750                             | 96.391 | 95.953  | 5.750                       | 96.420    | 95.982 | 5.750       | 95.817              | 95.379 | 5.500       | 96.120 | 95.683                | 6.750       | 98.919  | 98.482  |        |        |        |
| 5.625                             | 96.106 | 95.669  | 5.625                       | 96.057    | 95.619 | 5.625       | 95.670              | 95.232 |             |        |                       | 6.625       | 98.538  | 98.100  |        |        |        |
| 5.500                             | 95.822 | 95.384  | 5.500                       | 95.695    | 95.257 | 5.500       | 95.518              | 95.081 |             |        |                       | 6.500       | 98.157  | 97.719  |        |        |        |
| 5.375                             | 95.535 | 95.098  | 5.375                       | 95.330    | 94.892 | 5.375       | 95.531              | 95.093 |             |        |                       | 6.375       | 97.706  | 97.268  |        |        |        |
|                                   |        |         |                             |           |        |             |                     |        |             |        |                       | 6.250       | 97.255  | 96.817  |        |        |        |
|                                   |        |         |                             |           |        |             |                     |        |             |        |                       | 6.125       | 96.975  | 96.537  |        |        |        |
|                                   |        |         |                             |           |        |             |                     |        |             |        |                       | 6.000       | 96.695  | 96.257  |        |        |        |
|                                   |        |         |                             |           |        |             |                     |        |             |        |                       | 5.875       | 96.090  | 95.653  |        |        |        |
| 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 |                             |           |        |             |                     |        |             |        |                       |             |         |         |        |        |        |

6/20/2025 8:30 AM PDT

# FUNDLOANS

## INSIGNIA III - QM JUMBO PRIME

[illegible]

6/20/2025 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

## INSIGNIA VI - QM JUMBO PRIME

|                                   |         |                     |                             |         |        |        |        |        |        | 30 Yr Fixed                     |
|-----------------------------------|---------|---------------------|-----------------------------|---------|--------|--------|--------|--------|--------|---------------------------------|
|                                   |         |                     |                             |         |        |        |        |        |        | Rate      30 Day      60 Day    |
|                                   |         |                     |                             |         |        |        |        |        |        | 9.000      102.614      102.364 |
|                                   |         |                     |                             |         |        |        |        |        |        | 8.875      102.465      102.215 |
|                                   |         |                     |                             |         |        |        |        |        |        | 8.750      102.318      102.068 |
|                                   |         |                     |                             |         |        |        |        |        |        | 8.625      102.174      101.924 |
|                                   |         |                     |                             |         |        |        |        |        |        | 8.500      102.034      101.784 |
|                                   |         |                     |                             |         |        |        |        |        |        | 8.375      101.898      101.648 |
|                                   |         |                     |                             |         |        |        |        |        |        | 8.250      101.766      101.516 |
|                                   |         |                     |                             |         |        |        |        |        |        | 8.125      101.639      101.389 |
|                                   |         |                     |                             |         |        |        |        |        |        | 8.000      101.516      101.266 |
|                                   |         |                     |                             |         |        |        |        |        |        | 7.875      101.397      101.147 |
|                                   |         |                     |                             |         |        |        |        |        |        | 7.750      101.280      101.030 |
|                                   |         |                     |                             |         |        |        |        |        |        | 7.625      101.163      100.913 |
|                                   |         |                     |                             |         |        |        |        |        |        | 7.500      101.042      100.792 |
|                                   |         |                     |                             |         |        |        |        |        |        | 7.375      100.914      100.664 |
|                                   |         |                     |                             |         |        |        |        |        |        | 7.250      100.767      100.517 |
|                                   |         |                     |                             |         |        |        |        |        |        | 7.125      100.591      100.341 |
|                                   |         |                     |                             |         |        |        |        |        |        | 7.000      100.374      100.124 |
|                                   |         |                     |                             |         |        |        |        |        |        | 6.875      100.109      99.859  |
|                                   |         |                     |                             |         |        |        |        |        |        | 6.750      99.768      99.518   |
|                                   |         |                     |                             |         |        |        |        |        |        | 6.625      99.481      99.231   |
|                                   |         |                     |                             |         |        |        |        |        |        | 6.500      99.167      98.917   |
|                                   |         |                     |                             |         |        |        |        |        |        | 6.375      98.830      98.580   |
|                                   |         |                     |                             |         |        |        |        |        |        | 6.250      97.995      97.745   |
|                                   |         |                     |                             |         |        |        |        |        |        | 6.125      97.657      97.407   |
|                                   |         |                     |                             |         |        |        |        |        |        | 6.000      97.298      97.048   |
| 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             |                             |         |        |        |        |        |        |                                 |

6/20/2025 8:30 AM PDT