

FUNDLOANS

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

10 Year Fixed		15 Year Fixed		20-year Fixed		30-year Fixed		CLTV/HCLTV Price Adjustments										
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
12.125	104.375	12.125	104.375	12.125	104.375	12.125	104.375	12 Mos Full Doc	760+	0.875	0.875	0.875	0.375	0.125	-1.125	NA	NA	NA
12.000	104.125	12.000	104.125	12.000	104.125	12.000	104.125		740-759	0.875	0.875	0.625	0.375	0.125	-1.375	NA	NA	NA
11.875	103.875	11.875	103.875	11.875	103.875	11.875	103.875		720-739	0.875	0.875	0.625	0.125	-0.125	-1.625	NA	NA	NA
11.750	103.625	11.750	103.625	11.750	103.625	11.750	103.625		700-719	0.625	0.625	0.125	-0.125	-0.375	-1.875	NA	NA	NA
11.625	103.375	11.625	103.375	11.625	103.375	11.625	103.375		680-699	0.500	0.250	0.000	-0.250	-0.750	-2.500	NA	NA	NA
11.500	103.125	11.500	103.125	11.500	103.125	11.500	103.125	Other		<=50	55	60	65	70	75	80	85	90
11.375	102.875	11.375	102.875	11.375	102.875	11.375	102.875	FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	NA
11.250	102.625	11.250	102.625	11.250	102.625	11.250	102.625	Interest Only		-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
11.125	102.375	11.125	102.375	11.125	102.375	11.125	102.375	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	NA	NA	NA
11.000	102.125	11.000	102.125	11.000	102.125	11.000	102.125	Investment		-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA	NA
10.875	101.875	10.875	101.875	10.875	101.875	10.875	101.875	2nd Home		-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA	NA
10.750	101.625	10.750	101.625	10.750	101.625	10.750	101.625	12 Month Bank Statements**		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
10.625	101.375	10.625	101.375	10.625	101.375	10.625	101.375	P&L ONLY**		-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA	NA
10.500	101.125	10.500	101.125	10.500	101.125	10.500	101.125	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
10.375	100.875	10.375	100.875	10.375	100.875	10.375	100.875	5 Yr PPP (Investment Only)		0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA
10.250	100.625	10.250	100.625	10.250	100.625	10.250	100.625	4 Yr PPP (Investment Only)		0.250	0.250	0.250	0.250	0.250	NA	NA	NA	NA
10.125	100.375	10.125	100.375	10.125	100.375	10.125	100.375	3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
10.000	100.125	10.000	100.125	10.000	100.125	10.000	100.125	2 Yr PPP (Investment Only)		-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA
9.875	99.875	9.875	99.875	9.875	99.875	9.875	99.875	1 Yr PPP (Investment Only)		-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA
9.750	99.625	9.750	99.625	9.750	99.625	9.750	99.625	Compensation Adjustments		BPC*		Fees						
9.625	99.375	9.625	99.375	9.625	99.375	9.625	99.375	LLPA		0.000		Funding				\$395		
9.500	99.125	9.500	99.125	9.500	99.125	9.500	99.125	Min Price		99.000		Underwriting (except NJ)				\$1,395		
**LLPA in addition to 12 Mos Full Doc FICO/LTV LLPA Max APR in Colorado is 12% Max APR in Texas is 10%								Max Price		101.000		Enhanced Desk Review				\$165		
												Entity Review Fee (If applicable)				\$295		
												NJ Application Fee (NJ Only)				\$1,790		
												Min Loan Amount				Max Loan Amount		
												\$200,000				\$1,000,000		

7/03/2025 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
12.625	111.750		780-799	1.625	1.625	1.375	1.125	0.875	-0.125	-0.875	-4.750	-6.375
12.500	111.500		760-779	1.125	1.125	0.875	0.625	0.375	-0.750	-1.625	-5.375	-7.375
12.375	111.250		740-759	0.750	0.750	0.375	0.125	-0.125	-1.375	-2.875	-6.750	-9.000
12.250	111.000		720-739	0.125	0.125	-0.375	-0.750	-1.000	-2.000	-4.000	-8.125	-10.000
12.125	110.750		700-719	-0.750	-0.750	-1.375	-1.875	-2.375	-3.125	-5.500	-9.375	-11.500
12.000	110.500		680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	-8.375	-11.125	N/A
11.875	110.250		660-679	-4.250	-4.375	-4.875	-5.500	-6.000	-7.250	-10.250	N/A	N/A
11.750	110.000		Alt Doc	800+	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	-5.875
11.625	109.750	780-799		0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	-6.125	-7.875
11.500	109.500	760-779		0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	-6.750	-8.875
11.375	109.250	740-759		0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	-8.250	-10.750
11.250	109.000	720-739		-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	-9.625	-11.750
11.125	108.750	700-719		-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	-6.750	-11.250	N/A
11.000	108.500	680-699		-4.000	-4.000	-4.750	-5.250	-5.875	-7.000	-9.750	N/A	N/A
10.875	108.250	660-679		-5.750	-5.875	-6.375	-7.125	-7.625	-9.000	N/A	N/A	N/A
10.750	108.000	Alt Doc		800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	-7.875
10.625	107.750		780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	-8.125	N/A
10.500	107.500		760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	-8.750	N/A
10.375	107.250		740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	-10.250	N/A
10.250	107.000		720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	-11.875	N/A
10.125	106.625		700-719	-3.375	-3.375	-4.000	-4.750	-5.250	-6.250	-9.000	N/A	N/A
10.000	106.250		680-699	-5.750	-5.750	-6.500	-7.125	-7.750	-9.000	N/A	N/A	N/A
9.875	105.875		660-679	-7.750	-7.875	-8.375	-9.375	-9.875	N/A	N/A	N/A	N/A
9.750	105.500		Amortization		<=50	55	60	65	70	75	80	85
9.625	105.125	30 YR Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.500	104.750	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
9.375	104.375	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
9.250	104.000	Loan Amount		<=50	55	60	65	70	75	80	85	90
9.125	103.625	<=\$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.000	103.250	\$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.875	102.875	\$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.750	102.500	\$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.625	102.000	\$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	101.500	\$450,001-600k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.375	101.000	\$600,001-750k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.250	100.500	DTI		<=50	55	60	65	70	75	80	85	90
8.125	100.000	00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.000	99.250	43.01-45		-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
7.875	98.500	45.01-50		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
7.750	97.750	Other		<=50	55	60	65	70	75	80	85	90
7.625	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
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		

7/03/2025 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
13.375	111.000		780-799	1.625	1.625	1.375	1.125	0.875	-0.125	-0.875	N/A	N/A
13.250	110.875		760-779	1.125	1.125	0.875	0.625	0.375	-0.750	-1.625	N/A	N/A
13.125	110.750		740-759	0.750	0.750	0.375	0.125	-0.125	-1.375	-2.875	N/A	N/A
13.000	110.625		720-739	0.125	0.125	-0.375	-0.750	-1.000	-2.000	-4.000	N/A	N/A
12.875	110.500		700-719	-0.750	-0.750	-1.375	-1.875	-2.375	-3.125	-5.500	N/A	N/A
12.750	110.375		680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	N/A	N/A	N/A
12.625	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
12.375	109.625		780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	N/A	N/A
12.250	109.375		760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	N/A	N/A
12.125	109.125		740-759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	N/A	N/A
12.000	108.875		720-739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	N/A	N/A
11.875	108.625		700-719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	N/A	N/A	N/A
11.750	108.375		680-699	-4.000	-4.000	-4.750	-5.250	-5.875	N/A	N/A	N/A	N/A
11.625	108.125		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
11.500	107.875		780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	N/A	N/A
11.375	107.625		760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	N/A	N/A
11.250	107.375		740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	N/A	N/A
11.125	107.125		720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	N/A	N/A
11.000	106.875		700-719	-3.375	-3.375	-4.000	-4.750	-5.250	N/A	N/A	N/A	N/A
10.875	106.625		680-699	-5.750	-5.750	-6.500	-7.125	N/A	N/A	N/A	N/A	N/A
10.750	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
10.500	105.875		780-799	-1.000	-1.000	-1.250	-1.875	-2.125	-3.375	-4.500	N/A	N/A
10.375	105.625		760-779	-1.500	-1.500	-1.750	-2.375	-2.625	-4.000	-5.250	N/A	N/A
10.250	105.375		740-759	-1.875	-1.875	-2.250	-2.875	-3.125	-4.625	-6.500	N/A	N/A
10.125	105.000		720-739	-2.625	-2.625	-3.125	-3.875	-4.125	-5.375	-7.750	N/A	N/A
10.000	104.625		700-719	-3.875	-3.875	-4.500	-5.250	-5.750	-6.750	N/A	N/A	N/A
9.875	104.250		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
9.750	103.875		660-679	-8.250	-8.250	-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
9.625	103.500		30 YR Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.500	103.125		30/15 YR Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A
9.375	102.750		40/15 YR Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
9.250	102.500		Loan Amount	<=50	55	60	65	70	75	80	85	90
9.125	102.250		<=\$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.000	101.750		\$150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.875	101.500		\$175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			\$200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.750	101.250		\$300,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.625	101.000		\$450,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	100.750		\$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	100.250		00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.125	100.000		43.01-45	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	N/A	N/A
8.000	99.750		45.01-50	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A
			DSCR	<=50	55	60	65	70	75	80	85	90
7.875	99.500		>=1.50	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
7.750	99.250		1.25-1.49	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.625	99.000		1.10-1.24	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	N/A	N/A
7.500	98.750		1.00-1.09	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A
7.375	98.500		Other	<=50	55	60	65	70	75	80	85	90
7.250	98.250		Warrantable Condo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A	N/A
7.125	98.000		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	N/A	N/A
7.000	97.750		Prepay Penalty	<=50	55	60	65	70	75	80	85	90
6.875	97.500		No PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
6.750	97.250		1 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
6.625	97.000		2 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
6.500	96.750		3 Year PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A
6.375	96.500		4 Year PPP	1.625	1.625	1.625	1.625	1.625	1.625	1.625	N/A	N/A
6.250	96.250		5 Year PPP	1.875	1.875	1.875	1.875	1.875	1.875	1.875	N/A	N/A
Fees			Compensation Adjustments		LPC							
					BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%
Funding			\$395	LLPA	0	-1	-1.25	-1.5	-1.75	-2	-2.25	-2.5
Underwriting (except NJ)			\$1,395	Min Price	99	98	97.75	97.5	97.25	97	97	97
Enhanced Desk Review			\$165	Max Price	100	99	98.75	98.5	98.25	98	97.75	97.5
Entity Review Fee (If applicable)			\$295	Min Loan Amount				Min Loan Amount - Balloon			Max Loan Amount	
NJ Application Fee (NJ Only)			\$1,790	\$200,000				\$200,000			\$750,000	
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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	98.375	6.500	98.375	6.500	98.375			740-759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000				
6.625	98.875	6.625	98.875	6.625	98.875			720-739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	NA				
6.750	99.375	6.750	99.375	6.750	99.375			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	100.250	6.990	100.250	6.990	100.250			660-679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125	NA	NA				
7.125	100.625	7.125	100.625	7.125	100.625			640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA				
7.250	101.000	7.250	101.000	7.250	101.000			620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA				
7.375	101.375	7.375	101.375	7.375	101.375	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90					
7.500	101.750	7.500	101.750	7.500	101.750	>\$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	102.125	7.625	102.125	7.625	102.125	>\$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	102.500	7.750	102.500	7.750	102.500	>\$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	103.125	7.990	103.125	7.990	103.125	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA	NA				
8.125	103.375	8.125	103.375	8.125	103.375	>\$3.5mm-\$4mm ⁵	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 ¹	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 ⁴	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 ²		-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA				
10.250	107.625	10.250	107.625	10.250	107.625	Asset Allowance ²		0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA				
10.375	107.875	10.375	107.875	10.375	107.875	Full Doc - 12 Mo ²		0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250				
10.500	108.125	10.500	108.125	10.500	108.125	Listing Seasoning Exception ³		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000				
¹ ARM required. FRM ineligible. Min rate is 7.75%. ² In addition to Full Doc - 24 Mo LLPA. ³ BPC Only. 98.00 Max Price ³ Min Rate 7.990% ³ In Addition to Rate hit +0.5% ⁴ ARM required. FRM ineligible. Min rate is 7.99%. ⁵ Min rate is 6.990%.						WVOE ²		0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375	NA	NA	NA				
						5 Yr PPP (Investment Only)		0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	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
						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
						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
						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
Fees				Compensation Adjustments				BPC	LPC												
									1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%					
Funding				\$395		LLPA				0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750			
Underwriting (except NJ)				\$1,395		Min Price				99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	-7.000			
Enhanced Desk Review				\$165		Max Price w/ Loan Amount <=\$3.5mm				101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250			
Entity Review Fee (If applicable)				\$295		Max Price w/ Loan Amount >\$3.5mm				99.500	98.500	98.250	98.000	97.750	97.500	97.250	97.000	97.000			
NJ Application Fee (NJ Only)				\$1,790		Max Price w/ Condotel				100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250			
Min Loan Amount				Max Loan Amount				Index				Margin & Floor				5/6 Mo Caps		7/6 Mo Caps			
\$300,000				\$6,000,000				30 Day Average SOFR				3.750%				2/1/5		5/1/5			
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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	96.9375	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 Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	NA
7.750	102.1875	7.750	102.1875	7.750	102.1875	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA
7.875	102.4375	7.875	102.4375	7.875	102.4375	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA
8.000	102.6875	8.000	102.6875	8.000	102.6875	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	102.9375	8.125	102.9375	8.125	102.9375	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
8.250	103.1875	8.250	103.1875	8.250	103.1875	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
8.375	103.4375	8.375	103.4375	8.375	103.4375	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
8.500	103.6875	8.500	103.6875	8.500	103.6875	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA
8.625	103.9375	8.625	103.9375	8.625	103.9375	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
8.750	104.1875	8.750	104.1875	8.750	104.1875	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
8.875	104.4375	8.875	104.4375	8.875	104.4375	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
9.000	104.6875	9.000	104.6875	9.000	104.6875	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA
9.125	104.8125	9.125	104.8125	9.125	104.8125	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA
9.250	104.9375	9.250	104.9375	9.250	104.9375	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA
9.375	105.0625	9.375	105.0625	9.375	105.0625	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
9.500	105.1875	9.500	105.1875	9.500	105.1875	4 Yr PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
9.625	105.3125	9.625	105.3125	9.625	105.3125	3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
						2 Yr PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
						1 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
						No Yr PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
Fees				Compensation Adjustments		BPC	LPC								
							1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	
Funding		\$395		LLPA		0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750	
Underwriting (except NJ)		\$1,395		Min Price		99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000	
Enhanced Desk Review		\$165		Max Price		101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250	
Entity Review Fee (If applicable)		\$295		Max Price w/ No PPP		99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000	
NJ Application Fee (NJ Only)		\$1,790													
Min Loan Amount		Max Loan Amount		Index		Margin - OO/2nd		Margin - Inv		5/6 Mo Caps		7/6 Mo Caps			
\$300,000		\$3,000,000		30 Day Average SOFR		3.750%		6.000%		2/1/5		5/1/5			
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FUNDLOANS

APEX PRIME – BANK STATEMENT OR P&L PROGRAM																	
5/6 Mo ARM		7/6 Mo ARM		30 or 40Yr FRM		LTV/CLTV/HCLTV Price Adjustments											
Rate	30 Day	Rate	30 Day	Rate	30 Day	Doc Type	FICO	<=50	55	60	65	70	75	80	85	90	
6.375	97.750	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	98.375	6.500	98.375	6.500	98.375		740-759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.250	
6.625	98.875	6.625	98.875	6.625	98.875		720-739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	NA	
6.750	99.375	6.750	99.375	6.750	99.375		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	100.250	6.990	100.250	6.990	100.250		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	NA	NA	
7.125	100.625	7.125	100.625	7.125	100.625		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA	
7.250	101.000	7.250	101.000	7.250	101.000		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA	
7.375	101.375	7.375	101.375	7.375	101.375		Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
7.500	101.750	7.500	101.750	7.500	101.750	>\$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	102.125	7.625	102.125	7.625	102.125	>\$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	102.500	7.750	102.500	7.750	102.500	>\$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	103.125	7.990	103.125	7.990	103.125	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA	
8.125	103.375	8.125	103.375	8.125	103.375	>\$3.5mm-\$4mm ⁶	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA	
8.250	103.625	8.250	103.625	8.250	103.625	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA	NA	
8.375	103.875	8.375	103.875	8.375	103.875	>\$5mm-\$6mm ⁵	660+	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA	NA	
8.500	104.125	8.500	104.125	8.500	104.125	Other		<=50	55	60	65	70	75	80	85	90	
8.625	104.375	8.625	104.375	8.625	104.375	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-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	
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	
9.375	105.875	9.375	105.875	9.375	105.875	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA	
9.500	106.125	9.500	106.125	9.500	106.125	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA	
9.625	106.375	9.625	106.375	9.625	106.375	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA	
9.750	106.625	9.750	106.625	9.750	106.625	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	
9.875	106.875	9.875	106.875	9.875	106.875	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	
9.990	107.125	9.990	107.125	9.990	107.125	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA	
10.125	107.375	10.125	107.375	10.125	107.375	1099 (12 & 24 mo) ^{2,3}		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	
10.250	107.625	10.250	107.625	10.250	107.625	P&L (12 & 24 Mo) ^{2,3}		-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA	NA	
¹ ARM required. FRM ineligible. Min rate is 7.75%. ² In addition to Alt Doc - 24 Mo LLPA. ³ In addition to Alt Doc - 12 Mo LLPA if 12 Mo. ⁴ BPC Only. 98.00 Max Price ⁴ Min Rate 7.990% ⁴ In Addition to Rate hit +0.5% ⁵ ARM required. FRM ineligible. Min rate is 7.99%. ⁶ Min rate is 6.990%.						Listing Seasoning Exception ⁴		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
						Alt Doc - 12 Mo ²		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
						5 Yr PPP (Investment Only)		0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA
						4 Yr PPP (Investment Only)		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
						3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
						2 Yr PPP (Investment Only)		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
						1 Yr PPP (Investment Only)		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA
Fees				Compensation Adjustments				BPC	LPC								
									1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	
Funding				\$395		LLPA		0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750	
Underwriting (except NJ)				\$1,395		Min Price		99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	-7.000	
Enhanced Desk Review				\$165		Max Price w/ Loan Amount <=\$3.5mm		101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250	
Entity Review Fee (If applicable)				\$295		Max Price w/ Loan Amount >\$3.5mm-\$4M		100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250	
NJ Application Fee (NJ Only)				\$1,790		Max Price w/ Loan Amount >\$4mm		99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000	
						Max Price w/ Condotel		100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250	
Min Loan Amount				Max Loan Amount				Index		Margin & Floor				5/6 Mo Caps		7/6 Mo Caps	
\$300,000				\$6,000,000				30 Day Average SOFR		3.750%				2/1/5		5/1/5	
7/03/2025 8:30 AM PDT																	

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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	97.0625	6.375	97.0625	6.375	97.0625	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA
6.490	97.6875	6.490	97.6875	6.490	97.6875	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA
6.625	98.3125	6.625	98.3125	6.625	98.3125	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA
6.750	98.9375	6.750	98.9375	6.750	98.9375	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA
6.875	99.5625	6.875	99.5625	6.875	99.5625	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA
6.990	100.1250	6.990	100.1250	6.990	100.1250	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA
7.125	100.6250	7.125	100.6250	7.125	100.6250	Loan Amount	<=50	55	60	65	70	75	80	85	90
7.250	101.0625	7.250	101.0625	7.250	101.0625	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA
7.375	101.4688	7.375	101.4688	7.375	101.4688	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA
7.490	101.8125	7.490	101.8125	7.490	101.8125	Other	<=50	55	60	65	70	75	80	85	90
7.625	102.0625	7.625	102.0625	7.625	102.0625	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
7.750	102.3125	7.750	102.3125	7.750	102.3125	24 Mnth CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.000	-1.750	NA
7.875	102.5625	7.875	102.5625	7.875	102.5625	12 Mnth CPA P&L	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.500	-2.250	NA
8.000	102.8125	8.000	102.8125	8.000	102.8125	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	103.0625	8.125	103.0625	8.125	103.0625	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA
8.250	103.3125	8.250	103.3125	8.250	103.3125	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	NA	NA
8.375	103.5625	8.375	103.5625	8.375	103.5625	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA
8.500	103.8125	8.500	103.8125	8.500	103.8125	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA
8.625	104.0625	8.625	104.0625	8.625	104.0625	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	104.3125	8.750	104.3125	8.750	104.3125	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
8.875	104.5625	8.875	104.5625	8.875	104.5625	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
9.000	104.8125	9.000	104.8125	9.000	104.8125	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
9.125	104.9375	9.125	104.9375	9.125	104.9375	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA
9.250	105.0625	9.250	105.0625	9.250	105.0625	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
9.375	105.1875	9.375	105.1875	9.375	105.1875	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
9.500	105.3125	9.500	105.3125	9.500	105.3125	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
9.625	105.4375	9.625	105.4375	9.625	105.4375	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		
7/03/2025 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	98.750	6.500	98.750	6.500	98.750	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625	NA	NA
6.625	99.250	6.625	99.250	6.625	99.250	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625	NA	NA
6.750	99.875	6.750	99.875	6.750	99.875	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875	NA	NA
6.875	100.375	6.875	100.375	6.875	100.375	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	-1.875	NA	NA
6.990	100.875	6.990	100.875	6.990	100.875	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA
7.125	101.375	7.125	101.375	7.125	101.375	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA
7.250	101.875	7.250	101.875	7.250	101.875	Foreign National ¹		-2.125	-2.375	-2.625	-2.875	NA	NA	NA	NA	NA
7.375	102.250	7.375	102.250	7.375	102.250	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
7.500	102.625	7.500	102.625	7.500	102.625	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.625	103.000	7.625	103.000	7.625	103.000		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA
7.750	103.375	7.750	103.375	7.750	103.375	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.875	103.750	7.875	103.750	7.875	103.750	>\$2mm-\$3mm	660+	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA
7.990	104.000	7.990	104.000	7.990	104.000	>\$3mm-3.5mm ²	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
8.125	104.250	8.125	104.250	8.125	104.250	>\$3.5mm-4mm ³	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
8.250	104.625	8.250	104.625	8.250	104.625	>\$4mm-5mm ⁴	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
8.375	104.875	8.375	104.875	8.375	104.875	>\$5mm-\$6mm ⁵	680+	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA
8.500	105.125	8.500	105.125	8.500	105.125	Other		<=50	55	60	65	70	75	80	85	90
8.625	105.375	8.625	105.375	8.625	105.375	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA
8.750	105.750	8.750	105.750	8.750	105.750	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
8.875	106.000	8.875	106.000	8.875	106.000	DSCR >=1.25		0.250	0.250	0.250	0.375	0.375	0.375	0.375	NA	NA
8.990	106.250	8.990	106.250	8.990	106.250	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA
9.125	106.500	9.125	106.500	9.125	106.500	Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
9.250	106.750	9.250	106.750	9.250	106.750	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	-1.375	NA	NA	NA
9.375	107.000	9.375	107.000	9.375	107.000	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	NA	NA	NA
9.500	107.375	9.500	107.375	9.500	107.375	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA
9.625	107.625	9.625	107.625	9.625	107.625	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
9.750	107.875	9.750	107.875	9.750	107.875	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA
9.875	108.125	9.875	108.125	9.875	108.125	Listing Seasoning Exception ⁶		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
9.990	108.375	9.990	108.375	9.990	108.375	5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA
10.125	108.625	10.125	108.625	10.125	108.625	4 Yr PPP		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
10.250	108.875	10.250	108.875	10.250	108.875	3 Yr PPP		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
10.375	109.125	10.375	109.125	10.375	109.125	2 Yr PPP		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
10.500	109.500	10.500	109.500	10.500	109.500	1 Yr PPP		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
¹ Non-Resident Alien without a FICO ² 40 Yr FRM ineligible. Min rate is 7.75%. ³ 40 Yr FRM ineligible. Min rate is 7.75%. ⁴ ARM required. FRM ineligible. Min rate is 7.75%. ⁵ ARM required. FRM ineligible. Min rate is 7.990%. ⁶ BPC Only. 98.00 Max Price ⁶ Min Rate 7.75% ⁶ In Addition to Rate hit +0.25%																
Fees				Compensation Adjustments				BPC	LPC							
									1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%
Funding		\$395		LLPA				0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750
Underwriting (except NJ)		\$1,395		Min Price				99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000
Enhanced Desk Review		\$165		Max Price w/ Loan Amount <=\$3mm				101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250
Entity Review Fee (If applicable)		\$295		Max Price w/ Loan Amount >\$3mm-\$4M				100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250
NJ Application Fee (NJ Only)		\$1,790		Max Price w/ Loan Amount >\$4mm				99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000
				Max Price w/ Condotel				100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250
Min Loan Amount				Max Loan Amount				Index			Margin & Floor			5/6 Mo Caps		7/6 Mo Caps
\$200,000				\$6,000,000				30 Day Average SOFR			3.750%			2/1/5		5/1/5
7/03/2025 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	107.375	9.990	107.375	9.990	107.375	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	NA	NA	NA	
9.875	107.125	9.875	107.125	9.875	107.125	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	NA	NA	NA	
9.750	106.875	9.750	106.875	9.750	106.875	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	NA	NA	NA	
9.625	106.625	9.625	106.625	9.625	106.625	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	NA	NA	NA	
9.500	106.375	9.500	106.375	9.500	106.375	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA	
9.375	106.000	9.375	106.000	9.375	106.000	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA	
9.250	105.750	9.250	105.750	9.250	105.750	>\$1.5mm-\$2mm	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
9.125	105.500	9.125	105.500	9.125	105.500		760+	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
8.990	105.250	8.990	105.250	8.990	105.250		740-759	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
8.875	105.000	8.875	105.000	8.875	105.000		720-739	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
8.750	104.750	8.750	104.750	8.750	104.750		700-719	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
8.625	104.375	8.625	104.375	8.625	104.375		680-699	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
8.500	104.125	8.500	104.125	8.500	104.125		660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA	
8.375	103.875	8.375	103.875	8.375	103.875	Other		<=50	55	60	65	70	75	80	85	90	
8.250	103.625	8.250	103.625	8.250	103.625	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	
8.125	103.250	8.125	103.250	8.125	103.250	Waive Escrows		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	
7.990	103.000	7.990	103.000	7.990	103.000	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA	
7.875	102.750	7.875	102.750	7.875	102.750	DSCR <0.75		-0.125	-0.375	-0.500	-0.750	-1.000	-1.375	NA	NA	NA	
7.750	102.375	7.750	102.375	7.750	102.375	Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	
7.625	102.000	7.625	102.000	7.625	102.000	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	NA	NA	NA	NA	
7.500	101.625	7.500	101.625	7.500	101.625	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	
7.375	101.250	7.375	101.250	7.375	101.250	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	
7.250	100.875	7.250	100.875	7.250	100.875	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	
7.125	100.375	7.125	100.375	7.125	100.375	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA	
6.990	99.875	6.990	99.875	6.990	99.875	Listing Seasoning Exception ¹		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	
6.875	99.375	6.875	99.375	6.875	99.375	5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	
6.750	98.875	6.750	98.875	6.750	98.875	4 Yr PPP		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA	
¹ BPC Only. 98.00 Max Price ¹ Min Rate 7.75% ¹ In Addition to Rate hit +0.25%						3 Yr PPP		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
						2 Yr PPP		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	
						1 Yr PPP		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	
Fees				Compensation Adjustments				BPC	LPC								
Funding		\$395		LLPA		0.000	1.00%		1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%		
Underwriting (except NJ)		\$1,395		Min Price		99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000	97.000	97.000	
Enhanced Desk Review		\$165		Max Price		101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250			
Entity Review Fee (If applicable)		\$295		Max Price w/ Condotel		100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250			
NJ Application Fee (NJ Only)		\$1,790															
Min Loan Amount				Max Loan Amount				Index		Margin & Floor				5/6 Mo Caps		7/6 Mo Caps	
\$200,000				\$2,000,000				30 Day Average SOFR		3.750%				2/1/5		5/1/5	
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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	98.3125	6.625	98.3125	6.625	98.3125	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	NA	NA	
6.750	98.9375	6.750	98.9375	6.750	98.9375	740-759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500	NA	NA	
6.875	99.5625	6.875	99.5625	6.875	99.5625	720-739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250	NA	NA	
6.990	100.1250	6.990	100.1250	6.990	100.1250	700-719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	NA	NA	
7.125	100.6875	7.125	100.6875	7.125	100.6875	Foreign National	-0.875	-1.375	-1.500	-1.875	-2.250	NA	NA	NA	NA	
7.250	101.1875	7.250	101.1875	7.250	101.1875	Loan Amount	<=50	55	60	65	70	75	80	85	90	
7.375	101.6875	7.375	101.6875	7.375	101.6875	UPB >\$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	NA	
7.490	102.1250	7.490	102.1250	7.490	102.1250	UPB > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	NA	NA	NA	NA	
7.625	102.5000	7.625	102.5000	7.625	102.5000	Other	<=50	55	60	65	70	75	80	85	90	
7.750	102.8750	7.750	102.8750	7.750	102.8750	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000	NA	NA	
7.875	103.1875	7.875	103.1875	7.875	103.1875	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	NA	NA	NA	
8.000	103.5000	8.000	103.5000	8.000	103.5000	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA	
8.125	103.8125	8.125	103.8125	8.125	103.8125	Condo/Co-Op	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	NA	NA	
8.250	104.1250	8.250	104.1250	8.250	104.1250	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA	
8.375	104.4375	8.375	104.4375	8.375	104.4375	Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	NA	
8.500	104.6875	8.500	104.6875	8.500	104.6875	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	NA	NA	
8.625	104.9375	8.625	104.9375	8.625	104.9375	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	105.1875	8.750	105.1875	8.750	105.1875	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	NA	NA	
8.875	105.3125	8.875	105.3125	8.875	105.3125	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	
9.000	105.4375	9.000	105.4375	9.000	105.4375	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	NA	NA	NA	
9.125	105.5625	9.125	105.5625	9.125	105.5625	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
9.250	105.6875	9.250	105.6875	9.250	105.6875	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA	
9.375	105.8125	9.375	105.8125	9.375	105.8125	4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA	
						3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
						2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	
						1 Yr PPP	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	
						No Yr PPP	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	
Fees				Compensation Adjustments			BPC	LPC								
								1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	
Funding		\$395		LLPA			0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750	
Underwriting (except NJ)		\$1,395		Min Price			99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000	
Enhanced Desk Review		\$165		Max Price w/ Loan Amount <=\$3mm			101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250	
Entity Review Fee (If applicable)		\$295		Max Price w/ No PPP			99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000	
NJ Application Fee (NJ Only)		\$1,790														
Min Loan Amount				Max Loan Amount			Index			Margin			5/6 Mo Caps		7/6 Mo Caps	
\$200,000				\$3,000,000			30 Day Average SOFR			6.000%			2/1/5		5/1/5	
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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
6.625	96.6340	6.625	96.6340	6.625	96.7840	6.625	96.9340	6.625	96.7840	6.625	96.6340	6.625	96.6340	6.625	96.7840	6.625	96.9340	6.625	96.7840
6.750	97.2270	6.750	97.2270	6.750	97.3770	6.750	97.5270	6.750	97.3770	6.750	97.2270	6.750	97.2270	6.750	97.3770	6.750	97.5270	6.750	97.3770
6.875	97.8200	6.875	97.8200	6.875	97.9700	6.875	98.1200	6.875	97.9700	6.875	97.8200	6.875	97.8200	6.875	97.9700	6.875	98.1200	6.875	97.9700
7.000	98.4130	7.000	98.4130	7.000	98.5630	7.000	98.7130	7.000	98.5630	7.000	98.4130	7.000	98.4130	7.000	98.5630	7.000	98.7130	7.000	98.5630
7.125	99.0070	7.125	99.0070	7.125	99.1570	7.125	99.3070	7.125	99.1570	7.125	99.0070	7.125	99.0070	7.125	99.1570	7.125	99.3070	7.125	99.1570
7.250	99.5690	7.250	99.5690	7.250	99.7190	7.250	99.8690	7.250	99.7190	7.250	99.5690	7.250	99.5690	7.250	99.7190	7.250	99.8690	7.250	99.7190
7.375	100.1320	7.375	100.1320	7.375	100.2820	7.375	100.4320	7.375	100.2820	7.375	100.1320	7.375	100.1320	7.375	100.2820	7.375	100.4320	7.375	100.2820
7.500	100.6940	7.500	100.6940	7.500	100.8440	7.500	100.9940	7.500	100.8440	7.500	100.6940	7.500	100.6940	7.500	100.8440	7.500	100.9940	7.500	100.8440
7.625	101.1940	7.625	101.1940	7.625	101.3440	7.625	101.4940	7.625	101.3440	7.625	101.1940	7.625	101.1940	7.625	101.3440	7.625	101.4940	7.625	101.3440
7.750	101.6320	7.750	101.6320	7.750	101.7820	7.750	101.9320	7.750	101.7820	7.750	101.6320	7.750	101.6320	7.750	101.7820	7.750	101.9320	7.750	101.7820
7.875	102.0380	7.875	102.0380	7.875	102.1880	7.875	102.3380	7.875	102.1880	7.875	102.0380	7.875	102.0380	7.875	102.1880	7.875	102.3380	7.875	102.1880
8.000	102.4130	8.000	102.4130	8.000	102.5630	8.000	102.7130	8.000	102.5630	8.000	102.4130	8.000	102.4130	8.000	102.5630	8.000	102.7130	8.000	102.5630
8.125	102.7560	8.125	102.7560	8.125	102.9060	8.125	103.0560	8.125	102.9060	8.125	102.7560	8.125	102.7560	8.125	102.9060	8.125	103.0560	8.125	102.9060
8.250	103.0990	8.250	103.0990	8.250	103.2490	8.250	103.3990	8.250	103.2490	8.250	103.0990	8.250	103.0990	8.250	103.2490	8.250	103.3990	8.250	103.2490
8.375	103.4430	8.375	103.4430	8.375	103.5930	8.375	103.7430	8.375	103.5930	8.375	103.4430	8.375	103.4430	8.375	103.5930	8.375	103.7430	8.375	103.5930
8.500	103.7560	8.500	103.7560	8.500	103.9060	8.500	104.0560	8.500	103.9060	8.500	103.7560	8.500	103.7560	8.500	103.9060	8.500	104.0560	8.500	103.9060
8.625	104.0060	8.625	104.0060	8.625	104.1560	8.625	104.3060	8.625	104.1560	8.625	104.0060	8.625	104.0060	8.625	104.1560	8.625	104.3060	8.625	104.1560
8.750	104.2560	8.750	104.2560	8.750	104.4060	8.750	104.5560	8.750	104.4060	8.750	104.2560	8.750	104.2560	8.750	104.4060	8.750	104.5560	8.750	104.4060
8.875	104.5060	8.875	104.5060	8.875	104.6560	8.875	104.8060	8.875	104.6560	8.875	104.5060	8.875	104.5060	8.875	104.6560	8.875	104.8060	8.875	104.6560
9.000	104.7560	9.000	104.7560	9.000	104.9060	9.000	105.0560	9.000	104.9060	9.000	104.7560	9.000	104.7560	9.000	104.9060	9.000	105.0560	9.000	104.9060
9.125	105.0060	9.125	105.0060	9.125	105.1560	9.125	105.3060	9.125	105.1560	9.125	105.0060	9.125	105.0060	9.125	105.1560	9.125	105.3060	9.125	105.1560
9.250	105.2560	9.250	105.2560	9.250	105.4060	9.250	105.5560	9.250	105.4060	9.250	105.2560	9.250	105.2560	9.250	105.4060	9.250	105.5560	9.250	105.4060
9.375	105.5060	9.375	105.5060	9.375	105.6560	9.375	105.8060	9.375	105.6560	9.375	105.5060	9.375	105.5060	9.375	105.6560	9.375	105.8060	9.375	105.6560
9.500	105.7560	9.500	105.7560	9.500	105.9060	9.500	106.0560	9.500	105.9060	9.500	105.7560	9.500	105.7560	9.500	105.9060	9.500	106.0560	9.500	105.9060
9.625	105.9430	9.625	105.9430	9.625	106.0930	9.625	106.2430	9.625	106.0930	9.625	105.9430	9.625	105.9430	9.625	106.0930	9.625	106.2430	9.625	106.0930
9.750	106.1310	9.750	106.1310	9.750	106.2810	9.750	106.4310	9.750	106.2810	9.750	106.1310	9.750	106.1310	9.750	106.2810	9.750	106.4310	9.750	106.2810
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	NA	NA	NA	NA	NA									
Cash-Out		-0.250	-0.250	-0.375	NA	NA	NA	NA	NA	NA									
2nd Home		-0.125	-0.125	-0.125	-0.125	-0.250	NA	NA	NA	NA									
Investment		-0.125	-0.125	-0.125	-0.125	-0.250	NA	NA	NA	NA									
Condo		-0.125	-0.125	-0.125	-0.125	-0.250	NA	NA	NA	NA									
Condotel		-1.375	-1.375	-1.375	-1.375	-1.375	NA	NA	NA	NA									
2-4 Units		-0.250	-0.250	-0.250	-0.250	-0.375	NA	NA	NA	NA									
Interest Only		-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	NA									
5 Yr PPP		0.750	0.750	0.750	0.750	0.750	NA	NA	NA	NA									
4 Yr PPP		0.375	0.375	0.375	0.375	0.375	NA	NA	NA	NA									
3 Yr PPP		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA									
2 Yr PPP		0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA									
1 Yr PPP		-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA									
0 Yr PPP		-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA									
Compensation Adjustments			BPC	LPC							Fees								
				1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%							2.75%		
LLPA			0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750								
Min Price			96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000								
Max Price (Primary/2nds)			99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000	Funding		\$395					
Max Price w/ No PPP (Investment)			99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000	Underwriting (except NJ)		\$1,395					
Max Price w/ 1 Yr PPP			99.250	98.250	98.000	97.750	97.500	97.250	97.000	97.000	97.000	Enhanced Desk Review		\$165					
Max Price w/ 2 Yr PPP			100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250	Entity Review Fee (If applicable)		\$295					
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	NI Application Fee (NI Only)		\$1,790					
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				
7/03/2025 8:30 AM PDT																			

FUNDLOANS

INSIGNIA I - QM JUMBO PRIME															
5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed			30 Yr Fixed			
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	
7.500	100.535	100.160	7.500	100.490	100.115	7.500	99.983	99.608	7.500	100.440	100.065	9.000	103.875	103.500	
7.375	100.379	100.004	7.375	100.333	99.958	7.375	99.826	99.451	7.375	100.283	99.908	8.875	103.750	103.375	
7.250	100.207	99.832	7.250	100.161	99.786	7.250	99.654	99.279	7.250	100.111	99.736	8.750	103.624	103.249	
7.125	100.019	99.644	7.125	99.974	99.599	7.125	99.466	99.091	7.125	99.923	99.548	8.625	103.498	103.123	
7.000	99.769	99.394	7.000	99.724	99.349	7.000	99.215	98.840	7.000	99.672	99.297	8.500	103.390	103.015	
6.875	99.501	99.126	6.875	99.464	99.089	6.875	98.964	98.589	6.875	99.412	99.037	8.375	103.306	102.931	
6.750	99.204	98.829	6.750	99.167	98.792	6.750	98.666	98.291	6.750	99.114	98.739	8.250	102.924	102.549	
6.625	98.891	98.516	6.625	98.854	98.479	6.625	98.353	97.978	6.625	98.800	98.425	8.125	102.478	102.103	
6.500	98.572	98.197	6.500	98.541	98.166	6.500	98.046	97.671	6.500	98.488	98.113	8.000	102.147	101.772	
6.375	98.227	97.852	6.375	98.197	97.822	6.375	97.701	97.326	6.375	98.143	97.768	7.875	102.016	101.641	
6.250	97.867	97.492	6.250	97.837	97.462	6.250	97.341	96.966	6.250	97.782	97.407	7.750	101.665	101.290	
6.125	97.241	96.866	6.125	97.210	96.835	6.125	96.713	96.338	6.125	97.155	96.780	7.625	101.606	101.231	
6.000	96.871	96.496	6.000	96.846	96.471	6.000	96.354	95.979	6.000	96.791	96.416	7.500	101.433	101.058	
5.875	96.355	95.980	5.875	96.329	95.954	5.875	95.836	95.461	5.875	96.273	95.898	7.375	101.295	100.920	
5.750	95.838	95.463	5.750	95.812	95.437	5.750	95.318	94.943	5.750	95.756	95.381	7.250	100.929	100.554	
5.625	95.316	94.941	5.625	95.298	94.923	5.625	94.815	94.440	5.625	95.244	94.869	7.125	100.547	100.172	
5.500	94.784	94.409	5.500	94.765	94.390	5.500	94.281	93.906	5.500	94.711	94.336	7.000	100.216	99.841	
5.375	94.252	93.877	5.375	94.232	93.857	5.375	93.746	93.371	5.375	94.177	93.802	6.875	100.091	99.716	
LTV/CLTV/HCLTV Price Adjustments															
Occupancy		FICO		<=50	55	60	65	70	75	80	85	90			
Primary		800+		1.290	1.290	1.165	0.915	0.790	0.790	0.415	-2.710	-3.210			
		780-799		1.290	1.290	1.165	0.915	0.790	0.790	0.415	-2.710	-3.210			
		760-779		1.165	1.165	0.915	0.790	0.665	0.665	0.290	-2.835	-3.460			
		740-759		1.040	1.040	0.790	0.665	0.540	0.540	0.165	-2.960	-3.585			
		720-739		0.790	0.790	0.665	0.540	0.415	0.290	-0.210	-3.085	-3.835			
		700-719		0.540	0.540	0.415	0.290	0.165	-0.085	-0.710	-3.460	-4.085			
		680-699		0.290	0.290	0.165	0.040	-0.460	-0.960	-1.460	-4.085	-4.710			
660-679		-0.210	-0.210	-0.460	-0.710	-1.210	-1.960	-2.460	NA	NA					
Primary-Other				<=50	55	60	65	70	75	80	85	90			
Rate/Term				-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.375	-0.375			
Cash-Out				-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.375	-1.625			
Occupancy		FICO		<=50	55	60	65	70	75	80	85	90			
2nd Home/Purchase		800+		0.290	0.290	-0.085	-0.335	-0.710	-0.710	-1.085	-4.460	-4.960			
		780-799		0.290	0.290	-0.085	-0.335	-0.710	-0.710	-1.085	-4.460	-4.960			
		760-779		0.165	0.165	-0.335	-0.460	-0.835	-0.835	-1.210	-4.585	-5.210			
		740-759		0.040	0.040	-0.460	-0.585	-0.960	-0.960	-1.335	-4.710	-5.335			
		720-739		-0.210	-0.210	-0.585	-0.710	-1.085	-1.210	-1.710	-4.835	-5.585			
		700-719		-0.460	-0.460	-0.835	-0.960	-1.335	-1.585	-2.210	-5.280	-5.905			
		680-699		-0.710	-0.710	-1.085	-1.210	-1.960	-2.460	-2.960	-5.905	-6.540			
660-679		-1.210	-1.210	-1.710	-1.960	-2.710	-3.460	-3.960	NA	NA					
2nd Home/Rate-Term		800+		-0.210	-0.210	-0.585	-0.835	-1.210	-1.210	-1.585	-4.835	-5.335			
		780-799		-0.210	-0.210	-0.585	-0.835	-1.210	-1.210	-1.585	-4.835	-5.335			
		760-779		-0.335	-0.335	-0.835	-0.960	-1.335	-1.335	-1.710	-4.960	-5.585			
		740-759		-0.460	-0.460	-0.960	-1.085	-1.460	-1.460	-1.835	-5.085	-5.710			
		720-739		-0.710	-0.710	-1.085	-1.210	-1.585	-1.710	-2.210	-5.220	-6.010			
		700-719		-0.960	-0.960	-1.335	-1.460	-1.835	-2.085	-2.710	-5.675	-6.350			
		680-699		-1.210	-1.210	-1.585	-1.710	-2.460	-2.960	-3.460	-6.300	-7.025			
660-679		-1.710	-1.710	-2.210	-2.460	-3.210	-3.960	-4.460	NA	NA					
2nd Home/Cash-Out		800+		-0.210	-0.210	-0.585	-0.835	-1.460	-1.710	NA	NA	NA			
		780-799		-0.210	-0.210	-0.585	-0.835	-1.460	-1.710	NA	NA	NA			
		760-779		-0.335	-0.335	-0.835	-0.960	-1.585	-1.835	NA	NA	NA			
		740-759		-0.460	-0.460	-0.960	-1.085	-1.710	-1.960	NA	NA	NA			
		720-739		-0.710	-0.710	-1.085	-1.210	-1.835	-2.210	NA	NA	NA			
		700-719		-0.960	-0.960	-1.335	-1.460	-2.085	-2.585	NA	NA	NA			
		680-699		-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												
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FUNDLOANS

INSIGNIA II - QM JUMBO PRIME

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed			30 Yr Fixed					
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day			
7.000	99.152	98.714	7.000	99.081	98.644	7.000	98.874	98.436	6.750	99.275	98.837	8.000	100.483	100.045			
6.875	99.008	98.571	6.875	98.943	98.505	6.875	98.731	98.293	6.625	98.913	98.476	7.875	100.384	99.946			
6.750	98.866	98.428	6.750	98.805	98.368	6.750	98.588	98.151	6.500	98.552	98.115	7.750	100.376	99.938			
6.625	98.664	98.227	6.625	98.594	98.157	6.625	98.370	97.933	6.375	98.253	97.816	7.625	100.240	99.802			
6.500	98.463	98.026	6.500	98.384	97.947	6.500	98.154	97.716	6.250	97.955	97.517	7.500	100.104	99.666			
6.375	98.193	97.756	6.375	98.116	97.679	6.375	97.889	97.451	6.125	97.690	97.252	7.375	99.951	99.513			
6.250	97.925	97.487	6.250	97.861	97.424	6.250	97.624	97.187	6.000	97.425	96.988	7.250	99.799	99.361			
6.125	97.635	97.197	6.125	97.568	97.130	6.125	97.337	96.899	5.875	97.111	96.674	7.125	99.655	99.217			
6.000	97.347	96.909	6.000	97.276	96.839	6.000	97.001	96.564	5.750	96.797	96.360	7.000	99.511	99.073			
5.875	97.021	96.583	5.875	96.944	96.506	5.875	96.651	96.214	5.625	96.570	96.132	6.875	99.219	98.782			
5.750	96.697	96.260	5.750	96.614	96.177	5.750	96.315	95.877	5.500	96.342	95.904	6.750	98.929	98.491			
5.625	96.336	95.898	5.625	96.269	95.831	5.625	95.946	95.508				6.625	98.608	98.171			
5.500	95.975	95.538	5.500	95.924	95.486	5.500	95.569	95.132				6.500	98.287	97.850			
5.375	95.593	95.156	5.375	95.536	95.099	5.375	95.170	94.732				6.375	97.885	97.447			
												6.250	97.482	97.044			
												6.125	97.233	96.795			
												6.000	96.985	96.547			
												5.875	96.472	96.034			
LTV/CLTV/HCLTV Price Adjustments																	
FICO						<=50	55	60	65	70	75	80	85	90			
800+						1.015	1.015	1.015	0.915	0.790	0.665	0.540	-1.085	-1.585			
780-799						0.915	0.915	0.915	0.915	0.665	0.540	0.340	-1.085	-1.585			
760-779						0.915	0.915	0.915	0.915	0.665	0.490	0.340	-1.210	-1.710			
740-759						0.865	0.865	0.865	0.815	0.540	0.340	-0.085	-1.460	-1.960			
720-739						0.540	0.540	0.540	0.415	0.165	-0.085	-0.460	-1.710	-2.210			
700-719						0.415	0.415	0.415	0.315	0.040	-0.710	-0.960	NA	NA			
Other						<=50	55	60	65	70	75	80	85	90			
Rate/Term						-0.375	-0.375	-0.375	-0.375	-0.250	-0.250	-0.250	NA	NA			
Cash-Out						-0.625	-0.625	-0.625	-0.750	-0.750	-1.000	-1.250	NA	NA			
2nd Home						-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA			
Investment						-0.750	-0.750	-0.750	-1.000	-1.500	NA	NA	NA	NA			
ARM & 760-779 FICO						0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	NA	NA			
Condo						0.000	0.000	0.000	0.000	-0.125	-0.250	-0.500	NA	NA			
2 Units						0.000	0.000	0.000	0.000	-0.250	NA	NA	NA	NA			
3-4 Units						-0.250	-0.250	-0.250	-0.375	NA	NA	NA	NA	NA			
Loan Amount >\$1,500,000						-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	NA	NA			
Self-Employed						-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA			
Compensation Adjustments		BPC	LPC														
			1.00%	1.25%	1.50%	1.75%	2.00%	2.25%							2.50%		
			LLPA	0.000	-1.000	-1.250	-1.500	-1.750							-2.000	-2.250	-2.500
			Min Price	99.000	98.000	97.750	97.500	97.250							97.000	97.000	97.000
Max Price		101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500								
Fees			Minimum Loan Amount				Index				5/6 Mo Caps						
Funding		\$395	\$1 > Conforming Loan Limit				30 Day Average SOFR				2/1/5						
Underwriting (except NJ)		\$1,395	Maximum Loan Amount				Margin & Floor				7/6 Mo & 10/6 Mo Caps						
Enhanced Desk Review		\$165	\$3,000,000				2.750%				5/1/5						
Entity Review Fee (If applicable)		\$295															
NJ Application Fee (NJ Only)		\$1,790															

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NMLS 1202262

FUNDLOANS

INSIGNIA III - QM JUMBO PRIME

[illegible]

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NMLS 1202262

FUNDLOANS

INSIGNIA VI - QM JUMBO PRIME

INSIGNIA VI - QM JUMBO PRIME													
											30 Yr Fixed		
											Rate	30 Day	60 Day
											9.000	103.075	102.825
											8.875	102.911	102.661
											8.750	102.749	102.499
											8.625	102.590	102.340
											8.500	102.434	102.184
											8.375	102.280	102.030
											8.250	102.129	101.879
											8.125	101.982	101.732
											8.000	101.838	101.588
											7.875	101.696	101.446
											7.750	101.555	101.305
											7.625	101.412	101.162
											7.500	101.265	101.015
											7.375	101.109	100.859
											7.250	100.941	100.691
											7.125	100.751	100.501
											7.000	100.533	100.283
6.875	100.282	100.032											
6.750	99.823	99.573											
6.625	99.555	99.305											
6.500	99.254	99.004											
6.375	98.928	98.678											
6.250	98.427	98.177											
6.125	98.099	97.849											
6.000	97.752	97.502											
LTV/CLTV/HCLTV Price Adjustments													
Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90			
Purchase	800+	0.040	0.040	0.040	-0.085	-0.210	-0.210	-0.210	N/A	N/A			
	780-799	0.040	0.040	0.040	-0.085	-0.210	-0.210	-0.210	N/A	N/A			
	760-779	0.040	0.040	0.040	-0.085	-0.210	-0.335	-0.335	N/A	N/A			
	740-759	-0.085	-0.085	-0.085	-0.210	-0.335	-0.460	-0.585	N/A	N/A			
	720-739	-0.210	-0.210	-0.210	-0.210	-0.460	-0.710	-0.835	N/A	N/A			
700-719	-0.210	-0.210	-0.210	-0.335	-0.585	-1.085	-1.460	N/A	N/A				
Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90			
Rate/Term	800+	0.040	0.040	0.040	-0.085	-0.335	-0.460	-0.585	N/A	N/A			
	780-799	0.040	0.040	0.040	-0.085	-0.335	-0.460	-0.585	N/A	N/A			
	760-779	0.040	0.040	0.040	-0.210	-0.460	-0.585	-0.710	N/A	N/A			
	740-759	-0.210	-0.210	-0.210	-0.460	-0.585	-0.710	-1.085	N/A	N/A			
	720-739	-0.460	-0.460	-0.460	-0.460	-0.710	-1.085	-1.460	N/A	N/A			
700-719	-0.460	-0.460	-0.460	-0.585	-0.960	-1.585	-2.210	N/A	N/A				
Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90			
Cash-Out	800+	-0.085	-0.085	-0.085	-0.460	-0.710	N/A	N/A	N/A	N/A			
	780-799	-0.085	-0.085	-0.085	-0.460	-0.710	N/A	N/A	N/A	N/A			
	760-779	-0.335	-0.335	-0.335	-0.460	-0.835	N/A	N/A	N/A	N/A			
	740-759	-0.460	-0.460	-0.460	-0.710	-0.960	N/A	N/A	N/A	N/A			
	720-739	-0.585	-0.585	-0.585	-0.835	-1.335	N/A	N/A	N/A	N/A			
700-719	-0.710	-0.710	-0.710	-0.960	-1.585	N/A	N/A	N/A	N/A	N/A			
Other		<=50	55	60	65	70	75	80	85	90			
Condo		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A			
2nd Home		-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A			
2-4 Units		-1.250	-1.250	-1.250	-1.625	-2.000	N/A	N/A	N/A	N/A			
Loan Amount <=\$1,500,000		0.000	0.000	0.000	0.000	0.125	0.125	0.125	N/A	N/A			
Loan Amount >\$1,500,000		-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	N/A	N/A			
DTI 35.01%-40.00%		-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	N/A	N/A			
DTI 40.01%-43.00%		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A			
Self-Employed		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A			
Compensation Adjustments	BPC	LPC											
		1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%					
LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500					
Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000					
Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500					
Fees		Minimum Loan Amount											
Funding	\$395	\$1 > Conforming Loan Limit											
Underwriting (except NJ)	\$1,395	Maximum Loan Amount											
Enhanced Desk Review	\$165	\$2,500,000											
Entity Review Fee (If applicable)	\$295												
NJ Application Fee (NJ Only)	\$1,790												
7/03/2025 8:30 AM PDT													

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