

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
11.875	104.375	11.875	104.375	11.875	104.375	11.875	104.375	12 Mos Full Doc	760+	0.875	0.875	0.875	0.375	0.125	-1.125	NA	NA	NA
11.750	104.125	11.750	104.125	11.750	104.125	11.750	104.125		740-759	0.875	0.875	0.625	0.375	0.125	-1.375	NA	NA	NA
11.625	103.875	11.625	103.875	11.625	103.875	11.625	103.875		720-739	0.875	0.875	0.625	0.125	-0.125	-1.625	NA	NA	NA
11.500	103.625	11.500	103.625	11.500	103.625	11.500	103.625		700-719	0.625	0.625	0.125	-0.125	-0.375	-1.875	NA	NA	NA
11.375	103.375	11.375	103.375	11.375	103.375	11.375	103.375		680-699	0.500	0.250	0.000	-0.250	-0.750	-2.500	NA	NA	NA
11.250	103.125	11.250	103.125	11.250	103.125	11.250	103.125	Other		<=50	55	60	65	70	75	80	85	90
11.125	102.875	11.125	102.875	11.125	102.875	11.125	102.875	FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	NA
11.000	102.625	11.000	102.625	11.000	102.625	11.000	102.625	Interest Only		-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
10.875	102.375	10.875	102.375	10.875	102.375	10.875	102.375	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	NA	NA	NA
10.750	102.125	10.750	102.125	10.750	102.125	10.750	102.125	Investment		-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA	NA
10.625	101.875	10.625	101.875	10.625	101.875	10.625	101.875	2nd Home		-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA	NA
10.500	101.625	10.500	101.625	10.500	101.625	10.500	101.625	12 Month Bank Statements*		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
10.375	101.375	10.375	101.375	10.375	101.375	10.375	101.375	P&L ONLY*		-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA	NA
10.250	101.125	10.250	101.125	10.250	101.125	10.250	101.125	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
10.125	100.875	10.125	100.875	10.125	100.875	10.125	100.875	5 Yr PPP (Investment Only)		0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA
10.000	100.625	10.000	100.625	10.000	100.625	10.000	100.625	4 Yr PPP (Investment Only)		0.250	0.250	0.250	0.250	0.250	NA	NA	NA	NA
9.875	100.375	9.875	100.375	9.875	100.375	9.875	100.375	3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
9.750	100.125	9.750	100.125	9.750	100.125	9.750	100.125	2 Yr PPP (Investment Only)		-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA
9.625	99.875	9.625	99.875	9.625	99.875	9.625	99.875	1 Yr PPP (Investment Only)		-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA
9.500	99.625	9.500	99.625	9.500	99.625	9.500	99.625											
9.375	99.375	9.375	99.375	9.375	99.375	9.375	99.375											
9.250	99.125	9.250	99.125	9.250	99.125	9.250	99.125											
*LLPA in addition to 12 Mos Full Doc FICO/LTV LLPA Max APR in Colorado is 12% Max APR in Texas is 10%								Compensation Adjustments		BPC	LPC							
								LLPA		0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750
Min Loan Amount				Max Loan Amount				Min Price		99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	-7.000
\$200,000				\$1,000,000				Max Price		101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250

8/19/2025 8:30 AM PDT



NMLS 1202262

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	112.250		780-799	1.625	1.625	1.375	1.125	0.875	-0.125	-0.875	-4.750	-6.375		
12.500	112.000		760-779	1.125	1.125	0.875	0.625	0.375	-0.750	-1.625	-5.375	-7.375		
12.375	111.750		740-759	0.750	0.750	0.375	0.125	-0.125	-1.375	-2.875	-6.750	-9.000		
12.250	111.500		720-739	0.125	0.125	-0.375	-0.750	-1.000	-2.000	-4.000	-8.125	-10.000		
12.125	111.250		700-719	-0.750	-0.750	-1.375	-1.875	-2.375	-3.125	-5.500	-9.375	-11.500		
12.000	111.000		680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	-8.375	-11.125	N/A		
11.875	110.750		660-679	-4.250	-4.375	-4.875	-5.500	-6.000	-7.250	-10.250	N/A	N/A		
11.750	110.500		Alt Doc	800+	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	-5.875	-7.625	
11.625	110.250	780-799		0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	-6.125	-7.875		
11.500	110.000	760-779		0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	-6.750	-8.875		
11.375	109.750	740-759		0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	-8.250	-10.750		
11.250	109.500	720-739		-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	-9.625	-11.750		
11.125	109.250	700-719		-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	-6.750	-11.250	N/A		
11.000	109.000	680-699		-4.000	-4.000	-4.750	-5.250	-5.875	-7.000	-9.750	N/A	N/A		
10.875	108.750	660-679		-5.750	-5.875	-6.375	-7.125	-7.625	-9.000	N/A	N/A	N/A		
10.750	108.500	Alt Doc		800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	-7.875	N/A	
10.625	108.250		780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	-8.125	N/A		
10.500	108.000		760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	-8.750	N/A		
10.375	107.750		740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	-10.250	N/A		
10.250	107.500		720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	-11.875	N/A		
10.125	107.125		700-719	-3.375	-3.375	-4.000	-4.750	-5.250	-6.250	-9.000	N/A	N/A		
10.000	106.750		680-699	-5.750	-5.750	-6.500	-7.125	-7.750	-9.000	N/A	N/A	N/A		
9.875	106.375		660-679	-7.750	-7.875	-8.375	-9.375	-9.875	N/A	N/A	N/A	N/A		
9.750	106.000		Amortization		<=50	55	60	65	70	75	80	85	90	
9.625	105.625	30 YR Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
9.500	105.250	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375		
9.375	104.875	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750		
9.250	104.500	Loan Amount		<=50	55	60	65	70	75	80	85	90		
9.125	104.125	<=\$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
9.000	103.750	\$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.875	103.375	\$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.750	103.000	\$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.625	102.500	\$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.500	102.000	\$450,001-600k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.375	101.500	\$600,001-750k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.250	101.000	DTI		<=50	55	60	65	70	75	80	85	90		
8.125	100.500	00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.000	99.750	43.01-45		-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750		
7.875	99.000	45.01-50		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250		
7.750	98.250	Other		<=50	55	60	65	70	75	80	85	90		
7.625	97.500	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		
			Compensation Adjustments		LPC									
					BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	
			LLPA	0	-1	-1.25	-1.5	-1.75	-2	-2.25	-2.5	-2.75		
			Min Price	99	98	97.75	97.5	97.25	97	97	97	97		
			Max Price	100	99	98.75	98.5	98.25	98	97.75	97.5	97.25		
			Min Loan Amount				Min Loan Amount - Balloon				Max Loan Amount			
			\$200,000				\$200,000				\$750,000			

8/19/2025 8:30 AM PDT



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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	111.500		780-799	1.625	1.625	1.375	1.125	0.875	-0.125	-0.875	N/A	N/A	
13.250	111.375		760-779	1.125	1.125	0.875	0.625	0.375	-0.750	-1.625	N/A	N/A	
13.125	111.250		740-759	0.750	0.750	0.375	0.125	-0.125	-1.375	-2.875	N/A	N/A	
13.000	111.125		720-739	0.125	0.125	-0.375	-0.750	-1.000	-2.000	-4.000	N/A	N/A	
12.875	111.000		700-719	-0.750	-0.750	-1.375	-1.875	-2.375	-3.125	-5.500	N/A	N/A	
12.750	110.875		680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	N/A	N/A	N/A	
12.625	110.625		660-679	-4.250	-4.375	-4.875	-5.500	-6.000	N/A	N/A	N/A	N/A	
12.500	110.375	Alt Doc	800+	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	N/A	N/A	
12.375	110.125		780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	N/A	N/A	
12.250	109.875		760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	N/A	N/A	
12.125	109.625		740-759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	N/A	N/A	
12.000	109.375		720-739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	N/A	N/A	
11.875	109.125		700-719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	N/A	N/A	N/A	
11.750	108.875		680-699	-4.000	-4.000	-4.750	-5.250	-5.875	N/A	N/A	N/A	N/A	
11.625	108.625		660-679	-5.750	-5.875	-6.375	N/A	N/A	N/A	N/A	N/A	N/A	
11.500	108.375	1099/ Bank Statements	800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	N/A	N/A	
11.375	108.125		780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	N/A	N/A	
11.250	107.875		760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	N/A	N/A	
11.125	107.625		740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	N/A	N/A	
11.000	107.375		720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	N/A	N/A	
10.875	107.125		700-719	-3.375	-3.375	-4.000	-4.750	-5.250	N/A	N/A	N/A	N/A	
10.750	106.875		680-699	-5.750	-5.750	-6.500	-7.125	N/A	N/A	N/A	N/A	N/A	
10.625	106.625		660-679	-7.750	-7.875	-8.375	N/A	N/A	N/A	N/A	N/A	N/A	
10.500	106.375	P&L/ WVOE	800+	-1.000	-1.000	-1.250	-1.875	-2.125	-3.250	-4.250	N/A	N/A	
10.375	106.125		780-799	-1.000	-1.000	-1.250	-1.875	-2.125	-3.375	-4.500	N/A	N/A	
10.250	105.875		760-779	-1.500	-1.500	-1.750	-2.375	-2.625	-4.000	-5.250	N/A	N/A	
10.125	105.500		740-759	-1.875	-1.875	-2.250	-2.875	-3.125	-4.625	-6.500	N/A	N/A	
10.000	105.125		720-739	-2.625	-2.625	-3.125	-3.875	-4.125	-5.375	-7.750	N/A	N/A	
9.875	104.750		700-719	-3.875	-3.875	-4.500	-5.250	-5.750	-6.750	N/A	N/A	N/A	
9.750	104.375		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A	
9.625	104.000		660-679	-7.750	-7.875	-8.375	N/A	N/A	N/A	N/A	N/A	N/A	
9.500	103.625	DSCR	800+	-1.000	-1.000	-1.250	-1.875	-2.125	-3.250	-4.250	N/A	N/A	
9.375	103.250		780-799	-1.000	-1.000	-1.250	-1.875	-2.125	-3.375	-4.500	N/A	N/A	
9.250	102.875		760-779	-1.500	-1.500	-1.750	-2.375	-2.625	-4.000	-5.250	N/A	N/A	
9.125	102.500		740-759	-1.875	-1.875	-2.250	-2.875	-3.125	-4.625	-6.500	N/A	N/A	
9.000	102.125		720-739	-2.625	-2.625	-3.125	-3.875	-4.125	-5.375	-7.750	N/A	N/A	
8.875	101.750		700-719	-3.875	-3.875	-4.500	-5.250	-5.750	-6.750	N/A	N/A	N/A	
8.750	101.500		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A	
8.625	101.250		660-679	-7.750	-7.875	-8.375	N/A	N/A	N/A	N/A	N/A	N/A	
9.625	104.000	Amortization		<=50	55	60	65	70	75	80	85	90	
9.500	103.625	30 YR Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
9.375	103.250	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A	
9.250	102.875	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	
9.125	102.500	Loan Amount		<=50	55	60	65	70	75	80	85	90	
9.000	101.750	<=\$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.875	101.250	\$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.750	100.500	\$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.625	99.750	\$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.500	99.000	\$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			\$450,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			\$600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			DTI	<=50	55	60	65	70	75	80	85	90	
			00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
			43.01-45	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	N/A	N/A	N/A
			45.01-50	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A	N/A
			DSCR	<=50	55	60	65	70	75	80	85	90	
			>=1.50	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
			1.25-1.49	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
			1.10-1.24	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	N/A	N/A	N/A
			1.00-1.09	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A	N/A
			Other	<=50	55	60	65	70	75	80	85	90	
			Warrantable Condo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	N/A	N/A	N/A
			2-4 Units	-0.375	-0.375	-0.375	-0.500	-0.500	N/A	N/A	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	N/A
			Prepay Penalty	<=50	55	60	65	70	75	80	85	90	
			No PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
			1 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
			2 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
			3 Year PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A
			4 Year PPP	1.625	1.625	1.625	1.625	1.625	1.625	1.625	1.625	N/A	N/A
			5 Year PPP	1.875	1.875	1.875	1.875	1.875	1.875	1.875	1.875	N/A	N/A
			Compensation Adjustments	LPC									
				BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	
			LLPA	0	-1	-1.25	-1.5	-1.75	-2	-2.25	-2.5	-2.75	
			Min Price	99	98	97.75	97.5	97.25	97	97	97	97	
			Max Price	100	99	98.75	98.5	98.25	98	97.75	97.5	97.25	
						Min Loan Amount			Min Loan Amount - Balloon			Max Loan Amount	
			\$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		
6.125	97.250	6.125	97.250	6.125	97.250	Full Doc - 24 Mo	760+	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.000		
6.250	97.875	6.250	97.875	6.250	97.875		740-759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000		
6.375	98.500	6.375	98.500	6.375	98.500		720-739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	NA		
6.500	99.000	6.500	99.000	6.500	99.000		700-719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	NA		
6.625	99.500	6.625	99.500	6.625	99.500		680-699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000	-5.000	NA		
6.750	100.000	6.750	100.000	6.750	100.000		660-679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125	NA	NA		
6.875	100.500	6.875	100.500	6.875	100.500		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA		
7.000	100.875	7.000	100.875	7.000	100.875		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA		
7.125	101.250	7.125	101.250	7.125	101.250	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90		
7.250	101.625	7.250	101.625	7.250	101.625	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA		
7.375	102.000	7.375	102.000	7.375	102.000	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA		
7.500	102.375	7.500	102.375	7.500	102.375	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA		
7.625	102.750	7.625	102.750	7.625	102.750	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA		
7.750	103.125	7.750	103.125	7.750	103.125	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA		
7.875	103.500	7.875	103.500	7.875	103.500	>\$3.5mm-\$4mm ⁵	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA		
8.000	103.750	8.000	103.750	8.000	103.750	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA		
8.125	104.125	8.125	104.125	8.125	104.125	>\$5mm-\$6mm ⁴	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA		
8.250	104.375	8.250	104.375	8.250	104.375	Other	<=50	55	60	65	70	75	80	85	90			
8.375	104.625	8.375	104.625	8.375	104.625	1x30x12 or FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA		
8.500	104.875	8.500	104.875	8.500	104.875	Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125		
8.625	105.125	8.625	105.125	8.625	105.125	40 Year Fixed w/o Interest Only	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
8.750	105.375	8.750	105.375	8.750	105.375	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA			
8.875	105.625	8.875	105.625	8.875	105.625	Purchase	0.250	0.250	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.125		
9.000	105.875	9.000	105.875	9.000	105.875	Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA			
9.125	106.125	9.125	106.125	9.125	106.125	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA			
9.250	106.375	9.250	106.375	9.250	106.375	2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	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	-0.500	-0.500	-0.500	NA		
9.500	106.875	9.500	106.875	9.500	106.875	Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA			
9.625	107.125	9.625	107.125	9.625	107.125	Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA			
9.750	107.375	9.750	107.375	9.750	107.375	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA			
9.875	107.625	9.875	107.625	9.875	107.625	Assets Only ²	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA		
10.000	107.875	10.000	107.875	10.000	107.875	Asset Allowance ²	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA		
10.125	108.125	10.125	108.125	10.125	108.125	Full Doc - 12 Mo ²	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
10.250	108.375	10.250	108.375	10.250	108.375	Listing Seasoning Exception ³	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000		
¹ ARM required. FRM ineligible. Min rate is 7.75%. ² In addition to Full Doc - 24 Mo LLPA. ³ BPC Only. 98.00 Max Price ³ Min Rate 7.990% ³ In Addition to Rate hit +0.5% ⁴ ARM required. FRM ineligible. Min rate is 7.99%. ⁵ Min rate is 6.990%.						WVOE ²	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375	NA	NA			
						5 Yr PPP (Investment Only)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA		
						4 Yr PPP (Investment Only)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA		
						3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA		
						2 Yr PPP (Investment Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA		
						1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA		
						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		99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000	-7.000	
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								
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								
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			
6.250	97.4375	6.250	97.4375	6.250	97.4375	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA			
6.375	98.0625	6.375	98.0625	6.375	98.0625	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA			
6.490	98.6875	6.490	98.6875	6.490	98.6875	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA			
6.625	99.3125	6.625	99.3125	6.625	99.3125	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA			
6.750	99.9375	6.750	99.9375	6.750	99.9375	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA			
6.875	100.5000	6.875	100.5000	6.875	100.5000	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA			
6.990	101.0000	6.990	101.0000	6.990	101.0000	Loan Amount	<=50	55	60	65	70	75	80	85	90			
7.125	101.4375	7.125	101.4375	7.125	101.4375	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA			
7.250	101.8438	7.250	101.8438	7.250	101.8438	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA			
7.375	102.1875	7.375	102.1875	7.375	102.1875	Other	<=50	55	60	65	70	75	80	85	90			
7.490	102.4375	7.490	102.4375	7.490	102.4375	12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	NA			
7.625	102.6875	7.625	102.6875	7.625	102.6875	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA			
7.750	102.9375	7.750	102.9375	7.750	102.9375	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA			
7.875	103.1875	7.875	103.1875	7.875	103.1875	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA			
8.000	103.4375	8.000	103.4375	8.000	103.4375	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA			
8.125	103.6875	8.125	103.6875	8.125	103.6875	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA			
8.250	103.9375	8.250	103.9375	8.250	103.9375	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA			
8.375	104.1875	8.375	104.1875	8.375	104.1875	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA			
8.500	104.4375	8.500	104.4375	8.500	104.4375	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA			
8.625	104.6875	8.625	104.6875	8.625	104.6875	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA			
8.750	104.9375	8.750	104.9375	8.750	104.9375	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA			
8.875	105.1875	8.875	105.1875	8.875	105.1875	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA			
9.000	105.3125	9.000	105.3125	9.000	105.3125	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA			
9.125	105.4375	9.125	105.4375	9.125	105.4375	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA			
9.250	105.5625	9.250	105.5625	9.250	105.5625	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA			
9.375	105.6875	9.375	105.6875	9.375	105.6875	4 Yr PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA			
9.500	105.8125	9.500	105.8125	9.500	105.8125	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			
						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	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	98.250
						Max Price w/ No PPP	99.000		98.000	97.750	97.500	97.250	97.000	97.000	97.000			
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
6.125	97.250	6.125	97.250	6.125	97.250	Alt Doc - 24 Mo	760+	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.000
6.250	97.875	6.250	97.875	6.250	97.875		740-759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.250
6.375	98.500	6.375	98.500	6.375	98.500		720-739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	NA
6.500	99.000	6.500	99.000	6.500	99.000		700-719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	NA
6.625	99.500	6.625	99.500	6.625	99.500		680-699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500	NA	NA
6.750	100.000	6.750	100.000	6.750	100.000		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	NA	NA
6.875	100.500	6.875	100.500	6.875	100.500		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA
7.000	100.875	7.000	100.875	7.000	100.875		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA
7.125	101.250	7.125	101.250	7.125	101.250		Loan Amount	FICO	<=50	55	60	65	70	75	80	85
7.250	101.625	7.250	101.625	7.250	101.625	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.375	102.000	7.375	102.000	7.375	102.000	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.500	102.375	7.500	102.375	7.500	102.375	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
7.625	102.750	7.625	102.750	7.625	102.750	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA
7.750	103.125	7.750	103.125	7.750	103.125	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA
7.875	103.500	7.875	103.500	7.875	103.500	>\$3.5mm-\$4mm ⁶	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA
8.000	103.750	8.000	103.750	8.000	103.750	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA	NA
8.125	104.125	8.125	104.125	8.125	104.125	>\$5mm-\$6mm ⁵	660+	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA	NA
8.250	104.375	8.250	104.375	8.250	104.375	Other		<=50	55	60	65	70	75	80	85	90
8.375	104.625	8.375	104.625	8.375	104.625	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA
8.500	104.875	8.500	104.875	8.500	104.875	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.625	105.125	8.625	105.125	8.625	105.125	40 Year Fixed w/o Interest Only		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
8.750	105.375	8.750	105.375	8.750	105.375	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA
8.875	105.625	8.875	105.625	8.875	105.625	Purchase		0.250	0.250	0.250	0.250	0.125	0.125	0.125	0.125	0.125
9.000	105.875	9.000	105.875	9.000	105.875	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA
9.125	106.125	9.125	106.125	9.125	106.125	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA
9.250	106.375	9.250	106.375	9.250	106.375	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	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	-0.500	-0.500	NA
9.500	106.875	9.500	106.875	9.500	106.875	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
9.625	107.125	9.625	107.125	9.625	107.125	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
9.750	107.375	9.750	107.375	9.750	107.375	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA
9.875	107.625	9.875	107.625	9.875	107.625	1099 (12 & 24 mo) ^{2,3}		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
10.000	107.875	10.000	107.875	10.000	107.875	P&L (12 & 24 Mo) ^{2,3}		-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA	NA
¹ARM required. FRM ineligible. Min rate is 7.75%. ²In addition to Alt Doc - 24 Mo LLPA. ³In addition to Alt Doc - 12 Mo LLPA if 12 Mo. ⁴BPC Only. 98.00 Max Price ⁴Min Rate 7.990% ⁴In Addition to Rate hit +0.5% ⁵ARM required. FRM ineligible. Min rate is 7.99%. ⁶ Min rate is 6.990%.						Listing Seasoning Exception ⁴		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
						Alt Doc - 12 Mo ²		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
						5 Yr PPP (Investment Only)		0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA
						4 Yr PPP (Investment Only)		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
						3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
						2 Yr PPP (Investment Only)		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
						1 Yr PPP (Investment Only)		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA
						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
Min Price	99.000	98.000	97.750	97.500	97.250				97.000	97.000	97.000	-7.000				
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				
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						
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	
8/19/2025 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	
6.250	97.5625	6.250	97.5625	6.250	97.5625	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA	
6.375	98.1875	6.375	98.1875	6.375	98.1875	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA	
6.490	98.8125	6.490	98.8125	6.490	98.8125	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA	
6.625	99.4375	6.625	99.4375	6.625	99.4375	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA	
6.750	100.0625	6.750	100.0625	6.750	100.0625	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA	
6.875	100.6250	6.875	100.6250	6.875	100.6250	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA	
6.990	101.1250	6.990	101.1250	6.990	101.1250	Loan Amount	<=50	55	60	65	70	75	80	85	90	
7.125	101.5625	7.125	101.5625	7.125	101.5625	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA	
7.250	101.9688	7.250	101.9688	7.250	101.9688	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA	
7.375	102.3125	7.375	102.3125	7.375	102.3125	Other	<=50	55	60	65	70	75	80	85	90	
7.490	102.5625	7.490	102.5625	7.490	102.5625	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA	
7.625	102.8125	7.625	102.8125	7.625	102.8125	24 Mnth CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.000	-1.750	NA	
7.750	103.0625	7.750	103.0625	7.750	103.0625	12 Mnth CPA P&L	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.500	-2.250	NA	
7.875	103.3125	7.875	103.3125	7.875	103.3125	P&L With Bank Stmt (additional LLPA)*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
8.000	103.5625	8.000	103.5625	8.000	103.5625	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA	
8.125	103.8125	8.125	103.8125	8.125	103.8125	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	NA	NA	
8.250	104.0625	8.250	104.0625	8.250	104.0625	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA	
8.375	104.3125	8.375	104.3125	8.375	104.3125	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA	
8.500	104.5625	8.500	104.5625	8.500	104.5625	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA	
8.625	104.8125	8.625	104.8125	8.625	104.8125	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
8.750	105.0625	8.750	105.0625	8.750	105.0625	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA	
8.875	105.3125	8.875	105.3125	8.875	105.3125	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA	
9.000	105.4375	9.000	105.4375	9.000	105.4375	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA	
9.125	105.5625	9.125	105.5625	9.125	105.5625	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
9.250	105.6875	9.250	105.6875	9.250	105.6875	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
9.375	105.8125	9.375	105.8125	9.375	105.8125	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
9.500	105.9375	9.500	105.9375	9.500	105.9375	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	
						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		99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000
						Max Price		101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250
						Max Price w/ No PPP		99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000
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				
8/19/2025 8:30 AM PDT																

8/19/2025 8:30 AM PDT



NMLS 1202262

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
6.250	98.750	6.250	98.750	6.250	98.750	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625	NA	NA
6.375	99.500	6.375	99.500	6.375	99.500	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625	NA	NA
6.500	100.125	6.500	100.125	6.500	100.125	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875	NA	NA
6.625	100.625	6.625	100.625	6.625	100.625	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	-1.875	NA	NA
6.750	101.250	6.750	101.250	6.750	101.250	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA
6.875	101.750	6.875	101.750	6.875	101.750	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA
7.000	102.250	7.000	102.250	7.000	102.250	Foreign National ¹		-2.125	-2.375	-2.625	-2.875	NA	NA	NA	NA	NA
7.125	102.750	7.125	102.750	7.125	102.750	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
7.250	103.250	7.250	103.250	7.250	103.250	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.375	103.625	7.375	103.625	7.375	103.625		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA
7.500	104.000	7.500	104.000	7.500	104.000	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.625	104.375	7.625	104.375	7.625	104.375	>\$2mm-\$3mm	660+	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA
7.750	104.750	7.750	104.750	7.750	104.750	>\$3mm-3.5mm ²	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
7.875	105.125	7.875	105.125	7.875	105.125	>\$3.5mm-4mm ³	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
8.000	105.375	8.000	105.375	8.000	105.375	>\$4mm-5mm ⁴	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
8.125	105.625	8.125	105.625	8.125	105.625	>\$5mm-\$6mm ⁵	680+	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA
8.250	106.000	8.250	106.000	8.250	106.000	Other		<=50	55	60	65	70	75	80	85	90
8.375	106.250	8.375	106.250	8.375	106.250	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA
8.500	106.500	8.500	106.500	8.500	106.500	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
8.625	106.750	8.625	106.750	8.625	106.750	DSCR >=1.25		0.250	0.250	0.250	0.375	0.375	0.375	0.375	NA	NA
8.750	107.125	8.750	107.125	8.750	107.125	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA
8.875	107.375	8.875	107.375	8.875	107.375	Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
9.000	107.625	9.000	107.625	9.000	107.625	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	-1.375	NA	NA	NA
9.125	107.875	9.125	107.875	9.125	107.875	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	NA	NA	NA
9.250	108.125	9.250	108.125	9.250	108.125	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA
9.375	108.375	9.375	108.375	9.375	108.375	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
9.500	108.750	9.500	108.750	9.500	108.750	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA
9.625	109.000	9.625	109.000	9.625	109.000	Listing Seasoning Exception ⁶		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
9.750	109.250	9.750	109.250	9.750	109.250	5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA
9.875	109.500	9.875	109.500	9.875	109.500	4 Yr PPP		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
10.000	109.750	10.000	109.750	10.000	109.750	3 Yr PPP		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
10.125	110.000	10.125	110.000	10.125	110.000	2 Yr PPP		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
10.250	110.250	10.250	110.250	10.250	110.250	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%						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		99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000
						Max Price w/ Loan Amount <=\$3mm		101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250
						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
						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	
8/19/2025 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	108.750	9.990	108.750	9.990	108.750	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	NA	NA	NA		
9.875	108.500	9.875	108.500	9.875	108.500	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	NA	NA	NA		
9.750	108.250	9.750	108.250	9.750	108.250	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	NA	NA	NA		
9.625	108.000	9.625	108.000	9.625	108.000	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	NA	NA	NA		
9.500	107.750	9.500	107.750	9.500	107.750	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA		
9.375	107.375	9.375	107.375	9.375	107.375	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA		
9.250	107.125	9.250	107.125	9.250	107.125	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90		
9.125	106.875	9.125	106.875	9.125	106.875	>\$1.5mm-\$2mm	760+	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA		
8.990	106.625	8.990	106.625	8.990	106.625		740-759	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA		
8.875	106.375	8.875	106.375	8.875	106.375		720-739	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA		
8.750	106.125	8.750	106.125	8.750	106.125		700-719	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA		
8.625	105.750	8.625	105.750	8.625	105.750		680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA		
8.500	105.500	8.500	105.500	8.500	105.500		660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA		
8.375	105.250	8.375	105.250	8.375	105.250	Other		<=50	55	60	65	70	75	80	85	90		
8.250	105.000	8.250	105.000	8.250	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		
8.125	104.625	8.125	104.625	8.125	104.625	Waive Escrows		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA		
7.990	104.375	7.990	104.375	7.990	104.375	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA		
7.875	104.125	7.875	104.125	7.875	104.125	DSCR <0.75		-0.125	-0.375	-0.500	-0.750	-1.000	-1.375	NA	NA	NA		
7.750	103.750	7.750	103.750	7.750	103.750	Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA		
7.625	103.375	7.625	103.375	7.625	103.375	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	NA	NA	NA	NA		
7.500	103.000	7.500	103.000	7.500	103.000	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA		
7.375	102.625	7.375	102.625	7.375	102.625	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA		
7.250	102.250	7.250	102.250	7.250	102.250	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA		
7.125	101.750	7.125	101.750	7.125	101.750	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA		
6.990	101.250	6.990	101.250	6.990	101.250	Listing Seasoning Exception ¹		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA		
6.875	100.750	6.875	100.750	6.875	100.750	5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA		
6.750	100.250	6.750	100.250	6.750	100.250	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		
						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		99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000		
						Max Price		101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250		
						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				\$2,000,000				30 Day Average SOFR				3.750%				2/1/5		5/1/5
8/19/2025 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			
6.490	98.8125	6.490	98.8125	6.490	98.8125	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	NA	NA			
6.625	99.4375	6.625	99.4375	6.625	99.4375	740-759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500	NA	NA			
6.750	100.0625	6.750	100.0625	6.750	100.0625	720-739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250	NA	NA			
6.875	100.6250	6.875	100.6250	6.875	100.6250	700-719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	NA	NA			
6.990	101.1875	6.990	101.1875	6.990	101.1875	Foreign National	-0.875	-1.375	-1.500	-1.875	-2.250	NA	NA	NA	NA			
7.125	101.6875	7.125	101.6875	7.125	101.6875	Loan Amount	<=50	55	60	65	70	75	80	85	90			
7.250	102.1875	7.250	102.1875	7.250	102.1875	UPB >\$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	NA			
7.375	102.6250	7.375	102.6250	7.375	102.6250	UPB > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	NA	NA	NA	NA			
7.490	103.0000	7.490	103.0000	7.490	103.0000	Other	<=50	55	60	65	70	75	80	85	90			
7.625	103.3750	7.625	103.3750	7.625	103.3750	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000	NA	NA			
7.750	103.6875	7.750	103.6875	7.750	103.6875	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	NA	NA	NA			
7.875	104.0000	7.875	104.0000	7.875	104.0000	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA			
8.000	104.3125	8.000	104.3125	8.000	104.3125	Condo/Co-Op	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	NA	NA			
8.125	104.6250	8.125	104.6250	8.125	104.6250	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA			
8.250	104.9375	8.250	104.9375	8.250	104.9375	Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	NA			
8.375	105.1875	8.375	105.1875	8.375	105.1875	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	NA	NA			
8.500	105.4375	8.500	105.4375	8.500	105.4375	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA			
8.625	105.6875	8.625	105.6875	8.625	105.6875	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	NA	NA			
8.750	105.8125	8.750	105.8125	8.750	105.8125	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA			
8.875	105.9375	8.875	105.9375	8.875	105.9375	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	NA	NA	NA			
9.000	106.0625	9.000	106.0625	9.000	106.0625	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA			
9.125	106.1875	9.125	106.1875	9.125	106.1875	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA			
9.250	106.3125	9.250	106.3125	9.250	106.3125	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			
						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	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000
Max Price	101.000	100.000	99.750	99.500	99.250				99.000	98.750	98.500	98.250						
Max Price w/ No PPP		99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000								
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					
8/19/2025 8:30 AM PDT																		

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NMLS 1202262

FUNDLOANS

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
6.250	96.7450	6.250	96.7450	6.250	96.8950	6.250	97.0450	6.250	96.8950	6.250	96.7450	6.250	96.7450	6.250	96.8950	6.250	97.0450	6.250	96.8950
6.375	97.3700	6.375	97.3700	6.375	97.5200	6.375	97.6700	6.375	97.5200	6.375	97.3700	6.375	97.3700	6.375	97.5200	6.375	97.6700	6.375	97.5200
6.500	97.9940	6.500	97.9940	6.500	98.1440	6.500	98.2940	6.500	98.1440	6.500	97.9940	6.500	97.9940	6.500	98.1440	6.500	98.2940	6.500	98.1440
6.625	98.6190	6.625	98.6190	6.625	98.7690	6.625	98.9190	6.625	98.7690	6.625	98.6190	6.625	98.6190	6.625	98.7690	6.625	98.9190	6.625	98.7690
6.750	99.2450	6.750	99.2450	6.750	99.3950	6.750	99.5450	6.750	99.3950	6.750	99.2450	6.750	99.2450	6.750	99.3950	6.750	99.5450	6.750	99.3950
6.875	99.8380	6.875	99.8380	6.875	99.9880	6.875	100.1380	6.875	99.9880	6.875	99.8380	6.875	99.8380	6.875	99.9880	6.875	100.1380	6.875	99.9880
7.000	100.3380	7.000	100.3380	7.000	100.4880	7.000	100.6380	7.000	100.4880	7.000	100.3380	7.000	100.3380	7.000	100.4880	7.000	100.6380	7.000	100.4880
7.125	100.8380	7.125	100.8380	7.125	100.9880	7.125	101.1380	7.125	100.9880	7.125	100.8380	7.125	100.8380	7.125	100.9880	7.125	101.1380	7.125	100.9880
7.250	101.2760	7.250	101.2760	7.250	101.4260	7.250	101.5760	7.250	101.4260	7.250	101.2760	7.250	101.2760	7.250	101.4260	7.250	101.5760	7.250	101.4260
7.375	101.7130	7.375	101.7130	7.375	101.8630	7.375	102.0130	7.375	101.8630	7.375	101.7130	7.375	101.7130	7.375	101.8630	7.375	102.0130	7.375	101.8630
7.500	102.0880	7.500	102.0880	7.500	102.2380	7.500	102.3880	7.500	102.2380	7.500	102.0880	7.500	102.0880	7.500	102.2380	7.500	102.3880	7.500	102.2380
7.625	102.4630	7.625	102.4630	7.625	102.6130	7.625	102.7630	7.625	102.6130	7.625	102.4630	7.625	102.4630	7.625	102.6130	7.625	102.7630	7.625	102.6130
7.750	102.8060	7.750	102.8060	7.750	102.9560	7.750	103.1060	7.750	102.9560	7.750	102.8060	7.750	102.8060	7.750	102.9560	7.750	103.1060	7.750	102.9560
7.875	103.1490	7.875	103.1490	7.875	103.2990	7.875	103.4490	7.875	103.2990	7.875	103.1490	7.875	103.1490	7.875	103.2990	7.875	103.4490	7.875	103.2990
8.000	103.4930	8.000	103.4930	8.000	103.6430	8.000	103.7930	8.000	103.6430	8.000	103.4930	8.000	103.4930	8.000	103.6430	8.000	103.7930	8.000	103.6430
8.125	103.8060	8.125	103.8060	8.125	103.9560	8.125	104.1060	8.125	103.9560	8.125	103.8060	8.125	103.8060	8.125	103.9560	8.125	104.1060	8.125	103.9560
8.250	104.0560	8.250	104.0560	8.250	104.2060	8.250	104.3560	8.250	104.2060	8.250	104.0560	8.250	104.0560	8.250	104.2060	8.250	104.3560	8.250	104.2060
8.375	104.3060	8.375	104.3060	8.375	104.4560	8.375	104.6060	8.375	104.4560	8.375	104.3060	8.375	104.3060	8.375	104.4560	8.375	104.6060	8.375	104.4560
8.500	104.5560	8.500	104.5560	8.500	104.7060	8.500	104.8560	8.500	104.7060	8.500	104.5560	8.500	104.5560	8.500	104.7060	8.500	104.8560	8.500	104.7060
8.625	104.8060	8.625	104.8060	8.625	104.9560	8.625	105.1060	8.625	104.9560	8.625	104.8060	8.625	104.8060	8.625	104.9560	8.625	105.1060	8.625	104.9560
8.750	105.0560	8.750	105.0560	8.750	105.2060	8.750	105.3560	8.750	105.2060	8.750	105.0560	8.750	105.0560	8.750	105.2060	8.750	105.3560	8.750	105.2060
8.875	105.3060	8.875	105.3060	8.875	105.4560	8.875	105.6060	8.875	105.4560	8.875	105.3060	8.875	105.3060	8.875	105.4560	8.875	105.6060	8.875	105.4560
9.000	105.5560	9.000	105.5560	9.000	105.7060	9.000	105.8560	9.000	105.7060	9.000	105.5560	9.000	105.5560	9.000	105.7060	9.000	105.8560	9.000	105.7060
9.125	105.8060	9.125	105.8060	9.125	105.9560	9.125	106.1060	9.125	105.9560	9.125	105.8060	9.125	105.8060	9.125	105.9560	9.125	106.1060	9.125	105.9560
9.250	105.9930	9.250	105.9930	9.250	106.1430	9.250	106.2930	9.250	106.1430	9.250	105.9930	9.250	105.9930	9.250	106.1430	9.250	106.2930	9.250	106.1430
9.375	106.1810	9.375	106.1810	9.375	106.3310	9.375	106.4810	9.375	106.3310	9.375	106.1810	9.375	106.1810	9.375	106.3310	9.375	106.4810	9.375	106.3310
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															
				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			5.000%			2/1/5			5/1/5				
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FUNDLOANS

Arete Full/Alt Doc											
30 Year Fixed		FICO	<=50	55	60	65	70	75	80	85	90
Rate	30 Day	760+	0.875	0.875	0.875	0.750	0.625	0.250	-0.125	-1.250	NA
10.250	108.1088	740-759	0.625	0.625	0.625	0.625	0.500	0.000	-0.250	-1.750	NA
10.125	107.9213	720-739	0.500	0.500	0.500	0.375	0.125	-0.500	-0.875	-2.500	NA
10.000	107.7338	700-719	0.375	0.375	0.375	0.125	-0.250	-0.875	-1.375	-3.750	NA
9.875	107.5463	680-699	-0.125	-0.125	-0.125	-0.375	-0.750	-1.500	-2.500	NA	NA
9.750	107.3588	660-679	-0.375	-0.375	-0.500	-0.750	-1.375	-1.750	-3.125	NA	NA
9.625	107.1713	640-659	-2.000	-2.000	-2.000	-2.125	-3.000	-4.250	NA	NA	NA
9.500	106.9838	620-639	-2.500	-2.500	-2.500	-2.625	-3.625	-5.250	NA	NA	NA
9.375	106.7963	FICO	<=50	55	60	65	70	75	80	85	90
9.250	106.6088	12M Bk Stmt	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.625	NA
9.125	106.4213	24M Bk Stmt	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.500	NA
9.000	106.2588	Cash Out	-0.375	-0.375	-0.375	-0.500	-0.625	-1.125	-1.375	NA	NA
8.875	106.0088	ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
8.750	105.7588	1.501-2.00mm	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.250	-0.750	NA
8.625	105.5088	2.01-3mm Loan Amt	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
8.500	105.2588	> \$3mm Loan Amt	-1.000	-1.000	-1.000	-1.500	-2.125	NA	NA	NA	NA
8.375	105.0088	IO	-0.125	-0.125	-0.375	-0.375	-0.500	-0.625	-1.000	NA	NA
8.250	104.7588	2nd Home	0.000	0.000	0.000	-0.250	-0.250	-0.375	-0.625	NA	NA
8.125	104.5463	Investor Occ	0.000	0.000	0.000	-0.250	-0.375	-0.500	-0.625	NA	NA
8.000	104.2025	Warrantable Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	-1.000	NA
7.875	103.8588	2-4 Unit	-0.250	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	NA	NA
7.750	103.5150	Loan Amount <150k	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.250	NA
7.625	103.1713	Asset Depletion	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	-0.625	-1.750	NA
7.500	102.8400	1x30x12	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-1.000	NA	NA
7.375	102.4650	24-48 Month Credit Event	-0.625	-0.625	-1.000	-1.250	-1.250	-1.500	-2.500	NA	NA
7.250	102.1088	PA/MI/MD	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
7.125	101.7650	Loan Amount <250k	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
7.000	101.4025	NW Condo & Condotel	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA
6.875	100.9788	>= 45 DTI	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.500	NA
6.750	100.5225	5 year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
6.625	100.0588	4 Year PPP	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
6.500	99.5750	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
6.375	99.0588	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
		1 Year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	NA	NA
		0 Year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
Compensation Adjustments			BPC	LPC							
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)			101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250
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 1 Yr PPP			100.750	99.750	99.500	99.250	99.000	98.750	98.500	98.250	98.000
Max Price w/ 2Yr PPP			101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250
Max Price w/ 3-5 Yr PPP			102.500	101.500	101.250	101.000	100.750	100.500	100.250	100.000	99.750
				Min Loan Amount				Max Loan Amount			
				\$300,000				\$3,500,000			
Lock Period		0.15 per 15 Days	Index			Margin		5/6 Mo Caps		7/6 Mo Caps	
Lock periods offered, 30, 45, 60			30 Day Average SOFR			3.750%		2/1/5		5/1/5	
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FUNDLOANS

Arete DSCR													
30 Year Fixed				FICO	<=50	55	60	65	70	75	80	85	90
Rate	5/6 ARM	7/6 ARM	30 Day	760+									
10.625	109.4540	109.3290	109.0790	740-759	1.625	1.375	1.250	1.125	1.000	0.125	-0.625	NA	NA
10.500	109.2660	109.1410	108.8910	720-739	1.625	1.375	1.250	0.875	0.750	0.000	-1.250	NA	NA
10.375	109.0790	108.9540	108.7040	700-719	1.125	1.000	0.875	0.500	0.250	-0.500	-2.375	NA	NA
10.250	108.8910	108.7660	108.5160	680-699	0.375	0.250	0.000	-0.250	-0.875	-1.500	NA	NA	NA
10.125	108.7040	108.5790	108.3290	660-679	0.125	-0.125	-0.250	-0.500	-1.500	-3.000	NA	NA	NA
10.000	108.5160	108.3910	108.1410	FICO	<=50	55	60	65	70	75	80	85	90
9.875	108.3290	108.2040	107.9540	Cash Out	-0.250	-0.250	-0.375	-0.375	-0.625	-0.875	NA	NA	NA
9.750	108.1410	108.0160	107.7660	DSCR > 1.15	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
9.625	107.9540	107.8290	107.5790	DSCR < 1.1	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.375	NA	NA
9.500	107.7660	107.6410	107.3910	DSCR < 1	-0.500	-0.500	-1.000	-1.000	-1.500	NA	NA	NA	NA
9.375	107.5790	107.4540	107.2040	IO	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-1.500	NA	NA
9.250	107.3910	107.2660	107.0160	Warrantable Condo	0.000	0.000	0.000	0.000	-0.125	-0.375	-0.500	NA	NA
9.125	107.2040	107.0790	106.8290	2-4 Unit	-0.375	-0.375	-0.500	-0.500	-0.625	-0.875	-1.125	NA	NA
9.000	107.0410	106.9160	106.6660	1x30x12	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA
8.875	106.7910	106.6660	106.4160	Foreign National	-1.000	-1.000	-1.000	-1.250	-1.250	NA	NA	NA	NA
8.750	106.5410	106.4160	106.1660	NW Condo & Condotel	-0.250	-0.250	-0.500	-0.500	-0.750	-0.750	-1.000	NA	NA
8.625	106.2910	106.1660	105.9160	Short-Term Rental	-0.375	-0.375	-0.375	-0.375	-0.750	-1.375	-1.500	NA	NA
8.500	106.0660	105.9410	105.6910	5 year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
8.375	105.7540	105.6290	105.3790	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
8.250	105.4410	105.3160	105.0660	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
8.125	105.1290	105.0040	104.7540	2 Year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
8.000	104.8160	104.6910	104.4410	1 Year PPP	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	NA	NA
7.875	104.5040	104.3790	104.1290	0 Year PPP	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	NA	NA
7.750	104.1910	104.0660	103.8160	Lock Period 0.15 per 15 Days Lock periods offered, 30, 45, 60									
7.625	103.9040	103.7790	103.5290										
7.500	103.5290	103.4040	103.1540										
7.375	103.1540	103.0290	102.7790										
7.250	102.8160	102.6910	102.4410	Compensation Adjustments	BPC	LPC							
7.125	102.5040	102.3790	102.1290			1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%
7.000	102.1910	102.0660	101.8160	LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750
6.875	101.8790	101.7540	101.5040	Min Price	96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000
6.750	101.5290	101.4040	101.1540	Max Price w/ 0 Yr PPP	99.000	98.000	98.750	98.500	98.250	98.000	97.250	97.000	97.000
6.625	101.1160	100.9910	100.7410	Max Price w/ 1 Yr PPP	99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000
6.500	100.6600	100.5350	100.2850	Max Price w/ 2 Yr PPP	100.750	99.750	99.500	99.250	99.000	98.750	98.500	98.250	98.000
6.375	100.1730	100.0480	99.7980	Max Price w/ 3-5 Yr PPP	102.500	101.500	101.250	101.000	100.750	100.500	100.250	100.000	99.750
Min Loan Amount		Max Loan Amount		Index		Margin		5/6 Mo Caps		7/6 Mo Caps			
\$200,000		\$2,000,000		30 Day Average SOFR		3.750%		2/1/5		5/1/5			

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FUNDLOANS

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	101.606	101.231	7.500	101.579	101.204	7.500	101.026	100.651	7.500	101.445	101.070	9.000	104.907	104.532	
7.375	101.480	101.105	7.375	101.457	101.082	7.375	100.907	100.532	7.375	101.323	100.948	8.875	104.715	104.340	
7.250	101.306	100.931	7.250	101.283	100.908	7.250	100.733	100.358	7.250	101.148	100.773	8.750	104.523	104.148	
7.125	101.117	100.742	7.125	101.094	100.719	7.125	100.543	100.168	7.125	100.958	100.583	8.625	104.331	103.956	
7.000	100.865	100.490	7.000	100.842	100.467	7.000	100.291	99.916	7.000	100.705	100.330	8.500	104.139	103.764	
6.875	100.577	100.202	6.875	100.569	100.194	6.875	100.026	99.651	6.875	100.435	100.060	8.375	103.902	103.527	
6.750	100.277	99.902	6.750	100.269	99.894	6.750	99.726	99.351	6.750	100.134	99.759	8.250	103.722	103.347	
6.625	99.962	99.587	6.625	99.954	99.579	6.625	99.410	99.035	6.625	99.818	99.443	8.125	103.543	103.168	
6.500	99.622	99.247	6.500	99.621	99.246	6.500	99.073	98.698	6.500	99.486	99.111	8.000	103.359	102.984	
6.375	99.275	98.900	6.375	99.274	98.899	6.375	98.726	98.351	6.375	99.138	98.763	7.875	103.084	102.709	
6.250	98.833	98.458	6.250	98.818	98.443	6.250	98.257	97.882	6.250	98.678	98.303	7.750	102.770	102.395	
6.125	98.359	97.984	6.125	98.374	97.999	6.125	97.837	97.462	6.125	98.237	97.862	7.625	102.609	102.234	
6.000	97.880	97.505	6.000	97.880	97.505	6.000	97.318	96.943	6.000	97.735	97.360	7.500	102.435	102.060	
5.875	97.406	97.031	5.875	97.416	97.041	5.875	96.863	96.488	5.875	97.273	96.898	7.375	102.178	101.803	
5.750	96.932	96.557	5.750	96.952	96.577	5.750	96.407	96.032	5.750	96.810	96.435	7.250	101.929	101.554	
5.625	96.417	96.042	5.625	96.444	96.069	5.625	95.890	95.515	5.625	96.296	95.921	7.125	101.679	101.304	
5.500	95.881	95.506	5.500	95.908	95.533	5.500	95.354	94.979	5.500	95.759	95.384	7.000	101.025	100.650	
5.375	95.314	94.939	5.375	95.334	94.959	5.375	94.772	94.397	5.375	95.181	94.806	6.875	100.641	100.266	
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	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	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	NA			
2nd Home/Cash-Out		800+		-0.210	-0.210	-0.585	-0.835	-1.460	-1.710	NA	NA	NA			
		780-799		-0.210	-0.210	-0.585	-0.835	-1.460	-1.710	NA	NA	NA			
		760-779		-0.335	-0.335	-0.835	-0.960	-1.585	-1.835	NA	NA	NA			
		740-759		-0.460	-0.460	-0.960	-1.085	-1.710	-1.960	NA	NA	NA			
		720-739		-0.710	-0.710	-1.085	-1.210	-1.835	-2.210	NA	NA	NA			
		700-719		-0.960	-0.960	-1.335	-1.460	-2.085	-2.585	NA	NA	NA			
Loan Purpose		FICO		<=50	55	60	65	70	75	80	85	90			
Investment/Purchase		800+		0.040	0.040	-0.335	-1.085	-1.710	-2.710	-4.585	NA	NA			
		780-799		0.040	0.040	-0.335	-1.085	-1.710	-2.710	-4.585	NA	NA			
		760-779		-0.085	-0.085	-0.585	-1.210	-1.835	-2.835	-4.710	NA	NA			
		740-759		-0.210	-0.210	-0.710	-1.335	-1.960	-2.960	-4.835	NA	NA			
		720-739		-0.460	-0.460	-0.835	-1.460	-2.085	-3.210	-5.210	NA	NA			
		700-719		-0.710	-0.710	-1.085	-1.710	-2.335	-3.585	-5.710	NA	NA			
		680-699		-0.960	-0.960	-1.335	-1.960	-2.960	-4.460	-6.480	NA	NA			
	660-679		-1.460	-1.460	-1.960	-2.710	-3.710	NA	NA	NA	NA				
Investment/Rate-Term		800+		-0.460	-0.460	-0.835	-1.585	-2.210	-3.210	-5.085	NA	NA			
		780-799		-0.460	-0.460	-0.835	-1.585	-2.210	-3.210	-5.085	NA	NA			
		760-779		-0.585	-0.585	-1.085	-1.710	-2.335	-3.335	-5.210	NA	NA			
		740-759		-0.710	-0.710	-1.210	-1.835	-2.460	-3.460	-5.445	NA	NA			
		720-739		-0.960	-0.960	-1.335	-1.960	-2.585	-3.710	-5.860	NA	NA			
		700-719		-1.210	-1.210	-1.585	-2.210	-2.835	-4.085	-6.410	NA	NA			
		680-699		-1.460	-1.460	-1.835	-2.460	-3.460	-4.960	-7.250	NA	NA			
	660-679		-1.960	-1.960	-2.460	-3.210	-4.220	NA	NA	NA	NA				
Investment/Cash-Out		800+		-0.460	-0.460	-0.835	-1.585	-2.460	-3.710	NA	NA	NA			
		780-799		-0.460	-0.460	-0.835	-1.585	-2.460	-3.710	NA	NA	NA			
		760-779		-0.585	-0.585	-1.085	-1.710	-2.585	-3.835	NA	NA	NA			
		740-759		-0.710	-0.710	-1.210	-1.835	-2.710	-3.960	NA	NA	NA			
		720-739		-0.960	-0.960	-1.335	-1.960	-2.835	-4.210	NA	NA	NA			
		700-719		-1.210	-1.210	-1.585	-2.210	-3.085	-4.585	NA	NA	NA			
		680-699		-1.460	-1.460	-1.835	-2.460	-3.710	-5.460	NA	NA	NA			
Other				<=50	55	60	65	70	75	80	85	90			
>80 LTV					0.000	0.000	0.000	0.000	0.000	0.000	0.000	-2.000	-2.500		
Compensation Adjustments		BPC		LPC											
				1.00%	1.25%	1.50%	1.75%	2.00%						2.25%	2.50%
LLPA		0.000		-1.000	-1.250	-1.500	-1.750	-2.000						-2.250	-2.500
Min Price		99.000		98.000	97.750	97.500	97.250	97.000						97.000	97.000
Max Price		101.000		100.000	99.750	99.500	99.250	99.000	98.750	98.500					
			Minimum Loan Amount					Index			5/6 Mo Caps				
			\$1 > Conforming Loan Limit					30 Day Average SOFR			2/1/5				
			Maximum Loan Amount					Margin & Floor			7/6 Mo & 10/6 Mo Caps				
			\$3,000,000					2.750%			5/1/5				

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	99.700	99.262	7.000	99.664	99.226	7.000	98.647	98.210	6.750	99.396	98.959	8.000	101.082	100.645	
6.875	99.557	99.119	6.875	99.487	99.049	6.875	98.565	98.127	6.625	99.084	98.647	7.875	100.984	100.546	
6.750	99.415	98.977	6.750	99.310	98.873	6.750	98.482	98.045	6.500	98.773	98.336	7.750	100.974	100.536	
6.625	99.225	98.787	6.625	99.111	98.674	6.625	98.395	97.957	6.375	98.516	98.078	7.625	100.951	100.514	
6.500	99.036	98.598	6.500	98.913	98.476	6.500	98.308	97.870	6.250	98.259	97.821	7.500	100.929	100.491	
6.375	98.788	98.351	6.375	98.693	98.255	6.375	98.055	97.617	6.125	97.951	97.514	7.375	100.791	100.354	
6.250	98.542	98.105	6.250	98.484	98.047	6.250	97.803	97.366	6.000	97.644	97.206	7.250	100.655	100.217	
6.125	98.212	97.774	6.125	98.217	97.779	6.125	97.519	97.081	5.875	97.313	96.875	7.125	100.477	100.040	
6.000	97.884	97.446	6.000	97.951	97.513	6.000	97.191	96.753	5.750	96.981	96.544	7.000	100.300	99.862	
5.875	97.580	97.143	5.875	97.606	97.168	5.875	96.914	96.476	5.625	96.616	96.178	6.875	99.969	99.531	
5.750	97.279	96.842	5.750	97.264	96.826	5.750	96.652	96.214	5.500	96.250	95.812	6.750	99.639	99.201	
5.625	96.907	96.469	5.625	96.878	96.440	5.625	96.289	95.851				6.625	99.217	98.779	
5.500	96.535	96.097	5.500	96.492	96.055	5.500	95.907	95.469				6.500	98.795	98.357	
5.375	96.131	95.694	5.375	96.078	95.641	5.375	95.574	95.137				6.375	98.370	97.933	
												6.250	97.946	97.508	
												6.125	97.487	97.050	
												6.000	97.030	96.593	
												5.875	96.568	96.131	
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
				Minimum Loan Amount				Index				5/6 Mo Caps			
				\$1 > Conforming Loan Limit				30 Day Average SOFR				2/1/5			
				Maximum Loan Amount				Margin & Floor				7/6 Mo & 10/6 Mo Caps			
				\$3,000,000				2.750%				5/1/5			

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FUNDLOANS

INSIGNIA III - QM JUMBO PRIME														
5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed					
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day			
6.625	80.250	80.250	6.625	80.250	80.250	6.875	80.250	80.250	6.375	80.250	80.250			
6.500	80.250	80.250	6.500	80.250	80.250	6.750	80.250	80.250	6.250	80.250	80.250			
6.375	80.250	80.250	6.375	80.250	80.250	6.625	80.250	80.250	6.125	80.250	80.250			
6.250	80.250	80.250	6.250	80.250	80.250	6.500	80.250	80.250	6.000	80.250	80.250			
6.125	80.250	80.250	6.125	80.250	80.250	6.375	80.250	80.250	5.875	80.250	80.250			
6.000	80.250	80.250	6.000	80.250	80.250	6.250	80.250	80.250	5.750	80.250	80.250			
5.875	80.250	80.250	5.875	80.250	80.250	6.125	80.250	80.250	5.625	80.250	80.250			
5.750	80.250	80.250	5.750	80.250	80.250	6.000	80.250	80.250	5.500	80.250	80.250			
5.625	80.250	80.250	5.625	80.250	80.250	5.875	80.250	80.250	5.375	80.250	80.250			
5.500	80.250	80.250	5.500	80.250	80.250	5.750	80.250	80.250	5.250	80.250	80.250			
5.375	80.250	80.250	5.375	80.250	80.250	5.625	80.250	80.250	5.125	80.250	80.250			
LTV/CLTV/HCLTV Price Adjustments														
FICO						<=50	55	60	65	70	75	80	85	90
800+						0.155	0.030	-0.095	-0.220	-0.220	-0.345	-0.470	NA	NA
780-799						0.155	0.030	-0.095	-0.220	-0.220	-0.345	-0.470	NA	NA
760-779						0.030	-0.095	-0.095	-0.220	-0.220	-0.470	-0.470	NA	NA
740-759						-0.095	-0.220	-0.220	-0.220	-0.220	-0.470	-0.595	NA	NA
720-739						-0.095	-0.220	-0.220	-0.220	-0.220	-0.595	-0.720	NA	NA
700-719						-0.095	-0.220	-0.220	-0.220	-0.220	NA	NA	NA	NA
Other						<=50	55	60	65	70	75	80	85	90
Rate/Term						-0.125	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Cash-Out						-0.125	0.000	0.000	0.000	NA	NA	NA	NA	NA
Loan Amount <=\$1,000,000						0.125	0.125	0.000	0.000	0.000	0.000	0.000	NA	NA
Loan Amount >=\$1,000,000						0.125	0.125	0.000	0.000	0.000	0.000	0.000	NA	NA
CA						0.000	0.000	0.000	-0.500	-0.750	-1.000	-1.250	NA	NA
Compensation Adjustments		BPC	LPC											
			1.00%	1.25%	1.50%	1.75%	2.00%	2.25%						2.50%
LLPA		0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250						-2.500
Min Price		99.000	98.000	97.750	97.500	97.250	97.000	97.000						97.000
Max Price		101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500					
			Minimum Loan Amount				Index				5/6 Mo Caps			
			\$1 > Conforming Loan Limit				30 Day Average SOFR				2/1/5			
			Maximum Loan Amount				Margin & Floor				7/6 Mo & 10/6 Mo Caps			
			\$3,000,000				2.750%				5/1/5			
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FUNDLOANS

INSIGNIA VI - QM JUMBO PRIME

										30 Yr Fixed		
										Rate	30 Day	60 Day
										9.000	103.675	103.425
										8.875	103.512	103.262
										8.750	103.350	103.100
										8.625	103.191	102.941
										8.500	103.034	102.784
										8.375	102.878	102.628
										8.250	102.726	102.476
										8.125	102.577	102.327
										8.000	102.431	102.181
										7.875	102.286	102.036
										7.750	102.143	101.893
										7.625	101.999	101.749
										7.500	101.853	101.603
										7.375	101.700	101.450
										7.250	101.536	101.286
										7.125	101.355	101.105
										7.000	101.151	100.901
										6.875	100.915	100.665
6.750	100.447	100.197										
6.625	100.204	99.954										
6.500	99.919	99.669										
6.375	99.602	99.352										
6.250	99.162	98.912										
6.125	98.841	98.591										
6.000	98.499	98.249										
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			
Minimum Loan Amount												
\$1 > Conforming Loan Limit												
Maximum Loan Amount												
\$2,500,000												

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FUNDLOANS

Fees	
Funding	\$440
Underwriting (except NJ & WA)	\$1,395
Enhanced Desk Review	\$165
Entity Review Fee (If applicable)	\$295
NJ Application Fee (NJ Only)	\$1,790
WA Application Fee (WA Only)	\$1,395



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