

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							
											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 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

9/16/2025 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+	1.875	1.875	1.625	1.375	1.125	0.250	-0.625	-4.500	-6.125
12.625	112.875		780-799	1.875	1.875	1.625	1.375	1.125	0.125	-0.750	-4.750	-6.375
12.500	112.625		760-779	1.375	1.375	1.125	0.875	0.625	-0.500	-1.500	-5.375	-7.375
12.375	112.375		740-759	1.000	1.000	0.625	0.375	0.125	-1.125	-2.750	-6.750	-9.000
12.250	112.125		720-739	0.125	0.125	-0.375	-0.750	-1.000	-2.000	-4.000	-8.125	-10.000
12.125	111.875		700-719	-0.750	-0.750	-1.375	-1.875	-2.375	-3.125	-5.500	-9.375	-11.500
12.000	111.625		680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	-8.375	-11.125	N/A
11.875	111.375		660-679	-4.250	-4.375	-4.875	-5.500	-6.000	-7.250	-10.250	N/A	N/A
11.750	111.125	Alt Doc	800+	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	-5.875	-7.625
11.625	110.875		780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	-6.125	-7.875
11.500	110.625		760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	-6.750	-8.875
11.375	110.375		740-759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	-8.250	-10.750
11.250	110.125		720-739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	-9.625	-11.750
11.125	109.875		700-719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	-6.750	-11.250	N/A
11.000	109.625		680-699	-4.000	-4.000	-4.750	-5.250	-5.875	-7.000	-9.750	N/A	N/A
10.875	109.375		660-679	-5.750	-5.875	-6.375	-7.125	-7.625	-9.000	N/A	N/A	N/A
10.750	109.125	P&L/ WVOE	800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	-7.875	N/A
10.625	108.875		780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	-8.125	N/A
10.500	108.625		760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	-8.750	N/A
10.375	108.375		740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	-10.250	N/A
10.250	108.125		720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	-11.875	N/A
10.125	107.750		700-719	-3.375	-3.375	-4.000	-4.750	-5.250	-6.250	-9.000	N/A	N/A
10.000	107.375		680-699	-5.750	-5.750	-6.500	-7.125	-7.750	-9.000	N/A	N/A	N/A
9.875	107.000		660-679	-7.750	-7.875	-8.375	-9.375	-9.875	N/A	N/A	N/A	N/A
9.750	106.625	Amortization		<=50	55	60	65	70	75	80	85	90
9.625	106.250	30 YR Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.500	105.875	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
9.375	105.500	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
9.250	105.125	Loan Amount		<=50	55	60	65	70	75	80	85	90
9.125	104.750	<=\$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.000	104.375	\$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.875	104.000	\$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.750	103.625	\$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.625	103.125	\$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	102.625	\$450,001-600k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.375	102.125	\$600,001-750k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.250	101.625	\$750,001-850K		-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A	N/A
8.125	101.125	DTI		<=50	55	60	65	70	75	80	85	90
8.000	100.375	00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.875	99.625	43.01-45		-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
7.750	98.875	45.01-50		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
7.625	98.125	Other		<=50	55	60	65	70	75	80	85	90
			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
			LPC									
			Compensation Adjustments	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		

9/16/2025 8:30 AM PDT



NMLS 1202262

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+	1.875	1.875	1.625	1.375	1.125	0.250	-0.625	N/A	N/A			
13.375	112.125		780-799	1.875	1.875	1.625	1.375	1.125	0.125	-0.750	N/A	N/A			
13.250	112.000		760-779	1.375	1.375	1.125	0.875	0.625	-0.500	-1.500	N/A	N/A			
13.125	111.875		740-759	1.000	1.000	0.625	0.375	0.125	-1.125	-2.750	N/A	N/A			
13.000	111.750		720-739	0.125	0.125	-0.375	-0.750	-1.000	-2.000	-4.000	N/A	N/A			
12.875	111.625		700-719	-0.750	-0.750	-1.375	-1.875	-2.375	-3.125	-5.500	N/A	N/A			
12.750	111.500		680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	N/A	N/A	N/A			
12.625	111.250		660-679	-4.250	-4.375	-4.875	-5.500	-6.000	N/A	N/A	N/A	N/A			
12.500	111.000	Alt Doc	800+	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	N/A	N/A			
12.375	110.750		780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	N/A	N/A			
12.250	110.500		760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	N/A	N/A			
12.125	110.250		740-759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	N/A	N/A			
12.000	110.000		720-739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	N/A	N/A			
11.875	109.750		700-719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	N/A	N/A	N/A			
11.750	109.500		680-699	-4.000	-4.000	-4.750	-5.250	-5.875	N/A	N/A	N/A	N/A			
11.625	109.250		660-679	-5.750	-5.875	-6.375	N/A	N/A	N/A	N/A	N/A	N/A			
11.500	109.000	1099/ Bank Statements	800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	N/A	N/A			
11.375	108.750		780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	N/A	N/A			
11.250	108.500		760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	N/A	N/A			
11.125	108.250		740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	N/A	N/A			
11.000	108.000		720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	N/A	N/A			
10.875	107.750		700-719	-3.375	-3.375	-4.000	-4.750	-5.250	N/A	N/A	N/A	N/A			
10.750	107.500		680-699	-5.750	-5.750	-6.500	-7.125	N/A	N/A	N/A	N/A	N/A			
10.625	107.250		660-679	-7.750	-7.875	-8.375	N/A	N/A	N/A	N/A	N/A	N/A			
10.500	107.000	P&L/ WVVOE	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A			
10.375	106.750		780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A			
10.250	106.500		760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A			
10.125	106.125		740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A			
10.000	105.750		720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A			
9.875	105.375		700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A			
9.750	105.000		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A			
9.625	104.625		660-679	-7.750	-7.875	-8.375	N/A	N/A	N/A	N/A	N/A	N/A			
9.500	104.250	DSCR	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A			
9.375	103.875		780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A			
9.250	103.375		760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A			
9.125	102.875		740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A			
9.000	102.375		720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A			
8.875	101.875		700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A			
8.750	101.125		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A			
8.625	100.375		660-679	-7.750	-7.875	-8.375	N/A	N/A	N/A	N/A	N/A	N/A			
8.500	99.625		640-659	-9.750	-9.875	-10.375	N/A	N/A	N/A	N/A	N/A	N/A			
9.625	104.625	Amortization		<=50	55	60	65	70	75	80	85	90			
9.500	104.250	30 YR Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A			
9.375	103.875	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A			
9.250	103.375	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A			
9.125	102.875	Loan Amount		<=50	55	60	65	70	75	80	85	90			
9.000	102.375	<=\$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
8.875	101.875	\$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
8.750	101.125	\$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
8.625	100.375	\$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
8.500	99.625	\$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
9/16/2025 8:30 AM PDT			\$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	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A	N/A		
			1.25-1.49	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	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	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-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	-0.500	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	N/A	N/A	N/A		
			2 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A		
			3 Year PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A	N/A		
			4 Year PPP	1.625	1.625	1.625	1.625	1.625	1.625	1.625	N/A	N/A	N/A		
			5 Year PPP	1.875	1.875	1.875	1.875	1.875	1.875	1.875	N/A	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						

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	98.000	6.125	98.000	6.125	98.000	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	98.625	6.250	98.625	6.250	98.625			740-759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000					
6.375	99.250	6.375	99.250	6.375	99.250			720-739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	NA					
6.500	99.750	6.500	99.750	6.500	99.750			700-719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	NA					
6.625	100.250	6.625	100.250	6.625	100.250			680-699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000	-5.000	NA					
6.750	100.750	6.750	100.750	6.750	100.750			660-679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125	NA	NA					
6.875	101.250	6.875	101.250	6.875	101.250			640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA					
6.990	101.625	6.990	101.625	6.990	101.625			620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA					
7.125	102.000	7.125	102.000	7.125	102.000	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90						
7.250	102.375	7.250	102.375	7.250	102.375	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA					
7.375	102.750	7.375	102.750	7.375	102.750	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA					
7.500	103.125	7.500	103.125	7.500	103.125	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA					
7.625	103.500	7.625	103.500	7.625	103.500	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA					
7.750	103.875	7.750	103.875	7.750	103.875	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA	NA					
7.875	104.250	7.875	104.250	7.875	104.250	>\$3.5mm-\$4mm ⁵	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA	NA					
7.990	104.500	7.990	104.500	7.990	104.500	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA	NA					
8.125	104.750	8.125	104.750	8.125	104.750	>\$5mm-\$6mm ⁴	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA	NA					
8.250	105.125	8.250	105.125	8.250	105.125	Other		<=50	55	60	65	70	75	80	85	90						
8.375	105.375	8.375	105.375	8.375	105.375	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					
8.500	105.625	8.500	105.625	8.500	105.625	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125					
8.625	105.875	8.625	105.875	8.625	105.875	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					
8.750	106.125	8.750	106.125	8.750	106.125	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA	NA					
8.875	106.375	8.875	106.375	8.875	106.375	Purchase		0.250	0.250	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.125					
8.990	106.625	8.990	106.625	8.990	106.625	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA	NA					
9.125	106.875	9.125	106.875	9.125	106.875	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	NA					
9.250	107.125	9.250	107.125	9.250	107.125	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA					
9.375	107.375	9.375	107.375	9.375	107.375	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA					
9.500	107.625	9.500	107.625	9.500	107.625	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	NA					
9.625	107.875	9.625	107.875	9.625	107.875	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	NA					
9.750	108.125	9.750	108.125	9.750	108.125	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	-0.750	NA					
9.875	108.375	9.875	108.375	9.875	108.375	Assets Only ²		-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA					
9.990	108.625	9.990	108.625	9.990	108.625	Asset Allowance ²		0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA					
10.125	108.875	10.125	108.875	10.125	108.875	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					
10.250	109.125	10.250	109.125	10.250	109.125	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 7.5%. 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 7.75%. 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	NA	
						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	NA
						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	NA
						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	NA
						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	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	97.000	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	98.000	97.750	97.500	97.250	97.000	97.000	97.000					
Max Price w/ Loan Amount >\$3.5mm		99.500	98.500	98.250	98.000	97.750	97.500	97.250	97.000	96.750	96.500	96.250	96.000	95.750	95.500	95.250	95.000					
Max Price w/ Condotel		100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000	96.750	96.500	96.250	96.000	95.750	95.500					
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				
9/16/2025 8:30 AM PDT																						

FUNDLOANS

Montage Elite																		
5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments												
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO	<=50	55	60	65	70	75	80	85	90			
6.125	97.6250	6.125	97.6250	6.125	97.6250	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA			
6.250	98.2500	6.250	98.2500	6.250	98.2500	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA			
6.375	98.8750	6.375	98.8750	6.375	98.8750	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA			
6.490	99.5000	6.490	99.5000	6.490	99.5000	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA			
6.625	100.1250	6.625	100.1250	6.625	100.1250	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA			
6.750	100.7500	6.750	100.7500	6.750	100.7500	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA			
6.875	101.3750	6.875	101.3750	6.875	101.3750	Loan Amount	<=50	55	60	65	70	75	80	85	90			
6.990	101.8750	6.990	101.8750	6.990	101.8750	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA			
7.125	102.2813	7.125	102.2813	7.125	102.2813	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA			
7.250	102.6250	7.250	102.6250	7.250	102.6250	Other	<=50	55	60	65	70	75	80	85	90			
7.375	102.8750	7.375	102.8750	7.375	102.8750	12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	NA			
7.490	103.1250	7.490	103.1250	7.490	103.1250	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA			
7.625	103.3750	7.625	103.3750	7.625	103.3750	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA			
7.750	103.6250	7.750	103.6250	7.750	103.6250	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA			
7.875	103.8750	7.875	103.8750	7.875	103.8750	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA			
8.000	104.1250	8.000	104.1250	8.000	104.1250	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA			
8.125	104.3750	8.125	104.3750	8.125	104.3750	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA			
8.250	104.6250	8.250	104.6250	8.250	104.6250	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA			
8.375	104.8750	8.375	104.8750	8.375	104.8750	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA			
8.500	105.1250	8.500	105.1250	8.500	105.1250	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA			
8.625	105.3750	8.625	105.3750	8.625	105.3750	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA			
8.750	105.6250	8.750	105.6250	8.750	105.6250	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA			
8.875	105.7500	8.875	105.7500	8.875	105.7500	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA			
9.000	105.8750	9.000	105.8750	9.000	105.8750	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA			
9.125	106.0000	9.125	106.0000	9.125	106.0000	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA			
9.250	106.1250	9.250	106.1250	9.250	106.1250	4 Yr PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA			
9.375	106.2500	9.375	106.2500	9.375	106.2500	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						
9/16/2025 8:30 AM PDT																		

9/16/2025 8:30 AM PDT



NMLS 1202262

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	98.000	6.125	98.000	6.125	98.000	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	98.625	6.250	98.625	6.250	98.625		740-759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.250
6.375	99.250	6.375	99.250	6.375	99.250		720-739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	NA
6.500	99.750	6.500	99.750	6.500	99.750		700-719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	NA
6.625	100.250	6.625	100.250	6.625	100.250		680-699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500	NA	NA
6.750	100.750	6.750	100.750	6.750	100.750		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	NA	NA
6.875	101.250	6.875	101.250	6.875	101.250		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA
6.990	101.625	6.990	101.625	6.990	101.625		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA
7.125	102.000	7.125	102.000	7.125	102.000		Loan Amount	FICO	<=50	55	60	65	70	75	80	85
7.250	102.375	7.250	102.375	7.250	102.375	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.375	102.750	7.375	102.750	7.375	102.750	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.500	103.125	7.500	103.125	7.500	103.125	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
7.625	103.500	7.625	103.500	7.625	103.500	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA
7.750	103.875	7.750	103.875	7.750	103.875	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA
7.875	104.250	7.875	104.250	7.875	104.250	>\$3.5mm-\$4mm ⁶	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA
7.990	104.500	7.990	104.500	7.990	104.500	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA	NA
8.125	104.750	8.125	104.750	8.125	104.750	>\$5mm-\$6mm ⁵	660+	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA	NA
8.250	105.125	8.250	105.125	8.250	105.125	Other		<=50	55	60	65	70	75	80	85	90
8.375	105.375	8.375	105.375	8.375	105.375	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA
8.500	105.625	8.500	105.625	8.500	105.625	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.625	105.875	8.625	105.875	8.625	105.875	40 Year Fixed w/o Interest Only		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
8.750	106.125	8.750	106.125	8.750	106.125	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA
8.875	106.375	8.875	106.375	8.875	106.375	Purchase		0.250	0.250	0.250	0.250	0.125	0.125	0.125	0.125	0.125
8.990	106.625	8.990	106.625	8.990	106.625	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA
9.125	106.875	9.125	106.875	9.125	106.875	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA
9.250	107.125	9.250	107.125	9.250	107.125	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA
9.375	107.375	9.375	107.375	9.375	107.375	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA
9.500	107.625	9.500	107.625	9.500	107.625	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
9.625	107.875	9.625	107.875	9.625	107.875	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
9.750	108.125	9.750	108.125	9.750	108.125	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA
9.875	108.375	9.875	108.375	9.875	108.375	1099 (12 & 24 mo) ^{2,3}		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
9.990	108.625	9.990	108.625	9.990	108.625	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 7.5%. 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 7.75%. 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	-2.500	-2.750						
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	
9/16/2025 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		
6.125	97.7500	6.125	97.7500	6.125	97.7500	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA		
6.250	98.3750	6.250	98.3750	6.250	98.3750	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA		
6.375	99.0000	6.375	99.0000	6.375	99.0000	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA		
6.490	99.6250	6.490	99.6250	6.490	99.6250	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA		
6.625	100.2500	6.625	100.2500	6.625	100.2500	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA		
6.750	100.8750	6.750	100.8750	6.750	100.8750	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA		
6.875	101.5000	6.875	101.5000	6.875	101.5000	Loan Amount	<=50	55	60	65	70	75	80	85	90		
6.990	102.0000	6.990	102.0000	6.990	102.0000	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA		
7.125	102.4063	7.125	102.4063	7.125	102.4063	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA		
7.250	102.7500	7.250	102.7500	7.250	102.7500	Other	<=50	55	60	65	70	75	80	85	90		
7.375	103.0000	7.375	103.0000	7.375	103.0000	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA		
7.490	103.2500	7.490	103.2500	7.490	103.2500	24 Mnth CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.000	-1.750	NA		
7.625	103.5000	7.625	103.5000	7.625	103.5000	12 Mnth CPA P&L	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.500	-2.250	NA		
7.750	103.7500	7.750	103.7500	7.750	103.7500	P&L With Bank Stmt (additional LLPA)*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA		
7.875	104.0000	7.875	104.0000	7.875	104.0000	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA		
8.000	104.2500	8.000	104.2500	8.000	104.2500	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	NA	NA		
8.125	104.5000	8.125	104.5000	8.125	104.5000	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA		
8.250	104.7500	8.250	104.7500	8.250	104.7500	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA		
8.375	105.0000	8.375	105.0000	8.375	105.0000	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA		
8.500	105.2500	8.500	105.2500	8.500	105.2500	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA		
8.625	105.5000	8.625	105.5000	8.625	105.5000	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA		
8.750	105.7500	8.750	105.7500	8.750	105.7500	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA		
8.875	105.8750	8.875	105.8750	8.875	105.8750	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA		
9.000	106.0000	9.000	106.0000	9.000	106.0000	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA		
9.125	106.1250	9.125	106.1250	9.125	106.1250	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA		
9.250	106.2500	9.250	106.2500	9.250	106.2500	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA		
9.375	106.3750	9.375	106.3750	9.375	106.3750	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%	
									0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750
									99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000
									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					
9/16/2025 8:30 AM PDT																	

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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	99.500	6.250	99.500	6.250	99.500	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625	NA	NA
6.375	100.250	6.375	100.250	6.375	100.250	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625	NA	NA
6.500	100.875	6.500	100.875	6.500	100.875	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875	NA	NA
6.625	101.375	6.625	101.375	6.625	101.375	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	-1.875	NA	NA
6.750	102.000	6.750	102.000	6.750	102.000	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA
6.875	102.500	6.875	102.500	6.875	102.500	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA
7.000	103.000	7.000	103.000	7.000	103.000	Foreign National ¹		-2.125	-2.375	-2.625	-2.875	NA	NA	NA	NA	NA
7.125	103.500	7.125	103.500	7.125	103.500	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
7.250	104.000	7.250	104.000	7.250	104.000	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.375	104.375	7.375	104.375	7.375	104.375		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA
7.500	104.750	7.500	104.750	7.500	104.750	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.625	105.125	7.625	105.125	7.625	105.125	>\$2mm-\$3mm	660+	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA
7.750	105.500	7.750	105.500	7.750	105.500	>\$3mm-3.5mm ²	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
7.875	105.875	7.875	105.875	7.875	105.875	>\$3.5mm-4mm ³	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
8.000	106.125	8.000	106.125	8.000	106.125	>\$4mm-5mm ⁴	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
8.125	106.500	8.125	106.500	8.125	106.500	>\$5mm-\$6mm ⁵	680+	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA
8.250	106.750	8.250	106.750	8.250	106.750	Other		<=50	55	60	65	70	75	80	85	90
8.375	107.000	8.375	107.000	8.375	107.000	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA
8.500	107.250	8.500	107.250	8.500	107.250	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
8.625	107.625	8.625	107.625	8.625	107.625	DSCR >=1.25		0.250	0.250	0.250	0.375	0.375	0.375	0.375	NA	NA
8.750	107.875	8.750	107.875	8.750	107.875	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA
8.875	108.125	8.875	108.125	8.875	108.125	Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
9.000	108.375	9.000	108.375	9.000	108.375	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	-1.375	NA	NA	NA
9.125	108.625	9.125	108.625	9.125	108.625	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	NA	NA	NA
9.250	109.000	9.250	109.000	9.250	109.000	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA
9.375	109.250	9.375	109.250	9.375	109.250	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
9.500	109.500	9.500	109.500	9.500	109.500	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA
9.625	109.750	9.625	109.750	9.625	109.750	Listing Seasoning Exception ⁶		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
9.750	110.000	9.750	110.000	9.750	110.000	5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA
9.875	110.250	9.875	110.250	9.875	110.250	4 Yr PPP		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
10.000	110.500	10.000	110.500	10.000	110.500	3 Yr PPP		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
10.125	110.750	10.125	110.750	10.125	110.750	2 Yr PPP		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
10.250	111.125	10.250	111.125	10.250	111.125	1 Yr PPP		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
¹ Non-Resident Alien without a FICO ² 40 Yr FRM ineligible. Min rate is 7.75%. ³ 40 Yr FRM ineligible. Min rate is 7.75%. ⁴ ARM required. FRM ineligible. Min rate is 7.5%. ⁵ ARM required. FRM ineligible. Min rate is 7.75%. ⁶ BPC Only. 98.00 Max Price 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	
9/16/2025 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	109.500	9.990	109.500	9.990	109.500	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	NA	NA	NA		
9.875	109.250	9.875	109.250	9.875	109.250	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	NA	NA	NA		
9.750	109.000	9.750	109.000	9.750	109.000	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	NA	NA	NA		
9.625	108.750	9.625	108.750	9.625	108.750	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	NA	NA	NA		
9.500	108.500	9.500	108.500	9.500	108.500	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA		
9.375	108.250	9.375	108.250	9.375	108.250	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA		
9.250	108.000	9.250	108.000	9.250	108.000	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90		
9.125	107.625	9.125	107.625	9.125	107.625	>\$1.5mm-\$2mm	760+	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA		
8.990	107.375	8.990	107.375	8.990	107.375		740-759	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA		
8.875	107.125	8.875	107.125	8.875	107.125		720-739	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA		
8.750	106.875	8.750	106.875	8.750	106.875		700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA		
8.625	106.625	8.625	106.625	8.625	106.625		680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA		
8.500	106.250	8.500	106.250	8.500	106.250		660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA		
8.375	106.000	8.375	106.000	8.375	106.000	Other		<=50	55	60	65	70	75	80	85	90		
8.250	105.750	8.250	105.750	8.250	105.750	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	105.500	8.125	105.500	8.125	105.500	Waive Escrows		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA		
7.990	105.125	7.990	105.125	7.990	105.125	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA		
7.875	104.875	7.875	104.875	7.875	104.875	DSCR <0.75		-0.125	-0.375	-0.500	-0.750	-1.000	-1.375	NA	NA	NA		
7.750	104.500	7.750	104.500	7.750	104.500	Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA		
7.625	104.125	7.625	104.125	7.625	104.125	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	NA	NA	NA	NA		
7.500	103.750	7.500	103.750	7.500	103.750	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA		
7.375	103.375	7.375	103.375	7.375	103.375	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA		
7.250	103.000	7.250	103.000	7.250	103.000	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA		
7.125	102.500	7.125	102.500	7.125	102.500	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA		
6.990	102.000	6.990	102.000	6.990	102.000	Listing Seasoning Exception ¹		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA		
6.875	101.500	6.875	101.500	6.875	101.500	5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA		
6.750	101.000	6.750	101.000	6.750	101.000	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
9/16/2025 8:30 AM PDT																		



NMLS 1202262

FUNDLOANS

Spectrum Elite																
5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments										
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO	<=50	55	60	65	70	75	80	85	90	
6.375	99.1250	6.375	99.1250	6.375	99.1250	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	NA	NA	
6.490	99.7500	6.490	99.7500	6.490	99.7500	740-759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500	NA	NA	
6.625	100.3750	6.625	100.3750	6.625	100.3750	720-739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250	NA	NA	
6.750	101.0000	6.750	101.0000	6.750	101.0000	700-719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	NA	NA	
6.875	101.6250	6.875	101.6250	6.875	101.6250	Foreign National	-0.875	-1.375	-1.500	-1.875	-2.250	NA	NA	NA	NA	
6.990	102.2500	6.990	102.2500	6.990	102.2500	Loan Amount	<=50	55	60	65	70	75	80	85	90	
7.125	102.7500	7.125	102.7500	7.125	102.7500	UPB >\$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	NA	
7.250	103.1875	7.250	103.1875	7.250	103.1875	UPB > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	NA	NA	NA	NA	
7.375	103.5625	7.375	103.5625	7.375	103.5625	Other	<=50	55	60	65	70	75	80	85	90	
7.490	103.9375	7.490	103.9375	7.490	103.9375	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000	NA	NA	
7.625	104.2500	7.625	104.2500	7.625	104.2500	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	NA	NA	NA	
7.750	104.5625	7.750	104.5625	7.750	104.5625	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA	
7.875	104.8750	7.875	104.8750	7.875	104.8750	Condo/Co-Op	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	NA	NA	
8.000	105.1875	8.000	105.1875	8.000	105.1875	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA	
8.125	105.5000	8.125	105.5000	8.125	105.5000	Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	NA	
8.250	105.7500	8.250	105.7500	8.250	105.7500	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	NA	NA	
8.375	106.0000	8.375	106.0000	8.375	106.0000	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA	
8.500	106.2500	8.500	106.2500	8.500	106.2500	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	NA	NA	
8.625	106.3750	8.625	106.3750	8.625	106.3750	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	
8.750	106.5000	8.750	106.5000	8.750	106.5000	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	NA	NA	NA	
8.875	106.6250	8.875	106.6250	8.875	106.6250	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
9.000	106.7500	9.000	106.7500	9.000	106.7500	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA	
9.125	106.8750	9.125	106.8750	9.125	106.8750	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
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		
9/16/2025 8:30 AM PDT																



NMLS 1202262

FUNDLOANS

Alta

Full Doc										Alt Doc									
5/6 Mo ARM		7/6 Mo ARM		10/6 Mo ARM		15 Yr FRM		30 Yr FRM		5/6 Mo ARM		7/6 Mo ARM		10/6 Mo ARM		15 Yr FRM		30 Yr FRM	
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
6.250	96.8950	6.250	96.8950	6.250	97.0450	6.250	97.1950	6.250	97.0450	6.250	96.8950	6.250	96.8950	6.250	97.0450	6.250	97.1950	6.250	97.0450
6.375	97.5200	6.375	97.5200	6.375	97.6700	6.375	97.8200	6.375	97.6700	6.375	97.5200	6.375	97.5200	6.375	97.6700	6.375	97.8200	6.375	97.6700
6.500	98.1440	6.500	98.1440	6.500	98.2940	6.500	98.4440	6.500	98.2940	6.500	98.1440	6.500	98.1440	6.500	98.2940	6.500	98.4440	6.500	98.2940
6.625	98.7690	6.625	98.7690	6.625	98.9190	6.625	99.0690	6.625	98.9190	6.625	98.7690	6.625	98.7690	6.625	98.9190	6.625	99.0690	6.625	98.9190
6.750	99.3950	6.750	99.3950	6.750	99.5450	6.750	99.6950	6.750	99.5450	6.750	99.3950	6.750	99.3950	6.750	99.5450	6.750	99.6950	6.750	99.5450
6.875	99.9880	6.875	99.9880	6.875	100.1380	6.875	100.2880	6.875	100.1380	6.875	99.9880	6.875	99.9880	6.875	100.1380	6.875	100.2880	6.875	100.1380
7.000	100.4880	7.000	100.4880	7.000	100.6380	7.000	100.7880	7.000	100.6380	7.000	100.4880	7.000	100.4880	7.000	100.6380	7.000	100.7880	7.000	100.6380
7.125	100.9880	7.125	100.9880	7.125	101.1380	7.125	101.2880	7.125	101.1380	7.125	100.9880	7.125	100.9880	7.125	101.1380	7.125	101.2880	7.125	101.1380
7.250	101.4260	7.250	101.4260	7.250	101.5760	7.250	101.7260	7.250	101.5760	7.250	101.4260	7.250	101.4260	7.250	101.5760	7.250	101.7260	7.250	101.5760
7.375	101.8630	7.375	101.8630	7.375	102.0130	7.375	102.1630	7.375	102.0130	7.375	101.8630	7.375	101.8630	7.375	102.0130	7.375	102.1630	7.375	102.0130
7.500	102.2380	7.500	102.2380	7.500	102.3880	7.500	102.5380	7.500	102.3880	7.500	102.2380	7.500	102.2380	7.500	102.3880	7.500	102.5380	7.500	102.3880
7.625	102.6130	7.625	102.6130	7.625	102.7630	7.625	102.9130	7.625	102.7630	7.625	102.6130	7.625	102.6130	7.625	102.7630	7.625	102.9130	7.625	102.7630
7.750	102.9560	7.750	102.9560	7.750	103.1060	7.750	103.2560	7.750	103.1060	7.750	102.9560	7.750	102.9560	7.750	103.1060	7.750	103.2560	7.750	103.1060
7.875	103.2990	7.875	103.2990	7.875	103.4490	7.875	103.5990	7.875	103.4490	7.875	103.2990	7.875	103.2990	7.875	103.4490	7.875	103.5990	7.875	103.4490
8.000	103.6430	8.000	103.6430	8.000	103.7930	8.000	103.9430	8.000	103.7930	8.000	103.6430	8.000	103.6430	8.000	103.7930	8.000	103.9430	8.000	103.7930
8.125	103.9560	8.125	103.9560	8.125	104.1060	8.125	104.2560	8.125	104.1060	8.125	103.9560	8.125	103.9560	8.125	104.1060	8.125	104.2560	8.125	104.1060
8.250	104.2060	8.250	104.2060	8.250	104.3560	8.250	104.5060	8.250	104.3560	8.250	104.2060	8.250	104.2060	8.250	104.3560	8.250	104.5060	8.250	104.3560
8.375	104.4560	8.375	104.4560	8.375	104.6060	8.375	104.7560	8.375	104.6060	8.375	104.4560	8.375	104.4560	8.375	104.6060	8.375	104.7560	8.375	104.6060
8.500	104.7060	8.500	104.7060	8.500	104.8560	8.500	105.0060	8.500	104.8560	8.500	104.7060	8.500	104.7060	8.500	104.8560	8.500	105.0060	8.500	104.8560
8.625	104.9560	8.625	104.9560	8.625	105.1060	8.625	105.2560	8.625	105.1060	8.625	104.9560	8.625	104.9560	8.625	105.1060	8.625	105.2560	8.625	105.1060
8.750	105.2060	8.750	105.2060	8.750	105.3560	8.750	105.5060	8.750	105.3560	8.750	105.2060	8.750	105.2060	8.750	105.3560	8.750	105.5060	8.750	105.3560
8.875	105.4560	8.875	105.4560	8.875	105.6060	8.875	105.7560	8.875	105.6060	8.875	105.4560	8.875	105.4560	8.875	105.6060	8.875	105.7560	8.875	105.6060
9.000	105.7060	9.000	105.7060	9.000	105.8560	9.000	106.0060	9.000	105.8560	9.000	105.7060	9.000	105.7060	9.000	105.8560	9.000	106.0060	9.000	105.8560
9.125	105.9560	9.125	105.9560	9.125	106.1060	9.125	106.2560	9.125	106.1060	9.125	105.9560	9.125	105.9560	9.125	106.1060	9.125	106.2560	9.125	106.1060
9.250	106.1430	9.250	106.1430	9.250	106.2930	9.250	106.4430	9.250	106.2930	9.250	106.1430	9.250	106.1430	9.250	106.2930	9.250	106.4430	9.250	106.2930
9.375	106.3310	9.375	106.3310	9.375	106.4810	9.375	106.6310	9.375	106.4810	9.375	106.3310	9.375	106.3310	9.375	106.4810	9.375	106.6310	9.375	106.4810
LTV/CLTV/MCLTV 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%								
LUPA			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
10.125	108.4563	740-759	0.625	0.625	0.625	0.625	0.500	0.000	-0.250	-1.750	NA
10.000	108.2688	720-739	0.500	0.500	0.500	0.375	0.125	-0.500	-0.875	-2.500	NA
9.875	108.0813	700-719	0.375	0.375	0.375	0.125	-0.250	-0.875	-1.375	-3.750	NA
9.750	107.8938	680-699	-0.125	-0.125	-0.125	-0.375	-0.750	-1.500	-2.500	NA	NA
9.625	107.7063	660-679	-0.375	-0.375	-0.500	-0.750	-1.375	-1.750	-3.125	NA	NA
9.500	107.5188	640-659	-2.000	-2.000	-2.000	-2.125	-3.000	-4.250	NA	NA	NA
9.375	107.3313	620-639	-2.500	-2.500	-2.500	-2.625	-3.625	-5.250	NA	NA	NA
9.250	107.1438	FICO	<=50	55	60	65	70	75	80	85	90
9.125	106.9563	12M Bk Stmt	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.625	NA
9.000	106.7558	24M Bk Stmt	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.500	NA
8.875	106.6388	Cash Out	-0.375	-0.375	-0.375	-0.500	-0.625	-1.125	-1.375	NA	NA
8.750	106.3888	ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
8.625	106.1388	1.501-2.00mm	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.250	-0.750	NA
8.500	105.8888	2.01-3mm Loan Amt	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
8.375	105.6388	> \$3mm Loan Amt	-1.000	-1.000	-1.000	-1.500	-2.125	NA	NA	NA	NA
8.250	105.3888	IO	-0.125	-0.125	-0.375	-0.375	-0.500	-0.625	-1.000	NA	NA
8.125	105.1193	2nd Home	0.000	0.000	0.000	-0.250	-0.250	-0.375	-0.625	NA	NA
8.000	104.9750	Investor Occ	0.000	0.000	0.000	-0.250	-0.375	-0.500	-0.625	NA	NA
7.875	104.6313	Warrantable Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	-1.000	NA
7.750	104.2875	2-4 Unit	-0.250	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	NA	NA
7.625	103.9438	Loan Amount <150k	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.250	NA
7.500	103.5935	Asset Depletion	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	-0.625	-1.750	NA
7.375	103.3110	1x30x12	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-1.000	NA	NA
7.250	102.8633	24-48 Month Credit Event	-0.625	-0.625	-1.000	-1.250	-1.250	-1.500	-2.500	NA	NA
7.125	102.4820	PA/MI/MD	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
7.000	102.0948	Loan Amount <250k	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
6.875	101.6920	NW Condo & Condotel	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA
6.750	101.2621	>= 45 DTI	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.500	NA
6.625	100.5478	5 year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
6.500	100.0629	4 Year PPP	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
6.375	99.0766	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
6.250	98.4402	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							
				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)			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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NMLS 1202262

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	109.8015	109.6765	109.4265	740-759	1.625	1.375	1.250	1.125	1.000	0.125	-0.625	NA	NA
10.500	109.6140	109.4890	109.2390	720-739	1.625	1.375	1.250	0.875	0.750	0.000	-1.250	NA	NA
10.375	109.4265	109.3015	109.0515	700-719	1.125	1.000	0.875	0.500	0.250	-0.500	-2.375	NA	NA
10.250	109.2390	109.1140	108.8640	680-699	0.375	0.250	0.000	-0.250	-0.875	-1.500	NA	NA	NA
10.125	109.0515	108.9265	108.6765	660-679	0.125	-0.125	-0.250	-0.500	-1.500	-3.000	NA	NA	NA
10.000	108.8640	108.7390	108.4890	FICO	<=50	55	60	65	70	75	80	85	90
9.875	108.6765	108.5515	108.3015	Cash Out	-0.250	-0.250	-0.375	-0.375	-0.625	-0.875	NA	NA	NA
9.750	108.4890	108.3640	108.1140	DSCR > 1.15	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
9.625	108.3015	108.1765	107.9265	DSCR < 1.1	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.375	NA	NA
9.500	108.1140	107.9890	107.7390	DSCR < 1	-0.500	-0.500	-1.000	-1.000	-1.500	NA	NA	NA	NA
9.375	107.9265	107.8015	107.5515	IO	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-1.500	NA	NA
9.250	107.7390	107.6140	107.3640	Warrantable Condo	0.000	0.000	0.000	0.000	-0.125	-0.375	-0.500	NA	NA
9.125	107.5385	107.4135	107.1635	2-4 Unit	-0.375	-0.375	-0.500	-0.500	-0.625	-0.875	-1.125	NA	NA
9.000	107.4215	107.2965	107.0465	1x30x12	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA
8.875	107.1715	107.0465	106.7965	Foreign National	-1.000	-1.000	-1.000	-1.250	-1.250	NA	NA	NA	NA
8.750	106.9215	106.7965	106.5465	NW Condo & Condotel	-0.250	-0.250	-0.500	-0.500	-0.750	-0.750	-1.000	NA	NA
8.625	106.6585	106.5335	106.2835	Short-Term Rental	-0.375	-0.375	-0.375	-0.375	-0.750	-1.375	-1.500	NA	NA
8.500	106.4790	106.3540	106.1040	5 year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
8.375	106.1665	106.0415	105.7915	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
8.250	105.8540	105.7290	105.4790	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
8.125	105.5415	105.4165	105.1665	2 Year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
8.000	105.2290	105.1040	104.8540	1 Year PPP	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	NA	NA
7.875	104.9165	104.7915	104.5415	0 Year PPP	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	NA	NA
7.750	104.5910	104.4660	104.2160	Lock Period 0.15 per 15 Days Lock periods offered, 30, 45, 60									
7.625	104.3490	104.2240	103.9740										
7.500	104.0000	103.8750	103.6250										
7.375	103.3540	103.2290	102.9790										
7.250	103.1740	103.0490	102.7990	Compensation Adjustments	BPC	LPC							
7.125	102.7990	102.6740	102.4240			1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%
7.000	102.4090	102.2840	102.0340	LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750
6.875	102.0028	101.8778	101.6278	Min Price	96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000
6.750	101.3315	101.2065	100.9565	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	100.8790	100.7540	100.5040	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	99.8803	99.7553	99.5053	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	99.2240	99.0990	98.8490	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	101.621	101.246	7.500	101.615	101.240	7.500	101.095	100.720	7.500	101.497	101.122	9.000	104.879	104.504
7.375	101.495	101.120	7.375	101.494	101.119	7.375	100.976	100.601	7.375	101.374	100.999	8.875	104.687	104.312
7.250	101.321	100.946	7.250	101.320	100.945	7.250	100.802	100.427	7.250	101.200	100.825	8.750	104.495	104.120
7.125	101.131	100.756	7.125	101.130	100.755	7.125	100.612	100.237	7.125	101.009	100.634	8.625	104.303	103.928
7.000	100.879	100.504	7.000	100.878	100.503	7.000	100.360	99.985	7.000	100.756	100.381	8.500	104.110	103.735
6.875	100.610	100.235	6.875	100.636	100.261	6.875	100.144	99.769	6.875	100.527	100.152	8.375	103.876	103.501
6.750	100.310	99.935	6.750	100.335	99.960	6.750	99.843	99.468	6.750	100.225	99.850	8.250	103.695	103.320
6.625	99.994	99.619	6.625	100.020	99.645	6.625	99.527	99.152	6.625	99.908	99.533	8.125	103.517	103.142
6.500	99.667	99.292	6.500	99.710	99.335	6.500	99.246	98.871	6.500	99.609	99.234	8.000	103.333	102.958
6.375	99.320	98.945	6.375	99.363	98.988	6.375	98.898	98.523	6.375	99.261	98.886	7.875	103.071	102.696
6.250	98.877	98.502	6.250	98.906	98.531	6.250	98.428	98.053	6.250	98.799	98.424	7.750	102.757	102.382
6.125	98.403	98.028	6.125	98.461	98.086	6.125	98.006	97.631	6.125	98.358	97.983	7.625	102.596	102.221
6.000	97.932	97.557	6.000	97.984	97.609	6.000	97.541	97.166	6.000	97.894	97.519	7.500	102.422	102.047
5.875	97.458	97.083	5.875	97.520	97.145	5.875	97.084	96.709	5.875	97.429	97.054	7.375	102.198	101.823
5.750	96.984	96.609	5.750	97.055	96.680	5.750	96.626	96.251	5.750	96.965	96.590	7.250	101.949	101.574
5.625	96.484	96.109	5.625	96.588	96.213	5.625	96.212	95.837	5.625	96.535	96.160	7.125	101.699	101.324
5.500	95.947	95.572	5.500	96.051	95.676	5.500	95.674	95.299	5.500	95.995	95.620	7.000	101.044	100.669
5.375	95.379	95.004	5.375	95.475	95.100	5.375	95.089	94.714	5.375	95.414	95.039	6.875	100.742	100.367
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	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	-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	100.630	100.193	7.000	99.903	99.466	7.000	99.286	98.848	6.750	99.554	99.117	7.500	100.384	99.947	
6.875	100.484	100.046	6.875	99.778	99.341	6.875	99.067	98.629	6.625	99.298	98.860	7.375	100.266	99.829	
6.750	100.338	99.901	6.750	99.653	99.216	6.750	98.848	98.411	6.500	99.041	98.604	7.250	100.148	99.711	
6.625	100.122	99.684	6.625	99.492	99.054	6.625	98.707	98.270	6.375	98.839	98.401	7.125	100.375	99.937	
6.500	99.907	99.469	6.500	99.331	98.893	6.500	98.567	98.129	6.250	98.637	98.199	7.000	100.601	100.164	
6.375	99.632	99.195	6.375	99.067	98.629	6.375	98.311	97.873	6.125	98.349	97.912	6.875	100.474	100.036	
6.250	99.359	98.921	6.250	98.816	98.379	6.250	98.056	97.619	6.000	98.062	97.624	6.750	100.347	99.909	
6.125	99.042	98.605	6.125	98.558	98.121	6.125	97.890	97.453	5.875	97.750	97.313	6.625	100.180	99.743	
6.000	98.728	98.291	6.000	98.302	97.865	6.000	97.695	97.257	5.750	97.439	97.002	6.500	100.013	99.576	
5.875	98.418	97.981	5.875	98.108	97.671	5.875	97.436	96.999	5.625	97.170	96.733	6.375	99.713	99.276	
5.750	98.111	97.673	5.750	97.915	97.478	5.750	97.171	96.734	5.500	96.901	96.464	6.250	99.413	98.975	
5.625	97.724	97.286	5.625	97.449	97.011	5.625	96.915	96.477				6.125	99.155	98.717	
5.500	97.338	96.900	5.500	96.984	96.546	5.500	96.646	96.209				6.000	98.897	98.460	
5.375	96.961	96.523	5.375	96.579	96.142	5.375	96.478	96.040				5.875	98.585	98.148	
												5.750	98.272	97.835	
												5.625	97.908	97.470	
												5.500	97.543	97.105	
												5.375	97.201	96.763	
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	6.500	80.250	80.250	6.625	80.250	80.250	6.375	80.250	80.250			
6.500	80.250	80.250	6.375	80.250	80.250	6.500	80.250	80.250	6.250	80.250	80.250			
6.375	80.250	80.250	6.250	80.250	80.250	6.375	80.250	80.250	6.125	80.250	80.250			
6.250	80.250	80.250	6.125	80.250	80.250	6.250	80.250	80.250	6.000	80.250	80.250			
6.125	80.250	80.250	6.000	80.250	80.250	6.125	80.250	80.250	5.875	80.250	80.250			
6.000	80.250	80.250	5.875	80.250	80.250	6.000	80.250	80.250	5.750	80.250	80.250			
5.875	80.250	80.250	5.750	80.250	80.250	5.875	80.250	80.250	5.625	80.250	80.250			
5.750	80.250	80.250	5.625	80.250	80.250	5.750	80.250	80.250	5.500	80.250	80.250			
5.625	80.250	80.250	5.500	80.250	80.250	5.625	80.250	80.250	5.375	80.250	80.250			
5.500	80.250	80.250	5.375	80.250	80.250	5.500	80.250	80.250	5.250	80.250	80.250			
5.375	80.250	80.250	5.250	80.250	80.250	5.375	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	103.774	103.524
										8.875	103.606	103.356
										8.750	103.439	103.189
										8.625	103.274	103.024
										8.500	103.109	102.859
										8.375	102.946	102.696
										8.250	102.783	102.533
										8.125	102.623	102.373
										8.000	102.464	102.214
										7.875	102.305	102.055
										7.750	102.148	101.898
										7.625	101.990	101.740
										7.500	101.833	101.583
										7.375	101.674	101.424
										7.250	101.511	101.261
										7.125	101.341	101.091
										7.000	101.162	100.912
										6.875	100.968	100.718
6.750	100.772	100.522										
6.625	100.643	100.393										
6.500	100.495	100.245										
6.375	100.321	100.071										
6.250	100.118	99.868										
6.125	99.884	99.634										
6.000	99.619	99.369										
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			
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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