

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

10/20/2025 1:00 PM 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
12.500	110.875		780-799	1.875	1.875	1.625	1.375	1.125	0.125	-0.750	-4.750	-6.375
12.375	110.750		760-779	1.375	1.375	1.125	0.875	0.625	-0.500	-1.500	-5.375	-7.375
12.250	110.625		740-759	1.000	1.000	0.625	0.375	0.125	-1.125	-2.750	-6.750	-9.000
12.125	110.500		720-739	0.125	0.125	-0.375	-0.750	-1.000	-2.000	-4.000	-8.125	-10.000
12.000	110.375		700-719	-0.750	-0.750	-1.375	-1.875	-2.375	-3.125	-5.500	-9.375	-11.500
11.875	110.250		680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	-8.375	-11.125	N/A
11.750	110.125		660-679	-4.250	-4.375	-4.875	-5.500	-6.000	-7.250	-10.250	N/A	N/A
11.625	110.000	Alt Doc	800+	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	-5.875	-7.625
11.500	109.875		780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	-6.125	-7.875
11.375	109.750		760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	-6.750	-8.875
11.250	109.625		740-759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	-8.250	-10.750
11.125	109.500		720-739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	-9.625	-11.750
11.000	109.375		700-719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	-6.750	-11.250	N/A
10.875	109.125		680-699	-4.000	-4.000	-4.750	-5.250	-5.875	-7.000	-9.750	N/A	N/A
10.750	108.875		660-679	-5.750	-5.875	-6.375	-7.125	-7.625	-9.000	N/A	N/A	N/A
10.625	108.625	Alt Doc	800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	-7.875	N/A
10.500	108.375		780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	-8.125	N/A
10.375	108.125		760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	-8.750	N/A
10.250	107.875		740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	-10.250	N/A
10.125	107.625		720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	-11.875	N/A
10.000	107.375		700-719	-3.375	-3.375	-4.000	-4.750	-5.250	-6.250	-9.000	N/A	N/A
9.875	107.125		680-699	-5.750	-5.750	-6.500	-7.125	-7.750	-9.000	N/A	N/A	N/A
9.750	106.750		660-679	-7.750	-7.875	-8.375	-9.375	-9.875	N/A	N/A	N/A	N/A
9.625	106.375	Amortization		<=50	55	60	65	70	75	80	85	90
9.500	106.000	30 YR Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.375	105.625	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
9.250	105.250	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
9.125	104.875	Loan Amount		<=50	55	60	65	70	75	80	85	90
9.000	104.500	<=\$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.875	104.125	\$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.750	103.750	\$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.625	103.250	\$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	102.750	\$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.375	102.250	\$450,001-600k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.250	101.750	\$600,001-750k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.125	101.250	\$750,001-850K		-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A	N/A
8.000	100.625	DTI		<=50	55	60	65	70	75	80	85	90
7.875	100.000	00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.750	99.250	43.01-45		-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
7.625	98.500	45.01-50		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
7.500	97.750	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	N/A
		Warrantable Condo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	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	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	0.625
		Owner Occupied Bank Statement	0.500	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		

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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										
13.375	111.000	800+	1.875	1.875	1.625	1.375	1.125	0.250	-0.625	N/A	N/A
13.250	110.875	780-799	1.875	1.875	1.625	1.375	1.125	0.125	-0.750	N/A	N/A
13.125	110.750	760-779	1.375	1.375	1.125	0.875	0.625	-0.500	-1.500	N/A	N/A
13.000	110.625	740-759	1.000	1.000	0.625	0.375	0.125	-1.125	-2.750	N/A	N/A
12.875	110.500	720-739	0.125	0.125	-0.375	-0.750	-1.000	-2.000	-4.000	N/A	N/A
12.750	110.375	700-719	-0.750	-0.750	-1.375	-1.875	-2.375	-3.125	-5.500	N/A	N/A
12.625	110.250	680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	N/A	N/A	N/A
12.500	110.125	660-679	-4.250	-4.375	-4.875	-5.500	-6.000	N/A	N/A	N/A	N/A
12.375	110.000	800+	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	N/A	N/A
12.250	109.875	780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	N/A	N/A
12.125	109.750	760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	N/A	N/A
12.000	109.625	740-759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	N/A	N/A
11.875	109.500	720-739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	N/A	N/A
11.750	109.375	700-719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	N/A	N/A	N/A
11.625	109.250	680-699	-4.000	-4.000	-4.750	-5.250	-5.875	N/A	N/A	N/A	N/A
11.500	109.125	660-679	-5.750	-5.875	-6.375	N/A	N/A	N/A	N/A	N/A	N/A
11.375	108.875	800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	N/A	N/A
11.250	108.750	780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	N/A	N/A
11.125	108.625	760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	N/A	N/A
11.000	108.500	740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	N/A	N/A
10.875	108.375	720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	N/A	N/A
10.750	108.250	700-719	-3.375	-3.375	-4.000	-4.750	-5.250	N/A	N/A	N/A	N/A
10.625	108.125	680-699	-5.750	-5.750	-6.500	-7.125	N/A	N/A	N/A	N/A	N/A
10.500	108.000	660-679	-7.750	-7.875	-8.375	N/A	N/A	N/A	N/A	N/A	N/A
10.375	107.875	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
10.250	107.750	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
10.125	107.625	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
10.000	107.500	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
9.875	107.375	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
9.750	107.250	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
9.625	107.125	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
9.500	107.000	660-679	-8.250	-8.375	-8.875	N/A	N/A	N/A	N/A	N/A	N/A
9.375	106.875	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
9.250	106.750	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
9.125	106.625	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
9.000	106.500	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
8.875	106.375	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
8.750	106.250	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
8.625	106.125	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
8.500	106.000	660-679	-8.250	-8.375	-8.875	N/A	N/A	N/A	N/A	N/A	N/A
8.375	105.875	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
8.250	105.750	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
8.125	105.625	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
8.000	105.500	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
7.875	105.375	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
7.750	105.250	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
7.625	105.125	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
7.500	105.000	660-679	-8.250	-8.375	-8.875	N/A	N/A	N/A	N/A	N/A	N/A
7.375	104.875	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
7.250	104.750	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
7.125	104.625	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
7.000	104.500	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
6.875	104.375	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
6.750	104.250	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
6.625	104.125	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
6.500	104.000	660-679	-8.250	-8.375	-8.875	N/A	N/A	N/A	N/A	N/A	N/A
6.375	103.875	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
6.250	103.750	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
6.125	103.625	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
6.000	103.500	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
5.875	103.375	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
5.750	103.250	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
5.625	103.125	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
5.500	103.000	660-679	-8.250	-8.375	-8.875	N/A	N/A	N/A	N/A	N/A	N/A
5.375	102.875	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
5.250	102.750	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
5.125	102.625	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
5.000	102.500	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
4.875	102.375	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
4.750	102.250	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
4.625	102.125	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
4.500	102.000	660-679	-8.250	-8.375	-8.875	N/A	N/A	N/A	N/A	N/A	N/A
4.375	101.875	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
4.250	101.750	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
4.125	101.625	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
4.000	101.500	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
3.875	101.375	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
3.750	101.250	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
3.625	101.125	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
3.500	101.000	660-679	-8.250	-8.375	-8.875	N/A	N/A	N/A	N/A	N/A	N/A
3.375	100.875	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
3.250	100.750	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
3.125	100.625	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
3.000	100.500	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
2.875	100.375	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
2.750	100.250	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
2.625	100.125	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
2.500	100.000	660-679	-8.250	-8.375	-8.875	N/A	N/A	N/A	N/A	N/A	N/A
2.375	99.875	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
2.250	99.750	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
2.125	99.625	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
2.000	99.500	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
1.875	99.375	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
1.750	99.250	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
1.625	99.125	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
1.500	99.000	660-679	-8.250	-8.375	-8.875	N/A	N/A	N/A	N/A	N/A	N/A
1.375	98.875	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
1.250	98.750	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
1.125	98.625	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
1.000	98.500	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
0.875	98.375	720-739	-2.								

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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	98.375	6.125	98.375	6.125	98.375	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	98.875	6.250	98.875	6.250	98.875		740-759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000			
6.375	99.375	6.375	99.375	6.375	99.375		720-739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	NA			
6.500	99.875	6.500	99.875	6.500	99.875		700-719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	NA			
6.625	100.375	6.625	100.375	6.625	100.375		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	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	103.750	7.750	103.750	7.750	103.750	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA			
7.875	104.125	7.875	104.125	7.875	104.125	>\$3.5mm-\$4mm ⁵	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA			
7.990	104.375	7.990	104.375	7.990	104.375	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA			
8.125	104.625	8.125	104.625	8.125	104.625	>\$5mm-\$6mm ⁴	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA			
8.250	104.875	8.250	104.875	8.250	104.875	Other		<=50	55	60	65	70	75	80	85	90			
8.375	105.125	8.375	105.125	8.375	105.125	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	105.375	8.500	105.375	8.500	105.375	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125			
8.625	105.625	8.625	105.625	8.625	105.625	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	105.875	8.750	105.875	8.750	105.875	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA			
8.875	106.125	8.875	106.125	8.875	106.125	Purchase		0.250	0.250	0.250	0.250	0.125	0.125	0.125	0.125	0.125			
8.990	106.375	8.990	106.375	8.990	106.375	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA			
9.125	106.625	9.125	106.625	9.125	106.625	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA			
9.250	106.875	9.250	106.875	9.250	106.875	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA			
9.375	107.125	9.375	107.125	9.375	107.125	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA			
9.500	107.375	9.500	107.375	9.500	107.375	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA			
9.625	107.625	9.625	107.625	9.625	107.625	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA			
9.750	107.875	9.750	107.875	9.750	107.875	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA			
9.875	108.125	9.875	108.125	9.875	108.125	Assets Only ²		-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA			
9.990	108.375	9.990	108.375	9.990	108.375	Asset Allowance ²		0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA			
10.125	108.625	10.125	108.625	10.125	108.625	Full Doc - 12 Mo ²		0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250			
10.250	108.875	10.250	108.875	10.250	108.875	Listing Seasoning Exception ³		-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			
						5 Yr PPP (Investment Only)		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		
10/20/2025 1:00 PM 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	97.6875	6.125	97.6875	6.125	97.6875	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA	
6.250	98.3125	6.250	98.3125	6.250	98.3125	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA	
6.375	98.9375	6.375	98.9375	6.375	98.9375	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA	
6.490	99.5625	6.490	99.5625	6.490	99.5625	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA	
6.625	100.1875	6.625	100.1875	6.625	100.1875	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA	
6.750	100.8125	6.750	100.8125	6.750	100.8125	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA	
6.875	101.4375	6.875	101.4375	6.875	101.4375	Loan Amount	<=50	55	60	65	70	75	80	85	90	
6.990	101.9375	6.990	101.9375	6.990	101.9375	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA	
7.125	102.3438	7.125	102.3438	7.125	102.3438	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA	
7.250	102.6875	7.250	102.6875	7.250	102.6875	Other	<=50	55	60	65	70	75	80	85	90	
7.375	102.9375	7.375	102.9375	7.375	102.9375	12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	NA	
7.490	103.1875	7.490	103.1875	7.490	103.1875	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA	
7.625	103.4375	7.625	103.4375	7.625	103.4375	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA	
7.750	103.6875	7.750	103.6875	7.750	103.6875	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	103.9375	7.875	103.9375	7.875	103.9375	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
8.000	104.1875	8.000	104.1875	8.000	104.1875	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA	
8.125	104.4375	8.125	104.4375	8.125	104.4375	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA	
8.250	104.6875	8.250	104.6875	8.250	104.6875	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA	
8.375	104.9375	8.375	104.9375	8.375	104.9375	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
8.500	105.1875	8.500	105.1875	8.500	105.1875	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
8.625	105.4375	8.625	105.4375	8.625	105.4375	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
8.750	105.6875	8.750	105.6875	8.750	105.6875	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA	
8.875	105.8125	8.875	105.8125	8.875	105.8125	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA	
9.000	105.9375	9.000	105.9375	9.000	105.9375	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA	
9.125	106.0625	9.125	106.0625	9.125	106.0625	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
9.250	106.1875	9.250	106.1875	9.250	106.1875	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA	
9.375	106.3125	9.375	106.3125	9.375	106.3125	4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA	
Prepayment penalty in OH & RI priced as No PPP						3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
						2 Yr PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA	
						1 Yr PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	
						No 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
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				
10/20/2025 1:00 PM PDT																

10/20/2025 1:00 PM 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	98.375	6.125	98.375	6.125	98.375	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	98.875	6.250	98.875	6.250	98.875		740-759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.250
6.375	99.375	6.375	99.375	6.375	99.375		720-739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	NA
6.500	99.875	6.500	99.875	6.500	99.875		700-719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	NA
6.625	100.375	6.625	100.375	6.625	100.375		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	103.750	7.750	103.750	7.750	103.750	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA
7.875	104.125	7.875	104.125	7.875	104.125	>\$3.5mm-\$4mm ⁶	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA
7.990	104.375	7.990	104.375	7.990	104.375	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA	NA
8.125	104.625	8.125	104.625	8.125	104.625	>\$5mm-\$6mm ⁵	660+	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA	NA
8.250	104.875	8.250	104.875	8.250	104.875	Other		<=50	55	60	65	70	75	80	85	90
8.375	105.125	8.375	105.125	8.375	105.125	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	105.375	8.500	105.375	8.500	105.375	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.625	105.625	8.625	105.625	8.625	105.625	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	105.875	8.750	105.875	8.750	105.875	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA
8.875	106.125	8.875	106.125	8.875	106.125	Purchase		0.250	0.250	0.250	0.250	0.125	0.125	0.125	0.125	0.125
8.990	106.375	8.990	106.375	8.990	106.375	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA
9.125	106.625	9.125	106.625	9.125	106.625	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA
9.250	106.875	9.250	106.875	9.250	106.875	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA
9.375	107.125	9.375	107.125	9.375	107.125	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA
9.500	107.375	9.500	107.375	9.500	107.375	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
9.625	107.625	9.625	107.625	9.625	107.625	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
9.750	107.875	9.750	107.875	9.750	107.875	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA
9.875	108.125	9.875	108.125	9.875	108.125	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	108.375	9.990	108.375	9.990	108.375	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	
10/20/2025 1:00 PM 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	97.8125	6.125	97.8125	6.125	97.8125	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA
6.250	98.4375	6.250	98.4375	6.250	98.4375	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA
6.375	99.0625	6.375	99.0625	6.375	99.0625	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA
6.490	99.6875	6.490	99.6875	6.490	99.6875	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA
6.625	100.3125	6.625	100.3125	6.625	100.3125	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA
6.750	100.9375	6.750	100.9375	6.750	100.9375	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA
6.875	101.5625	6.875	101.5625	6.875	101.5625	Loan Amount	<=50	55	60	65	70	75	80	85	90
6.990	102.0625	6.990	102.0625	6.990	102.0625	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA
7.125	102.4688	7.125	102.4688	7.125	102.4688	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA
7.250	102.8125	7.250	102.8125	7.250	102.8125	Other	<=50	55	60	65	70	75	80	85	90
7.375	103.0625	7.375	103.0625	7.375	103.0625	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
7.490	103.3125	7.490	103.3125	7.490	103.3125	24 Mnth CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.000	NA	NA
7.625	103.5625	7.625	103.5625	7.625	103.5625	12 Mnth CPA P&L	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.500	NA	NA
7.750	103.8125	7.750	103.8125	7.750	103.8125	P&L With Bank Stmt (additional LLPA)*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
7.875	104.0625	7.875	104.0625	7.875	104.0625	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA
8.000	104.3125	8.000	104.3125	8.000	104.3125	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	NA	NA
8.125	104.5625	8.125	104.5625	8.125	104.5625	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA
8.250	104.8125	8.250	104.8125	8.250	104.8125	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA
8.375	105.0625	8.375	105.0625	8.375	105.0625	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA
8.500	105.3125	8.500	105.3125	8.500	105.3125	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
8.625	105.5625	8.625	105.5625	8.625	105.5625	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
8.750	105.8125	8.750	105.8125	8.750	105.8125	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
8.875	105.9375	8.875	105.9375	8.875	105.9375	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA
9.000	106.0625	9.000	106.0625	9.000	106.0625	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
9.125	106.1875	9.125	106.1875	9.125	106.1875	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
9.250	106.3125	9.250	106.3125	9.250	106.3125	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
9.375	106.4375	9.375	106.4375	9.375	106.4375	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA
*added to 12/24 mo P&L LLPA when 2 months supporting bank statements are provided Prepayment penalty in OH & RI priced as No PPP						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
						5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA
						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	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
						1 Yr PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
						No 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/ 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		
10/20/2025 1:00 PM PDT															

10/20/2025 1:00 PM 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	99.250	6.250	99.250	6.250	99.250	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625	NA	NA
6.375	99.875	6.375	99.875	6.375	99.875	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625	NA	NA
6.500	100.500	6.500	100.500	6.500	100.500	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875	NA	NA
6.625	101.125	6.625	101.125	6.625	101.125	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	-1.875	NA	NA
6.750	101.750	6.750	101.750	6.750	101.750	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA
6.875	102.250	6.875	102.250	6.875	102.250	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA
7.000	102.750	7.000	102.750	7.000	102.750	Foreign National ¹		-2.125	-2.375	-2.625	-2.875	NA	NA	NA	NA	NA
7.125	103.250	7.125	103.250	7.125	103.250	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
7.250	103.750	7.250	103.750	7.250	103.750	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.375	104.125	7.375	104.125	7.375	104.125		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA
7.500	104.500	7.500	104.500	7.500	104.500	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.625	104.875	7.625	104.875	7.625	104.875	>\$2mm-\$3mm	660+	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA
7.750	105.250	7.750	105.250	7.750	105.250	>\$3mm-3.5mm ²	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
7.875	105.500	7.875	105.500	7.875	105.500	>\$3.5mm-4mm ³	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
8.000	105.875	8.000	105.875	8.000	105.875	>\$4mm-5mm ⁴	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
8.125	106.125	8.125	106.125	8.125	106.125	>\$5mm-\$6mm ⁵	680+	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA
8.250	106.500	8.250	106.500	8.250	106.500	Other		<=50	55	60	65	70	75	80	85	90
8.375	106.750	8.375	106.750	8.375	106.750	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA
8.500	107.000	8.500	107.000	8.500	107.000	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
8.625	107.250	8.625	107.250	8.625	107.250	DSCR >=1.25		0.250	0.250	0.250	0.375	0.375	0.375	0.375	NA	NA
8.750	107.500	8.750	107.500	8.750	107.500	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA
8.875	107.750	8.875	107.750	8.875	107.750	Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
9.000	108.000	9.000	108.000	9.000	108.000	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	-1.375	NA	NA	NA
9.125	108.250	9.125	108.250	9.125	108.250	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	NA	NA	NA
9.250	108.500	9.250	108.500	9.250	108.500	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA
9.375	108.750	9.375	108.750	9.375	108.750	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
9.500	109.000	9.500	109.000	9.500	109.000	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA
9.625	109.250	9.625	109.250	9.625	109.250	Listing Seasoning Exception ⁶		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
9.750	109.500	9.750	109.500	9.750	109.500	5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA
9.875	109.750	9.875	109.750	9.875	109.750	4 Yr PPP		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
10.000	110.000	10.000	110.000	10.000	110.000	3 Yr PPP		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
10.125	110.250	10.125	110.250	10.125	110.250	2 Yr PPP		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
10.250	110.500	10.250	110.500	10.250	110.500	1 Yr PPP		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
¹ Non-Resident Alien without a FICO ² 40 Yr FRM ineligible. Min rate is 7.5%. ³ 40 Yr FRM ineligible. Min rate is 7.5%. 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 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	
10/20/2025 1:00 PM 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	109.000	9.990	109.000	9.990	109.000	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	NA	NA	NA	
9.875	108.750	9.875	108.750	9.875	108.750	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	NA	NA	NA	
9.750	108.500	9.750	108.500	9.750	108.500	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	NA	NA	NA	
9.625	108.250	9.625	108.250	9.625	108.250	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	NA	NA	NA	
9.500	108.000	9.500	108.000	9.500	108.000	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA	
9.375	107.750	9.375	107.750	9.375	107.750	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA	
9.250	107.500	9.250	107.500	9.250	107.500	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90	
9.125	107.250	9.125	107.250	9.125	107.250	>\$1.5mm-\$2mm	760+	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
8.990	107.000	8.990	107.000	8.990	107.000		740-759	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
8.875	106.750	8.875	106.750	8.875	106.750		720-739	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
8.750	106.500	8.750	106.500	8.750	106.500		700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
8.625	106.250	8.625	106.250	8.625	106.250		680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA	
8.500	106.000	8.500	106.000	8.500	106.000		660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA	
8.375	105.750	8.375	105.750	8.375	105.750	Other		<=50	55	60	65	70	75	80	85	90	
8.250	105.500	8.250	105.500	8.250	105.500	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	105.125	8.125	105.125	8.125	105.125	Waive Escrows		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	
7.990	104.875	7.990	104.875	7.990	104.875	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA	
7.875	104.500	7.875	104.500	7.875	104.500	DSCR <0.75		-0.125	-0.375	-0.500	-0.750	-1.000	-1.375	NA	NA	NA	
7.750	104.250	7.750	104.250	7.750	104.250	Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	
7.625	103.875	7.625	103.875	7.625	103.875	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	NA	NA	NA	NA	
7.500	103.500	7.500	103.500	7.500	103.500	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	
7.375	103.125	7.375	103.125	7.375	103.125	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	
7.250	102.750	7.250	102.750	7.250	102.750	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	
7.125	102.250	7.125	102.250	7.125	102.250	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA	
6.990	101.750	6.990	101.750	6.990	101.750	Listing Seasoning Exception ¹		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	
6.875	101.250	6.875	101.250	6.875	101.250	5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	
6.750	100.750	6.750	100.750	6.750	100.750	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			
10/20/2025 1:00 PM 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			
6.375	99.1875	6.375	99.1875	6.375	99.1875	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	NA	NA			
6.490	99.8125	6.490	99.8125	6.490	99.8125	740-759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500	NA	NA			
6.625	100.4375	6.625	100.4375	6.625	100.4375	720-739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250	NA	NA			
6.750	101.0625	6.750	101.0625	6.750	101.0625	700-719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	NA	NA			
6.875	101.6875	6.875	101.6875	6.875	101.6875	Foreign National	-0.875	-1.375	-1.500	-1.875	-2.250	NA	NA	NA	NA			
6.990	102.3125	6.990	102.3125	6.990	102.3125	Loan Amount	<=50	55	60	65	70	75	80	85	90			
7.125	102.8125	7.125	102.8125	7.125	102.8125	UPB >\$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	NA			
7.250	103.2500	7.250	103.2500	7.250	103.2500	UPB > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	NA	NA	NA	NA			
7.375	103.6250	7.375	103.6250	7.375	103.6250	Other	<=50	55	60	65	70	75	80	85	90			
7.490	104.0000	7.490	104.0000	7.490	104.0000	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000	NA	NA			
7.625	104.3125	7.625	104.3125	7.625	104.3125	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	NA	NA	NA			
7.750	104.6250	7.750	104.6250	7.750	104.6250	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA			
7.875	104.9375	7.875	104.9375	7.875	104.9375	Condo/Co-Op	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	NA	NA			
8.000	105.2500	8.000	105.2500	8.000	105.2500	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA			
8.125	105.5625	8.125	105.5625	8.125	105.5625	Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	NA			
8.250	105.8125	8.250	105.8125	8.250	105.8125	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	NA	NA			
8.375	106.0625	8.375	106.0625	8.375	106.0625	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	106.3125	8.500	106.3125	8.500	106.3125	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	NA	NA			
8.625	106.4375	8.625	106.4375	8.625	106.4375	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA			
8.750	106.5625	8.750	106.5625	8.750	106.5625	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	NA	NA	NA			
8.875	106.6875	8.875	106.6875	8.875	106.6875	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA			
9.000	106.8125	9.000	106.8125	9.000	106.8125	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA			
9.125	106.9375	9.125	106.9375	9.125	106.9375	4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA			
Prepayment penalty in OH & RI priced as No PPP						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	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	NA	NA			
						No Yr PPP	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	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					
10/20/2025 1:00 PM PDT																		

10/20/2025 1:00 PM PDT



NMLS 1202262

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	108.5425	740-759	0.625	0.625	0.625	0.625	0.500	0.000	-0.250	-1.750	NA
10.000	108.3550	720-739	0.500	0.500	0.500	0.375	0.125	-0.500	-0.875	-2.500	NA
9.875	108.1675	700-719	0.375	0.375	0.375	0.125	-0.250	-0.875	-1.375	-3.750	NA
9.750	107.9800	680-699	-0.125	-0.125	-0.125	-0.375	-0.750	-1.500	-2.500	NA	NA
9.625	107.7925	660-679	-0.375	-0.375	-0.500	-0.750	-1.375	-1.750	-3.125	NA	NA
9.500	107.6050	640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA
9.375	107.4175	620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA
9.250	107.2300	FICO	<=50	55	60	65	70	75	80	85	90
9.125	107.0425	12M Bk Stmt	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.625	NA
9.000	106.8550	24M Bk Stmt	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.500	NA
8.875	106.6675	Cash Out	-0.375	-0.375	-0.375	-0.500	-0.625	-1.125	-1.375	NA	NA
8.750	106.4800	ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
8.625	106.2925	1.501-2.00mm	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.250	-0.750	NA
8.500	106.0425	2.01-3mm Loan Amt	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
8.375	105.7925	> \$3mm Loan Amt	-1.000	-1.000	-1.000	-1.500	-2.125	NA	NA	NA	NA
8.250	105.5425	IO	-0.125	-0.125	-0.375	-0.375	-0.500	-0.625	-1.000	NA	NA
8.125	105.2925	2nd Home	0.000	0.000	0.000	-0.250	-0.250	-0.375	-0.625	NA	NA
8.000	105.0425	Investor Occ	0.000	0.000	0.000	-0.250	-0.375	-0.500	-0.625	NA	NA
7.875	104.7300	Warrantable Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	-1.000	NA
7.750	104.4175	2-4 Unit	-0.250	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	NA	NA
7.625	104.1050	Loan Amount <150k	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.250	NA
7.500	103.7300	Asset Depletion	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	-0.625	-1.750	NA
7.375	103.3550	1x30x12	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-1.000	NA	NA
7.250	102.9800	24-48 Month Credit Event	-0.625	-0.625	-1.000	-1.250	-1.250	-1.500	-2.500	NA	NA
7.125	102.6050	PA/MI/MD	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
7.000	102.2300	Loan Amount <250k	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
6.875	101.8550	NW Condo & Condotel	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA
6.750	101.4175	>= 45 DTI	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.500	NA
6.625	100.9175	5 year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
6.500	100.4175	4 Year PPP	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
6.375	99.8550	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
6.250	99.2300	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	
10/20/2025 1:00 PM PDT											

10/20/2025 1:00 PM PDT



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	109.9300	109.8050	109.5550	740-759	1.625	1.375	1.250	1.125	1.000	0.125	-0.625	NA	NA
10.500	109.7425	109.6175	109.3675	720-739	1.625	1.375	1.250	0.875	0.750	0.000	-1.250	NA	NA
10.375	109.5550	109.4300	109.1800	700-719	1.125	1.000	0.875	0.500	0.250	-0.500	-2.375	NA	NA
10.250	109.3675	109.2425	108.9925	680-699	0.375	0.250	0.000	-0.250	-0.875	-1.500	NA	NA	NA
10.125	109.1800	109.0550	108.8050	660-679	0.125	-0.125	-0.250	-0.500	-1.500	-3.000	NA	NA	NA
10.000	108.9925	108.8675	108.6175	FICO	<=50	55	60	65	70	75	80	85	90
9.875	108.8050	108.6800	108.4300	Cash Out	-0.250	-0.250	-0.375	-0.375	-0.625	-0.875	NA	NA	NA
9.750	108.6175	108.4925	108.2425	DSCR > 1.15	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
9.625	108.4300	108.3050	108.0550	DSCR < 1.1	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.375	NA	NA
9.500	108.2425	108.1175	107.8675	DSCR < 1	-0.500	-0.500	-1.000	-1.000	-1.500	NA	NA	NA	NA
9.375	108.0550	107.9300	107.6800	IO	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-1.500	NA	NA
9.250	107.8675	107.7425	107.4925	Warrantable Condo	0.000	0.000	0.000	0.000	-0.125	-0.375	-0.500	NA	NA
9.125	107.6800	107.5550	107.3050	2-4 Unit	-0.375	-0.375	-0.500	-0.500	-0.625	-0.875	-1.125	NA	NA
9.000	107.4925	107.3675	107.1175	1x30x12	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA
8.875	107.3050	107.1800	106.9300	Foreign National	-1.000	-1.000	-1.000	-1.250	-1.250	NA	NA	NA	NA
8.750	107.0550	106.9300	106.6800	NW Condo & Condotel	-0.250	-0.250	-0.500	-0.500	-0.750	-0.750	-1.000	NA	NA
8.625	106.8050	106.6800	106.4300	Short-Term Rental	-0.375	-0.375	-0.375	-0.375	-0.750	-1.375	-1.500	NA	NA
8.500	106.5550	106.4300	106.1800	5 year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
8.375	106.3050	106.1800	105.9300	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
8.250	106.0550	105.9300	105.6800	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
8.125	105.7425	105.6175	105.3675	2 Year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
8.000	105.4300	105.3050	105.0550	1 Year PPP	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	NA	NA
7.875	105.1175	104.9925	104.7425	0 Year PPP	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	NA	NA
7.750	104.8050	104.6800	104.4300	Lock Period 0.15 per 15 Days Lock periods offered, 30, 45, 60									
7.625	104.4300	104.3050	104.0550										
7.500	104.0550	103.9300	103.6800										
7.375	103.6800	103.5550	103.3050										
7.250	103.3050	103.1800	102.9300	Compensation Adjustments	BPC	LPC							
7.125	102.9300	102.8050	102.5550			1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%
7.000	102.5550	102.4300	102.1800	LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750
6.875	102.1800	102.0550	101.8050	Min Price	96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000
6.750	101.8050	101.6800	101.4300	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	101.4300	101.3050	101.0550	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	101.0550	100.9300	100.6800	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	99.9300	99.8050	99.5550	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	

10/20/2025 1:00 PM PDT



NMLS 1202262

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	103.019	102.644	7.500	102.937	102.562	7.500	102.647	102.272	7.500	103.485	103.110	8.000	103.651	103.276
7.375	102.890	102.515	7.375	102.813	102.438	7.375	102.524	102.149	7.375	103.359	102.984	7.875	103.446	103.071
7.250	102.714	102.339	7.250	102.636	102.261	7.250	102.347	101.972	7.250	103.181	102.806	7.750	103.237	102.862
7.125	102.521	102.146	7.125	102.443	102.068	7.125	102.153	101.778	7.125	102.986	102.611	7.625	103.075	102.700
7.000	102.265	101.890	7.000	102.187	101.812	7.000	101.897	101.522	7.000	102.728	102.353	7.500	102.795	102.420
6.875	101.933	101.558	6.875	101.850	101.475	6.875	101.554	101.179	6.875	102.456	102.081	7.375	102.522	102.147
6.750	101.628	101.253	6.750	101.546	101.171	6.750	101.248	100.873	6.750	102.148	101.773	7.250	102.272	101.897
6.625	101.308	100.933	6.625	101.226	100.851	6.625	100.927	100.552	6.625	101.826	101.451	7.125	101.813	101.438
6.500	100.936	100.561	6.500	100.847	100.472	6.500	100.555	100.180	6.500	101.489	101.114	7.000	101.364	100.989
6.375	100.584	100.209	6.375	100.495	100.120	6.375	100.202	99.827	6.375	101.134	100.759	6.875	101.099	100.724
6.250	100.136	99.761	6.250	100.033	99.658	6.250	99.725	99.350	6.250	100.664	100.289	6.750	100.846	100.471
6.125	99.655	99.280	6.125	99.582	99.207	6.125	99.298	98.923	6.125	100.215	99.840	6.625	100.518	100.143
6.000	99.150	98.775	6.000	99.052	98.677	6.000	98.764	98.389	6.000	99.723	99.348	6.500	100.273	99.898
5.875	98.670	98.295	5.875	98.582	98.207	5.875	98.301	97.926	5.875	99.250	98.875	6.375	99.981	99.606
5.750	98.190	97.815	5.750	98.111	97.736	5.750	97.837	97.462	5.750	98.777	98.402	6.250	99.697	99.322
5.625	97.637	97.262	5.625	97.565	97.190	5.625	97.311	96.936	5.625	98.309	97.934	6.125	99.352	98.977
5.500	97.094	96.719	5.500	97.022	96.647	5.500	96.765	96.390	5.500	97.760	97.385	6.000	98.989	98.614
5.375	96.519	96.144	5.375	96.440	96.065	5.375	96.174	95.799	5.375	97.169	96.794	5.875	98.501	98.126
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		
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		
				-1.210	-1.210	-1.710	-1.960	-2.710	-3.460	-3.960	NA	NA		
2nd Home/Rate-Term	800+			-0.210	-0.210	-0.585	-0.835	-1.210	-1.210	-1.585	-4.835	-5.335		
	780-799			-0.210	-0.210	-0.585	-0.835	-1.210	-1.210	-1.585	-4.835	-5.335		
	760-779			-0.335	-0.335	-0.835	-0.960	-1.335	-1.335	-1.710	-4.960	-5.585		
	740-759			-0.460	-0.460	-0.960	-1.085	-1.460	-1.460	-1.835	-5.085	-5.710		
	720-739			-0.710	-0.710	-1.085	-1.210	-1.585	-1.710	-2.210	-5.220	-6.010		
	700-719			-0.960	-0.960	-1.335	-1.460	-1.835	-2.085	-2.710	-5.675	-6.350		
	680-699			-1.210	-1.210	-1.585	-1.710	-2.460	-2.960	-3.460	-6.300	-7.025		
				-1.710	-1.710	-2.210	-2.460	-3.210	-3.960	-4.460	NA	NA		
2nd Home/Cash-Out	800+			-0.210	-0.210	-0.585	-0.835	-1.460	-1.710	NA	NA	NA		
	780-799			-0.210	-0.210	-0.585	-0.835	-1.460	-1.710	NA	NA	NA		
	760-779			-0.335	-0.335	-0.835	-0.960	-1.585	-1.835	NA	NA	NA		
	740-759			-0.460	-0.460	-0.960	-1.085	-1.710	-1.960	NA	NA	NA		
	720-739			-0.710	-0.710	-1.085	-1.210	-1.835	-2.210	NA	NA	NA		
	700-719			-0.960	-0.960	-1.335	-1.460	-2.085	-2.585	NA	NA	NA		
					-1.460	-1.460	-1.960	-2.460	-2.960	-3.460	-3.960	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		
				-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		
				-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	100.924	100.486	7.000	100.109	99.672	7.000	99.526	99.088	6.750	99.512	99.075	7.500	100.216	99.779
6.875	100.755	100.318	6.875	99.997	99.560	6.875	99.322	98.884	6.625	99.293	98.856	7.375	100.188	99.751
6.750	100.587	100.149	6.750	99.885	99.448	6.750	99.118	98.681	6.500	99.075	98.637	7.250	100.161	99.723
6.625	100.403	99.966	6.625	99.737	99.300	6.625	98.985	98.547	6.375	98.910	98.473	7.125	100.436	99.999
6.500	100.220	99.783	6.500	99.590	99.152	6.500	98.852	98.415	6.250	98.746	98.308	7.000	100.712	100.274
6.375	99.934	99.497	6.375	99.207	98.769	6.375	98.589	98.151	6.125	98.405	97.967	6.875	100.616	100.179
6.250	99.649	99.212	6.250	98.838	98.400	6.250	98.327	97.890	6.000	98.064	97.626	6.750	100.522	100.084
6.125	99.354	98.916	6.125	98.686	98.249	6.125	98.170	97.732	5.875	97.699	97.261	6.625	100.305	99.868
6.000	99.060	98.623	6.000	98.535	98.097	6.000	97.985	97.548	5.750	97.334	96.896	6.500	100.088	99.651
5.875	98.707	98.270	5.875	98.354	97.917	5.875	97.681	97.243	5.625	97.051	96.613	6.375	99.755	99.318
5.750	98.357	97.919	5.750	98.174	97.737	5.750	97.368	96.931	5.500	96.768	96.331	6.250	99.422	98.985
5.625	97.990	97.552	5.625	97.682	97.244	5.625	97.116	96.679				6.125	99.102	98.664
5.500	97.624	97.186	5.500	97.191	96.753	5.500	96.851	96.413				6.000	98.782	98.344
5.375	97.246	96.808	5.375	96.773	96.336	5.375	96.694	96.256				5.875	98.446	98.008
												5.750	98.109	97.671
												5.625	97.792	97.355
												5.500	97.476	97.038
												5.375	97.144	96.707
LTV/CLTV/HCLTV Price Adjustments														
FICO						<=50	55	60	65	70	75	80	85	90
800+						1.015	1.015	1.015	0.915	0.790	0.665	0.540	-1.085	-1.585
780-799						0.915	0.915	0.915	0.915	0.665	0.540	0.340	-1.085	-1.585
760-779						0.915	0.915	0.915	0.915	0.665	0.490	0.340	-1.210	-1.710
740-759						0.865	0.865	0.865	0.815	0.540	0.340	-0.085	-1.460	-1.960
720-739						0.540	0.540	0.540	0.415	0.165	-0.085	-0.460	-1.710	-2.210
700-719						0.415	0.415	0.415	0.315	0.040	-0.710	-0.960	NA	NA
Other						<=50	55	60	65	70	75	80	85	90
Rate/Term						-0.375	-0.375	-0.375	-0.375	-0.250	-0.250	-0.250	NA	NA
Cash-Out						-0.625	-0.625	-0.625	-0.750	-0.750	-1.000	-1.250	NA	NA
2nd Home						-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
Investment						-0.750	-0.750	-0.750	-1.000	-1.500	NA	NA	NA	NA
ARM & 760-779 FICO						0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	NA	NA
Condo						0.000	0.000	0.000	0.000	-0.125	-0.250	-0.500	NA	NA
2 Units						0.000	0.000	0.000	0.000	-0.250	NA	NA	NA	NA
3-4 Units						-0.250	-0.250	-0.250	-0.375	NA	NA	NA	NA	NA
Loan Amount >\$1,500,000						-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	NA	NA
Self-Employed						-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Compensation Adjustments		BPC	LPC											
			1.00%	1.25%	1.50%	1.75%	2.00%	2.25%						
LLPA		0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250						
Min Price		99.000	98.000	97.750	97.500	97.250	97.000	97.000						
Max Price		101.000	100.000	99.750	99.500	99.250	99.000	98.750						
			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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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	6.250	80.250	80.250	6.500	80.250	80.250	6.250	80.250	80.250			
6.500	80.250	80.250	6.125	80.250	80.250	6.375	80.250	80.250	6.125	80.250	80.250			
6.375	80.250	80.250	6.000	80.250	80.250	6.250	80.250	80.250	6.000	80.250	80.250			
6.250	80.250	80.250	5.875	80.250	80.250	6.125	80.250	80.250	5.875	80.250	80.250			
6.125	80.250	80.250	5.750	80.250	80.250	6.000	80.250	80.250	5.750	80.250	80.250			
6.000	80.250	80.250	5.625	80.250	80.250	5.875	80.250	80.250	5.625	80.250	80.250			
5.875	80.250	80.250	5.500	80.250	80.250	5.750	80.250	80.250	5.500	80.250	80.250			
5.750	80.250	80.250	5.375	80.250	80.250	5.625	80.250	80.250	5.375	80.250	80.250			
5.625	80.250	80.250	5.250	80.250	80.250	5.500	80.250	80.250	5.250	80.250	80.250			
5.500	80.250	80.250	5.125	80.250	80.250	5.375	80.250	80.250	5.125	80.250	80.250			
5.375	80.250	80.250	5.000	80.250	80.250	5.250	80.250	80.250	5.000	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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INSIGNIA VI - QM JUMBO PRIME

INSIGNIA VI - QM JUMBO PRIME											
								30 Yr Fixed			
								Rate	30 Day	60 Day	
								8.500	80.250	80.250	
								8.375	80.250	80.250	
								8.250	80.250	80.250	
								8.125	80.250	80.250	
								8.000	80.250	80.250	
								7.875	80.250	80.250	
								7.750	80.250	80.250	
								7.625	80.250	80.250	
								7.500	80.250	80.250	
								7.375	80.250	80.250	
								7.250	80.250	80.250	
								7.125	80.250	80.250	
								7.000	80.250	80.250	
								6.875	80.250	80.250	
								6.750	80.250	80.250	
								6.625	80.250	80.250	
								6.500	80.250	80.250	
								6.375	80.250	80.250	
6.250	80.250	80.250									
6.125	80.250	80.250									
6.000	80.250	80.250									
5.875	80.250	80.250									
5.750	80.250	80.250									
5.625	80.250	80.250									
5.500	80.250	80.250									
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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Fees	
Funding	\$440
Underwriting (except NJ & WA)	\$1,395
Enhanced Desk Review	\$165
Entity Review Fee (If applicable)	\$295
NJ Application Fee (NJ Only)	\$1,835
WA Application Fee (WA Only)	\$1,835



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