

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
11.625	104.375	11.625	104.375	11.625	104.375	11.625	104.375	12 Mos Full Doc	760+	0.875	0.875	0.875	0.375	0.125	-1.125	NA	NA	NA
11.500	104.125	11.500	104.125	11.500	104.125	11.500	104.125		740-759	0.875	0.875	0.625	0.375	0.125	-1.375	NA	NA	NA
11.375	103.875	11.375	103.875	11.375	103.875	11.375	103.875		720-739	0.875	0.875	0.625	0.125	-0.125	-1.625	NA	NA	NA
11.250	103.625	11.250	103.625	11.250	103.625	11.250	103.625		700-719	0.625	0.625	0.125	-0.125	-0.375	-1.875	NA	NA	NA
11.125	103.375	11.125	103.375	11.125	103.375	11.125	103.375		680-699	0.500	0.250	0.000	-0.250	-0.750	-2.500	NA	NA	NA
11.000	103.125	11.000	103.125	11.000	103.125	11.000	103.125	Other		<=50	55	60	65	70	75	80	85	90
10.875	102.875	10.875	102.875	10.875	102.875	10.875	102.875	FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	NA
10.750	102.625	10.750	102.625	10.750	102.625	10.750	102.625	Interest Only		-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
10.625	102.375	10.625	102.375	10.625	102.375	10.625	102.375	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	NA	NA	NA
10.500	102.125	10.500	102.125	10.500	102.125	10.500	102.125	Investment		-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA	NA
10.375	101.875	10.375	101.875	10.375	101.875	10.375	101.875	2nd Home		-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA	NA
10.250	101.625	10.250	101.625	10.250	101.625	10.250	101.625	12 Month Bank Statements*		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
10.125	101.375	10.125	101.375	10.125	101.375	10.125	101.375	P&L ONLY*		-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA	NA
10.000	101.125	10.000	101.125	10.000	101.125	10.000	101.125	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
9.875	100.875	9.875	100.875	9.875	100.875	9.875	100.875	5 Yr PPP (Investment Only)		0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA
9.750	100.625	9.750	100.625	9.750	100.625	9.750	100.625	4 Yr PPP (Investment Only)		0.250	0.250	0.250	0.250	0.250	NA	NA	NA	NA
9.625	100.375	9.625	100.375	9.625	100.375	9.625	100.375	3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
9.500	100.125	9.500	100.125	9.500	100.125	9.500	100.125	2 Yr PPP (Investment Only)		-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA
9.375	99.875	9.375	99.875	9.375	99.875	9.375	99.875	1 Yr PPP (Investment Only)		-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA
9.250	99.625	9.250	99.625	9.250	99.625	9.250	99.625											
9.125	99.375	9.125	99.375	9.125	99.375	9.125	99.375											
8.990	99.125	8.990	99.125	8.990	99.125	8.990	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
12/19/2025 8:30 AM PDT																		



NMLS 1202262

FUNDLOANS

ASPIRE X (OO/2nds) - NON-QM CLOSED END 2ND MORTGAGE (\$200K - \$750K)

LOAN MUST BE CONDITIONALLY APPROVED TO LOCK. NO EXTENSIONS ALLOWED ON ASPIRE X.

10/15/20Yr FRM		Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
Rate	30 Day	Full Doc	800+	2.625	2.625	2.375	1.875	1.625	0.750	-0.375	-4.500	-6.125
12.375	110.875		780-799	2.625	2.625	2.375	1.875	1.625	0.625	-0.500	-4.750	-6.375
12.250	110.750		760-779	2.125	2.125	1.875	1.375	1.125	0.000	-1.250	-5.375	-7.375
12.125	110.625		740-759	1.500	1.500	1.125	0.875	0.625	-0.625	-2.500	-6.750	-9.000
12.000	110.500		720-739	0.625	0.625	0.125	-0.250	-0.500	-1.500	-3.750	-8.125	-10.000
11.875	110.375		700-719	-0.500	-0.500	-1.125	-1.625	-2.125	-2.875	-5.250	-9.375	-11.500
11.750	110.250		680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	-8.375	-11.125	N/A
11.625	110.125		660-679	-4.250	-4.375	-4.875	-5.500	-6.000	-7.250	-10.250	N/A	N/A
11.500	110.000	Alt Doc	800+	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	-5.875	-7.625
11.375	109.875		780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	-6.125	-7.875
11.250	109.750		760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	-6.750	-8.875
11.125	109.625		740-759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	-8.250	-10.750
11.000	109.500		720-739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	-9.625	-11.750
10.875	109.375		700-719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	-6.750	-11.250	N/A
10.750	109.250		680-699	-4.000	-4.000	-4.750	-5.250	-5.875	-7.000	-9.750	N/A	N/A
10.625	109.000		660-679	-5.750	-5.875	-6.375	-7.125	-7.625	-9.000	N/A	N/A	N/A
10.500	108.750	Alt Doc	800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	-7.875	N/A
10.375	108.500		780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	-8.125	N/A
10.250	108.250		760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	-8.750	N/A
10.125	108.000		740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	-10.250	N/A
10.000	107.750		720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	-11.875	N/A
9.875	107.500		700-719	-3.375	-3.375	-4.000	-4.750	-5.250	-6.250	-9.000	N/A	N/A
9.750	107.125		680-699	-5.750	-5.750	-6.500	-7.125	-7.750	-9.000	N/A	N/A	N/A
9.625	106.750		660-679	-7.750	-7.875	-8.375	-9.375	-9.875	N/A	N/A	N/A	N/A
9.500	106.375	Amortization		<=50	55	60	65	70	75	80	85	90
9.375	106.000	30 YR Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.250	105.625	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
9.125	105.250	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
9.000	104.875	Loan Amount		<=50	55	60	65	70	75	80	85	90
8.875	104.500	<=\$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.750	104.125	\$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.625	103.750	\$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	103.250	\$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.375	102.750	\$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.250	102.250	\$450,001-600k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.125	101.750	\$600,001-750k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.000	101.125	\$750,001-850K		-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A	N/A
7.875	100.500	DTI		<=50	55	60	65	70	75	80	85	90
7.750	99.875	00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.625	99.125	43.01-45		-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
7.500	98.375	45.01-50		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
7.375	97.625	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	Full Doc	800+	2.625	2.625	2.375	1.875	1.625	0.750	-0.375	N/A	N/A
13.375	111.125		780-799	2.625	2.625	2.375	1.875	1.625	0.625	-0.500	N/A	N/A
13.250	111.000		760-779	2.125	2.125	1.875	1.375	1.125	0.000	-1.250	N/A	N/A
13.125	110.875		740-759	1.500	1.500	1.125	0.875	0.625	-0.625	-2.500	N/A	N/A
13.000	110.750		720-739	0.625	0.625	0.125	-0.250	-0.500	-1.500	-3.750	N/A	N/A
12.875	110.625		700-719	-0.500	-0.500	-1.125	-1.625	-2.125	-2.875	-5.250	N/A	N/A
12.750	110.500		680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	N/A	N/A	N/A
12.625	110.375		660-679	-4.250	-4.375	-4.875	-5.500	-6.000	N/A	N/A	N/A	N/A
12.500	110.250	Alt Doc	800+	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	N/A	N/A
12.375	110.125		780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	N/A	N/A
12.250	110.000		760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	N/A	N/A
12.125	109.875		740-759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	N/A	N/A
12.000	109.750		720-739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	N/A	N/A
11.875	109.625		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	109.375		660-679	-5.750	-5.875	-6.375	N/A	N/A	N/A	N/A	N/A	N/A
11.500	109.250	1099/ Bank Statements	800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	N/A	N/A
11.375	109.125		780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	N/A	N/A
11.250	109.000		760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	N/A	N/A
11.125	108.750		740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	N/A	N/A
11.000	108.500		720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	N/A	N/A
10.875	108.250		700-719	-3.375	-3.375	-4.000	-4.750	-5.250	N/A	N/A	N/A	N/A
10.750	108.000		680-699	-5.750	-5.750	-6.500	-7.125	N/A	N/A	N/A	N/A	N/A
10.625	107.750		660-679	-7.750	-7.875	-8.375	N/A	N/A	N/A	N/A	N/A	N/A
10.500	107.500	P&I/ WVOE	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
10.375	107.250		780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
10.250	107.000		760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
10.125	106.750		740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
10.000	106.375		720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
9.875	106.000		700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
9.750	105.625		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
9.625	105.250		660-679	-8.250	-8.375	-8.875	N/A	N/A	N/A	N/A	N/A	N/A
9.500	105.000	DSCR	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
9.375	104.750		780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
9.250	104.500		760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
9.125	104.250		740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
9.000	104.000		720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
8.875	103.750		700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
8.750	103.500		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
8.625	103.250		660-679	-8.250	-8.375	-8.875	N/A	N/A	N/A	N/A	N/A	N/A
8.500	103.000	DSCR	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
8.375	102.750		780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
8.250	102.500		760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
8.125	102.250		740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
8.000	102.000		720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
7.875	101.750		700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
7.750	101.500		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
7.625	101.250		660-679	-8.250	-8.375	-8.875	N/A	N/A	N/A	N/A	N/A	N/A
7.500	101.000	DSCR	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
7.375	100.750		780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
7.250	100.500		760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
7.125	100.250		740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
7.000	100.000		720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
6.875	99.750		700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
6.750	99.500		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
6.625	99.250		660-679	-8.250	-8.375	-8.875	N/A	N/A	N/A	N/A	N/A	N/A
6.500	99.000	DSCR	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
6.375	98.750		780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
6.250	98.500		760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
6.125	98.250		740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
6.000	98.000		720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
5.875	97.750		700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
5.750	97.500		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
5.625	97.250		660-679	-8.250	-8.375	-8.875	N/A	N/A	N/A	N/A	N/A	N/A
5.500	97.000	DSCR	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
5.375	96.750		780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
5.250	96.500		760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
5.125	96.250		740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
5.000	96.000		720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
4.875	95.750		700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
4.750	95.500		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
4.625	95.250		660-679	-8.250	-8.375	-8.875	N/A	N/A	N/A	N/A	N/A	N/A
4.500	95.000	DSCR	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
4.375	94.750		780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
4.250	94.500		760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
4.125	94.250		740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
4.000	94.000		720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
3.875	93.750		700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
3.750	93.500		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
3.625	93.250		660-679	-8.250	-8.375	-8.875	N/A	N/A	N/A	N/A	N/A	N/A
3.500	93.000	DSCR	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
3.375	92.750		780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
3.250	92.500		760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
3.125	92.250		740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
3.000	92.000		720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
2.875	91.750		700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
2.750	91.500		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
2.625	91.250		660-679	-8.250	-8.375	-8.875	N/A	N/A	N/A	N/A	N/A	N/A
2.500	91.000	DSCR	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
2.375	90.750		780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
2.250	90.500		760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
2.125	90.250		740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
2.000	90.000		720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
1.875	89.750		700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
1.750	89.500		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
1.625	89.250		660-679	-8.250	-8.375	-8.875	N/A	N/A	N/A	N/A	N/A	N/A
1.500	89.000	DSCR	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
1.375	88.750		780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
1.250	88.500		760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
1.125	88.250		740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
1.000	88.000		720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
0.875	87.750		700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
0.750	87.500		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
0.625	87.250		660-679	-8.250	-8.375	-8.875	N/A	N/A	N/A	N/A	N/A	N/A
0.500												

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NMLS 1202262

FUNDLOANS

MONTAGE – NON-QM FULL DOC & ASSET QUALIFICATION																		
-.25% Rate on Loans without PPP (Max \$3M Loan Amount)																		
-.375% Rate on Loans with PPP (Max \$3M Loan Amount)																		
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		
5.750	96.875	5.750	96.875	5.750	96.875	Full Doc - 24 Mo	760+	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.000		
5.875	97.500	5.875	97.500	5.875	97.500		740-759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000		
5.990	98.125	5.990	98.125	5.990	98.125		720-739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	NA		
6.125	98.750	6.125	98.750	6.125	98.750		700-719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	NA		
6.250	99.250	6.250	99.250	6.250	99.250		680-699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000	-5.000	NA		
6.375	99.750	6.375	99.750	6.375	99.750		660-679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125	NA	NA		
6.500	100.250	6.500	100.250	6.500	100.250		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA		
6.625	100.750	6.625	100.750	6.625	100.750		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA		
6.750	101.125	6.750	101.125	6.750	101.125	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90		
6.875	101.625	6.875	101.625	6.875	101.625	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA		
6.990	102.000	6.990	102.000	6.990	102.000	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA		
7.125	102.375	7.125	102.375	7.125	102.375	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA		
7.250	102.750	7.250	102.750	7.250	102.750	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA		
7.375	103.125	7.375	103.125	7.375	103.125	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA		
7.500	103.500	7.500	103.500	7.500	103.500	>\$3.5mm-\$4mm ⁵	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA		
7.625	103.875	7.625	103.875	7.625	103.875	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA		
7.750	104.125	7.750	104.125	7.750	104.125	>\$5mm-\$6mm ⁴	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA		
7.875	104.500	7.875	104.500	7.875	104.500	Other	<=50	55	60	65	70	75	80	85	90			
7.990	104.750	7.990	104.750	7.990	104.750	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		
8.125	105.000	8.125	105.000	8.125	105.000	Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125		
8.250	105.250	8.250	105.250	8.250	105.250	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		
8.375	105.500	8.375	105.500	8.375	105.500	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA	NA		
8.500	105.750	8.500	105.750	8.500	105.750	Purchase	0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.125	0.125		
8.625	106.000	8.625	106.000	8.625	106.000	Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA	NA		
8.750	106.250	8.750	106.250	8.750	106.250	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA		
8.875	106.500	8.875	106.500	8.875	106.500	2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA		
8.990	106.750	8.990	106.750	8.990	106.750	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA		
9.125	107.000	9.125	107.000	9.125	107.000	Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	NA		
9.250	107.250	9.250	107.250	9.250	107.250	Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	NA		
9.375	107.500	9.375	107.500	9.375	107.500	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA	NA		
9.500	107.750	9.500	107.750	9.500	107.750	Assets Only ²	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA		
9.625	108.000	9.625	108.000	9.625	108.000	Asset Allowance ²	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA		
9.750	108.250	9.750	108.250	9.750	108.250	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		
9.875	108.500	9.875	108.500	9.875	108.500	Listing Seasoning Exception ³	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000		
¹ARM required. FRM ineligible. Min rate is 7.5%. ²In addition to Full Doc - 24 Mo LLPA. ³BPC Only. 98.00 Max Price ³Min Rate 7.990% ³In Addition to Rate hit +0.5% ⁴ARM required. FRM ineligible. Min rate is 7.75%. ⁵Min 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	NA	NA	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	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	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	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	NA
						Compensation Adjustments		BPC	LPC									
						LLPA		0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750		
						Min Price		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		101.500	100.500	100.250	100.000	99.750	99.500	99.250	99.000	98.750		
						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	97.500	97.500	97.250								
Min Loan Amount				Max Loan Amount			Index		Margin & Floor			5/6 Mo Caps		7/6 Mo Caps				
\$300,000				\$6,000,000			30 Day Average SOFR		3.750%			2/1/5		5/1/5				
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FUNDLOANS

Montage Elite																	
5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments											
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO	<=50	55	60	65	70	75	80	85	90		
6.125	97.7813	6.125	97.7813	6.125	97.7813	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA		
6.250	98.4063	6.250	98.4063	6.250	98.4063	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA		
6.375	99.0313	6.375	99.0313	6.375	99.0313	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA		
6.490	99.6563	6.490	99.6563	6.490	99.6563	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA		
6.625	100.2813	6.625	100.2813	6.625	100.2813	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA		
6.750	100.9063	6.750	100.9063	6.750	100.9063	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA		
6.875	101.5313	6.875	101.5313	6.875	101.5313	Loan Amount	<=50	55	60	65	70	75	80	85	90		
6.990	102.0313	6.990	102.0313	6.990	102.0313	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA		
7.125	102.4375	7.125	102.4375	7.125	102.4375	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA		
7.250	102.7813	7.250	102.7813	7.250	102.7813	Other	<=50	55	60	65	70	75	80	85	90		
7.375	103.0313	7.375	103.0313	7.375	103.0313	12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	NA		
7.490	103.2813	7.490	103.2813	7.490	103.2813	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA		
7.625	103.5313	7.625	103.5313	7.625	103.5313	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA		
7.750	103.7813	7.750	103.7813	7.750	103.7813	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	104.0313	7.875	104.0313	7.875	104.0313	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA		
8.000	104.2813	8.000	104.2813	8.000	104.2813	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA		
8.125	104.5313	8.125	104.5313	8.125	104.5313	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA		
8.250	104.7813	8.250	104.7813	8.250	104.7813	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA		
8.375	105.0313	8.375	105.0313	8.375	105.0313	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA		
8.500	105.2813	8.500	105.2813	8.500	105.2813	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA		
8.625	105.5313	8.625	105.5313	8.625	105.5313	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA		
8.750	105.7813	8.750	105.7813	8.750	105.7813	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA		
8.875	105.9063	8.875	105.9063	8.875	105.9063	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA		
9.000	106.0313	9.000	106.0313	9.000	106.0313	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA		
9.125	106.1563	9.125	106.1563	9.125	106.1563	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA		
9.250	106.2813	9.250	106.2813	9.250	106.2813	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA		
9.375	106.4063	9.375	106.4063	9.375	106.4063	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%	
									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					
12/19/2025 8:30 AM PDT																	

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NMLS 1202262

FUNDLOANS

APEX – BANK STATEMENT OR P&L PROGRAM																
-.25% Rate on Loans without PPP (Max \$3M Loan Amount)																
-.375% Rate on Loans with PPP (Max \$3M Loan Amount)																
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
5.750	96.875	5.750	96.875	5.750	96.875	Alt Doc - 24 Mo	760+	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.000
5.875	97.500	5.875	97.500	5.875	97.500		740-759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.250
5.990	98.125	5.990	98.125	5.990	98.125		720-739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	NA
6.125	98.750	6.125	98.750	6.125	98.750		700-719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	NA
6.250	99.250	6.250	99.250	6.250	99.250		680-699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500	NA	NA
6.375	99.750	6.375	99.750	6.375	99.750		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	NA	NA
6.500	100.250	6.500	100.250	6.500	100.250		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA
6.625	100.750	6.625	100.750	6.625	100.750		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA
6.750	101.125	6.750	101.125	6.750	101.125	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
6.875	101.625	6.875	101.625	6.875	101.625	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
6.990	102.000	6.990	102.000	6.990	102.000	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.125	102.375	7.125	102.375	7.125	102.375	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
7.250	102.750	7.250	102.750	7.250	102.750	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA
7.375	103.125	7.375	103.125	7.375	103.125	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA
7.500	103.500	7.500	103.500	7.500	103.500	>\$3.5mm-\$4mm ⁵	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA
7.625	103.875	7.625	103.875	7.625	103.875	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA	NA
7.750	104.125	7.750	104.125	7.750	104.125	>\$5mm-\$6mm ⁵	660+	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA	NA
7.875	104.500	7.875	104.500	7.875	104.500	Other		<=50	55	60	65	70	75	80	85	90
7.990	104.750	7.990	104.750	7.990	104.750	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
8.125	105.000	8.125	105.000	8.125	105.000	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.250	105.250	8.250	105.250	8.250	105.250	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
8.375	105.500	8.375	105.500	8.375	105.500	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA
8.500	105.750	8.500	105.750	8.500	105.750	Purchase		0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.125
8.625	106.000	8.625	106.000	8.625	106.000	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA
8.750	106.250	8.750	106.250	8.750	106.250	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA
8.875	106.500	8.875	106.500	8.875	106.500	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA
8.990	106.750	8.990	106.750	8.990	106.750	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA
9.125	107.000	9.125	107.000	9.125	107.000	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
9.250	107.250	9.250	107.250	9.250	107.250	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
9.375	107.500	9.375	107.500	9.375	107.500	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA
9.500	107.750	9.500	107.750	9.500	107.750	1099 (12 & 24 mo) ^{2,3}		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
9.625	108.000	9.625	108.000	9.625	108.000	P&L (12 & 24 Mo) ^{2,3}		-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA	NA
9.750	108.250	9.750	108.250	9.750	108.250	Listing Seasoning Exception ⁴		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
9.875	108.500	9.875	108.500	9.875	108.500	Alt Doc - 12 Mo ²		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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%.						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		101.500	100.500	100.250	100.000	99.750	99.500	99.250	99.000	98.750						
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	
12/19/2025 8:30 AM PDT																

FUNDLOANS

Apex Elite															
5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments									
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO	<=50	55	60	65	70	75	80	85	90
6.125	97.9063	6.125	97.9063	6.125	97.9063	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA
6.250	98.5313	6.250	98.5313	6.250	98.5313	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA
6.375	99.1563	6.375	99.1563	6.375	99.1563	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA
6.490	99.7813	6.490	99.7813	6.490	99.7813	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA
6.625	100.4063	6.625	100.4063	6.625	100.4063	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA
6.750	101.0313	6.750	101.0313	6.750	101.0313	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA
6.875	101.6563	6.875	101.6563	6.875	101.6563	Loan Amount	<=50	55	60	65	70	75	80	85	90
6.990	102.1563	6.990	102.1563	6.990	102.1563	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA
7.125	102.5625	7.125	102.5625	7.125	102.5625	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA
7.250	102.9063	7.250	102.9063	7.250	102.9063	Other	<=50	55	60	65	70	75	80	85	90
7.375	103.1563	7.375	103.1563	7.375	103.1563	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
7.490	103.4063	7.490	103.4063	7.490	103.4063	24 Mnth CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.000	NA	NA
7.625	103.6563	7.625	103.6563	7.625	103.6563	12 Mnth CPA P&L	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.500	NA	NA
7.750	103.9063	7.750	103.9063	7.750	103.9063	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	104.1563	7.875	104.1563	7.875	104.1563	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA
8.000	104.4063	8.000	104.4063	8.000	104.4063	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	NA	NA
8.125	104.6563	8.125	104.6563	8.125	104.6563	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA
8.250	104.9063	8.250	104.9063	8.250	104.9063	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA
8.375	105.1563	8.375	105.1563	8.375	105.1563	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	105.4063	8.500	105.4063	8.500	105.4063	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
8.625	105.6563	8.625	105.6563	8.625	105.6563	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
8.750	105.9063	8.750	105.9063	8.750	105.9063	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
8.875	106.0313	8.875	106.0313	8.875	106.0313	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA
9.000	106.1563	9.000	106.1563	9.000	106.1563	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
9.125	106.2813	9.125	106.2813	9.125	106.2813	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
9.250	106.4063	9.250	106.4063	9.250	106.4063	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
9.375	106.5313	9.375	106.5313	9.375	106.5313	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			
12/19/2025 8:30 AM PDT															

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NMLS 1202262

FUNDLOANS

SPECTRUM NO RATIO - DSCR >=1.00

-.375% Rate on Loans with PPP (Max \$3M Loan Amount)

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
5.625	96.000	5.625	96.000	5.625	96.000	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625	NA	NA
5.750	96.750	5.750	96.750	5.750	96.750	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625	NA	NA
5.875	97.500	5.875	97.500	5.875	97.500	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875	NA	NA
5.990	98.250	5.990	98.250	5.990	98.250	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	-1.875	NA	NA
6.125	98.875	6.125	98.875	6.125	98.875	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA
6.250	99.625	6.250	99.625	6.250	99.625	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA
6.375	100.250	6.375	100.250	6.375	100.250	Foreign National ¹		-2.125	-2.375	-2.625	-2.875	NA	NA	NA	NA	NA
6.500	100.875	6.500	100.875	6.500	100.875	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
6.625	101.500	6.625	101.500	6.625	101.500	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
6.750	102.125	6.750	102.125	6.750	102.125		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA
6.875	102.625	6.875	102.625	6.875	102.625	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
6.990	103.125	6.990	103.125	6.990	103.125	>\$2mm-\$3mm	660+	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA
7.125	103.625	7.125	103.625	7.125	103.625	>\$3mm-3.5mm ²	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
7.250	104.125	7.250	104.125	7.250	104.125	>\$3.5mm-4mm ³	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
7.375	104.500	7.375	104.500	7.375	104.500	>\$4mm-5mm ⁴	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
7.500	104.875	7.500	104.875	7.500	104.875	>\$5mm-\$6mm ⁵	680+	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA
7.625	105.250	7.625	105.250	7.625	105.250	Other		<=50	55	60	65	70	75	80	85	90
7.750	105.625	7.750	105.625	7.750	105.625	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA
7.875	105.875	7.875	105.875	7.875	105.875	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
7.990	106.250	7.990	106.250	7.990	106.250	DSCR >=1.25		0.250	0.250	0.250	0.375	0.375	0.375	0.375	NA	NA
8.125	106.500	8.125	106.500	8.125	106.500	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA
8.250	106.875	8.250	106.875	8.250	106.875	Purchase		0.375	0.375	0.375	0.375	0.250	0.250	0.250	NA	NA
8.375	107.125	8.375	107.125	8.375	107.125	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	-1.375	NA	NA	NA
8.500	107.375	8.500	107.375	8.500	107.375	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	NA	NA	NA
8.625	107.625	8.625	107.625	8.625	107.625	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA
8.750	107.875	8.750	107.875	8.750	107.875	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
8.875	108.125	8.875	108.125	8.875	108.125	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA
8.990	108.375	8.990	108.375	8.990	108.375	Listing Seasoning Exception ⁶		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
9.125	108.625	9.125	108.625	9.125	108.625	5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA
9.250	108.875	9.250	108.875	9.250	108.875	4 Yr PPP		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
9.375	109.125	9.375	109.125	9.375	109.125	3 Yr PPP		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
9.500	109.375	9.500	109.375	9.500	109.375	2 Yr PPP		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
9.625	109.625	9.625	109.625	9.625	109.625	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 6.99%. ³ 40 Yr FRM ineligible. Min rate is 6.99%. 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		101.500	100.500	100.250	100.000	99.750	99.500	99.250	99.000	98.750
						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	

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FUNDLOANS

SPECTRUM NO RATIO - DSCR <1.00																
-.375% Rate on Loans with PPP (Max \$3M Loan Amount)																
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	99.250	6.375	99.250	6.375	99.250	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	NA	NA	NA
6.500	99.875	6.500	99.875	6.500	99.875	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	NA	NA	NA
6.625	100.500	6.625	100.500	6.625	100.500	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	NA	NA	NA
6.750	101.125	6.750	101.125	6.750	101.125	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	NA	NA	NA
6.875	101.625	6.875	101.625	6.875	101.625	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA
7.000	102.125	7.000	102.125	7.000	102.125	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA
7.125	102.625	7.125	102.625	7.125	102.625	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
7.250	103.125	7.250	103.125	7.250	103.125	>\$1.5mm-\$2mm	760+	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
7.375	103.500	7.375	103.500	7.375	103.500		740-759	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
7.500	103.875	7.500	103.875	7.500	103.875		720-739	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
7.625	104.250	7.625	104.250	7.625	104.250		700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
7.750	104.625	7.750	104.625	7.750	104.625		680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
7.875	104.875	7.875	104.875	7.875	104.875		660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
8.000	105.250	8.000	105.250	8.000	105.250	Other		<=50	55	60	65	70	75	80	85	90
8.125	105.500	8.125	105.500	8.125	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
8.250	105.875	8.250	105.875	8.250	105.875	Waive Escrows		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
8.375	106.125	8.375	106.125	8.375	106.125	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA
8.500	106.375	8.500	106.375	8.500	106.375	DSCR <0.75		-0.125	-0.375	-0.500	-0.750	-1.000	-1.375	NA	NA	NA
8.625	106.625	8.625	106.625	8.625	106.625	Purchase		0.375	0.375	0.375	0.375	0.250	0.250	0.250	NA	NA
8.750	106.875	8.750	106.875	8.750	106.875	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	NA	NA	NA	NA
8.875	107.125	8.875	107.125	8.875	107.125	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
9.000	107.375	9.000	107.375	9.000	107.375	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA
9.125	107.625	9.125	107.625	9.125	107.625	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
9.250	107.875	9.250	107.875	9.250	107.875	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA
9.375	108.125	9.375	108.125	9.375	108.125	Listing Seasoning Exception ¹		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
9.500	108.375	9.500	108.375	9.500	108.375	5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA
9.625	108.625	9.625	108.625	9.625	108.625	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	
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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		
5.750	95.9063	5.750	95.9063	5.750	95.9063	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	NA	NA		
5.875	96.6563	5.875	96.6563	5.875	96.6563	740-759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500	NA	NA		
5.990	97.4063	5.990	97.4063	5.990	97.4063	720-739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250	NA	NA		
6.125	98.1563	6.125	98.1563	6.125	98.1563	700-719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	NA	NA		
6.250	98.7813	6.250	98.7813	6.250	98.7813	Foreign National	-0.875	-1.375	-1.500	-1.875	-2.250	NA	NA	NA	NA		
6.375	99.4063	6.375	99.4063	6.375	99.4063	Loan Amount	<=50	55	60	65	70	75	80	85	90		
6.490	100.0313	6.490	100.0313	6.490	100.0313	UPB >\$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	NA		
6.625	100.6563	6.625	100.6563	6.625	100.6563	UPB > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	NA	NA	NA	NA		
6.750	101.2813	6.750	101.2813	6.750	101.2813	Other	<=50	55	60	65	70	75	80	85	90		
6.875	101.9063	6.875	101.9063	6.875	101.9063	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000	NA	NA		
6.990	102.5313	6.990	102.5313	6.990	102.5313	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	NA	NA	NA		
7.125	103.0313	7.125	103.0313	7.125	103.0313	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA		
7.250	103.4688	7.250	103.4688	7.250	103.4688	Condo/Co-Op	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	NA	NA		
7.375	103.8438	7.375	103.8438	7.375	103.8438	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA		
7.490	104.2188	7.490	104.2188	7.490	104.2188	Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	NA		
7.625	104.5313	7.625	104.5313	7.625	104.5313	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	NA	NA		
7.750	104.8438	7.750	104.8438	7.750	104.8438	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA		
7.875	105.1563	7.875	105.1563	7.875	105.1563	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	NA	NA		
8.000	105.4688	8.000	105.4688	8.000	105.4688	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA		
8.125	105.7813	8.125	105.7813	8.125	105.7813	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	NA	NA	NA		
8.250	106.0313	8.250	106.0313	8.250	106.0313	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA		
8.375	106.2813	8.375	106.2813	8.375	106.2813	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA		
8.500	106.5313	8.500	106.5313	8.500	106.5313	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%	
									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			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				
12/19/2025 8:30 AM 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	108.0475	740-759	0.625	0.625	0.625	0.625	0.500	0.000	-0.250	-1.750	NA
10.000	107.8600	720-739	0.500	0.500	0.500	0.375	0.125	-0.500	-0.875	-2.500	NA
9.875	107.6725	700-719	0.375	0.375	0.375	0.125	-0.250	-0.875	-1.375	-3.750	NA
9.750	107.4850	680-699	-0.125	-0.125	-0.125	-0.375	-0.750	-1.500	-2.500	NA	NA
9.625	107.2975	660-679	-0.375	-0.375	-0.500	-0.750	-1.375	-1.750	-3.125	NA	NA
9.500	107.1100	640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA
9.375	106.9225	620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA
9.250	106.7350	FICO	<=50	55	60	65	70	75	80	85	90
9.125	106.5475	12M Bk Stmt	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.625	NA
9.000	106.3600	24M Bk Stmt	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.500	NA
8.875	106.1725	Cash Out	-0.375	-0.375	-0.375	-0.500	-0.625	-1.125	-1.375	NA	NA
8.750	105.9850	ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
8.625	105.7975	1.501-2.00mm	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.250	-0.750	NA
8.500	105.5475	2.01-3mm Loan Amt	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
8.375	105.2975	> \$3mm Loan Amt	-1.000	-1.000	-1.000	-1.500	-2.125	NA	NA	NA	NA
8.250	105.0475	IO	-0.125	-0.125	-0.375	-0.375	-0.500	-0.625	-1.000	NA	NA
8.125	104.7975	2nd Home	0.000	0.000	0.000	-0.250	-0.250	-0.375	-0.625	NA	NA
8.000	104.5475	Investor Occ	0.000	0.000	0.000	-0.250	-0.375	-0.500	-0.625	NA	NA
7.875	104.2350	Warrantable Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	-1.000	NA
7.750	103.9225	2-4 Unit	-0.250	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	NA	NA
7.625	103.6100	Loan Amount <150k	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.250	NA
7.500	103.2350	Asset Depletion	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	-0.625	-1.750	NA
7.375	102.8600	1x30x12	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-1.000	NA	NA
7.250	102.4850	24-48 Month Credit Event	-0.625	-0.625	-1.000	-1.250	-1.250	-1.500	-2.500	NA	NA
7.125	102.1100	PA/MI/MD	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
7.000	101.7350	Loan Amount <250k	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
6.875	101.3600	NW Condo & Condotel	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA
6.750	100.9225	>= 45 DTI	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.500	NA
6.625	100.4225	5 year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
6.500	99.9225	4 Year PPP	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
6.375	99.3600	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
6.250	98.7350	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
Lock Periods:				Min Loan Amount				Max Loan Amount			
45 days lock – 0.15				\$300,000				\$3,500,000			
60 days lock – 0.30				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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Arete DSCR														
30 Year Fixed				FICO	<=50	55	60	65	70	75	80	85	90	
Rate	5/6 ARM	7/6 ARM	30 Year	760+	1.750	1.500	1.375	1.250	1.125	0.250	-0.500	NA	NA	
10.500	109.3900	109.2650	109.0150	740-759	1.625	1.375	1.250	1.125	1.000	0.125	-0.625	NA	NA	
10.375	109.2025	109.0775	108.8275	720-739	1.625	1.375	1.250	0.875	0.750	0.000	-1.250	NA	NA	
10.250	109.0150	108.8900	108.6400	700-719	1.125	1.000	0.875	0.500	0.250	-0.500	-2.375	NA	NA	
10.125	108.8275	108.7025	108.4525	680-699	0.375	0.250	0.000	-0.250	-0.875	-1.500	NA	NA	NA	
10.000	108.6400	108.5150	108.2650	660-679	0.125	-0.125	-0.250	-0.500	-1.500	-3.000	NA	NA	NA	
9.875	108.4525	108.3275	108.0775	FICO	<=50	55	60	65	70	75	80	85	90	
9.750	108.2650	108.1400	107.8900	Cash Out	-0.250	-0.250	-0.375	-0.375	-0.625	-0.875	NA	NA	NA	
9.625	108.0775	107.9525	107.7025	DSCR > 1.15	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	
9.500	107.8900	107.7650	107.5150	DSCR < 1.1	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.375	NA	NA	
9.375	107.7025	107.5775	107.3275	DSCR < 1	-0.500	-0.500	-1.000	-1.000	-1.500	NA	NA	NA	NA	
9.250	107.5150	107.3900	107.1400	IO	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-1.500	NA	NA	
9.125	107.3275	107.2025	106.9525	Warrantable Condo	0.000	0.000	0.000	0.000	-0.125	-0.375	-0.500	NA	NA	
9.000	107.1400	107.0150	106.7650	2-4 Unit	-0.375	-0.375	-0.500	-0.500	-0.625	-0.875	-1.125	NA	NA	
8.875	106.9525	106.8275	106.5775	1x30x12	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA	
8.750	106.7650	106.6400	106.3900	Foreign National	-1.000	-1.000	-1.000	-1.250	-1.250	NA	NA	NA	NA	
8.625	106.5150	106.3900	106.1400	NW Condo & Condotel	-0.250	-0.250	-0.500	-0.500	-0.750	-0.750	-1.000	NA	NA	
8.500	106.2650	106.1400	105.8900	Short-Term Rental	-0.375	-0.375	-0.375	-0.375	-0.750	-1.375	-1.500	NA	NA	
8.375	106.0150	105.8900	105.6400	5 year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA	
8.250	105.7650	105.6400	105.3900	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA	
8.125	105.5150	105.3900	105.1400	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
8.000	105.2025	105.0775	104.8275	2 Year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	
7.875	104.8900	104.7650	104.5150	1 Year PPP	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	NA	NA	
7.750	104.5775	104.4525	104.2025	0 Year PPP	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	NA	NA	
7.625	104.2650	104.1400	103.8900	Compensation Adjustments	BPC	LPC								
7.500	103.8900	103.7650	103.5150			45 days lock – 0.15								
7.375	103.5150	103.3900	103.1400			60 days lock – 0.30								
7.250	103.1400	103.0150	102.7650			Lock periods offered, 30, 45, 60								
7.125	102.7650	102.6400	102.3900											
7.000	102.3900	102.2650	102.0150			1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	
6.875	102.0150	101.8900	101.6400	LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750	
6.750	101.6400	101.5150	101.2650	Min Price	96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000	
6.625	101.1400	101.0150	100.7650	Max Price w/ 0 Yr PPP	99.000	98.000	98.750	98.500	98.250	98.000	97.250	97.000	97.000	
6.500	100.6400	100.5150	100.2650	Max Price w/ 1 Yr PPP	99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000	
6.375	100.0150	99.8900	99.6400	Max Price w/ 2 Yr PPP	100.750	99.750	99.500	99.250	99.000	98.750	98.500	98.250	98.000	
6.250	99.3900	99.2650	99.0150	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	102.570	102.195	7.500	102.353	101.978	7.500	101.957	101.582	7.500	102.846	102.471	8.000	103.188	102.813
7.375	102.442	102.067	7.375	102.229	101.854	7.375	101.834	101.459	7.375	102.720	102.345	7.875	102.855	102.480
7.250	102.265	101.890	7.250	102.052	101.677	7.250	101.657	101.282	7.250	102.543	102.168	7.750	102.646	102.271
7.125	102.073	101.698	7.125	101.860	101.485	7.125	101.464	101.089	7.125	102.350	101.975	7.625	102.485	102.110
7.000	101.818	101.443	7.000	101.605	101.230	7.000	101.208	100.833	7.000	102.093	101.718	7.500	102.207	101.832
6.875	101.409	101.034	6.875	101.137	100.762	6.875	100.667	100.292	6.875	101.649	101.274	7.375	101.753	101.378
6.750	101.105	100.730	6.750	100.834	100.459	6.750	100.363	99.988	6.750	101.344	100.969	7.250	101.504	101.129
6.625	100.786	100.411	6.625	100.516	100.141	6.625	100.044	99.669	6.625	101.025	100.650	7.125	101.051	100.676
6.500	100.363	99.988	6.500	100.041	99.666	6.500	99.534	99.159	6.500	100.552	100.177	7.000	100.606	100.231
6.375	100.012	99.637	6.375	99.692	99.317	6.375	99.183	98.808	6.375	100.201	99.826	6.875	100.073	99.698
6.250	99.566	99.191	6.250	99.233	98.858	6.250	98.711	98.336	6.250	99.736	99.361	6.750	99.821	99.446
6.125	99.089	98.714	6.125	98.786	98.411	6.125	98.287	97.912	6.125	99.292	98.917	6.625	99.496	99.121
6.000	98.547	98.172	6.000	98.185	97.810	6.000	97.655	97.280	6.000	98.709	98.334	6.500	99.035	98.660
5.875	98.070	97.695	5.875	97.719	97.344	5.875	97.197	96.822	5.875	98.242	97.867	6.375	98.744	98.369
5.750	97.592	97.217	5.750	97.252	96.877	5.750	96.737	96.362	5.750	97.774	97.399	6.250	98.462	98.087
5.625	96.979	96.604	5.625	96.595	96.220	5.625	96.032	95.657	5.625	97.147	96.772	6.125	98.121	97.746
5.500	96.438	96.063	5.500	96.056	95.681	5.500	95.492	95.117	5.500	96.605	96.230	6.000	97.581	97.206
5.375	95.867	95.492	5.375	95.479	95.104	5.375	94.908	94.533	5.375	96.022	95.647	5.875	97.100	96.725
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	100.453	100.015	7.000	99.552	99.114	7.000	99.254	98.816	6.750	99.786	99.348	7.500	100.414	99.976
6.875	100.341	99.904	6.875	99.415	98.978	6.875	99.059	98.621	6.625	99.526	99.089	7.375	100.470	100.033
6.750	100.230	99.792	6.750	99.279	98.842	6.750	98.865	98.428	6.500	99.267	98.830	7.250	100.527	100.090
6.625	100.037	99.600	6.625	99.134	98.697	6.625	98.696	98.258	6.375	99.062	98.624	7.125	100.853	100.416
6.500	99.846	99.408	6.500	98.989	98.552	6.500	98.528	98.090	6.250	98.857	98.419	7.000	101.179	100.742
6.375	99.563	99.126	6.375	98.756	98.318	6.375	98.311	97.874	6.125	98.530	98.093	6.875	101.024	100.586
6.250	99.282	98.845	6.250	98.535	98.098	6.250	98.096	97.658	6.000	98.204	97.766	6.750	100.869	100.431
6.125	98.969	98.532	6.125	98.191	97.753	6.125	97.908	97.470	5.875	97.854	97.416	6.625	100.537	100.100
6.000	98.658	98.220	6.000	97.849	97.412	6.000	97.703	97.265	5.750	97.504	97.066	6.500	100.206	99.768
5.875	98.309	97.872	5.875	97.698	97.260	5.875	97.314	96.876	5.625	97.153	96.716	6.375	99.873	99.435
5.750	97.964	97.526	5.750	97.546	97.109	5.750	96.921	96.483	5.500	96.803	96.365	6.250	99.539	99.102
5.625	97.589	97.152	5.625	97.097	96.659	5.625	96.670	96.233				6.125	99.210	98.773
5.500	97.215	96.778	5.500	96.648	96.211	5.500	96.414	95.977				6.000	98.882	98.445
5.375	96.841	96.403	5.375	96.197	95.759	5.375	96.130	95.693				5.875	98.490	98.053
												5.750	98.098	97.660
												5.625	97.685	97.247
												5.500	97.272	96.835
												5.375	96.848	96.411
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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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	6.375	80.250	80.250	6.625	80.250	80.250	6.375	80.250	80.250			
6.500	80.250	80.250	6.250	80.250	80.250	6.500	80.250	80.250	6.250	80.250	80.250			
6.375	80.250	80.250	6.125	80.250	80.250	6.375	80.250	80.250	6.125	80.250	80.250			
6.250	80.250	80.250	6.000	80.250	80.250	6.250	80.250	80.250	6.000	80.250	80.250			
6.125	80.250	80.250	5.875	80.250	80.250	6.125	80.250	80.250	5.875	80.250	80.250			
6.000	80.250	80.250	5.750	80.250	80.250	6.000	80.250	80.250	5.750	80.250	80.250			
5.875	80.250	80.250	5.625	80.250	80.250	5.875	80.250	80.250	5.625	80.250	80.250			
5.750	80.250	80.250	5.500	80.250	80.250	5.750	80.250	80.250	5.500	80.250	80.250			
5.625	80.250	80.250	5.375	80.250	80.250	5.625	80.250	80.250	5.375	80.250	80.250			
5.500	80.250	80.250	5.250	80.250	80.250	5.500	80.250	80.250	5.250	80.250	80.250			
5.375	80.250	80.250	5.125	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									
																		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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