

# 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	-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								Compensation Adjustments	BPC	LPC								
Max APR in Colorado is 12%											1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%
Max APR in Texas is 10%								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	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	

1/21/2026 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
12.500	111.000		780-799	2.625	2.625	2.375	1.875	1.625	0.625	-0.500	-4.750	-6.375
12.375	110.875		760-779	2.125	2.125	1.875	1.375	1.125	0.000	-1.250	-5.375	-7.375
12.250	110.750		740-759	1.500	1.500	1.125	0.875	0.625	-0.625	-2.500	-6.750	-9.000
12.125	110.625		720-739	0.625	0.625	0.125	-0.250	-0.500	-1.500	-3.750	-8.125	-10.000
12.000	110.500		700-719	-0.500	-0.500	-1.125	-1.625	-2.125	-2.875	-5.250	-9.375	-11.500
11.875	110.375		680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	-8.375	-11.125	N/A
11.750	110.250		660-679	-4.250	-4.375	-4.875	-5.500	-6.000	-7.250	-10.250	N/A	N/A
11.625	110.125	Alt Doc	800+	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	-5.875	-7.625
11.500	110.000		780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	-6.125	-7.875
11.375	109.875		760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	-6.750	-8.875
11.250	109.750		740-759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	-8.250	-10.750
11.125	109.625		720-739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	-9.625	-11.750
11.000	109.500		700-719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	-6.750	-11.250	N/A
10.875	109.375		680-699	-4.000	-4.000	-4.750	-5.250	-5.875	-7.000	-9.750	N/A	N/A
10.750	109.125		660-679	-5.750	-5.875	-6.375	-7.125	-7.625	-9.000	N/A	N/A	N/A
10.625	108.875	Alt Doc	800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	-7.875	N/A
10.500	108.625		780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	-8.125	N/A
10.375	108.375		760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	-8.750	N/A
10.250	108.125		740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	-10.250	N/A
10.125	107.875		720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	-11.875	N/A
10.000	107.625		700-719	-3.375	-3.375	-4.000	-4.750	-5.250	-6.250	-9.000	N/A	N/A
9.875	107.250		680-699	-5.750	-5.750	-6.500	-7.125	-7.750	-9.000	N/A	N/A	N/A
9.750	106.875		660-679	-7.750	-7.875	-8.375	-9.375	-9.875	N/A	N/A	N/A	N/A
9.625	106.500	<b>Amortization</b>		<b>&lt;=50</b>	<b>55</b>	<b>60</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>	<b>90</b>
9.500	106.125	30 YR Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.375	105.750	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
9.250	105.375	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
9.125	105.000	<b>Loan Amount</b>		<b>&lt;=50</b>	<b>55</b>	<b>60</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>	<b>90</b>
9.000	104.625	<=\$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.875	104.250	\$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.750	103.875	\$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.625	103.375	\$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	102.875	\$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.375	102.375	\$450,001-600k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.250	101.875	\$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	<b>DTI</b>		<b>&lt;=50</b>	<b>55</b>	<b>60</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>	<b>90</b>
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	<b>Other</b>		<b>&lt;=50</b>	<b>55</b>	<b>60</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>	<b>90</b>
		Second Home		-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-0.750	N/A	N/A
		Warrantable Condo		-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A	N/A
		2-4 Units		-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	N/A	N/A	N/A
		Rural		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Owner Occupied Full Doc		0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625
		Owner Occupied Bank Statement		0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
		Compensation Adjustments		<b>LPC</b>								
				<b>BPC</b>	<b>1.00%</b>	<b>1.25%</b>	<b>1.50%</b>	<b>1.75%</b>	<b>2.00%</b>	<b>2.25%</b>	<b>2.50%</b>	<b>2.75%</b>
		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
		<b>Min Loan Amount</b>			<b>Min Loan Amount - Balloon</b>				<b>Max Loan Amount</b>			
		\$200,000			\$200,000				\$750,000			

1/21/2026 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

ASPIRE X (NOO) - NON-QM CLOSED END 2ND MORTGAGE (\$200K - \$750K)											
LOAN MUST BE CONDITIONALLY APPROVED TO LOCK. NO EXTENSIONS ALLOWED ON ASPIRE X.											
10/15/20Yr FRM	Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
Rate	30 Day	800+	2.625	2.625	2.375	1.875	1.625	0.750	-0.375	N/A	N/A
13.500	111.250	780-799	2.625	2.625	2.375	1.875	1.625	0.625	-0.500	N/A	N/A
13.375	111.125	760-779	2.125	2.125	1.875	1.375	1.125	0.000	-1.250	N/A	N/A
13.250	111.000	740-759	1.500	1.500	1.125	0.875	0.625	-0.625	-2.500	N/A	N/A
13.125	110.875	720-739	0.625	0.625	0.125	-0.250	-0.500	-1.500	-3.750	N/A	N/A
13.000	110.750	700-719	-0.500	-0.500	-1.125	-1.625	-2.125	-2.875	-5.250	N/A	N/A
12.875	110.625	680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	N/A	N/A	N/A
12.750	110.500	660-679	-4.250	-4.375	-4.875	-5.500	-6.000	N/A	N/A	N/A	N/A
12.625	110.375	800+	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	N/A	N/A
12.500	110.250	780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	N/A	N/A
12.375	110.125	760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	N/A	N/A
12.250	110.000	740-759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	N/A	N/A
12.125	109.875	720-739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	N/A	N/A
12.000	109.750	700-719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	N/A	N/A	N/A
11.875	109.625	680-699	-4.000	-4.000	-4.750	-5.250	-5.875	N/A	N/A	N/A	N/A
11.750	109.500	660-679	-5.750	-5.875	-6.375	N/A	N/A	N/A	N/A	N/A	N/A
11.625	109.375	800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	N/A	N/A
11.500	109.250	780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	N/A	N/A
11.375	109.125	760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	N/A	N/A
11.250	108.875	740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	N/A	N/A
11.125	108.625	720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	N/A	N/A
11.000	108.375	700-719	-3.375	-3.375	-4.000	-4.750	-5.250	N/A	N/A	N/A	N/A
10.875	108.125	680-699	-5.750	-5.750	-6.500	-7.125	N/A	N/A	N/A	N/A	N/A
10.750	107.875	660-679	-7.750	-7.875	-8.375	N/A	N/A	N/A	N/A	N/A	N/A
10.625	107.625	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
10.500	107.375	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
10.375	107.125	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
10.250	106.875	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
10.125	106.500	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
10.000	106.125	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
9.875	105.750	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
9.750	105.375	Amortization	<=50	55	60	65	70	75	80	85	90
9.625	105.000	30 YR Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.500	104.625	30/15 YR Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A
9.375	104.125	40/15 YR Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
9.250	103.625	Loan Amount	<=50	55	60	65	70	75	80	85	90
9.125	103.125	<=\$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.000	102.625	\$150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.875	102.000	\$175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.750	101.375	\$200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.625	100.750	\$300,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	100.000	\$450,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		DTI	<=50	55	60	65	70	75	80	85	90
		00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		43.01-45	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	N/A	N/A
		45.01-50	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A
		DSCR	<=50	55	60	65	70	75	80	85	90
		>=1.50	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
		1.25-1.49	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		1.10-1.24	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	N/A	N/A
		1.00-1.09	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-1.000	N/A	N/A
		Other	<=50	55	60	65	70	75	80	85	90
		Warrantable Condo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	N/A	N/A
		2-4 Units	-0.375	-0.375	-0.375	-0.500	-0.500	N/A	N/A	N/A	N/A
		Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		Prepay Penalty	<=50	55	60	65	70	75	80	85	90
		No PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		1 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
		2 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
		3 Year PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A
		4 Year PPP	1.625	1.625	1.625	1.625	1.625	1.625	1.625	N/A	N/A
		5 Year PPP	1.875	1.875	1.875	1.875	1.875	1.875	1.875	N/A	N/A
		Compensation Adjustments	LPC								
		BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	
		LLPA	0	-1	-1.25	-1.5	-1.75	-2	-2.25	-2.5	-2.75
		Min Price	99	98	97.75	97.5	97.25	97	97	97	97
		Max Price	100	99	98.75	98.5	98.25	98	97.75	97.5	97.25
		Min Loan Amount	\$200,000			\$200,000			Max Loan Amount		
			\$200,000			\$200,000			\$750,000		

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NMLS 1202262

# FUNDLOANS

## MONTAGE – NON-QM FULL DOC & ASSET QUALIFICATION

-.25% Rate (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	97.000	5.750	97.000	5.750	97.000	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	97.625	5.875	97.625	5.875	97.625		740-759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000						
5.990	98.250	5.990	98.250	5.990	98.250		720-739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	NA						
6.125	98.875	6.125	98.875	6.125	98.875		700-719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	NA						
6.250	99.375	6.250	99.375	6.250	99.375		680-699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000	-5.000	NA						
6.375	99.875	6.375	99.875	6.375	99.875		660-679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125	NA	NA						
6.500	100.375	6.500	100.375	6.500	100.375		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA						
6.625	100.875	6.625	100.875	6.625	100.875		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA						
6.750	101.250	6.750	101.250	6.750	101.250		Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90					
6.875	101.750	6.875	101.750	6.875	101.750	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA						
6.990	102.125	6.990	102.125	6.990	102.125	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA						
7.125	102.500	7.125	102.500	7.125	102.500	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA						
7.250	102.875	7.250	102.875	7.250	102.875	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA						
7.375	103.250	7.375	103.250	7.375	103.250	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA						
7.500	103.625	7.500	103.625	7.500	103.625	>\$3.5mm-\$4mm <sup>5</sup>	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA						
7.625	104.000	7.625	104.000	7.625	104.000	>\$4mm-\$5mm <sup>1</sup>	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA						
7.750	104.250	7.750	104.250	7.750	104.250	>\$5mm-\$6mm <sup>4</sup>	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	104.875	7.990	104.875	7.990	104.875	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	105.125	8.125	105.125	8.125	105.125	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125						
8.250	105.375	8.250	105.375	8.250	105.375	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	105.625	8.375	105.625	8.375	105.625	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA						
8.500	105.875	8.500	105.875	8.500	105.875	Purchase		0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.125						
8.625	106.125	8.625	106.125	8.625	106.125	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA						
8.750	106.375	8.750	106.375	8.750	106.375	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA						
8.875	106.625	8.875	106.625	8.875	106.625	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA						
8.990	106.875	8.990	106.875	8.990	106.875	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA						
9.125	107.125	9.125	107.125	9.125	107.125	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA						
9.250	107.375	9.250	107.375	9.250	107.375	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA						
9.375	107.625	9.375	107.625	9.375	107.625	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA						
9.500	107.875	9.500	107.875	9.500	107.875	Assets Only <sup>2</sup>		-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA						
9.625	108.125	9.625	108.125	9.625	108.125	Asset Allowance <sup>2</sup>		0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA						
9.750	108.375	9.750	108.375	9.750	108.375	Full Doc - 12 Mo <sup>2</sup>		0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250						
9.875	108.625	9.875	108.625	9.875	108.625	Listing Seasoning Exception <sup>3</sup>		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000						
<sup>1</sup> ARM required. FRM ineligible. Min rate is 7.5%. <sup>2</sup> In addition to Full Doc - 24 Mo LLPA. <sup>3</sup> BPC Only. 98.00 Max Price <sup>3</sup> Min Rate 7.990% <sup>3</sup> In Addition to Rate hit +0.5% <sup>4</sup> ARM required. FRM ineligible. Min rate is 7.75%. <sup>5</sup> Min rate is 6.990%.							WVOE <sup>2</sup>	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375	NA	NA						
							5 Yr PPP (Investment Only)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA
							4 Yr PPP (Investment Only)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA
							3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
							2 Yr PPP (Investment Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
							1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA
							Compensation Adjustments	BPC	LPC													
							LLPA	0.000	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%						
							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	97.750	97.500	97.250													
Min Loan Amount	Max Loan Amount		Index		Margin & Floor			5/6 Mo Caps	7/6 Mo Caps													
\$300,000	\$6,000,000		30 Day Average SOFR		3.750%			2/1/5	5/1/5													

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# FUNDLOANS

Montage Elite																
5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments										
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO	<=50	55	60	65	70	75	80	85	90	
6.125	97.9688	6.125	97.9688	6.125	97.9688	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA	
6.250	98.5938	6.250	98.5938	6.250	98.5938	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA	
6.375	99.2188	6.375	99.2188	6.375	99.2188	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA	
6.490	99.8438	6.490	99.8438	6.490	99.8438	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA	
6.625	100.4688	6.625	100.4688	6.625	100.4688	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA	
6.750	101.0938	6.750	101.0938	6.750	101.0938	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA	
6.875	101.7188	6.875	101.7188	6.875	101.7188	<b>Loan Amount</b>	<=50	55	60	65	70	75	80	85	90	
6.990	102.2188	6.990	102.2188	6.990	102.2188	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA	
7.125	102.6250	7.125	102.6250	7.125	102.6250	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA	
7.250	102.9688	7.250	102.9688	7.250	102.9688	<b>Other</b>	<=50	55	60	65	70	75	80	85	90	
7.375	103.2188	7.375	103.2188	7.375	103.2188	12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	NA	
7.490	103.4688	7.490	103.4688	7.490	103.4688	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA	
7.625	103.7188	7.625	103.7188	7.625	103.7188	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA	
7.750	103.9688	7.750	103.9688	7.750	103.9688	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	104.2188	7.875	104.2188	7.875	104.2188	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
8.000	104.4688	8.000	104.4688	8.000	104.4688	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA	
8.125	104.7188	8.125	104.7188	8.125	104.7188	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA	
8.250	104.9688	8.250	104.9688	8.250	104.9688	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA	
8.375	105.2188	8.375	105.2188	8.375	105.2188	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
8.500	105.4688	8.500	105.4688	8.500	105.4688	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
8.625	105.7188	8.625	105.7188	8.625	105.7188	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
8.750	105.9688	8.750	105.9688	8.750	105.9688	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA	
8.875	106.0938	8.875	106.0938	8.875	106.0938	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA	
9.000	106.2188	9.000	106.2188	9.000	106.2188	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA	
9.125	106.3438	9.125	106.3438	9.125	106.3438	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
9.250	106.4688	9.250	106.4688	9.250	106.4688	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA	
9.375	106.5938	9.375	106.5938	9.375	106.5938	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	-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				

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NMLS 1202262

# FUNDLOANS

## APEX – BANK STATEMENT OR P&L PROGRAM

-.25% Rate (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	97.000	5.750	97.000	5.750	97.000	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	97.625	5.875	97.625	5.875	97.625		740-759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.250					
5.990	98.250	5.990	98.250	5.990	98.250		720-739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	NA					
6.125	98.875	6.125	98.875	6.125	98.875		700-719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	NA					
6.250	99.375	6.250	99.375	6.250	99.375		680-699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500	NA	NA					
6.375	99.875	6.375	99.875	6.375	99.875		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	NA	NA					
6.500	100.375	6.500	100.375	6.500	100.375		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA					
6.625	100.875	6.625	100.875	6.625	100.875		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA					
6.750	101.250	6.750	101.250	6.750	101.250	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90					
6.875	101.750	6.875	101.750	6.875	101.750	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA					
6.990	102.125	6.990	102.125	6.990	102.125	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA					
7.125	102.500	7.125	102.500	7.125	102.500	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA					
7.250	102.875	7.250	102.875	7.250	102.875	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA					
7.375	103.250	7.375	103.250	7.375	103.250	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA					
7.500	103.625	7.500	103.625	7.500	103.625	>\$3.5mm-\$4mm <sup>6</sup>	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA					
7.625	104.000	7.625	104.000	7.625	104.000	>\$4mm-\$5mm <sup>1</sup>	660+	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA	NA					
7.750	104.250	7.750	104.250	7.750	104.250	>\$5mm-\$6mm <sup>5</sup>	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	104.875	7.990	104.875	7.990	104.875	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	105.125	8.125	105.125	8.125	105.125	Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125					
8.250	105.375	8.250	105.375	8.250	105.375	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	105.625	8.375	105.625	8.375	105.625	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA	NA					
8.500	105.875	8.500	105.875	8.500	105.875	Purchase	0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.125	0.125					
8.625	106.125	8.625	106.125	8.625	106.125	Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA	NA					
8.750	106.375	8.750	106.375	8.750	106.375	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA					
8.875	106.625	8.875	106.625	8.875	106.625	2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA					
8.990	106.875	8.990	106.875	8.990	106.875	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA	NA					
9.125	107.125	9.125	107.125	9.125	107.125	Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	NA					
9.250	107.375	9.250	107.375	9.250	107.375	Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	NA					
9.375	107.625	9.375	107.625	9.375	107.625	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA	NA					
9.500	107.875	9.500	107.875	9.500	107.875	1099 (12 & 24 mo) <sup>2,3</sup>	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375					
9.625	108.125	9.625	108.125	9.625	108.125	P&L (12 & 24 Mo) <sup>2,3</sup>	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA					
9.750	108.375	9.750	108.375	9.750	108.375	Listing Seasoning Exception <sup>4</sup>	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000					
9.875	108.625	9.875	108.625	9.875	108.625	Alt Doc - 12 Mo <sup>2</sup>	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
<sup>1</sup> ARM required. FRM ineligible. Min rate is 7.5%. <sup>2</sup> In addition to Alt Doc - 24 Mo LLPA. <sup>3</sup> In addition to Alt Doc - 12 Mo LLPA if 12 Mo. <sup>4</sup> BPC Only. 98.00 Max Price <sup>5</sup> Min Rate 7.990% <sup>6</sup> 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	0.500	NA					
						4 Yr PPP (Investment Only)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
						3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
						2 Yr PPP (Investment Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
						1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
						Compensation Adjustments	BPC	LPC													
						LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750	-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	101.500	100.500	100.250	100.000	99.750	99.500	99.250	99.000	98.750	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	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	97.000					
						Max Price w/ Condotel	100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250	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

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	98.0938	6.125	98.0938	6.125	98.0938	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA	
6.250	98.7188	6.250	98.7188	6.250	98.7188	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA	
6.375	99.3438	6.375	99.3438	6.375	99.3438	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA	
6.490	99.9688	6.490	99.9688	6.490	99.9688	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA	
6.625	100.5938	6.625	100.5938	6.625	100.5938	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA	
6.750	101.2188	6.750	101.2188	6.750	101.2188	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA	
6.875	101.8438	6.875	101.8438	6.875	101.8438	Loan Amount	<=50	55	60	65	70	75	80	85	90	
6.990	102.3438	6.990	102.3438	6.990	102.3438	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA	
7.125	102.7500	7.125	102.7500	7.125	102.7500	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA	
7.250	103.0938	7.250	103.0938	7.250	103.0938	Other	<=50	55	60	65	70	75	80	85	90	
7.375	103.3438	7.375	103.3438	7.375	103.3438	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA	
7.490	103.5938	7.490	103.5938	7.490	103.5938	24 Mnth CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.000	NA	NA	
7.625	103.8438	7.625	103.8438	7.625	103.8438	12 Mnth CPA P&L	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.500	NA	NA	
7.750	104.0938	7.750	104.0938	7.750	104.0938	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	104.3438	7.875	104.3438	7.875	104.3438	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA	
8.000	104.5938	8.000	104.5938	8.000	104.5938	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	NA	NA	
8.125	104.8438	8.125	104.8438	8.125	104.8438	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	-1.500	NA	NA
8.250	105.0938	8.250	105.0938	8.250	105.0938	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA	
8.375	105.3438	8.375	105.3438	8.375	105.3438	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	105.5938	8.500	105.5938	8.500	105.5938	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
8.625	105.8438	8.625	105.8438	8.625	105.8438	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA	
8.750	106.0938	8.750	106.0938	8.750	106.0938	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA	
8.875	106.2188	8.875	106.2188	8.875	106.2188	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA	
9.000	106.3438	9.000	106.3438	9.000	106.3438	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
9.125	106.4688	9.125	106.4688	9.125	106.4688	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
9.250	106.5938	9.250	106.5938	9.250	106.5938	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
9.375	106.7188	9.375	106.7188	9.375	106.7188	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA	
*added to 12/24 mo P&L LLPA when 2 months supporting bank statements are provided						1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA	
Prepayment penalty in OH & RI priced as No PPP						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				

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NMLS 1202262

# FUNDLOANS

## SPECTRUM NO RATIO - DSCR >=1.00 - .25% Rate (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	96.125	5.625	96.125	5.625	96.125	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625	NA	NA	
5.750	96.875	5.750	96.875	5.750	96.875	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625	NA	NA	
5.875	97.625	5.875	97.625	5.875	97.625	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	
5.990	98.375	5.990	98.375	5.990	98.375	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	-1.875	NA	NA	
6.125	99.000	6.125	99.000	6.125	99.000	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA	
6.250	99.750	6.250	99.750	6.250	99.750	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA	
6.375	100.375	6.375	100.375	6.375	100.375	Foreign National <sup>1</sup>		-2.125	-2.375	-2.625	-2.875	NA	NA	NA	NA	NA	
6.500	101.000	6.500	101.000	6.500	101.000	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90	
6.625	101.625	6.625	101.625	6.625	101.625	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
6.750	102.250	6.750	102.250	6.750	102.250		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA	NA
6.875	102.750	6.875	102.750	6.875	102.750	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
6.990	103.250	6.990	103.250	6.990	103.250	>\$2mm-\$3mm	660+	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	
7.125	103.750	7.125	103.750	7.125	103.750	>\$3mm-3.5mm <sup>2</sup>	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	
7.250	104.250	7.250	104.250	7.250	104.250	>\$3.5mm-4mm <sup>3</sup>	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	
7.375	104.625	7.375	104.625	7.375	104.625	>\$4mm-5mm <sup>4</sup>	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	
7.500	105.000	7.500	105.000	7.500	105.000	>\$5mm-\$6mm <sup>5</sup>	680+	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA	
7.625	105.375	7.625	105.375	7.625	105.375	Other		<=50	55	60	65	70	75	80	85	90	
7.750	105.750	7.750	105.750	7.750	105.750	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	
7.875	106.000	7.875	106.000	7.875	106.000	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA	
7.990	106.375	7.990	106.375	7.990	106.375	DSCR >=1.25		0.250	0.250	0.250	0.375	0.375	0.375	0.375	NA	NA	
8.125	106.625	8.125	106.625	8.125	106.625	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 <sup>6</sup>		-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	
<sup>1</sup> Non-Resident Alien without a FICO <sup>2</sup> 40 Yr FRM ineligible. Min rate is 6.99%. <sup>3</sup> 40 Yr FRM ineligible. Min rate is 6.99%. <sup>4</sup> ARM required. FRM ineligible. Min rate is 7.5%. <sup>5</sup> ARM required. FRM ineligible. Min rate is 7.75%. <sup>6</sup> BPC Only. 98.00 Max Price <sup>6</sup> Min Rate 7.75% <sup>6</sup> In Addition to Rate hit +0.25%						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	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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NMLS 1202262

# FUNDLOANS

## SPECTRUM NO RATIO - DSCR <1.00

-0.25% Rate (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	99.375	6.375	99.375	6.375	99.375	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	NA	NA	NA						
6.500	100.000	6.500	100.000	6.500	100.000	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	NA	NA	NA						
6.625	100.625	6.625	100.625	6.625	100.625	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	NA	NA	NA						
6.750	101.250	6.750	101.250	6.750	101.250	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	NA	NA	NA						
6.875	101.750	6.875	101.750	6.875	101.750	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA						
7.000	102.250	7.000	102.250	7.000	102.250	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA						
7.125	102.750	7.125	102.750	7.125	102.750	Loan Amount >\$1.5mm-\$2mm	FICO	<=50	55	60	65	70	75	80	85	90						
7.250	103.250	7.250	103.250	7.250	103.250		760+	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA					
7.375	103.625	7.375	103.625	7.375	103.625		740-759	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA					
7.500	104.000	7.500	104.000	7.500	104.000		720-739	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA					
7.625	104.375	7.625	104.375	7.625	104.375		700-719	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA					
7.750	104.750	7.750	104.750	7.750	104.750		680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA					
7.875	105.000	7.875	105.000	7.875	105.000	660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA						
8.000	105.375	8.000	105.375	8.000	105.375	Other		<=50	55	60	65	70	75	80	85	90						
8.125	105.625	8.125	105.625	8.125	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						
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 <sup>1</sup>		-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						
<sup>1</sup> BPC Only. 98.00 Max Price						3 Yr PPP		0.000	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	-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	-1.000	-1.000	-1.000	NA	NA			
<sup>1</sup> Min Rate 7.75%						Compensation Adjustments		LPC														
								BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%						
						<sup>1</sup> In Addition to Rate hit +0.25%						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	96.0938	5.750	96.0938	5.750	96.0938	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	NA	NA	
5.875	96.8438	5.875	96.8438	5.875	96.8438	740-759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500	NA	NA	
5.990	97.5938	5.990	97.5938	5.990	97.5938	720-739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250	NA	NA	
6.125	98.3438	6.125	98.3438	6.125	98.3438	700-719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	NA	NA	
6.250	98.9688	6.250	98.9688	6.250	98.9688	Foreign National	-0.875	-1.375	-1.500	-1.875	-2.250	NA	NA	NA	NA	
6.375	99.5938	6.375	99.5938	6.375	99.5938	Loan Amount	<=50	55	60	65	70	75	80	85	90	
6.490	100.2188	6.490	100.2188	6.490	100.2188	UPB >\$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	NA	
6.625	100.8438	6.625	100.8438	6.625	100.8438	UPB > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	NA	NA	NA	NA	
6.750	101.4688	6.750	101.4688	6.750	101.4688	Other	<=50	55	60	65	70	75	80	85	90	
6.875	102.0938	6.875	102.0938	6.875	102.0938	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000	NA	NA	
6.990	102.7188	6.990	102.7188	6.990	102.7188	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	NA	NA	NA	
7.125	103.2188	7.125	103.2188	7.125	103.2188	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA	
7.250	103.6563	7.250	103.6563	7.250	103.6563	Condo/Co-Op	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	NA	NA	
7.375	104.0313	7.375	104.0313	7.375	104.0313	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA	
7.490	104.4063	7.490	104.4063	7.490	104.4063	Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	NA	
7.625	104.7188	7.625	104.7188	7.625	104.7188	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	NA	NA	
7.750	105.0313	7.750	105.0313	7.750	105.0313	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	105.3438	7.875	105.3438	7.875	105.3438	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	NA	NA	
8.000	105.6563	8.000	105.6563	8.000	105.6563	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	
8.125	105.9688	8.125	105.9688	8.125	105.9688	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	NA	NA	NA	
8.250	106.2188	8.250	106.2188	8.250	106.2188	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
8.375	106.4688	8.375	106.4688	8.375	106.4688	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA	
8.500	106.7188	8.500	106.7188	8.500	106.7188	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	
LLPA							0.000	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	
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			

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# FUNDLOANS

Arete Full/Alt Doc											
30 Year Fixed		FICO	<=50	55	60	65	70	75	80	85	90
Rate	30 Day										
		760+	0.875	0.875	0.875	0.750	0.625	0.250	-0.125	-1.250	NA
10.125	108.3425	740-759	0.625	0.625	0.625	0.625	0.500	0.000	-0.250	-1.750	NA
10.000	108.1550	720-739	0.500	0.500	0.500	0.375	0.125	-0.500	-0.875	-2.500	NA
9.875	107.9675	700-719	0.375	0.375	0.375	0.125	-0.250	-0.875	-1.375	-3.750	NA
9.750	107.7800	680-699	-0.125	-0.125	-0.125	-0.375	-0.750	-1.500	-2.500	NA	NA
9.625	107.5925	660-679	-0.375	-0.375	-0.500	-0.750	-1.375	-1.750	-3.125	NA	NA
9.500	107.4050	640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA
9.375	107.2175	620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA
9.250	107.0300	FICO	<=50	55	60	65	70	75	80	85	90
9.125	106.8425	12M Bk Stmt	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.625	NA
9.000	106.6550	24M Bk Stmt	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.500	NA
8.875	106.4675	Cash Out	-0.375	-0.375	-0.375	-0.500	-0.625	-1.125	-1.375	NA	NA
8.750	106.2800	ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
8.625	106.0925	1.501-2.00mm	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.250	-0.750	NA
8.500	105.8425	2.01-3mm Loan Amt	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
8.375	105.5925	> \$3mm Loan Amt	-1.000	-1.000	-1.000	-1.500	-2.125	NA	NA	NA	NA
8.250	105.3425	IO	-0.125	-0.125	-0.375	-0.375	-0.500	-0.625	-1.000	NA	NA
8.125	105.0925	2nd Home	0.000	0.000	0.000	-0.250	-0.250	-0.375	-0.625	NA	NA
8.000	104.8425	Investor Occ	0.000	0.000	0.000	-0.250	-0.375	-0.500	-0.625	NA	NA
7.875	104.5300	Warrantable Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	-1.000	NA
7.750	104.2175	2-4 Unit	-0.250	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	NA	NA
7.625	103.9050	Loan Amount <150k	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.250	NA
7.500	103.5300	Asset Depletion	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	-0.625	-1.750	NA
7.375	103.1550	1x30x12	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-1.000	NA	NA
7.250	102.7800	24-48 Month Credit Event	-0.625	-0.625	-1.000	-1.250	-1.250	-1.500	-2.500	NA	NA
7.125	102.4050	PA/MI/MD	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
7.000	102.0300	Loan Amount <250k	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
6.875	101.6550	NW Condo & Condotel	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA
6.750	101.2800	>= 45 DTI	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.500	NA
6.625	100.8425	5 year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
6.500	100.3425	4 Year PPP	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
6.375	99.7800	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
6.250	99.1550	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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# FUNDLOANS

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	109.6850	109.5600	109.3100	740-759	1.625	1.375	1.250	1.125	1.000	0.125	-0.625	NA	NA		
10.375	109.4975	109.3725	109.1225	720-739	1.625	1.375	1.250	0.875	0.750	0.000	-1.250	NA	NA		
10.250	109.3100	109.1850	108.9350	700-719	1.125	1.000	0.875	0.500	0.250	-0.500	-2.375	NA	NA		
10.125	109.1225	108.9975	108.7475	680-699	0.375	0.250	0.000	-0.250	-0.875	-1.500	NA	NA	NA		
10.000	108.9350	108.8100	108.5600	660-679	0.125	-0.125	-0.250	-0.500	-1.500	-3.000	NA	NA	NA		
9.875	108.7475	108.6225	108.3725	FICO	<=50	55	60	65	70	75	80	85	90		
9.750	108.5600	108.4350	108.1850	Cash Out	-0.250	-0.250	-0.375	-0.375	-0.625	-0.875	NA	NA	NA		
9.625	108.3725	108.2475	107.9975	DSCR > 1.15	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA		
9.500	108.1850	108.0600	107.8100	DSCR < 1.1	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.375	NA	NA		
9.375	107.9975	107.8725	107.6225	DSCR < 1	-0.500	-0.500	-1.000	-1.000	-1.500	NA	NA	NA	NA		
9.250	107.8100	107.6850	107.4350	IO	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-1.500	NA	NA		
9.125	107.6225	107.4975	107.2475	Warrantable Condo	0.000	0.000	0.000	0.000	-0.125	-0.375	-0.500	NA	NA		
9.000	107.4350	107.3100	107.0600	2-4 Unit	-0.375	-0.375	-0.500	-0.500	-0.625	-0.875	-1.125	NA	NA		
8.875	107.2475	107.1225	106.8725	1x30x12	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA		
8.750	107.0600	106.9350	106.6850	Foreign National	-1.000	-1.000	-1.000	-1.250	-1.250	NA	NA	NA	NA		
8.625	106.8100	106.6850	106.4350	NW Condo & Condotel	-0.250	-0.250	-0.500	-0.500	-0.750	-0.750	-1.000	NA	NA		
8.500	106.5600	106.4350	106.1850	Short-Term Rental	-0.375	-0.375	-0.375	-0.375	-0.750	-1.375	-1.500	NA	NA		
8.375	106.3100	106.1850	105.9350	5 year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA		
8.250	106.0600	105.9350	105.6850	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA		
8.125	105.8100	105.6850	105.4350	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA		
8.000	105.4975	105.3725	105.1225	2 Year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA		
7.875	105.1850	105.0600	104.8100	1 Year PPP	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	NA	NA		
7.750	104.8725	104.7475	104.4975	0 Year PPP	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	NA	NA		
7.625	104.5600	104.4350	104.1850										<b>Lock Periods:</b>		
7.500	104.1850	104.0600	103.8100										45 days lock - 0.15		
7.375	103.8100	103.6850	103.4350										60 days lock - 0.30		
7.250	103.4350	103.3100	103.0600										Lock periods offered, 30, 45, 60		
7.125	103.0600	102.9350	102.6850	<b>Compensation Adjustments</b>		<b>BPC</b>	<b>LPC</b>								
7.000	102.6850	102.5600	102.3100				<b>1.00%</b>	<b>1.25%</b>	<b>1.50%</b>	<b>1.75%</b>	<b>2.00%</b>	<b>2.25%</b>	<b>2.50%</b>	<b>2.75%</b>	
6.875	102.3100	102.1850	101.9350	LLPA		0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750	
6.750	101.9350	101.8100	101.5600	Min Price		96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000	
6.625	101.4975	101.3725	101.1225	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	100.9975	100.8725	100.6225	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	100.3725	100.2475	99.9975	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	99.7475	99.6225	99.3725	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	
<b>Min Loan Amount</b>			<b>Max Loan Amount</b>			<b>Index</b>			<b>Margin</b>			<b>5/6 Mo Caps</b>		<b>7/6 Mo Caps</b>	
\$200,000			\$2,000,000			30 Day Average SOFR			3.750%			2/1/5		5/1/5	

1/21/2026 8:30 AM PDT



# FUNDLOANS

## INSIGNIA I - QM JUMBO PRIME

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed			30 Yr Fixed		
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day
7.500	101.681	101.306	7.500	101.517	101.142	7.500	100.995	100.620	7.500	101.487	101.112	8.000	102.536	102.161
7.375	101.557	101.182	7.375	101.393	101.018	7.375	100.871	100.496	7.375	101.364	100.989	7.875	102.327	101.952
7.250	101.434	101.059	7.250	101.270	100.895	7.250	100.747	100.372	7.250	101.241	100.866	7.750	102.109	101.734
7.125	101.312	100.937	7.125	101.147	100.772	7.125	100.624	100.249	7.125	101.119	100.744	7.625	101.889	101.514
7.000	101.127	100.752	7.000	100.962	100.587	7.000	100.439	100.064	7.000	100.935	100.560	7.500	101.641	101.266
6.875	100.934	100.559	6.875	100.759	100.384	6.875	100.233	99.858	6.875	100.726	100.351	7.375	101.371	100.996
6.750	100.718	100.343	6.750	100.542	100.167	6.750	100.015	99.640	6.750	100.510	100.135	7.250	101.121	100.746
6.625	100.501	100.126	6.625	100.325	99.950	6.625	99.798	99.423	6.625	100.295	99.920	7.125	100.812	100.437
6.500	100.246	99.871	6.500	100.062	99.687	6.500	99.524	99.149	6.500	100.029	99.654	7.000	100.662	100.287
6.375	99.997	99.622	6.375	99.812	99.437	6.375	99.273	98.898	6.375	99.781	99.406	6.875	100.467	100.092
6.250	99.717	99.342	6.250	99.531	99.156	6.250	98.991	98.616	6.250	99.501	99.126	6.750	100.311	99.936
6.125	99.404	99.029	6.125	99.217	98.842	6.125	98.676	98.301	6.125	99.189	98.814	6.625	100.156	99.781
6.000	99.053	98.678	6.000	98.858	98.483	6.000	98.304	97.929	6.000	98.824	98.449	6.500	99.918	99.543
5.875	98.675	98.300	5.875	98.479	98.104	5.875	97.924	97.549	5.875	98.447	98.072	6.375	99.697	99.322
5.750	98.233	97.858	5.750	98.036	97.661	5.750	97.482	97.107	5.750	98.008	97.633	6.250	99.379	99.004
5.625	97.718	97.343	5.625	97.503	97.128	5.625	96.927	96.552	5.625	97.461	97.086	6.125	98.999	98.624
5.500	97.181	96.806	5.500	96.965	96.590	5.500	96.389	96.014	5.500	96.926	96.551	6.000	98.534	98.159
5.375	96.613	96.238	5.375	96.395	96.020	5.375	95.818	95.443	5.375	96.360	95.985	5.875	97.995	97.620

### LTV/CLTV/HCLTV Price Adjustments

Occupancy	FICO	<=50	55	60	65	70	75	80	85	90
Primary	800+	1.290	1.290	1.165	0.915	0.790	0.790	0.415	-2.710	-3.210
	780-799	1.290	1.290	1.165	0.915	0.790	0.790	0.415	-2.710	-3.210
	760-779	1.165	1.165	0.915	0.790	0.665	0.665	0.290	-2.835	-3.460
	740-759	1.040	1.040	0.790	0.665	0.540	0.540	0.165	-2.960	-3.585
	720-739	0.790	0.790	0.665	0.540	0.415	0.290	-0.210	-3.085	-3.835
	700-719	0.540	0.540	0.415	0.290	0.165	-0.085	-0.710	-3.460	-4.085
	680-699	0.290	0.290	0.165	0.040	-0.460	-0.960	-1.460	-4.085	-4.710
660-679	-0.210	-0.210	-0.460	-0.710	-1.210	-1.960	-2.460	NA	NA	
Primary-Other		<=50	55	60	65	70	75	80	85	90
Rate/Term		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.375	-0.375
Cash-Out		-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.375	-1.625
Occupancy	FICO	<=50	55	60	65	70	75	80	85	90
2nd Home/Purchase	800+	0.290	0.290	-0.085	-0.335	-0.710	-0.710	-1.085	-4.460	-4.960
	780-799	0.290	0.290	-0.085	-0.335	-0.710	-0.710	-1.085	-4.460	-4.960
	760-779	0.165	0.165	-0.335	-0.460	-0.835	-0.835	-1.210	-4.585	-5.210
	740-759	0.040	0.040	-0.460	-0.585	-0.960	-0.960	-1.335	-4.710	-5.335
	720-739	-0.210	-0.210	-0.585	-0.710	-1.085	-1.210	-1.710	-4.835	-5.585
	700-719	-0.460	-0.460	-0.835	-0.960	-1.335	-1.585	-2.210	-5.280	-5.905
	680-699	-0.710	-0.710	-1.085	-1.210	-1.960	-2.460	-2.960	-5.905	-6.540
660-679	-1.210	-1.210	-1.710	-1.960	-2.710	-3.460	-3.960	NA	NA	
2nd Home/Rate-Term	800+	-0.210	-0.210	-0.585	-0.835	-1.210	-1.210	-1.585	-4.835	-5.335
	780-799	-0.210	-0.210	-0.585	-0.835	-1.210	-1.210	-1.585	-4.835	-5.335
	760-779	-0.335	-0.335	-0.835	-0.960	-1.335	-1.335	-1.710	-4.960	-5.585
	740-759	-0.460	-0.460	-0.960	-1.085	-1.460	-1.460	-1.835	-5.085	-5.710
	720-739	-0.710	-0.710	-1.085	-1.210	-1.585	-1.710	-2.210	-5.220	-6.010
	700-719	-0.960	-0.960	-1.335	-1.460	-1.835	-2.085	-2.710	-5.675	-6.350
	680-699	-1.210	-1.210	-1.585	-1.710	-2.460	-2.960	-3.460	-6.300	-7.025
660-679	-1.710	-1.710	-2.210	-2.460	-3.210	-3.960	-4.460	NA	NA	
2nd Home/Cash-Out	800+	-0.210	-0.210	-0.585	-0.835	-1.460	-1.710	NA	NA	NA
	780-799	-0.210	-0.210	-0.585	-0.835	-1.460	-1.710	NA	NA	NA
	760-779	-0.335	-0.335	-0.835	-0.960	-1.585	-1.835	NA	NA	NA
	740-759	-0.460	-0.460	-0.960	-1.085	-1.710	-1.960	NA	NA	NA
	720-739	-0.710	-0.710	-1.085	-1.210	-1.835	-2.210	NA	NA	NA
	700-719	-0.960	-0.960	-1.335	-1.460	-2.085	-2.585	NA	NA	NA
Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90
Investment/Purchase	800+	0.040	0.040	-0.335	-1.085	-1.710	-2.710	-4.585	NA	NA
	780-799	0.040	0.040	-0.335	-1.085	-1.710	-2.710	-4.585	NA	NA
	760-779	-0.085	-0.085	-0.585	-1.210	-1.835	-2.835	-4.710	NA	NA
	740-759	-0.210	-0.210	-0.710	-1.335	-1.960	-2.960	-4.835	NA	NA
	720-739	-0.460	-0.460	-0.835	-1.460	-2.085	-3.210	-5.210	NA	NA
	700-719	-0.710	-0.710	-1.085	-1.710	-2.335	-3.585	-5.710	NA	NA
	680-699	-0.960	-0.960	-1.335	-1.960	-2.960	-4.460	-6.480	NA	NA
660-679	-1.460	-1.460	-1.960	-2.710	-3.710	NA	NA	NA	NA	
Investment/Rate-Term	800+	-0.460	-0.460	-0.835	-1.585	-2.210	-3.210	-5.085	NA	NA
	780-799	-0.460	-0.460	-0.835	-1.585	-2.210	-3.210	-5.085	NA	NA
	760-779	-0.585	-0.585	-1.085	-1.710	-2.335	-3.335	-5.210	NA	NA
	740-759	-0.710	-0.710	-1.210	-1.835	-2.460	-3.460	-5.445	NA	NA
	720-739	-0.960	-0.960	-1.335	-1.960	-2.585	-3.710	-5.860	NA	NA
	700-719	-1.210	-1.210	-1.585	-2.210	-2.835	-4.085	-6.410	NA	NA
	680-699	-1.460	-1.460	-1.835	-2.460	-3.460	-4.960	-7.250	NA	NA
660-679	-1.960	-1.960	-2.460	-3.210	-4.220	NA	NA	NA	NA	
Investment/Cash-Out	800+	-0.460	-0.460	-0.835	-1.585	-2.460	-3.710	NA	NA	NA
	780-799	-0.460	-0.460	-0.835	-1.585	-2.460	-3.710	NA	NA	NA
	760-779	-0.585	-0.585	-1.085	-1.710	-2.585	-3.835	NA	NA	NA
	740-759	-0.710	-0.710	-1.210	-1.835	-2.710	-3.960	NA	NA	NA
	720-739	-0.960	-0.960	-1.335	-1.960	-2.835	-4.210	NA	NA	NA
	700-719	-1.210	-1.210	-1.585	-2.210	-3.085	-4.585	NA	NA	NA
680-699	-1.460	-1.460	-1.835	-2.460	-3.710	-5.460	NA	NA	NA	
Other		<=50	55	60	65	70	75	80	85	90
>80 LTV		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-2.000	-2.500

Compensation Adjustments	BPC	LPC								
		1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%		
LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500		
Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000		
Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500		
		Minimum Loan Amount				Index			5/6 Mo Caps	
		\$1 > Conforming Loan Limit				30 Day Average SOFR			2/1/5	
		Maximum Loan Amount				Margin & Floor			7/6 Mo & 10/6 Mo Caps	
		\$3,000,000				2.750%			5/1/5	

# FUNDLOANS

## INSIGNIA II - QM JUMBO PRIME

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed			30 Yr Fixed		
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day
7.000	100.179	99.741	7.000	99.177	98.739	7.000	99.099	98.661	6.750	99.690	99.252	7.500	100.489	100.052
6.875	100.068	99.630	6.875	99.042	98.605	6.875	98.905	98.468	6.625	99.443	99.005	7.375	100.175	99.738
6.750	99.957	99.520	6.750	98.908	98.471	6.750	98.713	98.275	6.500	99.196	98.759	7.250	99.862	99.424
6.625	99.767	99.329	6.625	98.765	98.327	6.625	98.544	98.107	6.375	99.004	98.566	7.125	100.020	99.582
6.500	99.577	99.140	6.500	98.622	98.184	6.500	98.377	97.940	6.250	98.811	98.374	7.000	100.178	99.741
6.375	99.297	98.859	6.375	98.391	97.954	6.375	98.162	97.725	6.125	98.430	97.993	6.875	100.254	99.817
6.250	99.018	98.580	6.250	98.173	97.736	6.250	97.948	97.511	6.000	98.049	97.612	6.750	100.331	99.893
6.125	98.707	98.270	6.125	97.832	97.395	6.125	97.740	97.303	5.875	97.645	97.207	6.625	100.113	99.676
6.000	98.398	97.961	6.000	97.494	97.057	6.000	97.505	97.068	5.750	97.240	96.802	6.500	99.896	99.458
5.875	98.052	97.615	5.875	97.345	96.907	5.875	97.108	96.671	5.625	96.926	96.489	6.375	99.660	99.222
5.750	97.709	97.271	5.750	97.195	96.758	5.750	96.698	96.260	5.500	96.613	96.175	6.250	99.424	98.986
5.625	97.336	96.898	5.625	96.748	96.311	5.625	96.441	96.004				6.125	99.147	98.709
5.500	96.963	96.526	5.500	96.302	95.865	5.500	96.169	95.732				6.000	98.871	98.433
5.375	96.590	96.152	5.375	95.854	95.416	5.375	95.877	95.440				5.875	98.542	98.104
												5.750	98.212	97.774
												5.625	97.836	97.399
												5.500	97.461	97.024
												5.375	97.100	96.663

### LTV/CLTV/HCLTV Price Adjustments

FICO	<=50	55	60	65	70	75	80	85	90
800+	1.015	1.015	1.015	0.915	0.790	0.665	0.540	-1.085	-1.585
780-799	0.915	0.915	0.915	0.915	0.665	0.540	0.340	-1.085	-1.585
760-779	0.915	0.915	0.915	0.915	0.665	0.490	0.340	-1.210	-1.710
740-759	0.865	0.865	0.865	0.815	0.540	0.340	-0.085	-1.460	-1.960
720-739	0.540	0.540	0.540	0.415	0.165	-0.085	-0.460	-1.710	-2.210
700-719	0.415	0.415	0.415	0.315	0.040	-0.710	-0.960	NA	NA
Other	<=50	55	60	65	70	75	80	85	90
Rate/Term	-0.375	-0.375	-0.375	-0.375	-0.250	-0.250	-0.250	NA	NA
Cash-Out	-0.625	-0.625	-0.625	-0.750	-0.750	-1.000	-1.250	NA	NA
2nd Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
Investment	-0.750	-0.750	-0.750	-1.000	-1.500	NA	NA	NA	NA
ARM & 760-779 FICO	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	NA	NA
Condo	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.500	NA	NA
2 Units	0.000	0.000	0.000	0.000	-0.250	NA	NA	NA	NA
3-4 Units	-0.250	-0.250	-0.250	-0.375	NA	NA	NA	NA	NA
Loan Amount >\$1,500,000	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	NA	NA
Self-Employed	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA

Compensation Adjustments	BPC	LPC						
		1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%
LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500
Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000
Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500

Minimum Loan Amount	Index	5/6 Mo Caps
\$1 > Conforming Loan Limit	30 Day Average SOFR	2/1/5
Maximum Loan Amount	Margin & Floor	7/6 Mo & 10/6 Mo Caps
\$3,000,000	2.750%	5/1/5

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NMLS 1202262



# FUNDLOANS

## INSIGNIA VI - QM JUMBO PRIME

										30 Yr Fixed		
										Rate	30 Day	60 Day
										8.500	101.949	101.824
										8.375	101.802	101.677
										8.250	101.657	101.532
										8.125	101.515	101.390
										8.000	101.375	101.250
										7.875	101.237	101.112
										7.750	101.102	100.977
										7.625	100.969	100.844
										7.500	100.837	100.712
										7.375	100.705	100.580
										7.250	100.572	100.447
										7.125	100.435	100.310
										7.000	100.293	100.168
										6.875	100.143	100.018
										6.750	99.981	99.856
										6.625	99.805	99.680
										6.500	99.608	99.483
										6.375	99.384	99.259
										6.250	99.217	99.092
										6.125	99.083	98.958
										6.000	98.897	98.772
										5.875	98.653	98.528
										5.750	98.365	98.240
										5.625	98.048	97.923
										5.500	97.704	97.579

### 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	



# FUNDLOANS

Fees	
Funding	\$440
Underwriting (except NJ & WA)	\$1,395
Enhanced Desk Review	\$165
Entity Review Fee (If applicable)	\$295
NJ Application Fee (NJ Only)	\$1,835
WA Application Fee (WA Only)	\$1,835

