

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								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	-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
2/04/2026 8:30 AM PDT																		

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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	111.500		780-799	2.625	2.625	2.375	1.875	1.625	0.625	-0.500	-4.750	-6.375
12.250	111.375		760-779	2.125	2.125	1.875	1.375	1.125	0.000	-1.250	-5.375	-7.375
12.125	111.250		740-759	1.500	1.500	1.125	0.875	0.625	-0.625	-2.500	-6.750	-9.000
12.000	111.125		720-739	0.625	0.625	0.125	-0.250	-0.500	-1.500	-3.750	-8.125	-10.000
11.875	111.000		700-719	-0.500	-0.500	-1.125	-1.625	-2.125	-2.875	-5.250	-9.375	-11.500
11.750	110.875		680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	-8.375	-11.125	N/A
11.625	110.750		660-679	-4.250	-4.375	-4.875	-5.500	-6.000	-7.250	-10.250	N/A	N/A
11.500	110.625	Alt Doc	800+	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	-5.875	-7.625
11.375	110.500		780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	-6.125	-7.875
11.250	110.375		760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	-6.750	-8.875
11.125	110.250		740-759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	-8.250	-10.750
11.000	110.125		720-739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	-9.625	-11.750
10.875	110.000		700-719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	-6.750	-11.250	N/A
10.750	109.750		680-699	-4.000	-4.000	-4.750	-5.250	-5.875	-7.000	-9.750	N/A	N/A
10.625	109.500		660-679	-5.750	-5.875	-6.375	-7.125	-7.625	-9.000	N/A	N/A	N/A
10.500	109.250	Alt Doc	800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	-7.875	N/A
10.375	109.000		780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	-8.125	N/A
10.250	108.750		760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	-8.750	N/A
10.125	108.500		740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	-10.250	N/A
10.000	108.250		720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	-11.875	N/A
9.875	107.875		700-719	-3.375	-3.375	-4.000	-4.750	-5.250	-6.250	-9.000	N/A	N/A
9.750	107.500		680-699	-5.750	-5.750	-6.500	-7.125	-7.750	-9.000	N/A	N/A	N/A
9.625	107.125		660-679	-7.750	-7.875	-8.375	-9.375	-9.875	N/A	N/A	N/A	N/A
9.500	106.750	Amortization		<=50	55	60	65	70	75	80	85	90
9.375	106.375	30 YR Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.250	106.000	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
9.125	105.625	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
9.000	105.250	Loan Amount		<=50	55	60	65	70	75	80	85	90
8.875	104.875	<=\$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.750	104.500	\$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.625	104.000	\$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	103.500	\$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.375	103.000	\$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.250	102.500	\$450,001-600k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.125	101.875	\$600,001-750k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.000	101.250	\$750,001-850K		-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A	N/A
7.875	100.625	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	111.750		780-799	2.625	2.625	2.375	1.875	1.625	0.625	-0.500	N/A	N/A	
13.250	111.625		760-779	2.125	2.125	1.875	1.375	1.125	0.000	-1.250	N/A	N/A	
13.125	111.500		740-759	1.500	1.500	1.125	0.875	0.625	-0.625	-2.500	N/A	N/A	
13.000	111.375		720-739	0.625	0.625	0.125	-0.250	-0.500	-1.500	-3.750	N/A	N/A	
12.875	111.250		700-719	-0.500	-0.500	-1.125	-1.625	-2.125	-2.875	-5.250	N/A	N/A	
12.750	111.125		680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	N/A	N/A	N/A	
12.625	111.000		660-679	-4.250	-4.375	-4.875	-5.500	-6.000	N/A	N/A	N/A	N/A	
		Alt Doc	800+	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	N/A	N/A	
12.375	110.750		780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	N/A	N/A	
12.250	110.625		760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	N/A	N/A	
12.125	110.500		740-759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	N/A	N/A	
12.000	110.375		720-739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	N/A	N/A	
11.875	110.250		700-719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	N/A	N/A	N/A	
11.750	110.125		680-699	-4.000	-4.000	-4.750	-5.250	-5.875	N/A	N/A	N/A	N/A	
11.625	110.000		660-679	-5.750	-5.875	-6.375	N/A	N/A	N/A	N/A	N/A	N/A	
		1099/ Bank Statements	800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	N/A	N/A	
11.375	109.750		780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	N/A	N/A	
11.250	109.500		760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	N/A	N/A	
11.125	109.250		740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	N/A	N/A	
11.000	109.000		720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	N/A	N/A	
10.875	108.750		700-719	-3.375	-3.375	-4.000	-4.750	-5.250	N/A	N/A	N/A	N/A	
10.750	108.500		680-699	-5.750	-5.750	-6.500	-7.125	N/A	N/A	N/A	N/A	N/A	
10.625	108.250		660-679	-7.750	-7.875	-8.375	N/A	N/A	N/A	N/A	N/A	N/A	
		P&I/ WVOE	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A	
10.375	107.750		780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A	
10.250	107.500		760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A	
10.125	107.125		740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A	
10.000	106.750		720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A	
9.875	106.375		700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A	
9.750	106.000		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A	
9.625	105.625		660-679	-8.250	-8.250	-9.000	-9.625	-10.250	N/A	N/A	N/A	N/A	
		DSCR	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A	
9.375	107.375		780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A	
9.250	107.125		760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A	
9.125	106.875		740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A	
9.000	106.625		720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A	
8.875	106.375		700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A	
8.750	106.125		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A	
8.625	105.875		660-679	-8.250	-8.250	-9.000	-9.625	-10.250	N/A	N/A	N/A	N/A	
		Amortization	30 YR Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
9.375	104.750		30/15 YR Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A	
9.250	104.500		40/15 YR Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	
9.125	103.750		Loan Amount	<=50	55	60	65	70	75	80	85	90	
9.000	103.250		<=\$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.875	102.625		\$150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.750	102.000		\$175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.625	101.375		\$200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		\$300,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.500	100.625		\$450,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.375	99.875		\$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	N/A	N/A	
			43.01-45	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	N/A	N/A	
			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	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	
			6 Year PPP	2.125	2.125	2.125	2.125	2.125	2.125	2.125	N/A	N/A	
		Compensation Adjustments	LPC										
			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			\$750,000	
			Min Loan Amount	\$200,000					\$200,000			\$750,000	
			Min Loan Amount	\$200,000					\$200,000			\$750,000	
			Min Loan Amount	\$200,000					\$200,000			\$750,000	
2/04/2026 8:30 AM PDT													

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	97.125	5.750	97.125	5.750	97.125	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	97.750	5.875	97.750	5.875	97.750		740-759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000					
5.990	98.375	5.990	98.375	5.990	98.375		720-739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	NA					
6.125	99.000	6.125	99.000	6.125	99.000		700-719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	NA					
6.250	99.500	6.250	99.500	6.250	99.500		680-699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000	-5.000	NA					
6.375	100.000	6.375	100.000	6.375	100.000		660-679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125	NA	NA					
6.500	100.500	6.500	100.500	6.500	100.500		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA					
6.625	101.000	6.625	101.000	6.625	101.000		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA					
6.750	101.375	6.750	101.375	6.750	101.375	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90					
6.875	101.875	6.875	101.875	6.875	101.875	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA					
6.990	102.250	6.990	102.250	6.990	102.250	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA					
7.125	102.625	7.125	102.625	7.125	102.625	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA					
7.250	103.000	7.250	103.000	7.250	103.000	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA					
7.375	103.375	7.375	103.375	7.375	103.375	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA					
7.500	103.750	7.500	103.750	7.500	103.750	>\$3.5mm-\$4mm ⁵	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA					
7.625	104.125	7.625	104.125	7.625	104.125	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA					
7.750	104.375	7.750	104.375	7.750	104.375	>\$5mm-\$6mm ⁴	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA					
7.875	104.625	7.875	104.625	7.875	104.625	Other	<=50	55	60	65	70	75	80	85	90						
7.990	105.000	7.990	105.000	7.990	105.000	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	105.250	8.125	105.250	8.125	105.250	Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125					
8.250	105.500	8.250	105.500	8.250	105.500	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	105.750	8.375	105.750	8.375	105.750	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-1.500	NA					
8.500	106.000	8.500	106.000	8.500	106.000	Purchase	0.375	0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.125					
8.625	106.250	8.625	106.250	8.625	106.250	Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA	NA					
8.750	106.500	8.750	106.500	8.750	106.500	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	NA					
8.875	106.750	8.875	106.750	8.875	106.750	2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA					
8.990	107.000	8.990	107.000	8.990	107.000	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA					
9.125	107.250	9.125	107.250	9.125	107.250	Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	NA					
9.250	107.500	9.250	107.500	9.250	107.500	Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	NA					
9.375	107.750	9.375	107.750	9.375	107.750	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	-0.750	NA					
9.500	108.000	9.500	108.000	9.500	108.000	Assets Only ²	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA					
9.625	108.250	9.625	108.250	9.625	108.250	Asset Allowance ²	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA					
9.750	108.500	9.750	108.500	9.750	108.500	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	108.750	9.875	108.750	9.875	108.750	Listing Seasoning Exception ³	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000					
¹ ARM required. FRM ineligible. Min rate is 7.5%. ² In addition to Full Doc - 24 Mo LLPA. ³ BPC Only. 98.00 Max Price ³ Min Rate 7.990% ³ In Addition to Rate hit +0.5% ⁴ ARM required. FRM ineligible. Min rate is 7.75%. ⁵ Min rate is 6.990%.						WVOE ²	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375	NA	NA	NA					
						5 Yr PPP (Investment Only)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA
						4 Yr PPP (Investment Only)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA
						3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
						2 Yr PPP (Investment Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
						1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA
						Compensation Adjustments		BPC	LPC												
									1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%					
						LLPA		0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750					
						Min Price		99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000	-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	97.500											
Min Loan Amount				Max Loan Amount			Index			Margin & Floor			5/6 Mo Caps		7/6 Mo Caps						
\$300,000				\$6,000,000			30 Day Average SOFR			3.750%			2/1/5		5/1/5						
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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	98.0625	6.125	98.0625	6.125	98.0625	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.500	NA		
6.250	98.6875	6.250	98.6875	6.250	98.6875	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-2.000	NA		
6.375	99.3125	6.375	99.3125	6.375	99.3125	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-3.000	NA		
6.490	99.9375	6.490	99.9375	6.490	99.9375	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA		
6.625	100.5625	6.625	100.5625	6.625	100.5625	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA		
6.750	101.1875	6.750	101.1875	6.750	101.1875	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA		
6.875	101.8125	6.875	101.8125	6.875	101.8125	Loan Amount	<=50	55	60	65	70	75	80	85	90		
6.990	102.3125	6.990	102.3125	6.990	102.3125	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA		
7.125	102.7188	7.125	102.7188	7.125	102.7188	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA		
7.250	103.0625	7.250	103.0625	7.250	103.0625	Other	<=50	55	60	65	70	75	80	85	90		
7.375	103.3125	7.375	103.3125	7.375	103.3125	12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	NA		
7.490	103.5625	7.490	103.5625	7.490	103.5625	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA		
7.625	103.8125	7.625	103.8125	7.625	103.8125	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA		
7.750	104.0625	7.750	104.0625	7.750	104.0625	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	104.3125	7.875	104.3125	7.875	104.3125	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA		
8.000	104.5625	8.000	104.5625	8.000	104.5625	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA		
8.125	104.8125	8.125	104.8125	8.125	104.8125	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA		
8.250	105.0625	8.250	105.0625	8.250	105.0625	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA		
8.375	105.3125	8.375	105.3125	8.375	105.3125	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA		
8.500	105.5625	8.500	105.5625	8.500	105.5625	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA		
8.625	105.8125	8.625	105.8125	8.625	105.8125	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA		
8.750	106.0625	8.750	106.0625	8.750	106.0625	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA		
8.875	106.1875	8.875	106.1875	8.875	106.1875	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA		
9.000	106.3125	9.000	106.3125	9.000	106.3125	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA		
9.125	106.4375	9.125	106.4375	9.125	106.4375	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA		
9.250	106.5625	9.250	106.5625	9.250	106.5625	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA		
9.375	106.6875	9.375	106.6875	9.375	106.6875	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					
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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	97.125	5.750	97.125	5.750	97.125	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	97.750	5.875	97.750	5.875	97.750		740-759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.250
5.990	98.375	5.990	98.375	5.990	98.375		720-739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	NA
6.125	99.000	6.125	99.000	6.125	99.000		700-719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	NA
6.250	99.500	6.250	99.500	6.250	99.500		680-699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500	NA	NA
6.375	100.000	6.375	100.000	6.375	100.000		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	NA	NA
6.500	100.500	6.500	100.500	6.500	100.500		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA
6.625	101.000	6.625	101.000	6.625	101.000		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA
6.750	101.375	6.750	101.375	6.750	101.375	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
6.875	101.875	6.875	101.875	6.875	101.875	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
6.990	102.250	6.990	102.250	6.990	102.250	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.125	102.625	7.125	102.625	7.125	102.625	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
7.250	103.000	7.250	103.000	7.250	103.000	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA
7.375	103.375	7.375	103.375	7.375	103.375	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA
7.500	103.750	7.500	103.750	7.500	103.750	>\$3.5mm-\$4mm ⁶	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA
7.625	104.125	7.625	104.125	7.625	104.125	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA	NA
7.750	104.375	7.750	104.375	7.750	104.375	>\$5mm-\$6mm ⁵	660+	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA	NA
7.875	104.625	7.875	104.625	7.875	104.625	Other		<=50	55	60	65	70	75	80	85	90
7.990	105.000	7.990	105.000	7.990	105.000	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	105.250	8.125	105.250	8.125	105.250	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.250	105.500	8.250	105.500	8.250	105.500	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	105.750	8.375	105.750	8.375	105.750	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA
8.500	106.000	8.500	106.000	8.500	106.000	Purchase		0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.125
8.625	106.250	8.625	106.250	8.625	106.250	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA
8.750	106.500	8.750	106.500	8.750	106.500	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA
8.875	106.750	8.875	106.750	8.875	106.750	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA
8.990	107.000	8.990	107.000	8.990	107.000	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA
9.125	107.250	9.125	107.250	9.125	107.250	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
9.250	107.500	9.250	107.500	9.250	107.500	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
9.375	107.750	9.375	107.750	9.375	107.750	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA
9.500	108.000	9.500	108.000	9.500	108.000	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	108.250	9.625	108.250	9.625	108.250	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	108.500	9.750	108.500	9.750	108.500	Listing Seasoning Exception ⁴		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
9.875	108.750	9.875	108.750	9.875	108.750	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
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	98.1875	6.125	98.1875	6.125	98.1875	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.500	NA
6.250	98.8125	6.250	98.8125	6.250	98.8125	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-2.000	NA
6.375	99.4375	6.375	99.4375	6.375	99.4375	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-3.000	NA
6.490	100.0625	6.490	100.0625	6.490	100.0625	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA
6.625	100.6875	6.625	100.6875	6.625	100.6875	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA
6.750	101.3125	6.750	101.3125	6.750	101.3125	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA
6.875	101.9375	6.875	101.9375	6.875	101.9375	Loan Amount	<=50	55	60	65	70	75	80	85	90
6.990	102.4375	6.990	102.4375	6.990	102.4375	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA
7.125	102.8438	7.125	102.8438	7.125	102.8438	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA
7.250	103.1875	7.250	103.1875	7.250	103.1875	Other	<=50	55	60	65	70	75	80	85	90
7.375	103.4375	7.375	103.4375	7.375	103.4375	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
7.490	103.6875	7.490	103.6875	7.490	103.6875	24 Mnth CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.000	NA	NA
7.625	103.9375	7.625	103.9375	7.625	103.9375	12 Mnth CPA P&L	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.500	NA	NA
7.750	104.1875	7.750	104.1875	7.750	104.1875	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	104.4375	7.875	104.4375	7.875	104.4375	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA
8.000	104.6875	8.000	104.6875	8.000	104.6875	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	NA	NA
8.125	104.9375	8.125	104.9375	8.125	104.9375	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA
8.250	105.1875	8.250	105.1875	8.250	105.1875	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA
8.375	105.4375	8.375	105.4375	8.375	105.4375	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	105.6875	8.500	105.6875	8.500	105.6875	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
8.625	105.9375	8.625	105.9375	8.625	105.9375	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
8.750	106.1875	8.750	106.1875	8.750	106.1875	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
8.875	106.3125	8.875	106.3125	8.875	106.3125	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA
9.000	106.4375	9.000	106.4375	9.000	106.4375	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
9.125	106.5625	9.125	106.5625	9.125	106.5625	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
9.250	106.6875	9.250	106.6875	9.250	106.6875	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
9.375	106.8125	9.375	106.8125	9.375	106.8125	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	
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 - 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	96.250	5.625	96.250	5.625	96.250	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625	NA	NA
5.750	97.000	5.750	97.000	5.750	97.000	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625	NA	NA
5.875	97.750	5.875	97.750	5.875	97.750	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875	NA	NA
5.990	98.500	5.990	98.500	5.990	98.500	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	-1.875	NA	NA
6.125	99.250	6.125	99.250	6.125	99.250	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA
6.250	99.875	6.250	99.875	6.250	99.875	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA
6.375	100.625	6.375	100.625	6.375	100.625	Foreign National ¹		-2.125	-2.375	-2.625	-2.875	NA	NA	NA	NA	NA
6.500	101.250	6.500	101.250	6.500	101.250	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
6.625	101.875	6.625	101.875	6.625	101.875	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
6.750	102.375	6.750	102.375	6.750	102.375		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA
6.875	103.000	6.875	103.000	6.875	103.000	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
6.990	103.500	6.990	103.500	6.990	103.500	>\$2mm-\$3mm	660+	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA
7.125	104.000	7.125	104.000	7.125	104.000	>\$3mm-3.5mm ²	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
7.250	104.375	7.250	104.375	7.250	104.375	>\$3.5mm-4mm ³	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
7.375	104.875	7.375	104.875	7.375	104.875	>\$4mm-5mm ⁴	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
7.500	105.250	7.500	105.250	7.500	105.250	>\$5mm-\$6mm ⁵	680+	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA
7.625	105.625	7.625	105.625	7.625	105.625	Other		<=50	55	60	65	70	75	80	85	90
7.750	105.875	7.750	105.875	7.750	105.875	FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA
7.875	106.250	7.875	106.250	7.875	106.250	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
7.990	106.500	7.990	106.500	7.990	106.500	DSCR >=1.25		0.250	0.250	0.250	0.375	0.375	0.375	0.375	NA	NA
8.125	106.875	8.125	106.875	8.125	106.875	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA
8.250	107.125	8.250	107.125	8.250	107.125	Purchase		0.375	0.375	0.375	0.375	0.250	0.250	0.250	NA	NA
8.375	107.375	8.375	107.375	8.375	107.375	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	-1.375	NA	NA	NA
8.500	107.625	8.500	107.625	8.500	107.625	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	NA	NA	NA
8.625	107.875	8.625	107.875	8.625	107.875	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA
8.750	108.125	8.750	108.125	8.750	108.125	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
8.875	108.375	8.875	108.375	8.875	108.375	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA
8.990	108.625	8.990	108.625	8.990	108.625	Listing Seasoning Exception ⁶		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
9.125	108.875	9.125	108.875	9.125	108.875	5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA
9.250	109.125	9.250	109.125	9.250	109.125	4 Yr PPP		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
9.375	109.375	9.375	109.375	9.375	109.375	3 Yr PPP		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
9.500	109.625	9.500	109.625	9.500	109.625	2 Yr PPP		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
9.625	109.875	9.625	109.875	9.625	109.875	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 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 - 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
6.375	99.625	6.375	99.625	6.375	99.625	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	NA	NA	NA
6.500	100.250	6.500	100.250	6.500	100.250	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	NA	NA	NA
6.625	100.875	6.625	100.875	6.625	100.875	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	NA	NA	NA
6.750	101.375	6.750	101.375	6.750	101.375	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	NA	NA	NA
6.875	102.000	6.875	102.000	6.875	102.000	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA
7.000	102.500	7.000	102.500	7.000	102.500	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA
7.125	103.000	7.125	103.000	7.125	103.000	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
7.250	103.375	7.250	103.375	7.250	103.375	>\$1.5mm-\$2mm	760+	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
7.375	103.875	7.375	103.875	7.375	103.875		740-759	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
7.500	104.250	7.500	104.250	7.500	104.250		720-739	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
7.625	104.625	7.625	104.625	7.625	104.625		700-719	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA
7.750	104.875	7.750	104.875	7.750	104.875		680-699	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
7.875	105.250	7.875	105.250	7.875	105.250		660-679	0.000	0.000	0.000	0.000	NA	NA	NA	NA	NA
8.000	105.500	8.000	105.500	8.000	105.500	Other		<=50	55	60	65	70	75	80	85	90
8.125	105.875	8.125	105.875	8.125	105.875	FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA
8.250	106.125	8.250	106.125	8.250	106.125	Waive Escrows		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
8.375	106.375	8.375	106.375	8.375	106.375	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA
8.500	106.625	8.500	106.625	8.500	106.625	DSCR <0.75		-0.125	-0.375	-0.500	-0.750	-1.000	-1.375	NA	NA	NA
8.625	106.875	8.625	106.875	8.625	106.875	Purchase		0.375	0.375	0.375	0.375	0.250	0.250	0.250	NA	NA
8.750	107.125	8.750	107.125	8.750	107.125	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	NA	NA	NA	NA
8.875	107.375	8.875	107.375	8.875	107.375	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
9.000	107.625	9.000	107.625	9.000	107.625	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA
9.125	107.875	9.125	107.875	9.125	107.875	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
9.250	108.125	9.250	108.125	9.250	108.125	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA
9.375	108.375	9.375	108.375	9.375	108.375	Listing Seasoning Exception ¹		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
9.500	108.625	9.500	108.625	9.500	108.625	5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA
9.625	108.875	9.625	108.875	9.625	108.875	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							
						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	
2/04/2026 8:30 AM PDT																

FUNDLOANS

Spectrum Elite																	
5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments											
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO	<=50	55	60	65	70	75	80	85	90		
5.750	96.1875	5.750	96.1875	5.750	96.1875	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	NA	NA		
5.875	96.9375	5.875	96.9375	5.875	96.9375	740-759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500	NA	NA		
5.990	97.6875	5.990	97.6875	5.990	97.6875	720-739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250	NA	NA		
6.125	98.4375	6.125	98.4375	6.125	98.4375	700-719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	NA	NA		
6.250	99.0625	6.250	99.0625	6.250	99.0625	Foreign National	-0.875	-1.375	-1.500	-1.875	-2.250	NA	NA	NA	NA		
6.375	99.6875	6.375	99.6875	6.375	99.6875	Loan Amount	<=50	55	60	65	70	75	80	85	90		
6.490	100.3125	6.490	100.3125	6.490	100.3125	UPB >\$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	NA		
6.625	100.9375	6.625	100.9375	6.625	100.9375	UPB > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	NA	NA	NA	NA		
6.750	101.5625	6.750	101.5625	6.750	101.5625	Other	<=50	55	60	65	70	75	80	85	90		
6.875	102.1875	6.875	102.1875	6.875	102.1875	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000	NA	NA		
6.990	102.8125	6.990	102.8125	6.990	102.8125	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	NA	NA	NA		
7.125	103.3125	7.125	103.3125	7.125	103.3125	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA		
7.250	103.7500	7.250	103.7500	7.250	103.7500	Condo/Co-Op	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	NA	NA		
7.375	104.1250	7.375	104.1250	7.375	104.1250	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA		
7.490	104.5000	7.490	104.5000	7.490	104.5000	Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	NA		
7.625	104.8125	7.625	104.8125	7.625	104.8125	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	NA	NA		
7.750	105.1250	7.750	105.1250	7.750	105.1250	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	105.4375	7.875	105.4375	7.875	105.4375	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	NA	NA		
8.000	105.7500	8.000	105.7500	8.000	105.7500	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA		
8.125	106.0625	8.125	106.0625	8.125	106.0625	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	NA	NA	NA		
8.250	106.3125	8.250	106.3125	8.250	106.3125	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA		
8.375	106.5625	8.375	106.5625	8.375	106.5625	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA		
8.500	106.8125	8.500	106.8125	8.500	106.8125	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				
2/04/2026 8:30 AM PDT																	

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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
9.875	108.0625	740-759	0.625	0.625	0.625	0.625	0.500	0.000	-0.250	-1.750	NA
9.750	107.8750	720-739	0.500	0.500	0.500	0.375	0.125	-0.500	-0.875	-2.500	NA
9.625	107.6875	700-719	0.375	0.375	0.375	0.125	-0.250	-0.875	-1.375	-3.750	NA
9.500	107.5000	680-699	-0.125	-0.125	-0.125	-0.375	-0.750	-1.500	-2.500	NA	NA
9.375	107.3125	660-679	-0.375	-0.375	-0.500	-0.750	-1.375	-1.750	-3.125	NA	NA
9.250	107.1250	640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA
9.125	106.9375	620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA
9.000	106.7500	FICO	<=50	55	60	65	70	75	80	85	90
8.875	106.5625	12M Bk Stmt	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.625	NA
8.750	106.3750	24M Bk Stmt	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.500	NA
8.625	106.1875	Cash Out	-0.375	-0.375	-0.375	-0.500	-0.625	-1.125	-1.375	NA	NA
8.500	105.9375	ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
8.375	105.6875	1.501-2.00mm	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.250	-0.750	NA
8.250	105.4375	2.01-3mm Loan Amt	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
8.125	105.1875	> \$3mm Loan Amt	-1.000	-1.000	-1.000	-1.500	-2.125	NA	NA	NA	NA
8.000	104.9375	IO	-0.125	-0.125	-0.375	-0.375	-0.500	-0.625	-1.000	NA	NA
7.875	104.6250	2nd Home	0.000	0.000	0.000	-0.250	-0.250	-0.375	-0.625	NA	NA
7.750	104.3125	Investor Occ	0.000	0.000	0.000	-0.250	-0.375	-0.500	-0.625	NA	NA
7.625	104.0000	Warrantable Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	-1.000	NA
7.500	103.6875	2-4 Unit	-0.250	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	NA	NA
7.375	103.3750	Loan Amount <150k	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.250	NA
7.250	103.0000	Asset Depletion	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	-0.625	-1.750	NA
7.125	102.6250	1x30x12	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-1.000	NA	NA
7.000	102.2500	24-48 Month Credit Event	-0.625	-0.625	-1.000	-1.250	-1.250	-1.500	-2.500	NA	NA
6.875	101.8125	PA/MI/MD	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
6.750	101.2750	Loan Amount <250k	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
6.625	100.9000	NW Condo & Condotel	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA
6.500	100.4313	>= 45 DTI	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.500	NA
6.375	99.9625	5 year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
6.250	99.4000	4 Year PPP	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
6.125	98.7750	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
6.000	98.1500	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	
2/04/2026 8:30 AM PDT											

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NMLS 1202262

FUNDLOANS

Arete DSCR													
30 Year Fixed				FICO	<=50	55	60	65	70	75	80	85	90
Rate	5/6 ARM	7/6 ARM	30 Year	760+	1.750	1.500	1.375	1.250	1.125	0.250	-0.500	NA	NA
10.250	109.4000	109.2750	109.0250	740-759	1.625	1.375	1.250	1.125	1.000	0.125	-0.625	NA	NA
10.125	109.2125	109.0875	108.8375	720-739	1.625	1.375	1.250	0.875	0.750	0.000	-1.250	NA	NA
10.000	109.0250	108.9000	108.6500	700-719	1.125	1.000	0.875	0.500	0.250	-0.500	-2.375	NA	NA
9.875	108.8375	108.7125	108.4625	680-699	0.375	0.250	0.000	-0.250	-0.875	-1.500	NA	NA	NA
9.750	108.6500	108.5250	108.2750	660-679	0.125	-0.125	-0.250	-0.500	-1.500	-3.000	NA	NA	NA
9.625	108.4625	108.3375	108.0875	FICO	<=50	55	60	65	70	75	80	85	90
9.500	108.2750	108.1500	107.9000	Cash Out	-0.250	-0.250	-0.375	-0.375	-0.625	-0.875	NA	NA	NA
9.375	108.0875	107.9625	107.7125	DSCR > 1.15	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
9.250	107.9000	107.7750	107.5250	DSCR < 1.1	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.375	NA	NA
9.125	107.7125	107.5875	107.3375	DSCR < 1	-0.500	-0.500	-1.000	-1.000	-1.500	NA	NA	NA	NA
9.000	107.5250	107.4000	107.1500	IO	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-1.500	NA	NA
8.875	107.3375	107.2125	106.9625	Warrantable Condo	0.000	0.000	0.000	0.000	-0.125	-0.375	-0.500	NA	NA
8.750	107.1500	107.0250	106.7750	2-4 Unit	-0.375	-0.375	-0.500	-0.500	-0.625	-0.875	-1.125	NA	NA
8.625	106.9625	106.8375	106.5875	1x30x12	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA
8.500	106.7125	106.5875	106.3375	Foreign National	-1.000	-1.000	-1.000	-1.250	-1.250	NA	NA	NA	NA
8.375	106.4625	106.3375	106.0875	NW Condo & Condotel	-0.250	-0.250	-0.500	-0.500	-0.750	-0.750	-1.000	NA	NA
8.250	106.2125	106.0875	105.8375	Short-Term Rental	-0.375	-0.375	-0.375	-0.375	-0.750	-1.375	-1.500	NA	NA
8.125	105.9625	105.8375	105.5875	5 year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
8.000	105.6500	105.5250	105.2750	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
7.875	105.3375	105.2125	104.9625	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
7.750	105.0250	104.9000	104.6500	2 Year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
7.625	104.7125	104.5875	104.3375	1 Year PPP	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	NA	NA
7.500	104.4000	104.2750	104.0250	0 Year PPP	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	NA	NA
7.375	104.0250	103.9000	103.6500	Compensation Adjustments	BPC	LPC							
7.250	103.6500	103.5250	103.2750										
7.125	103.2750	103.1500	102.9000										
7.000	102.9000	102.7750	102.5250			Lock periods offered, 30, 45, 60							
6.875	102.4625	102.3375	102.0875										
6.750	101.9250	101.8000	101.5500			1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%
6.625	101.5500	101.4250	101.1750	LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750
6.500	101.1125	100.9875	100.7375	Min Price	96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000
6.375	100.6438	100.5188	100.2688	Max Price w/ 0 Yr PPP	99.000	98.000	98.750	98.500	98.250	98.000	97.250	97.000	97.000
6.250	100.0813	99.9563	99.7063	Max Price w/ 1 Yr PPP	99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000
6.125	99.4563	99.3313	99.0813	Max Price w/ 2 Yr PPP	100.750	99.750	99.500	99.250	99.000	98.750	98.500	98.250	98.000
6.000	98.8313	98.7063	98.4563	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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NMLS 1202262

FUNDLOANS

INSIGNIA I - QM JUMBO PRIME														
5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed			30 Yr Fixed		
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day
7.500	102.026	101.651	7.500	101.840	101.465	7.500	101.350	100.975	7.500	101.615	101.240	8.000	102.459	102.084
7.375	101.906	101.531	7.375	101.720	101.345	7.375	101.229	100.854	7.375	101.485	101.110	7.875	102.245	101.870
7.250	101.775	101.400	7.250	101.589	101.214	7.250	101.099	100.724	7.250	101.364	100.989	7.750	102.067	101.692
7.125	101.655	101.280	7.125	101.468	101.093	7.125	100.978	100.603	7.125	101.234	100.859	7.625	101.878	101.503
7.000	101.495	101.120	7.000	101.308	100.933	7.000	100.818	100.443	7.000	101.074	100.699	7.500	101.628	101.253
6.875	101.330	100.955	6.875	101.128	100.753	6.875	100.641	100.266	6.875	100.901	100.526	7.375	101.353	100.978
6.750	101.140	100.765	6.750	100.948	100.573	6.750	100.451	100.076	6.750	100.711	100.336	7.250	101.103	100.728
6.625	100.950	100.575	6.625	100.757	100.382	6.625	100.260	99.885	6.625	100.521	100.146	7.125	100.855	100.480
6.500	100.750	100.375	6.500	100.553	100.178	6.500	100.051	99.676	6.500	100.325	99.950	7.000	100.694	100.319
6.375	100.540	100.165	6.375	100.333	99.958	6.375	99.840	99.465	6.375	100.105	99.730	6.875	100.511	100.136
6.250	100.289	99.914	6.250	100.082	99.707	6.250	99.589	99.214	6.250	99.854	99.479	6.750	100.351	99.976
6.125	99.998	99.623	6.125	99.801	99.426	6.125	99.297	98.922	6.125	99.574	99.199	6.625	100.190	99.815
6.000	99.649	99.274	6.000	99.449	99.074	6.000	98.941	98.566	6.000	99.210	98.835	6.500	100.015	99.640
5.875	99.277	98.902	5.875	99.067	98.692	5.875	98.569	98.194	5.875	98.839	98.464	6.375	99.855	99.480
5.750	98.835	98.460	5.750	98.635	98.260	5.750	98.127	97.752	5.750	98.398	98.023	6.250	99.696	99.321
5.625	98.322	97.947	5.625	98.115	97.740	5.625	97.600	97.225	5.625	97.875	97.500	6.125	99.446	99.071
5.500	97.789	97.414	5.500	97.573	97.198	5.500	97.067	96.692	5.500	97.343	96.968	6.000	99.087	98.712
5.375	97.216	96.841	5.375	97.010	96.635	5.375	96.494	96.119	5.375	96.782	96.407	5.875	98.645	98.270
LTV/CLTV/HCLTV Price Adjustments														
Occupancy		FICO		<=50	55	60	65	70	75	80	85	90		
Primary		800+		1.290	1.290	1.165	0.915	0.790	0.790	0.415	-2.710	-3.210		
		780-799		1.290	1.290	1.165	0.915	0.790	0.790	0.415	-2.710	-3.210		
		760-779		1.165	1.165	0.915	0.790	0.665	0.665	0.290	-2.835	-3.460		
		740-759		1.040	1.040	0.790	0.665	0.540	0.540	0.165	-2.960	-3.585		
		720-739		0.790	0.790	0.665	0.540	0.415	0.290	-0.210	-3.085	-3.835		
		700-719		0.540	0.540	0.415	0.290	0.165	-0.085	-0.710	-3.460	-4.085		
		680-699		0.290	0.290	0.165	0.040	-0.460	-0.960	-1.460	-4.085	-4.710		
	660-679		-0.210	-0.210	-0.460	-0.710	-1.210	-1.960	-2.460	NA	NA	NA		
Primary-Other				<=50	55	60	65	70	75	80	85	90		
Rate/Term				-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.375	-0.375		
Cash-Out				-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.375	-1.625		
Occupancy		FICO		<=50	55	60	65	70	75	80	85	90		
2nd Home/Purchase		800+		0.290	0.290	-0.085	-0.335	-0.710	-0.710	-1.085	-4.460	-4.960		
		780-799		0.290	0.290	-0.085	-0.335	-0.710	-0.710	-1.085	-4.460	-4.960		
		760-779		0.165	0.165	-0.335	-0.460	-0.835	-0.835	-1.210	-4.585	-5.210		
		740-759		0.040	0.040	-0.460	-0.585	-0.960	-0.960	-1.335	-4.710	-5.335		
		720-739		-0.210	-0.210	-0.585	-0.710	-1.085	-1.210	-1.710	-4.835	-5.585		
		700-719		-0.460	-0.460	-0.835	-0.960	-1.335	-1.585	-2.210	-5.280	-5.905		
		680-699		-0.710	-0.710	-1.085	-1.210	-1.960	-2.460	-2.960	-5.905	-6.540		
	660-679		-1.210	-1.210	-1.710	-1.960	-2.710	-3.460	-3.960	NA	NA	NA		
2nd Home/Rate-Term		800+		-0.210	-0.210	-0.585	-0.835	-1.210	-1.210	-1.585	-4.835	-5.335		
		780-799		-0.210	-0.210	-0.585	-0.835	-1.210	-1.210	-1.585	-4.835	-5.335		
		760-779		-0.335	-0.335	-0.835	-0.960	-1.335	-1.335	-1.710	-4.960	-5.585		
		740-759		-0.460	-0.460	-0.960	-1.085	-1.460	-1.460	-1.835	-5.085	-5.710		
		720-739		-0.710	-0.710	-1.085	-1.210	-1.585	-1.710	-2.210	-5.220	-6.010		
		700-719		-0.960	-0.960	-1.335	-1.460	-1.835	-2.085	-2.710	-5.675	-6.350		
		680-699		-1.210	-1.210	-1.585	-1.710	-2.460	-2.960	-3.460	-6.300	-7.025		
	660-679		-1.710	-1.710	-2.210	-2.460	-3.210	-3.960	-4.460	NA	NA	NA		
2nd Home/Cash-Out		800+		-0.210	-0.210	-0.585	-0.835	-1.460	-1.710	NA	NA	NA		
		780-799		-0.210	-0.210	-0.585	-0.835	-1.460	-1.710	NA	NA	NA		
		760-779		-0.335	-0.335	-0.835	-0.960	-1.585	-1.835	NA	NA	NA		
		740-759		-0.460	-0.460	-0.960	-1.085	-1.710	-1.960	NA	NA	NA		
		720-739		-0.710	-0.710	-1.085	-1.210	-1.835	-2.210	NA	NA	NA		
		700-719		-0.960	-0.960	-1.335	-1.460	-2.085	-2.585	NA	NA	NA		
Loan Purpose		FICO		<=50	55	60	65	70	75	80	85	90		
Investment/Purchase		800+		0.040	0.040	-0.335	-1.085	-1.710	-2.710	-4.585	NA	NA		
		780-799		0.040	0.040	-0.335	-1.085	-1.710	-2.710	-4.585	NA	NA		
		760-779		-0.085	-0.085	-0.585	-1.210	-1.835	-2.835	-4.710	NA	NA		
		740-759		-0.210	-0.210	-0.710	-1.335	-1.960	-2.960	-4.835	NA	NA		
		720-739		-0.460	-0.460	-0.835	-1.460	-2.085	-3.210	-5.210	NA	NA		
		700-719		-0.710	-0.710	-1.085	-1.710	-2.335	-3.585	-5.710	NA	NA		
		680-699		-0.960	-0.960	-1.335	-1.960	-2.960	-4.460	-6.480	NA	NA		
	660-679		-1.460	-1.460	-1.960	-2.710	-3.710	NA	NA	NA	NA			
Investment/Rate-Term		800+		-0.460	-0.460	-0.835	-1.585	-2.210	-3.210	-5.085	NA	NA		
		780-799		-0.460	-0.460	-0.835	-1.585	-2.210	-3.210	-5.085	NA	NA		
		760-779		-0.585	-0.585	-1.085	-1.710	-2.335	-3.335	-5.210	NA	NA		
		740-759		-0.710	-0.710	-1.210	-1.835	-2.460	-3.460	-5.445	NA	NA		
		720-739		-0.960	-0.960	-1.335	-1.960	-2.585	-3.710	-5.860	NA	NA		
		700-719		-1.210	-1.210	-1.585	-2.210	-2.835	-4.085	-6.410	NA	NA		
		680-699		-1.460	-1.460	-1.835	-2.460	-3.460	-4.960	-7.250	NA	NA		
	660-679		-1.960	-1.960	-2.460	-3.210	-4.220	NA	NA	NA	NA			
Investment/Cash-Out		800+		-0.460	-0.460	-0.835	-1.585	-2.460	-3.710	NA	NA	NA		
		780-799		-0.460	-0.460	-0.835	-1.585	-2.460	-3.710	NA	NA	NA		
		760-779		-0.585	-0.585	-1.085	-1.710	-2.585	-3.835	NA	NA	NA		
		740-759		-0.710	-0.710	-1.210	-1.835	-2.710	-3.960	NA	NA	NA		
		720-739		-0.960	-0.960	-1.335	-1.960	-2.835	-4.210	NA	NA	NA		
		700-719		-1.210	-1.210	-1.585	-2.210	-3.085	-4.585	NA	NA	NA		
		680-699		-1.460	-1.460	-1.835	-2.460	-3.710	-5.460	NA	NA	NA		
Other				<=50	55	60	65	70	75	80	85	90		
>80 LTV					0.000	0.000	0.000	0.000	0.000	0.000	0.000	-2.000	-2.500	
Compensation Adjustments		BPC		LPC										
				1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%				
LLPA		0.000		-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500				
Min Price		99.000		98.000	97.750	97.500	97.250	97.000	97.000	97.000				
Max Price		101.000		100.000	99.750	99.500	99.250	99.000	98.750	98.500				
			Minimum Loan Amount					Index			5/6 Mo Caps			
			\$1 > Conforming Loan Limit					30 Day Average SOFR			2/1/5			
			Maximum Loan Amount					Margin & Floor			7/6 Mo & 10/6 Mo Caps			
			\$3,000,000					2.750%			5/1/5			

FUNDLOANS

INSIGNIA II - QM JUMBO PRIME

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed			30 Yr Fixed			
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	
7.000	99.903	99.466	7.000	98.903	98.465	7.000	98.829	98.391	6.750	99.493	99.055	7.500	100.483	100.045	
6.875	99.835	99.398	6.875	98.767	98.330	6.875	98.632	98.194	6.625	99.225	98.788	7.375	100.366	99.928	
6.750	99.768	99.330	6.750	98.633	98.195	6.750	98.436	97.999	6.500	98.958	98.520	7.250	100.249	99.811	
6.625	99.575	99.137	6.625	98.489	98.051	6.625	98.265	97.828	6.375	98.744	98.307	7.125	100.374	99.937	
6.500	99.383	98.945	6.500	98.345	97.908	6.500	98.095	97.658	6.250	98.532	98.094	7.000	100.499	100.062	
6.375	99.066	98.629	6.375	98.113	97.676	6.375	97.877	97.439	6.125	98.165	97.728	6.875	100.650	100.212	
6.250	98.751	98.314	6.250	97.893	97.456	6.250	97.659	97.221	6.000	97.799	97.362	6.750	100.801	100.363	
6.125	98.448	98.010	6.125	97.550	97.112	6.125	97.462	97.025	5.875	97.409	96.972	6.625	100.557	100.119	
6.000	98.146	97.708	6.000	97.209	96.771	6.000	97.225	96.788	5.750	97.019	96.582	6.500	100.312	99.875	
5.875	97.795	97.357	5.875	97.058	96.620	5.875	96.815	96.377	5.625	96.720	96.282	6.375	100.059	99.622	
5.750	97.447	97.010	5.750	96.908	96.470	5.750	96.406	95.968	5.500	96.421	95.983	6.250	99.805	99.368	
5.625	97.063	96.626	5.625	96.461	96.023	5.625	96.141	95.703				6.125	99.478	99.040	
5.500	96.680	96.242	5.500	96.015	95.577	5.500	95.876	95.439				6.000	99.151	98.713	
5.375	96.327	95.889	5.375	95.565	95.128	5.375	95.567	95.129				5.875	98.773	98.336	
												5.750	98.395	97.958	
												5.625	98.001	97.563	
												5.500	97.606	97.169	
												5.375	97.217	96.780	
LTV/CLTV/HCLTV Price Adjustments															
FICO						<=50	55	60	65	70	75	80	85	90	
800+						1.015	1.015	1.015	0.915	0.790	0.665	0.540	-1.085	-1.585	
780-799						0.915	0.915	0.915	0.915	0.665	0.540	0.340	-1.085	-1.585	
760-779						0.915	0.915	0.915	0.915	0.665	0.490	0.340	-1.210	-1.710	
740-759						0.865	0.865	0.865	0.815	0.540	0.340	-0.085	-1.460	-1.960	
720-739						0.540	0.540	0.540	0.415	0.165	-0.085	-0.460	-1.710	-2.210	
700-719						0.415	0.415	0.415	0.315	0.040	-0.710	-0.960	NA	NA	
Other						<=50	55	60	65	70	75	80	85	90	
Rate/Term						-0.375	-0.375	-0.375	-0.375	-0.250	-0.250	-0.250	NA	NA	
Cash-Out						-0.625	-0.625	-0.625	-0.750	-0.750	-1.000	-1.250	NA	NA	
2nd Home						-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	
Investment						-0.750	-0.750	-0.750	-1.000	-1.500	NA	NA	NA	NA	
ARM & 760-779 FICO						0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	NA	NA	
Condo						0.000	0.000	0.000	0.000	-0.125	-0.250	-0.500	NA	NA	
2 Units						0.000	0.000	0.000	0.000	-0.250	NA	NA	NA	NA	
3-4 Units						-0.250	-0.250	-0.250	-0.375	NA	NA	NA	NA	NA	
Loan Amount >\$1,500,000						-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	NA	NA	
Self-Employed						-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	
Compensation Adjustments		BPC	LPC												
			1.00%	1.25%	1.50%	1.75%	2.00%	2.25%							2.50%
LLPA		0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250							-2.500
Min Price		99.000	98.000	97.750	97.500	97.250	97.000	97.000							97.000
Max Price		101.000	100.000	99.750	99.500	99.250	99.000	98.750							98.500
			Minimum Loan Amount					Index					5/6 Mo Caps		
			\$1 > Conforming Loan Limit					30 Day Average SOFR					2/1/5		
			Maximum Loan Amount					Margin & Floor					7/6 Mo & 10/6 Mo Caps		
			\$3,000,000					2.750%					5/1/5		

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FUNDLOANS

INSIGNIA III - QM JUMBO PRIME														
5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed					
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day			
6.625	80.250	80.250	6.500	80.250	80.250	6.750	80.250	80.250	6.375	80.250	80.250			
6.500	80.250	80.250	6.375	80.250	80.250	6.625	80.250	80.250	6.250	80.250	80.250			
6.375	80.250	80.250	6.250	80.250	80.250	6.500	80.250	80.250	6.125	80.250	80.250			
6.250	80.250	80.250	6.125	80.250	80.250	6.375	80.250	80.250	6.000	80.250	80.250			
6.125	80.250	80.250	6.000	80.250	80.250	6.250	80.250	80.250	5.875	80.250	80.250			
6.000	80.250	80.250	5.875	80.250	80.250	6.125	80.250	80.250	5.750	80.250	80.250			
5.875	80.250	80.250	5.750	80.250	80.250	6.000	80.250	80.250	5.625	80.250	80.250			
5.750	80.250	80.250	5.625	80.250	80.250	5.875	80.250	80.250	5.500	80.250	80.250			
5.625	80.250	80.250	5.500	80.250	80.250	5.750	80.250	80.250	5.375	80.250	80.250			
5.500	80.250	80.250	5.375	80.250	80.250	5.625	80.250	80.250	5.250	80.250	80.250			
5.375	80.250	80.250	5.250	80.250	80.250	5.500	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

INSIGNIA VI - QM JUMBO PRIME											
								30 Yr Fixed			
								Rate	30 Day	60 Day	
								8.500	102.433	102.308	
								8.375	102.276	102.151	
								8.250	102.122	101.997	
								8.125	101.972	101.847	
								8.000	101.823	101.698	
								7.875	101.677	101.552	
								7.750	101.534	101.409	
								7.625	101.393	101.268	
								7.500	101.254	101.129	
								7.375	101.115	100.990	
								7.250	100.976	100.851	
								7.125	100.833	100.708	
								7.000	100.687	100.562	
								6.875	100.532	100.407	
								6.750	100.366	100.241	
								6.625	100.185	100.060	
								6.500	99.985	99.860	
								6.375	99.757	99.632	
6.250	99.569	99.444									
6.125	99.391	99.266									
6.000	99.212	99.087									
5.875	98.969	98.844									
5.750	98.672	98.547									
5.625	98.342	98.217									
5.500	97.984	97.859									
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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NMLS 1202262

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



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