

# 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
10.625	104.375	10.625	104.375	10.625	104.375	10.625	104.375	12 Mos Full Doc	760+	0.875	0.875	0.875	0.375	0.125	-1.125	NA	NA	NA
10.500	104.125	10.500	104.125	10.500	104.125	10.500	104.125		740-759	0.875	0.875	0.625	0.375	0.125	-1.375	NA	NA	NA
10.375	103.875	10.375	103.875	10.375	103.875	10.375	103.875		720-739	0.875	0.875	0.625	0.125	-0.125	-1.625	NA	NA	NA
10.250	103.625	10.250	103.625	10.250	103.625	10.250	103.625		700-719	0.625	0.625	0.125	-0.125	-0.375	-1.875	NA	NA	NA
10.125	103.375	10.125	103.375	10.125	103.375	10.125	103.375		680-699	0.500	0.250	0.000	-0.250	-0.750	-2.500	NA	NA	NA
10.000	103.125	10.000	103.125	10.000	103.125	10.000	103.125	Other	<=50	55	60	65	70	75	80	85	90	
9.875	102.875	9.875	102.875	9.875	102.875	9.875	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
9.750	102.625	9.750	102.625	9.750	102.625	9.750	102.625	Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	
9.625	102.375	9.625	102.375	9.625	102.375	9.625	102.375	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	NA	NA	NA	
9.500	102.125	9.500	102.125	9.500	102.125	9.500	102.125	Investment	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA	NA	
9.375	101.875	9.375	101.875	9.375	101.875	9.375	101.875	2nd Home	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA	NA	
9.250	101.625	9.250	101.625	9.250	101.625	9.250	101.625	12 Month Bank Statements*	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	
9.125	101.375	9.125	101.375	9.125	101.375	9.125	101.375	P&L ONLY*	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA	NA	
9.000	101.125	9.000	101.125	9.000	101.125	9.000	101.125	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	
8.875	100.875	8.875	100.875	8.875	100.875	8.875	100.875	5 Yr PPP (Investment Only)	0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA	
8.750	100.625	8.750	100.625	8.750	100.625	8.750	100.625	4 Yr PPP (Investment Only)	0.250	0.250	0.250	0.250	0.250	NA	NA	NA	NA	
8.625	100.375	8.625	100.375	8.625	100.375	8.625	100.375	3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
8.500	100.125	8.500	100.125	8.500	100.125	8.500	100.125	2 Yr PPP (Investment Only)	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA	
8.375	99.875	8.375	99.875	8.375	99.875	8.375	99.875	1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA	
8.250	99.625	8.250	99.625	8.250	99.625	8.250	99.625											
8.125	99.375	8.125	99.375	8.125	99.375	8.125	99.375											
8.000	99.125	8.000	99.125	8.000	99.125	8.000	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	

3/20/2026 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	
12.375	110.500		780-799	2.625	2.625	2.375	1.875	1.625	0.625	-0.500	-4.750	-6.375	
12.250	110.375		760-779	2.125	2.125	1.875	1.375	1.125	0.000	-1.250	-5.375	-7.375	
12.125	110.250		740-759	1.500	1.500	1.125	0.875	0.625	-0.625	-2.500	-6.750	-9.000	
12.000	110.125		720-739	0.625	0.625	0.125	-0.250	-0.500	-1.500	-3.750	-8.125	-10.000	
11.875	110.000		700-719	-0.500	-0.500	-1.125	-1.625	-2.125	-2.875	-5.250	-9.375	-11.500	
11.750	109.875		680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	-8.375	-11.125	N/A	
11.625	109.750		660-679	-4.250	-4.375	-4.875	-5.500	-6.000	-7.250	-10.250	N/A	N/A	
11.500	109.625	Alt Doc	800+	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	-5.875	-7.625	
11.375	109.500		780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	-6.125	-7.875	
11.250	109.375		760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	-6.750	-8.875	
11.125	109.250		740-759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	-8.250	-10.750	
11.000	109.125		720-739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	-9.625	-11.750	
10.875	108.875		700-719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	-6.750	-11.250	N/A	
10.750	108.625		680-699	-4.000	-4.000	-4.750	-5.250	-5.875	-7.000	-9.750	N/A	N/A	
10.625	108.375		660-679	-5.750	-5.875	-6.375	-7.125	-7.625	-9.000	N/A	N/A	N/A	
10.500	108.125	Alt Doc	800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	-7.875	N/A	
10.375	107.875		780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	-8.125	N/A	
10.250	107.625		760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	-8.750	N/A	
10.125	107.375		740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	-10.250	N/A	
10.000	107.000		720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	-11.875	N/A	
9.875	106.625		700-719	-3.375	-3.375	-4.000	-4.750	-5.250	-6.250	-9.000	N/A	N/A	
9.750	106.250		680-699	-5.750	-5.750	-6.500	-7.125	-7.750	-9.000	N/A	N/A	N/A	
9.625	105.875		660-679	-7.750	-7.875	-8.375	-9.375	-9.875	N/A	N/A	N/A	N/A	
9.500	105.500	<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>	
9.375	105.125	30 YR Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9.250	104.750	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
9.125	104.375	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
9.000	104.000	<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>	
8.875	103.625	<=\$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.750	103.250	\$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.625	102.750	\$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.500	102.250	\$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.375	101.750	\$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.250	101.125	\$450,001-600k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.125	100.500	\$600,001-750k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.000	99.875	\$750,001-850K		-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A	N/A	
7.875	99.250	<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>	
7.750	98.500	00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.625	97.750	43.01-45		-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750	
7.500	97.000	45.01-50		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250	
7.375	96.250	<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			

3/20/2026 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	Full Doc	800+	2.625	2.625	2.375	1.875	1.625	0.750	-0.375	N/A	N/A
13.375	110.750		780-799	2.625	2.625	2.375	1.875	1.625	0.625	-0.500	N/A	N/A
13.250	110.625		760-779	2.125	2.125	1.875	1.375	1.125	0.000	-1.250	N/A	N/A
13.125	110.500		740-759	1.500	1.500	1.125	0.875	0.625	-0.625	-2.500	N/A	N/A
13.000	110.375		720-739	0.625	0.625	0.125	-0.250	-0.500	-1.500	-3.750	N/A	N/A
12.875	110.250		700-719	-0.500	-0.500	-1.125	-1.625	-2.125	-2.875	-5.250	N/A	N/A
12.750	110.125		680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	N/A	N/A	N/A
12.625	110.000		660-679	-4.250	-4.375	-4.875	-5.500	-6.000	N/A	N/A	N/A	N/A
12.500	109.875		800+	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	N/A	N/A
12.375	109.750		780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	N/A	N/A
12.250	109.625	760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	N/A	N/A	
12.125	109.500	740-759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	N/A	N/A	
12.000	109.375	720-739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	N/A	N/A	
11.875	109.250	700-719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	N/A	N/A	N/A	
11.750	109.125	680-699	-4.000	-4.000	-4.750	-5.250	-5.875	N/A	N/A	N/A	N/A	
11.625	109.000	660-679	-5.750	-5.875	-6.375	N/A	N/A	N/A	N/A	N/A	N/A	
11.500	108.875	800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	N/A	N/A	
11.375	108.625	780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	N/A	N/A	
11.250	108.375	760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	N/A	N/A	
11.125	108.125	740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	N/A	N/A	
11.000	107.875	720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	N/A	N/A	
10.875	107.625	700-719	-3.375	-3.375	-4.000	-4.750	-5.250	N/A	N/A	N/A	N/A	
10.750	107.375	680-699	-5.750	-5.750	-6.500	-7.125	N/A	N/A	N/A	N/A	N/A	
10.625	107.125	660-679	-7.750	-7.875	-8.375	N/A	N/A	N/A	N/A	N/A	N/A	
10.500	106.875	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A	
10.375	106.625	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A	
10.250	106.250	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A	
10.125	105.875	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A	
10.000	105.500	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A	
9.875	105.125	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A	
9.750	104.750	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A	
9.625	104.375	660-679	-8.250	-8.375	-9.000	N/A	N/A	N/A	N/A	N/A	N/A	
9.500	104.000	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A	
9.375	103.625	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A	
9.250	103.250	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A	
9.125	102.875	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A	
9.000	102.500	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A	
8.875	102.125	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A	
8.750	101.750	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A	
8.625	101.375	660-679	-8.250	-8.375	-9.000	N/A	N/A	N/A	N/A	N/A	N/A	
8.500	101.000	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A	
8.375	100.625	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A	
8.250	100.250	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A	
8.125	100.000	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A	
8.000	99.750	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A	
7.875	99.500	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A	
7.750	99.250	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A	
7.625	99.000	660-679	-8.250	-8.375	-9.000	N/A	N/A	N/A	N/A	N/A	N/A	
7.500	98.750	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A	
7.375	98.500	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A	
7.250	98.250	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A	
7.125	98.000	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A	
7.000	97.750	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A	
6.875	97.500	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A	
6.750	97.250	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A	
6.625	97.000	660-679	-8.250	-8.375	-9.000	N/A	N/A	N/A	N/A	N/A	N/A	
6.500	96.750	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A	
6.375	96.500	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A	
6.250	96.250	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A	
6.125	96.000	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A	
6.000	95.750	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A	
5.875	95.500	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A	
5.750	95.250	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A	
5.625	95.000	660-679	-8.250	-8.375	-9.000	N/A	N/A	N/A	N/A	N/A	N/A	
5.500	94.750	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A	
5.375	94.500	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A	
5.250	94.250	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A	
5.125	94.000	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A	
5.000	93.750	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A	
4.875	93.500	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A	
4.750	93.250	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A	
4.625	93.000	660-679	-8.250	-8.375	-9.000	N/A	N/A	N/A	N/A	N/A	N/A	
4.500	92.750	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A	
4.375	92.500	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A	
4.250	92.250	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A	
4.125	92.000	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A	
4.000	91.750	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A	
3.875	91.500	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A	
3.750	91.250	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A	
3.625	91.000	660-679	-8.250	-8.375	-9.000	N/A	N/A	N/A	N/A	N/A	N/A	
3.500	90.750	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A	
3.375	90.500	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A	
3.250	90.250	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A	
3.125	90.000	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A	
3.000	89.750	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A	
2.875	89.500	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A	
2.750	89.250	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A	
2.625	89.000	660-679	-8.250	-8.375	-9.000	N/A	N/A	N/A	N/A	N/A	N/A	
2.500	88.750	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A	
2.375	88.500	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A	
2.250	88.250	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A	
2.125	88.000	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A	
2.000	87.750	720-7										

# FUNDLOANS

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

### 75bps Price Improvement (Loan Amounts >\$500K - \$3M)

5/6 Mo ARM		7/6 Mo ARM		30 or 40Yr FRM		LTV/CLTV/HCLTV Price Adjustments																
Rate	30 Day	Rate	30 Day	Rate	30 Day	Doc Type	FICO	<=50	55	60	65	70	75	80	85	90						
5.750	96.125	5.750	96.125	5.750	96.125	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	96.750	5.875	96.750	5.875	96.750		740-759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000						
5.990	97.375	5.990	97.375	5.990	97.375		720-739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	NA						
6.125	98.000	6.125	98.000	6.125	98.000		700-719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	NA						
6.250	98.500	6.250	98.500	6.250	98.500		680-699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000	-5.000	NA						
6.375	99.000	6.375	99.000	6.375	99.000		660-679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125	NA	NA						
6.500	99.500	6.500	99.500	6.500	99.500		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA						
6.625	100.000	6.625	100.000	6.625	100.000		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA						
6.750	100.375	6.750	100.375	6.750	100.375		Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90					
6.875	100.875	6.875	100.875	6.875	100.875	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA						
6.990	101.250	6.990	101.250	6.990	101.250	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA						
7.125	101.625	7.125	101.625	7.125	101.625	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA						
7.250	102.000	7.250	102.000	7.250	102.000	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA						
7.375	102.375	7.375	102.375	7.375	102.375	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA						
7.500	102.750	7.500	102.750	7.500	102.750	>\$3.5mm-\$4mm <sup>5</sup>	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA						
7.625	103.125	7.625	103.125	7.625	103.125	>\$4mm-\$5mm <sup>1</sup>	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA						
7.750	103.375	7.750	103.375	7.750	103.375	>\$5mm-\$6mm <sup>4</sup>	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA						
7.875	103.750	7.875	103.750	7.875	103.750	Other	<=50	55	60	65	70	75	80	85	90							
7.990	104.000	7.990	104.000	7.990	104.000	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	104.250	8.125	104.250	8.125	104.250	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125						
8.250	104.500	8.250	104.500	8.250	104.500	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	104.750	8.375	104.750	8.375	104.750	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA						
8.500	105.000	8.500	105.000	8.500	105.000	Purchase		0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.125						
8.625	105.250	8.625	105.250	8.625	105.250	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA						
8.750	105.500	8.750	105.500	8.750	105.500	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA						
8.875	105.750	8.875	105.750	8.875	105.750	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA						
8.990	106.000	8.990	106.000	8.990	106.000	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA						
9.125	106.250	9.125	106.250	9.125	106.250	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA						
9.250	106.500	9.250	106.500	9.250	106.500	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA						
9.375	106.750	9.375	106.750	9.375	106.750	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA						
9.500	107.000	9.500	107.000	9.500	107.000	Assets Only <sup>2</sup>		-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA						
9.625	107.250	9.625	107.250	9.625	107.250	Asset Allowance <sup>2</sup>		0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA						
9.750	107.500	9.750	107.500	9.750	107.500	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	107.750	9.875	107.750	9.875	107.750	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 7.25%. <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 7.5%. <sup>5</sup> Min rate is 6.750%.							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	-1.000	-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 <=\$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								

3/20/2026 8:30 AM PDT



NMLS 1202262

# 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	
6.250	97.6250	6.250	97.6250	6.250	97.6250	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.500	NA	
6.375	98.2500	6.375	98.2500	6.375	98.2500	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-2.000	NA	
6.490	98.8750	6.490	98.8750	6.490	98.8750	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-3.000	NA	
6.625	99.6250	6.625	99.6250	6.625	99.6250	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA	
6.750	100.2813	6.750	100.2813	6.750	100.2813	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA	
6.875	100.7813	6.875	100.7813	6.875	100.7813	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA	
6.990	101.2813	6.990	101.2813	6.990	101.2813	Loan Amount	<=50	55	60	65	70	75	80	85	90	
7.125	101.7188	7.125	101.7188	7.125	101.7188	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA	
7.250	102.0000	7.250	102.0000	7.250	102.0000	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA	
7.375	102.1875	7.375	102.1875	7.375	102.1875	Other	<=50	55	60	65	70	75	80	85	90	
7.490	102.4375	7.490	102.4375	7.490	102.4375	12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	NA	
7.625	102.6875	7.625	102.6875	7.625	102.6875	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA	
7.750	102.9375	7.750	102.9375	7.750	102.9375	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA	
7.875	103.1875	7.875	103.1875	7.875	103.1875	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA	
8.000	103.4375	8.000	103.4375	8.000	103.4375	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
8.125	103.6875	8.125	103.6875	8.125	103.6875	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA	
8.250	103.9375	8.250	103.9375	8.250	103.9375	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA	
8.375	104.1875	8.375	104.1875	8.375	104.1875	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA	
8.500	104.4375	8.500	104.4375	8.500	104.4375	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
8.625	104.6875	8.625	104.6875	8.625	104.6875	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
8.750	104.9375	8.750	104.9375	8.750	104.9375	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
8.875	105.1875	8.875	105.1875	8.875	105.1875	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA	
9.000	105.3125	9.000	105.3125	9.000	105.3125	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA	
9.125	105.4375	9.125	105.4375	9.125	105.4375	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA	
9.250	105.5625	9.250	105.5625	9.250	105.5625	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
9.375	105.6875	9.375	105.6875	9.375	105.6875	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA	
9.500	105.8125	9.500	105.8125	9.500	105.8125	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	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				

3/20/2026 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

## APEX – BANK STATEMENT OR P&L PROGRAM

### 75bps Price Improvement (Loan Amounts >\$500K - \$3M)

5/6 Mo ARM		7/6 Mo ARM		30 or 40Yr FRM		LTV/CLTV/HCLTV Price Adjustments															
Rate	30 Day	Rate	30 Day	Rate	30 Day	Doc Type	FICO	<=50	55	60	65	70	75	80	85	90					
5.750	96.125	5.750	96.125	5.750	96.125	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	96.750	5.875	96.750	5.875	96.750		740-759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.250					
5.990	97.375	5.990	97.375	5.990	97.375		720-739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	NA					
6.125	98.000	6.125	98.000	6.125	98.000		700-719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	NA					
6.250	98.500	6.250	98.500	6.250	98.500		680-699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500	NA	NA					
6.375	99.000	6.375	99.000	6.375	99.000		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	NA	NA					
6.500	99.500	6.500	99.500	6.500	99.500		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA					
6.625	100.000	6.625	100.000	6.625	100.000		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA					
6.750	100.375	6.750	100.375	6.750	100.375	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90					
6.875	100.875	6.875	100.875	6.875	100.875	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA					
6.990	101.250	6.990	101.250	6.990	101.250	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA					
7.125	101.625	7.125	101.625	7.125	101.625	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA					
7.250	102.000	7.250	102.000	7.250	102.000	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA					
7.375	102.375	7.375	102.375	7.375	102.375	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA					
7.500	102.750	7.500	102.750	7.500	102.750	>\$3.5mm-\$4mm <sup>6</sup>	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA					
7.625	103.125	7.625	103.125	7.625	103.125	>\$4mm-\$5mm <sup>1</sup>	660+	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA	NA					
7.750	103.375	7.750	103.375	7.750	103.375	>\$5mm-\$6mm <sup>5</sup>	660+	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA	NA					
7.875	103.750	7.875	103.750	7.875	103.750	Other	<=50	55	60	65	70	75	80	85	90						
7.990	104.000	7.990	104.000	7.990	104.000	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	104.250	8.125	104.250	8.125	104.250	Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125					
8.250	104.500	8.250	104.500	8.250	104.500	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	104.750	8.375	104.750	8.375	104.750	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA	NA					
8.500	105.000	8.500	105.000	8.500	105.000	Purchase	0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.125						
8.625	105.250	8.625	105.250	8.625	105.250	Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA						
8.750	105.500	8.750	105.500	8.750	105.500	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA					
8.875	105.750	8.875	105.750	8.875	105.750	2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA					
8.990	106.000	8.990	106.000	8.990	106.000	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA	NA					
9.125	106.250	9.125	106.250	9.125	106.250	Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	NA					
9.250	106.500	9.250	106.500	9.250	106.500	Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	NA					
9.375	106.750	9.375	106.750	9.375	106.750	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA	NA					
9.500	107.000	9.500	107.000	9.500	107.000	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	107.250	9.625	107.250	9.625	107.250	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	107.500	9.750	107.500	9.750	107.500	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	107.750	9.875	107.750	9.875	107.750	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 7.25%. <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>4</sup> Min Rate 7.990% <sup>4</sup> In Addition to Rate hit +0.5% <sup>5</sup> ARM required. FRM ineligible. Min rate is 7.5%. <sup>6</sup> Min rate is 6.750%.						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	1.00%	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-\$4M	100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250												
Max Price w/ Loan Amount >\$4mm	99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000												
Max Price w/ Condotel	100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250												
Min Loan Amount	Max Loan Amount		Index			Margin & Floor			5/6 Mo Caps	7/6 Mo Caps											
\$300,000	\$6,000,000		30 Day Average SOFR			3.750%			2/1/5	5/1/5											

3/20/2026 8:30 AM PDT



NMLS 1202262

# 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
6.250	97.7500	6.250	97.7500	6.250	97.7500	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.500	NA
6.375	98.3750	6.375	98.3750	6.375	98.3750	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-2.000	NA
6.490	99.0000	6.490	99.0000	6.490	99.0000	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-3.000	NA
6.625	99.7500	6.625	99.7500	6.625	99.7500	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA
6.750	100.4063	6.750	100.4063	6.750	100.4063	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA
6.875	100.9063	6.875	100.9063	6.875	100.9063	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA
6.990	101.4063	6.990	101.4063	6.990	101.4063	Loan Amount	<=50	55	60	65	70	75	80	85	90
7.125	101.8438	7.125	101.8438	7.125	101.8438	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA
7.250	102.1250	7.250	102.1250	7.250	102.1250	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA
7.375	102.3125	7.375	102.3125	7.375	102.3125	Other	<=50	55	60	65	70	75	80	85	90
7.490	102.5625	7.490	102.5625	7.490	102.5625	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
7.625	102.8125	7.625	102.8125	7.625	102.8125	24 Mnth CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.000	NA	NA
7.750	103.0625	7.750	103.0625	7.750	103.0625	12 Mnth CPA P&L	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.500	NA	NA
7.875	103.3125	7.875	103.3125	7.875	103.3125	P&L With Bank Stmt (additional LLPA)*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
8.000	103.5625	8.000	103.5625	8.000	103.5625	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA
8.125	103.8125	8.125	103.8125	8.125	103.8125	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	NA	NA
8.250	104.0625	8.250	104.0625	8.250	104.0625	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA
8.375	104.3125	8.375	104.3125	8.375	104.3125	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA
8.500	104.5625	8.500	104.5625	8.500	104.5625	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA
8.625	104.8125	8.625	104.8125	8.625	104.8125	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
8.750	105.0625	8.750	105.0625	8.750	105.0625	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
8.875	105.3125	8.875	105.3125	8.875	105.3125	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
9.000	105.4375	9.000	105.4375	9.000	105.4375	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA
9.125	105.5625	9.125	105.5625	9.125	105.5625	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
9.250	105.6875	9.250	105.6875	9.250	105.6875	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
9.375	105.8125	9.375	105.8125	9.375	105.8125	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
9.500	105.9375	9.500	105.9375	9.500	105.9375	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA
*added to 12/24 mo P&L LLPA when 2 months supporting bank statements are provided Prepayment penalty in OH & RI priced as No PPP						1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA
						Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA
						Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
						5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA
						4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
						3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
						2 Yr PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
						1 Yr PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
						No Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
						Compensation Adjustments						BPC	LPC		
1.00%	1.25%	1.50%	1.75%	2.00%	2.25%							2.50%	2.75%		
LLPA	0.000	-1.000	-1.250	-1.500	-1.750							-2.000	-2.250	-2.500	-2.750
Min Price	99.000	98.000	97.750	97.500	97.250							97.000	97.000	97.000	97.000
Max Price	101.000	100.000	99.750	99.500	99.250							99.000	98.750	98.500	98.250
Max Price w/ No PPP	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000						
Min Loan Amount		Max Loan Amount		Index		Margin - OO/2nd		Margin - Inv		5/6 Mo Caps		7/6 Mo Caps			
\$300,000		\$3,000,000		30 Day Average SOFR		3.750%		6.000%		2/1/5		5/1/5			

3/20/2026 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

SPECTRUM - DSCR >=1.00																
75bps Price Improvement (Loan Amounts >\$500K - \$3M)																
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	95.000	5.625	95.000	5.625	95.000	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625	NA	NA
5.750	95.750	5.750	95.750	5.750	95.750	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625	NA	NA
5.875	96.500	5.875	96.500	5.875	96.500	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875	NA	NA
5.990	97.250	5.990	97.250	5.990	97.250	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	-1.875	NA	NA
6.125	98.000	6.125	98.000	6.125	98.000	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA
6.250	98.625	6.250	98.625	6.250	98.625	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA
6.375	99.375	6.375	99.375	6.375	99.375	Foreign National <sup>1</sup>		-2.125	-2.375	-2.625	-2.875	NA	NA	NA	NA	NA
6.500	100.000	6.500	100.000	6.500	100.000	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
6.625	100.625	6.625	100.625	6.625	100.625	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
6.750	101.125	6.750	101.125	6.750	101.125		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA
6.875	101.750	6.875	101.750	6.875	101.750	>\$1.5mm-\$2mm	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	>\$2mm-\$3mm	660+	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA
7.125	102.750	7.125	102.750	7.125	102.750	>\$3mm-3.5mm <sup>2</sup>	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
7.250	103.125	7.250	103.125	7.250	103.125	>\$3.5mm-4mm <sup>3</sup>	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
7.375	103.625	7.375	103.625	7.375	103.625	>\$4mm-5mm <sup>4</sup>	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA
7.500	104.000	7.500	104.000	7.500	104.000	>\$5mm-\$6mm <sup>5</sup>	680+	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA
7.625	104.375	7.625	104.375	7.625	104.375	Other		<=50	55	60	65	70	75	80	85	90
7.750	104.625	7.750	104.625	7.750	104.625	FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA
7.875	105.000	7.875	105.000	7.875	105.000	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
7.990	105.250	7.990	105.250	7.990	105.250	DSCR >=1.25		0.250	0.250	0.250	0.375	0.375	0.375	0.375	NA	NA
8.125	105.625	8.125	105.625	8.125	105.625	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA
8.250	105.875	8.250	105.875	8.250	105.875	Purchase		0.375	0.375	0.375	0.375	0.250	0.250	0.250	NA	NA
8.375	106.125	8.375	106.125	8.375	106.125	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	-1.375	NA	NA	NA
8.500	106.375	8.500	106.375	8.500	106.375	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	NA	NA	NA
8.625	106.625	8.625	106.625	8.625	106.625	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA
8.750	106.875	8.750	106.875	8.750	106.875	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
8.875	107.125	8.875	107.125	8.875	107.125	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA
8.990	107.375	8.990	107.375	8.990	107.375	Listing Seasoning Exception <sup>6</sup>		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
9.125	107.625	9.125	107.625	9.125	107.625	5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA
9.250	107.875	9.250	107.875	9.250	107.875	4 Yr PPP		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
9.375	108.125	9.375	108.125	9.375	108.125	3 Yr PPP		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
9.500	108.375	9.500	108.375	9.500	108.375	2 Yr PPP		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
9.625	108.625	9.625	108.625	9.625	108.625	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 6.75%. <sup>3</sup> 40 Yr FRM ineligible. Min rate is 6.75%. <sup>4</sup> ARM required. FRM ineligible. Min rate is 7.25%. <sup>5</sup> ARM required. FRM ineligible. Min rate is 7.5%. <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						

3/20/2026 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

## SPECTRUM - DSCR <1.00

### 75bps Price Improvement (Loan Amounts >\$500K - \$3M)

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	98.375	6.375	98.375	6.375	98.375	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	NA	NA	NA
6.500	99.000	6.500	99.000	6.500	99.000	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	NA	NA	NA
6.625	99.625	6.625	99.625	6.625	99.625	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	NA	NA	NA
6.750	100.125	6.750	100.125	6.750	100.125	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	NA	NA	NA
6.875	100.750	6.875	100.750	6.875	100.750	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA
7.000	101.250	7.000	101.250	7.000	101.250	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA
7.125	101.750	7.125	101.750	7.125	101.750	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
7.250	102.125	7.250	102.125	7.250	102.125	>\$1.5mm-\$2mm	760+	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
7.375	102.625	7.375	102.625	7.375	102.625		740-759	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
7.500	103.000	7.500	103.000	7.500	103.000		720-739	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
7.625	103.375	7.625	103.375	7.625	103.375		700-719	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
7.750	103.625	7.750	103.625	7.750	103.625		680-699	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
7.875	104.000	7.875	104.000	7.875	104.000		660-679	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
8.000	104.250	8.000	104.250	8.000	104.250	Other	<=50	55	60	65	70	75	80	85	90	
8.125	104.625	8.125	104.625	8.125	104.625	FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA
8.250	104.875	8.250	104.875	8.250	104.875	Waive Escrows		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
8.375	105.125	8.375	105.125	8.375	105.125	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA
8.500	105.375	8.500	105.375	8.500	105.375	DSCR <0.75		-0.125	-0.375	-0.500	-0.750	-1.000	-1.375	NA	NA	NA
8.625	105.625	8.625	105.625	8.625	105.625	Purchase		0.375	0.375	0.375	0.375	0.250	0.250	0.250	NA	NA
8.750	105.875	8.750	105.875	8.750	105.875	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	NA	NA	NA	NA
8.875	106.125	8.875	106.125	8.875	106.125	Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
9.000	106.375	9.000	106.375	9.000	106.375	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA
9.125	106.625	9.125	106.625	9.125	106.625	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA
9.250	106.875	9.250	106.875	9.250	106.875	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA
9.375	107.125	9.375	107.125	9.375	107.125	Listing Seasoning Exception <sup>1</sup>		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
9.500	107.375	9.500	107.375	9.500	107.375	5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA
9.625	107.625	9.625	107.625	9.625	107.625	4 Yr PPP		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
						3 Yr PPP		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
						2 Yr PPP		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
						1 Yr PPP		-1.000	-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						

<sup>1</sup>BPC Only. 98.00 Max Price

<sup>1</sup>Min Rate 7.75%

<sup>1</sup>In Addition to Rate hit +0.25%



NMLS 1202262

# FUNDLOANS

Spectrum Elite																
5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments										
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO	<=50	55	60	65	70	75	80	85	90	
5.875	96.5000	5.875	96.5000	5.875	96.5000	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	NA	NA	
5.990	97.2500	5.990	97.2500	5.990	97.2500	740-759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500	NA	NA	
6.125	98.0000	6.125	98.0000	6.125	98.0000	720-739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250	NA	NA	
6.250	98.7500	6.250	98.7500	6.250	98.7500	700-719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	NA	NA	
6.375	99.5000	6.375	99.5000	6.375	99.5000	Foreign National	-0.875	-1.375	-1.500	-1.875	-2.250	NA	NA	NA	NA	
6.490	100.2500	6.490	100.2500	6.490	100.2500	Loan Amount	<=50	55	60	65	70	75	80	85	90	
6.625	101.0000	6.625	101.0000	6.625	101.0000	UPB >\$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	NA	
6.750	101.6250	6.750	101.6250	6.750	101.6250	UPB > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	NA	NA	NA	NA	
6.875	102.2500	6.875	102.2500	6.875	102.2500	Other	<=50	55	60	65	70	75	80	85	90	
6.990	102.7500	6.990	102.7500	6.990	102.7500	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000	NA	NA	
7.125	103.0625	7.125	103.0625	7.125	103.0625	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	NA	NA	NA	
7.250	103.3750	7.250	103.3750	7.250	103.3750	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA	
7.375	103.6875	7.375	103.6875	7.375	103.6875	Condo/Co-Op	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	NA	NA	
7.490	104.0000	7.490	104.0000	7.490	104.0000	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA	
7.625	104.3125	7.625	104.3125	7.625	104.3125	Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	NA	
7.750	104.5625	7.750	104.5625	7.750	104.5625	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	NA	NA	
7.875	104.8125	7.875	104.8125	7.875	104.8125	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA	
8.000	105.0000	8.000	105.0000	8.000	105.0000	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	NA	NA	
8.125	105.1875	8.125	105.1875	8.125	105.1875	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	
8.250	105.3750	8.250	105.3750	8.250	105.3750	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	NA	NA	NA	
8.375	105.5000	8.375	105.5000	8.375	105.5000	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
8.500	105.6250	8.500	105.6250	8.500	105.6250	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA	
8.625	105.7500	8.625	105.7500	8.625	105.7500	4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA	
Prepayment penalty in OH & RI priced as No PPP							3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
							2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
							1 Yr PPP	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	NA	NA
							No Yr PPP	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA
Compensation Adjustments							BPC	LPC								
							1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%		
							LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750
							Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000
							Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250
Max Price w/ No PPP	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000							
Min Loan Amount		Max Loan Amount			Index		Margin			5/6 Mo Caps		7/6 Mo Caps				
\$200,000		\$3,000,000			30 Day Average SOFR		6.000%			2/1/5		5/1/5				

3/20/2026 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

Arete Full/Alt Doc											
30 Year Fixed		FICO	<=50	55	60	65	70	75	80	85	90
Rate	30 Day										
		760+	0.875	0.875	0.875	0.750	0.625	0.250	-0.125	-1.250	NA
10.000	107.6400	740-759	0.625	0.625	0.625	0.625	0.500	0.000	-0.250	-1.750	NA
9.875	107.4525	720-739	0.500	0.500	0.500	0.375	0.125	-0.500	-0.875	-2.500	NA
9.750	107.2650	700-719	0.375	0.375	0.375	0.125	-0.250	-0.875	-1.375	-3.750	NA
9.625	107.0775	680-699	-0.125	-0.125	-0.125	-0.375	-0.750	-1.500	-2.500	NA	NA
9.500	106.8900	660-679	-0.375	-0.375	-0.500	-0.750	-1.375	-1.750	-3.125	NA	NA
9.375	106.7025	640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA
9.250	106.5150	620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA
9.125	106.3275	FICO	<=50	55	60	65	70	75	80	85	90
9.000	106.1400	12M Bk Stmt	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.625	NA
8.875	105.9525	24M Bk Stmt	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.500	NA
8.750	105.7800	Cash Out	-0.375	-0.375	-0.375	-0.500	-0.625	-1.125	-1.375	NA	NA
8.625	105.5300	ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
8.500	105.2800	1.501-2.00mm	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.250	-0.750	NA
8.375	105.0300	2.01-3mm Loan Amt	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
8.250	104.7800	> \$3mm Loan Amt	-1.000	-1.000	-1.000	-1.500	-2.125	NA	NA	NA	NA
8.125	104.5450	IO	-0.125	-0.125	-0.375	-0.375	-0.500	-0.625	-1.000	NA	NA
8.000	104.2325	2nd Home	0.000	0.000	0.000	-0.250	-0.250	-0.375	-0.625	NA	NA
7.875	103.9200	Investor Occ	0.000	0.000	0.000	-0.250	-0.375	-0.500	-0.625	NA	NA
7.750	103.6075	Warrantable Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	-1.000	NA
7.625	103.2950	2-4 Unit	-0.250	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	NA	NA
7.500	102.9975	Loan Amount <150k	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.250	NA
7.375	102.6225	Asset Depletion	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	-0.625	-1.750	NA
7.250	102.2475	1x30x12	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-1.000	NA	NA
7.125	101.9475	24-48 Month Credit Event	-0.625	-0.625	-1.000	-1.250	-1.250	-1.500	-2.500	NA	NA
7.000	101.5100	PA/MI/MD	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
6.875	100.9725	Loan Amount <250k	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
6.750	100.5975	NW Condo & Condotel	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA
6.625	100.1513	>= 45 DTI	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.500	NA
6.500	99.6825	5 year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
6.375	99.1425	4 Year PPP	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
6.250	98.5325	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
6.125	97.9075	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	

3/20/2026 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

Arete DSCR															
30 Year Fixed				FICO	<=50	55	60	65	70	75	80	85	90		
Rate	5/6 ARM	7/6 ARM	30 Year	760+	1.750	1.500	1.375	1.250	1.125	0.250	-0.500	NA	NA		
10.375	109.0525	108.9275	108.6775	740-759	1.625	1.375	1.250	1.125	1.000	0.125	-0.625	NA	NA		
10.250	108.8650	108.7400	108.4900	720-739	1.625	1.375	1.250	0.875	0.750	0.000	-1.250	NA	NA		
10.125	108.6775	108.5525	108.3025	700-719	1.125	1.000	0.875	0.500	0.250	-0.500	-2.375	NA	NA		
10.000	108.4900	108.3650	108.1150	680-699	0.375	0.250	0.000	-0.250	-0.875	-1.500	NA	NA	NA		
9.875	108.3025	108.1775	107.9275	660-679	0.125	-0.125	-0.250	-0.500	-1.500	-3.000	NA	NA	NA		
9.750	108.1150	107.9900	107.7400	FICO	<=50	55	60	65	70	75	80	85	90		
9.625	107.9275	107.8025	107.5525	Cash Out	-0.250	-0.250	-0.375	-0.375	-0.625	-0.875	NA	NA	NA		
9.500	107.7400	107.6150	107.3650	DSCR > 1.15	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA		
9.375	107.5525	107.4275	107.1775	DSCR < 1.1	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.375	NA	NA		
9.250	107.3650	107.2400	106.9900	DSCR < 1	-0.500	-0.500	-1.000	-1.000	-1.500	NA	NA	NA	NA		
9.125	107.1775	107.0525	106.8025	IO	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-1.500	NA	NA		
9.000	106.9900	106.8650	106.6150	Warrantable Condo	0.000	0.000	0.000	0.000	-0.125	-0.375	-0.500	NA	NA		
8.875	106.8025	106.6775	106.4275	2-4 Unit	-0.375	-0.375	-0.500	-0.500	-0.625	-0.875	-1.125	NA	NA		
8.750	106.6300	106.5050	106.2550	1x30x12	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA		
8.625	106.3800	106.2550	106.0050	Foreign National	-1.000	-1.000	-1.000	-1.250	-1.250	NA	NA	NA	NA		
8.500	106.1300	106.0050	105.7550	NW Condo & Condotel	-0.250	-0.250	-0.500	-0.500	-0.750	-0.750	-1.000	NA	NA		
8.375	105.8800	105.7550	105.5050	Short-Term Rental	-0.375	-0.375	-0.375	-0.375	-0.750	-1.375	-1.500	NA	NA		
8.250	105.6450	105.5200	105.2700	5 year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA		
8.125	105.3325	105.2075	104.9575	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA		
8.000	105.0200	104.8950	104.6450	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA		
7.875	104.7075	104.5825	104.3325	2 Year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA		
7.750	104.3950	104.2700	104.0200	1 Year PPP	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	NA	NA		
7.625	104.0975	103.9725	103.7225	0 Year PPP	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	NA	NA		
7.500	103.7225	103.5975	103.3475										Lock Periods:		
7.375	103.3475	103.2225	102.9725										45 days lock - 0.15		
7.250	102.9725	102.8475	102.5975										60 days lock - 0.30		
7.125	102.6725	102.5475	102.2975										Lock periods offered, 30, 45, 60		
7.000	102.2350	102.1100	101.8600	Compensation Adjustments		BPC	LPC								
6.875	101.6975	101.5725	101.3225				1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	
6.750	101.3225	101.1975	100.9475	LLPA		0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750	
6.625	100.9000	100.7750	100.5250	Min Price		96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000	
6.500	100.4388	100.3138	100.0638	Max Price w/ 0 Yr PPP		99.000	98.000	98.750	98.500	98.250	98.000	97.250	97.000	97.000	
6.375	99.8988	99.7738	99.5238	Max Price w/ 1 Yr PPP		99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000	
6.250	99.2888	99.1638	98.9138	Max Price w/ 2 Yr PPP		100.750	99.750	99.500	99.250	99.000	98.750	98.500	98.250	98.000	
6.125	98.6638	98.5388	98.2888	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	

3/20/2026 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

## INSIGNIA I - QM JUMBO PRIME

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed			30 Yr Fixed		
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day
7.500	101.200	100.825	7.500	100.932	100.557	7.500	100.397	100.022	7.500	100.742	100.367	8.000	101.693	101.318
7.375	101.080	100.705	7.375	100.810	100.435	7.375	100.275	99.900	7.375	100.611	100.236	7.875	101.467	101.092
7.250	100.948	100.573	7.250	100.679	100.304	7.250	100.143	99.768	7.250	100.490	100.115	7.750	101.289	100.914
7.125	100.827	100.452	7.125	100.557	100.182	7.125	100.021	99.646	7.125	100.358	99.983	7.625	101.100	100.725
7.000	100.667	100.292	7.000	100.397	100.022	7.000	99.860	99.485	7.000	100.198	99.823	7.500	100.851	100.476
6.875	100.477	100.102	6.875	100.207	99.832	6.875	99.709	99.334	6.875	100.036	99.661	7.375	100.608	100.233
6.750	100.287	99.912	6.750	100.026	99.651	6.750	99.517	99.142	6.750	99.845	99.470	7.250	100.359	99.984
6.625	100.097	99.722	6.625	99.835	99.460	6.625	99.325	98.950	6.625	99.654	99.279	7.125	100.111	99.736
6.500	99.889	99.514	6.500	99.644	99.269	6.500	99.114	98.739	6.500	99.500	99.125	7.000	99.949	99.574
6.375	99.679	99.304	6.375	99.423	99.048	6.375	98.902	98.527	6.375	99.278	98.903	6.875	99.845	99.470
6.250	99.428	99.053	6.250	99.172	98.797	6.250	98.651	98.276	6.250	99.027	98.652	6.750	99.683	99.308
6.125	99.138	98.763	6.125	98.891	98.516	6.125	98.360	97.985	6.125	98.746	98.371	6.625	99.521	99.146
6.000	98.789	98.414	6.000	98.559	98.184	6.000	97.989	97.614	6.000	98.388	98.013	6.500	99.388	99.013
5.875	98.419	98.044	5.875	98.179	97.804	5.875	97.618	97.243	5.875	98.018	97.643	6.375	99.226	98.851
5.750	97.979	97.604	5.750	97.749	97.374	5.750	97.178	96.803	5.750	97.580	97.205	6.250	99.064	98.689
5.625	97.471	97.096	5.625	97.237	96.862	5.625	96.646	96.271	5.625	97.052	96.677	6.125	98.813	98.438
5.500	96.942	96.567	5.500	96.698	96.323	5.500	96.116	95.741	5.500	96.524	96.149	6.000	98.468	98.093
5.375	96.373	95.998	5.375	96.139	95.764	5.375	95.546	95.171	5.375	95.966	95.591	5.875	98.027	97.652

### 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	100.325	99.888	7.000	99.911	99.474	7.000	99.015	98.577	6.750	99.004	98.567	7.500	100.586	100.149
6.875	100.256	99.819	6.875	99.732	99.295	6.875	98.790	98.352	6.625	98.709	98.272	7.375	100.249	99.812
6.750	100.187	99.750	6.750	99.554	99.116	6.750	98.566	98.129	6.500	98.415	97.978	7.250	99.912	99.474
6.625	100.092	99.654	6.625	99.407	98.969	6.625	98.530	98.093	6.375	98.174	97.737	7.125	100.135	99.697
6.500	99.996	99.559	6.500	99.260	98.823	6.500	98.495	98.058	6.250	97.934	97.497	7.000	100.358	99.920
6.375	99.656	99.219	6.375	98.905	98.468	6.375	98.241	97.803	6.125	97.613	97.176	6.875	100.239	99.801
6.250	99.318	98.881	6.250	98.564	98.126	6.250	97.988	97.550	6.000	97.293	96.855	6.750	100.121	99.683
6.125	99.067	98.629	6.125	98.452	98.014	6.125	97.804	97.367	5.875	96.948	96.511	6.625	99.955	99.517
6.000	98.816	98.378	6.000	98.340	97.903	6.000	97.591	97.153	5.750	96.604	96.167	6.500	99.789	99.351
5.875	98.390	97.952	5.875	98.252	97.814	5.875	97.318	96.881	5.625	96.243	95.805	6.375	99.481	99.044
5.750	97.968	97.530	5.750	98.163	97.726	5.750	97.054	96.616	5.500	95.881	95.444	6.250	99.173	98.736
5.625	97.623	97.185	5.625	97.747	97.309	5.625	96.796	96.358				6.125	98.817	98.380
5.500	97.278	96.841	5.500	97.332	96.894	5.500	96.524	96.087				6.000	98.462	98.024
5.375	96.881	96.443	5.375	96.797	96.360	5.375	96.233	95.795				5.875	98.026	97.589
												5.750	97.591	97.153
												5.625	97.128	96.690
												5.500	96.665	96.228
												5.375	96.222	95.784

### 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

3/20/2026 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

## INSIGNIA VI - QM JUMBO PRIME

										30 Yr Fixed		
										Rate	30 Day	60 Day
										8.500	101.931	101.806
										8.375	101.785	101.660
										8.250	101.642	101.517
										8.125	101.502	101.377
										8.000	101.366	101.241
										7.875	101.233	101.108
										7.750	101.102	100.977
										7.625	100.975	100.850
										7.500	100.849	100.724
										7.375	100.723	100.598
										7.250	100.595	100.470
										7.125	100.462	100.337
										7.000	100.322	100.197
										6.875	100.170	100.045
										6.750	100.003	99.878
										6.625	99.816	99.691
										6.500	99.605	99.480
										6.375	99.365	99.240
										6.250	98.899	98.774
										6.125	98.666	98.541
										6.000	98.393	98.268
										5.875	98.076	97.951
										5.750	97.680	97.555
										5.625	97.343	97.218
										5.500	96.982	96.857

### 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	
Rate/Term	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	
Cash-Out	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	\$435
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



NMLS 1202262