

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	
10.750	104.375	10.750	104.375	10.750	104.375	10.750	104.375	12 Mos Full Doc	760+	0.875	0.875	0.875	0.375	0.125	-1.125	NA	NA	NA	
10.625	104.125	10.625	104.125	10.625	104.125	10.625	104.125		740-759	0.875	0.875	0.625	0.375	0.125	-1.375	NA	NA	NA	
10.500	103.875	10.500	103.875	10.500	103.875	10.500	103.875		720-739	0.875	0.875	0.625	0.125	-0.125	-1.625	NA	NA	NA	
10.375	103.625	10.375	103.625	10.375	103.625	10.375	103.625		700-719	0.625	0.625	0.125	-0.125	-0.375	-1.875	NA	NA	NA	
10.250	103.375	10.250	103.375	10.250	103.375	10.250	103.375		680-699	0.500	0.250	0.000	-0.250	-0.750	-2.500	NA	NA	NA	
10.125	103.125	10.125	103.125	10.125	103.125	10.125	103.125		Other	<=50	55	60	65	70	75	80	85	90	
10.000	102.875	10.000	102.875	10.000	102.875	10.000	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	
9.875	102.625	9.875	102.625	9.875	102.625	9.875	102.625	Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA		
9.750	102.375	9.750	102.375	9.750	102.375	9.750	102.375	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	NA	NA	NA		
9.625	102.125	9.625	102.125	9.625	102.125	9.625	102.125	Investment	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA	NA		
9.500	101.875	9.500	101.875	9.500	101.875	9.500	101.875	2nd Home	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA	NA		
9.375	101.625	9.375	101.625	9.375	101.625	9.375	101.625	12 Month Bank Statements*	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA		
9.250	101.375	9.250	101.375	9.250	101.375	9.250	101.375	P&L ONLY*	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA	NA		
9.125	101.125	9.125	101.125	9.125	101.125	9.125	101.125	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA		
9.000	100.875	9.000	100.875	9.000	100.875	9.000	100.875	5 Yr PPP (Investment Only)	0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA		
8.875	100.625	8.875	100.625	8.875	100.625	8.875	100.625	4 Yr PPP (Investment Only)	0.250	0.250	0.250	0.250	0.250	NA	NA	NA	NA		
8.750	100.375	8.750	100.375	8.750	100.375	8.750	100.375	3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA		
8.625	100.125	8.625	100.125	8.625	100.125	8.625	100.125	2 Yr PPP (Investment Only)	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA		
8.500	99.875	8.500	99.875	8.500	99.875	8.500	99.875	1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA		
8.375	99.625	8.375	99.625	8.375	99.625	8.375	99.625												
8.250	99.375	8.250	99.375	8.250	99.375	8.250	99.375												
8.125	99.125	8.125	99.125	8.125	99.125	8.125	99.125												
*LLPA in addition to 12 Mos Full Doc FICO/LTV LLPA								Compensation Adjustments		BPC		LPC							
Max APR in Colorado is 12%								LLPA		0.000		1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%
Max APR in Texas is 10%																			
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	

4/10/2026 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	111.000		780-799	2.625	2.625	2.375	1.875	1.625	0.625	-0.500	-4.750	-6.375	
12.250	110.875		760-779	2.125	2.125	1.875	1.375	1.125	0.000	-1.250	-5.375	-7.375	
12.125	110.750		740-759	1.500	1.500	1.125	0.875	0.625	-0.625	-2.500	-6.750	-9.000	
12.000	110.625		720-739	0.625	0.625	0.125	-0.250	-0.500	-1.500	-3.750	-8.125	-10.000	
11.875	110.500		700-719	-0.500	-0.500	-1.125	-1.625	-2.125	-2.875	-5.250	-9.375	-11.500	
11.750	110.375		680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	-8.375	-11.125	N/A	
11.625	110.250		660-679	-4.250	-4.375	-4.875	-5.500	-6.000	-7.250	-10.250	N/A	N/A	
11.500	110.125	Alt Doc	800+	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	-5.875	-7.625	
11.375	110.000		780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	-6.125	-7.875	
11.250	109.875		760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	-6.750	-8.875	
11.125	109.750		740-759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	-8.250	-10.750	
11.000	109.625		720-739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	-9.625	-11.750	
10.875	109.375		700-719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	-6.750	-11.250	N/A	
10.750	109.125		680-699	-4.000	-4.000	-4.750	-5.250	-5.875	-7.000	-9.750	N/A	N/A	
10.625	108.875		660-679	-5.750	-5.875	-6.375	-7.125	-7.625	-9.000	N/A	N/A	N/A	
10.500	108.625	Alt Doc	800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	-7.875	N/A	
10.375	108.375		780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	-8.125	N/A	
10.250	108.125		760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	-8.750	N/A	
10.125	107.875		740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	-10.250	N/A	
10.000	107.500		720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	-11.875	N/A	
9.875	107.125		700-719	-3.375	-3.375	-4.000	-4.750	-5.250	-6.250	-9.000	N/A	N/A	
9.750	106.750		680-699	-5.750	-5.750	-6.500	-7.125	-7.750	-9.000	N/A	N/A	N/A	
9.625	106.375		660-679	-7.750	-7.875	-8.375	-9.375	-9.875	N/A	N/A	N/A	N/A	
9.500	106.000	Amortization		<=50	55	60	65	70	75	80	85	90	
9.375	105.625	30 YR Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9.250	105.250	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
9.125	104.875	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
9.000	104.500	Loan Amount		<=50	55	60	65	70	75	80	85	90	
8.875	104.125	<=\$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.750	103.750	\$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.625	103.250	\$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.500	102.750	\$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.375	102.250	\$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.250	101.625	\$450,001-600k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.125	101.000	\$600,001-750k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.000	100.375	\$750,001-850K		-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A	N/A	
7.875	99.750	DTI		<=50	55	60	65	70	75	80	85	90	
7.750	99.000	00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.625	98.250	43.01-45		-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750	
7.500	97.500	45.01-50		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250	
7.375	96.750	Other		<=50	55	60	65	70	75	80	85	90	
		Second Home		-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-0.750	N/A	N/A	
		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		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				
		\$125,000			\$200,000				\$750,000				

4/10/2026 8:30 AM PDT



NMLS 1202262

FUNDLOANS

ASPIRE X (NOO) - NON-QM CLOSED END 2ND MORTGAGE (\$200K - \$750K)											
LOAN MUST BE CONDITIONALLY APPROVED TO LOCK. NO EXTENSIONS ALLOWED ON ASPIRE X.											
10/15/20yr FRM	Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
Rate	30 Day	800+	2.625	2.625	2.375	1.875	1.625	0.750	-0.375	N/A	N/A
13.375	111.250	780-799	2.625	2.625	2.375	1.875	1.625	0.625	-0.500	N/A	N/A
13.250	111.125	760-779	2.125	2.125	1.875	1.375	1.125	0.000	-1.250	N/A	N/A
13.125	111.000	740-759	1.500	1.500	1.125	0.875	0.625	-0.625	-2.500	N/A	N/A
13.000	110.875	720-739	0.625	0.625	0.125	-0.250	-0.500	-1.500	-3.750	N/A	N/A
12.875	110.750	700-719	-0.500	-0.500	-1.125	-1.625	-2.125	-2.875	-5.250	N/A	N/A
12.750	110.625	680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	N/A	N/A	N/A
12.625	110.500	660-679	-4.250	-4.375	-4.875	-5.500	-6.000	N/A	N/A	N/A	N/A
12.500	110.375	800+	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	N/A	N/A
12.375	110.250	780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	N/A	N/A
12.250	110.125	760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	N/A	N/A
12.125	110.000	740-759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	N/A	N/A
12.000	109.875	720-739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	N/A	N/A
11.875	109.750	700-719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	N/A	N/A	N/A
11.750	109.625	680-699	-4.000	-4.000	-4.750	-5.250	-5.875	N/A	N/A	N/A	N/A
11.625	109.500	660-679	-5.750	-5.875	-6.375	N/A	N/A	N/A	N/A	N/A	N/A
11.500	109.375	800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	N/A	N/A
11.375	109.125	780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	N/A	N/A
11.250	108.875	760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	N/A	N/A
11.125	108.625	740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	N/A	N/A
11.000	108.375	720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	N/A	N/A
10.875	108.125	700-719	-3.375	-3.375	-4.000	-4.750	-5.250	N/A	N/A	N/A	N/A
10.750	107.875	680-699	-5.750	-5.750	-6.500	-7.125	N/A	N/A	N/A	N/A	N/A
10.625	107.625	660-679	-7.750	-7.875	-8.375	N/A	N/A	N/A	N/A	N/A	N/A
10.500	107.375	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
10.375	107.125	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
10.250	106.750	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
10.125	106.375	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
10.000	106.000	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
9.875	105.625	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
9.750	105.250	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
9.625	104.875	Amortization	<=50	55	60	65	70	75	80	85	90
9.500	104.500	30 YR Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.375	104.125	30/15 YR Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A
9.250	103.625	40/15 YR Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
9.125	103.125	Loan Amount	<=50	55	60	65	70	75	80	85	90
9.000	102.500	<=\$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.875	101.875	\$150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.750	101.250	\$175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.625	100.500	\$200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	99.750	\$300,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.375	99.000	\$450,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		DTI	<=50	55	60	65	70	75	80	85	90
		00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		43.01-45	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	N/A	N/A
		45.01-50	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A
		DSCR	<=50	55	60	65	70	75	80	85	90
		>=1.50	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
		1.25-1.49	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		1.10-1.24	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	N/A	N/A
		1.00-1.09	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-1.000	N/A	N/A
		Other	<=50	55	60	65	70	75	80	85	90
		Warrantable Condo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	N/A	N/A
		2-4 Units	-0.375	-0.375	-0.375	-0.500	-0.500	N/A	N/A	N/A	N/A
		Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		Prepay Penalty	<=50	55	60	65	70	75	80	85	90
		No PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		1 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
		2 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
		3 Year PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A
		4 Year PPP	1.625	1.625	1.625	1.625	1.625	1.625	1.625	N/A	N/A
		5 Year PPP	1.875	1.875	1.875	1.875	1.875	1.875	1.875	N/A	N/A
		Compensation Adjustments	LPC								
		BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	
		LLPA	0	-1	-1.25	-1.5	-1.75	-2	-2.25	-2.5	-2.75
		Min Price	99	98	97.75	97.5	97.25	97	97	97	97
		Max Price	100	99	98.75	98.5	98.25	98	97.75	97.5	97.25
		Min Loan Amount	Min Loan Amount - Balloon			Max Loan Amount					
		\$125,000	\$200,000			\$750,000					

4/10/2026 8:30 AM PDT



NMLS 1202262

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	97.875	6.125	97.875	6.125	97.875		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	99.875	6.625	99.875	6.625	99.875		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	100.750	6.875	100.750	6.875	100.750	>\$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+	0.375	0.375	0.375	0.375	0.375	0.250	0.250	0.250	NA						
7.125	101.625	7.125	101.625	7.125	101.625	>\$2mm-\$2.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.125	0.125	NA	NA						
7.250	102.000	7.250	102.000	7.250	102.000	>\$2.5mm-\$3mm	660+	0.250	0.250	0.250	0.250	0.250	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 ⁵	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA						
7.625	103.000	7.625	103.000	7.625	103.000	>\$4mm-\$5mm ¹	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 ⁴	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA						
7.875	103.625	7.875	103.625	7.875	103.625	Other	<=50	55	60	65	70	75	80	85	90							
7.990	103.875	7.990	103.875	7.990	103.875	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA						
8.125	104.125	8.125	104.125	8.125	104.125	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125						
8.250	104.375	8.250	104.375	8.250	104.375	40 Year Fixed w/o Interest Only		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250						
8.375	104.625	8.375	104.625	8.375	104.625	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA						
8.500	104.875	8.500	104.875	8.500	104.875	Purchase		0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.125						
8.625	105.125	8.625	105.125	8.625	105.125	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA						
8.750	105.375	8.750	105.375	8.750	105.375	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA						
8.875	105.625	8.875	105.625	8.875	105.625	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA						
8.990	105.875	8.990	105.875	8.990	105.875	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA						
9.125	106.125	9.125	106.125	9.125	106.125	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA						
9.250	106.375	9.250	106.375	9.250	106.375	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA						
9.375	106.625	9.375	106.625	9.375	106.625	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA						
9.500	106.875	9.500	106.875	9.500	106.875	Assets Only ²		-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA						
9.625	107.125	9.625	107.125	9.625	107.125	Asset Allowance ²		0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA						
9.750	107.375	9.750	107.375	9.750	107.375	Full Doc - 12 Mo ²		0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250						
9.875	107.625	9.875	107.625	9.875	107.625	Listing Seasoning Exception ³		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000						
¹ ARM required. FRM ineligible. Min rate is 7.25%. 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 7.5%. ⁵ Min rate is 6.750%.							WVOE ²	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375	NA	NA						
							5 Yr PPP (Investment Only)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	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	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	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	97.000	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	98.500	98.250	98.000	97.750	97.500
Max Price w/ Loan Amount >\$3.5mm		99.500	98.500	98.250	98.000	97.750	97.500	97.250	97.000	96.750	96.500	96.250	96.000	95.750	95.500							
Max Price w/ Condotel		100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000	96.750	96.500	96.250	96.000							
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

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	
6.375	98.0000	6.375	98.0000	6.375	98.0000	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.500	NA	
6.490	98.7500	6.490	98.7500	6.490	98.7500	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-2.000	NA	
6.625	99.5000	6.625	99.5000	6.625	99.5000	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-3.000	NA	
6.750	100.2188	6.750	100.2188	6.750	100.2188	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA	
6.875	100.7188	6.875	100.7188	6.875	100.7188	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA	
6.990	101.2188	6.990	101.2188	6.990	101.2188	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA	
7.125	101.6563	7.125	101.6563	7.125	101.6563	Loan Amount	<=50	55	60	65	70	75	80	85	90	
7.250	101.9375	7.250	101.9375	7.250	101.9375	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA	
7.375	102.1250	7.375	102.1250	7.375	102.1250	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA	
7.490	102.3750	7.490	102.3750	7.490	102.3750	Other	<=50	55	60	65	70	75	80	85	90	
7.625	102.6250	7.625	102.6250	7.625	102.6250	12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	NA	
7.750	102.8750	7.750	102.8750	7.750	102.8750	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA	
7.875	103.1250	7.875	103.1250	7.875	103.1250	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA	
8.000	103.3750	8.000	103.3750	8.000	103.3750	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA	
8.125	103.6250	8.125	103.6250	8.125	103.6250	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
8.250	103.8750	8.250	103.8750	8.250	103.8750	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA	
8.375	104.1250	8.375	104.1250	8.375	104.1250	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA	
8.500	104.3750	8.500	104.3750	8.500	104.3750	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA	
8.625	104.6250	8.625	104.6250	8.625	104.6250	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
8.750	104.8750	8.750	104.8750	8.750	104.8750	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
8.875	105.1250	8.875	105.1250	8.875	105.1250	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
9.000	105.2500	9.000	105.2500	9.000	105.2500	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA	
9.125	105.3750	9.125	105.3750	9.125	105.3750	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA	
9.250	105.5000	9.250	105.5000	9.250	105.5000	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA	
9.375	105.6250	9.375	105.6250	9.375	105.6250	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
9.500	105.7500	9.500	105.7500	9.500	105.7500	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA	
9.625	105.8750	9.625	105.8750	9.625	105.8750	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	-0.375	NA	NA
						1 Yr PPP	-0.750	-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	-1.000	NA	NA
Compensation Adjustments						BPC	LPC									
							1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%		
						LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750	
						Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000	
						Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250	
Max Price w/ No PPP	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000							
Min Loan Amount		Max Loan Amount		Index		Margin - OO/2nd		Margin - Inv		5/6 Mo Caps		7/6 Mo Caps				
\$300,000		\$3,000,000		30 Day Average SOFR		3.750%		6.000%		2/1/5		5/1/5				

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NMLS 1202262

FUNDLOANS

APEX – BANK STATEMENT OR P&L PROGRAM

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	97.875	6.125	97.875	6.125	97.875		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	99.875	6.625	99.875	6.625	99.875		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	100.750	6.875	100.750	6.875	100.750	>\$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+	0.375	0.375	0.375	0.375	0.375	0.250	0.250	0.250	NA				
7.125	101.625	7.125	101.625	7.125	101.625	>\$2mm-\$2.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.125	0.125	NA	NA				
7.250	102.000	7.250	102.000	7.250	102.000	>\$2.5mm-\$3mm	660+	0.250	0.250	0.250	0.250	0.250	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 ⁶	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA				
7.625	103.000	7.625	103.000	7.625	103.000	>\$4mm-\$5mm ¹	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 ⁵	660+	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA	NA				
7.875	103.625	7.875	103.625	7.875	103.625	Other	<=50	55	60	65	70	75	80	85	90					
7.990	103.875	7.990	103.875	7.990	103.875	1x30x12 or FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA				
8.125	104.125	8.125	104.125	8.125	104.125	Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125				
8.250	104.375	8.250	104.375	8.250	104.375	40 Year Fixed w/o Interest Only	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250				
8.375	104.625	8.375	104.625	8.375	104.625	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA					
8.500	104.875	8.500	104.875	8.500	104.875	Purchase	0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.125					
8.625	105.125	8.625	105.125	8.625	105.125	Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA					
8.750	105.375	8.750	105.375	8.750	105.375	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA					
8.875	105.625	8.875	105.625	8.875	105.625	2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA					
8.990	105.875	8.990	105.875	8.990	105.875	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA					
9.125	106.125	9.125	106.125	9.125	106.125	Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA					
9.250	106.375	9.250	106.375	9.250	106.375	Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA					
9.375	106.625	9.375	106.625	9.375	106.625	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA					
9.500	106.875	9.500	106.875	9.500	106.875	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	107.125	9.625	107.125	9.625	107.125	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	107.375	9.750	107.375	9.750	107.375	Listing Seasoning Exception ⁴	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000					
9.875	107.625	9.875	107.625	9.875	107.625	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 7.25%. 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 7.5%. ⁶ 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
						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
						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
						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	-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									

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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		
6.375	98.0000	6.375	98.0000	6.375	98.0000	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.500	NA		
6.490	98.7500	6.490	98.7500	6.490	98.7500	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-2.000	NA		
6.625	99.5000	6.625	99.5000	6.625	99.5000	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-3.000	NA		
6.750	100.2188	6.750	100.2188	6.750	100.2188	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA		
6.875	100.7188	6.875	100.7188	6.875	100.7188	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA		
6.990	101.2188	6.990	101.2188	6.990	101.2188	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA		
7.125	101.6563	7.125	101.6563	7.125	101.6563	Loan Amount	<=50	55	60	65	70	75	80	85	90		
7.250	101.9375	7.250	101.9375	7.250	101.9375	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA		
7.375	102.1250	7.375	102.1250	7.375	102.1250	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA		
7.490	102.3750	7.490	102.3750	7.490	102.3750	Other	<=50	55	60	65	70	75	80	85	90		
7.625	102.6250	7.625	102.6250	7.625	102.6250	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA		
7.750	102.8750	7.750	102.8750	7.750	102.8750	24 Mnth CPA P&L	-0.375	-0.375	-0.375	-0.500	-0.500	-0.875	-1.250	NA	NA		
7.875	103.1250	7.875	103.1250	7.875	103.1250	12 Mnth CPA P&L	-0.625	-0.625	-0.625	-0.750	-0.750	-1.125	-1.750	NA	NA		
8.000	103.3750	8.000	103.3750	8.000	103.3750	P&L With Bank Stmt (additional LLPA)*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA		
8.125	103.6250	8.125	103.6250	8.125	103.6250	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA		
8.250	103.8750	8.250	103.8750	8.250	103.8750	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	NA	NA		
8.375	104.1250	8.375	104.1250	8.375	104.1250	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA		
8.500	104.3750	8.500	104.3750	8.500	104.3750	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA		
8.625	104.6250	8.625	104.6250	8.625	104.6250	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA		
8.750	104.8750	8.750	104.8750	8.750	104.8750	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA		
8.875	105.1250	8.875	105.1250	8.875	105.1250	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA		
9.000	105.2500	9.000	105.2500	9.000	105.2500	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA		
9.125	105.3750	9.125	105.3750	9.125	105.3750	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA		
9.250	105.5000	9.250	105.5000	9.250	105.5000	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA		
9.375	105.6250	9.375	105.6250	9.375	105.6250	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA		
9.500	105.7500	9.500	105.7500	9.500	105.7500	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA		
9.625	105.8750	9.625	105.8750	9.625	105.8750	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA		
*added to 12/24 mo P&L LLPA when 2 months supporting bank statements are provided						1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA		
Prepayment penalty in OH & RI priced as No PPP						Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA		
						Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA		
						5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA		
						4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA		
						3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA		
						2 Yr PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA		
						1 Yr PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA		
						No Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA		
						Compensation Adjustments	BPC	LPC									
								1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%		
								LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750
								Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000
								Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250
						Max Price w/ No PPP	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000		
Min Loan Amount		Max Loan Amount		Index		Margin - OO/2nd		Margin - Inv			5/6 Mo Caps		7/6 Mo Caps				
\$300,000		\$3,000,000		30 Day Average SOFR		3.750%		6.000%			2/1/5		5/1/5				

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FUNDLOANS

SPECTRUM - DSCR																	
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	97.875	6.125	97.875	6.125	97.875	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	99.250	6.375	99.250	6.375	99.250	Foreign National ¹		-2.125	-2.375	-2.625	-2.875	NA	NA	NA	NA	NA	
6.500	99.875	6.500	99.875	6.500	99.875	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90	
6.625	100.500	6.625	100.500	6.625	100.500	>\$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	NA
6.875	101.625	6.875	101.625	6.875	101.625	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
6.990	102.125	6.990	102.125	6.990	102.125	>\$2mm-\$3mm	660+	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	
7.125	102.625	7.125	102.625	7.125	102.625	>\$3mm-3.5mm ²	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 ³	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	
7.375	103.500	7.375	103.500	7.375	103.500	>\$4mm-5mm ⁴	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	
7.500	103.875	7.500	103.875	7.500	103.875	>\$5mm-\$6mm ⁵	680+	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA	
7.625	104.250	7.625	104.250	7.625	104.250	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	104.875	7.875	104.875	7.875	104.875	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	105.500	8.125	105.500	8.125	105.500	DSCR .75-1		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	
8.250	105.875	8.250	105.875	8.250	105.875	DSCR <.75		-1.125	-1.375	-1.500	-1.750	-2.000	-2.375	NA	NA	NA	
8.375	106.125	8.375	106.125	8.375	106.125	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA	
8.500	106.375	8.500	106.375	8.500	106.375	Purchase		0.375	0.375	0.375	0.375	0.250	0.250	0.250	NA	NA	
8.625	106.625	8.625	106.625	8.625	106.625	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	-1.375	NA	NA	NA	
8.750	106.875	8.750	106.875	8.750	106.875	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	NA	NA	NA	
8.875	107.125	8.875	107.125	8.875	107.125	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	
8.990	107.375	8.990	107.375	8.990	107.375	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	
9.125	107.625	9.125	107.625	9.125	107.625	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA	
9.250	107.875	9.250	107.875	9.250	107.875	Listing Seasoning Exception ⁶		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	
9.375	108.125	9.375	108.125	9.375	108.125	5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	
9.500	108.375	9.500	108.375	9.500	108.375	4 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	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	
¹ Non-Resident Alien without a FICO ² 40 Yr FRM ineligible. Min rate is 6.75%. ³ 40 Yr FRM ineligible. Min rate is 6.75%. ⁴ ARM required. FRM ineligible. Min rate is 7.25%. ⁵ ARM required. FRM ineligible. Min rate is 7.5%. ⁶ BPC Only. 98.00 Max Price ⁶ Min Rate 7.75% ⁶ In Addition to Rate hit +0.25%		Compensation Adjustments					BPC	LPC									
		LLPA					0.000	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%		
		Min Price					99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000		
		Max Price 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 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	
6.490	99.3125	6.490	99.3125	6.490	99.3125	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	NA	NA	
6.625	100.1250	6.625	100.1250	6.625	100.1250	740-759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500	NA	NA	
6.750	100.9375	6.750	100.9375	6.750	100.9375	720-739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250	NA	NA	
6.875	101.5625	6.875	101.5625	6.875	101.5625	700-719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	NA	NA	
6.990	102.1875	6.990	102.1875	6.990	102.1875	Foreign National	-0.875	-1.375	-1.500	-1.875	-2.250	NA	NA	NA	NA	
7.125	102.7500	7.125	102.7500	7.125	102.7500	Loan Amount	<=50	55	60	65	70	75	80	85	90	
7.250	103.0625	7.250	103.0625	7.250	103.0625	UPB >\$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	NA	
7.375	103.3750	7.375	103.3750	7.375	103.3750	UPB > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	NA	NA	NA	NA	
7.490	103.6875	7.490	103.6875	7.490	103.6875	Other	<=50	55	60	65	70	75	80	85	90	
7.625	104.0000	7.625	104.0000	7.625	104.0000	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000	NA	NA	
7.750	104.3125	7.750	104.3125	7.750	104.3125	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	NA	NA	NA	
7.875	104.5625	7.875	104.5625	7.875	104.5625	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA	
8.000	104.8125	8.000	104.8125	8.000	104.8125	Condo/Co-Op	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	NA	NA	
8.125	105.0000	8.125	105.0000	8.125	105.0000	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA	
8.250	105.1875	8.250	105.1875	8.250	105.1875	Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	NA	
8.375	105.3750	8.375	105.3750	8.375	105.3750	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	NA	NA	
8.500	105.5000	8.500	105.5000	8.500	105.5000	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA	
8.625	105.6250	8.625	105.6250	8.625	105.6250	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	NA	NA	
8.750	105.7500	8.750	105.7500	8.750	105.7500	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	
8.875	105.8750	8.875	105.8750	8.875	105.8750	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	NA	NA	NA	
9.000	106.0000	9.000	106.0000	9.000	106.0000	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
9.125	106.1250	9.125	106.1250	9.125	106.1250	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA	
9.250	106.2500	9.250	106.2500	9.250	106.2500	4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA	
Prepayment penalty in OH & RI priced as No PPP							3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
							2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
							1 Yr PPP	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	NA	NA
							No Yr PPP	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA
							Compensation Adjustments		BPC	LPC						
LLPA		0.000	-1.000	-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						

4/10/2026 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	101.378	101.003	7.500	101.155	100.780	7.500	100.526	100.151	7.500	100.929	100.554	8.000	101.880	101.505
7.375	101.257	100.882	7.375	101.034	100.659	7.375	100.404	100.029	7.375	100.798	100.423	7.875	101.643	101.268
7.250	101.126	100.751	7.250	100.902	100.527	7.250	100.272	99.897	7.250	100.677	100.302	7.750	101.464	101.089
7.125	101.006	100.631	7.125	100.781	100.406	7.125	100.151	99.776	7.125	100.546	100.171	7.625	101.276	100.901
7.000	100.846	100.471	7.000	100.621	100.246	7.000	99.990	99.615	7.000	100.386	100.011	7.500	101.027	100.652
6.875	100.649	100.274	6.875	100.416	100.041	6.875	99.785	99.410	6.875	100.194	99.819	7.375	100.749	100.374
6.750	100.459	100.084	6.750	100.235	99.860	6.750	99.594	99.219	6.750	100.004	99.629	7.250	100.499	100.124
6.625	100.269	99.894	6.625	100.045	99.670	6.625	99.402	99.027	6.625	99.813	99.438	7.125	100.251	99.876
6.500	100.054	99.679	6.500	99.836	99.461	6.500	99.158	98.783	6.500	99.624	99.249	7.000	100.090	99.715
6.375	99.843	99.468	6.375	99.615	99.240	6.375	98.947	98.572	6.375	99.403	99.028	6.875	99.920	99.545
6.250	99.593	99.218	6.250	99.364	98.989	6.250	98.696	98.321	6.250	99.153	98.778	6.750	99.759	99.384
6.125	99.303	98.928	6.125	99.084	98.709	6.125	98.405	98.030	6.125	98.872	98.497	6.625	99.597	99.222
6.000	98.947	98.572	6.000	98.735	98.360	6.000	98.014	97.639	6.000	98.496	98.121	6.500	99.415	99.040
5.875	98.576	98.201	5.875	98.355	97.980	5.875	97.643	97.268	5.875	98.127	97.752	6.375	99.254	98.879
5.750	98.136	97.761	5.750	97.924	97.549	5.750	97.203	96.828	5.750	97.689	97.314	6.250	99.093	98.718
5.625	97.615	97.240	5.625	97.394	97.019	5.625	96.629	96.254	5.625	97.135	96.760	6.125	98.842	98.467
5.500	97.085	96.710	5.500	96.854	96.479	5.500	96.099	95.724	5.500	96.607	96.232	6.000	98.473	98.098
5.375	96.516	96.141	5.375	96.295	95.920	5.375	95.530	95.155	5.375	96.049	95.674	5.875	98.033	97.658

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	
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	100.363	99.926	7.000	99.928	99.491	7.000	99.056	98.619	6.750	98.313	97.875	7.500	99.816	99.379
6.875	100.295	99.857	6.875	99.762	99.324	6.875	98.837	98.399	6.625	98.226	97.788	7.375	99.821	99.383
6.750	100.226	99.789	6.750	99.595	99.158	6.750	98.618	98.180	6.500	98.139	97.702	7.250	99.826	99.389
6.625	100.130	99.693	6.625	99.501	99.063	6.625	98.582	98.145	6.375	98.107	97.670	7.125	99.812	99.374
6.500	100.035	99.598	6.500	99.407	98.969	6.500	98.547	98.110	6.250	98.075	97.638	7.000	99.798	99.360
6.375	99.692	99.255	6.375	99.061	98.623	6.375	98.290	97.852	6.125	97.745	97.308	6.875	99.714	99.276
6.250	99.351	98.914	6.250	98.728	98.291	6.250	98.033	97.596	6.000	97.416	96.978	6.750	99.631	99.193
6.125	99.119	98.682	6.125	98.616	98.178	6.125	97.853	97.415	5.875	97.063	96.625	6.625	99.600	99.162
6.000	98.889	98.451	6.000	98.504	98.066	6.000	97.640	97.202	5.750	96.709	96.272	6.500	99.569	99.132
5.875	98.458	98.020	5.875	98.414	97.977	5.875	97.371	96.934	5.625	96.394	95.957	6.375	99.410	98.972
5.750	98.031	97.593	5.750	98.326	97.888	5.750	97.104	96.666	5.500	96.079	95.642	6.250	99.250	98.812
5.625	97.675	97.238	5.625	97.895	97.458	5.625	96.842	96.405				6.125	98.950	98.513
5.500	97.320	96.882	5.500	97.466	97.029	5.500	96.570	96.132				6.000	98.651	98.213
5.375	96.911	96.474	5.375	96.968	96.531	5.375	96.282	95.845				5.875	98.258	97.821
												5.750	97.865	97.427
												5.625	97.401	96.964
												5.500	96.938	96.500
												5.375	96.484	96.046

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

4/10/2026 8:30 AM PDT



NMLS 1202262

FUNDLOANS

INSIGNIA VI - QM JUMBO PRIME

	30 Yr Fixed		
	Rate	30 Day	60 Day
	8.500	102.219	102.094
8.375	102.069	101.944	
8.250	101.922	101.797	
8.125	101.779	101.654	
8.000	101.639	101.514	
7.875	101.502	101.377	
7.750	101.369	101.244	
7.625	101.239	101.114	
7.500	101.111	100.986	
7.375	100.985	100.860	
7.250	100.857	100.732	
7.125	100.727	100.602	
7.000	100.590	100.465	
6.875	100.443	100.318	
6.750	100.280	100.155	
6.625	100.098	99.973	
6.500	99.887	99.762	
6.375	99.640	99.515	
6.250	99.348	99.223	
6.125	99.091	98.966	
6.000	98.790	98.665	
5.875	98.483	98.358	
5.750	98.170	98.045	
5.625	97.832	97.707	
5.500	97.472	97.347	

LTV/CLTV/HCLTV Price Adjustments

Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90
Purchase	800+	0.040	0.040	0.040	-0.085	-0.210	-0.210	-0.210	N/A	N/A
	780-799	0.040	0.040	0.040	-0.085	-0.210	-0.210	-0.210	N/A	N/A
	760-779	0.040	0.040	0.040	-0.085	-0.210	-0.335	-0.335	N/A	N/A
	740-759	-0.085	-0.085	-0.085	-0.210	-0.335	-0.460	-0.585	N/A	N/A
	720-739	-0.210	-0.210	-0.210	-0.210	-0.460	-0.710	-0.835	N/A	N/A
700-719	-0.210	-0.210	-0.210	-0.335	-0.585	-1.085	-1.460	N/A	N/A	
Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90
Rate/Term	800+	0.040	0.040	0.040	-0.085	-0.335	-0.460	-0.585	N/A	N/A
	780-799	0.040	0.040	0.040	-0.085	-0.335	-0.460	-0.585	N/A	N/A
	760-779	0.040	0.040	0.040	-0.210	-0.460	-0.585	-0.710	N/A	N/A
	740-759	-0.210	-0.210	-0.210	-0.460	-0.585	-0.710	-1.085	N/A	N/A
	720-739	-0.460	-0.460	-0.460	-0.460	-0.710	-1.085	-1.460	N/A	N/A
700-719	-0.460	-0.460	-0.460	-0.585	-0.960	-1.585	-2.210	N/A	N/A	
Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90
Cash-Out	800+	-0.085	-0.085	-0.085	-0.460	-0.710	N/A	N/A	N/A	N/A
	780-799	-0.085	-0.085	-0.085	-0.460	-0.710	N/A	N/A	N/A	N/A
	760-779	-0.335	-0.335	-0.335	-0.460	-0.835	N/A	N/A	N/A	N/A
	740-759	-0.460	-0.460	-0.460	-0.710	-0.960	N/A	N/A	N/A	N/A
	720-739	-0.585	-0.585	-0.585	-0.835	-1.335	N/A	N/A	N/A	N/A
700-719	-0.710	-0.710	-0.710	-0.960	-1.585	N/A	N/A	N/A	N/A	

Other	<=50	55	60	65	70	75	80	85	90
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A
2nd Home	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A
2-4 Units	-1.250	-1.250	-1.250	-1.625	-2.000	N/A	N/A	N/A	N/A
Loan Amount <=\$1,500,000	0.000	0.000	0.000	0.000	0.125	0.125	0.125	N/A	N/A
Loan Amount >\$1,500,000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	N/A	N/A
DTI 35.01%-40.00%	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	N/A	N/A
DTI 40.01%-43.00%	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A
Self-Employed	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A

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

Minimum Loan Amount	
\$1 > Conforming Loan Limit	
Maximum Loan Amount	
\$2,500,000	



FUNDLOANS

Fees	
Funding	\$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