

Full Doc (2 Years) - 30 Day Lock Period -BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
7.000	97.213	97.213	97.213
7.125	97.833	97.833	97.833
7.250	98.088	98.088	98.088
7.375	98.338	98.338	98.338
7.500	98.463	98.463	98.463
7.625	98.775	98.775	98.775
7.750	99.088	99.088	99.088
7.875	99.275	99.275	99.275
8.000	99.963	99.963	99.963
8.125	100.275	100.275	100.275
8.250	100.525	100.525	100.525
8.375	100.900	100.900	100.900
8.500	101.025	101.025	101.025
8.625	101.400	101.400	101.400
8.750	101.525	101.525	101.525
8.875	101.775	101.775	101.775
9.000	102.150	102.150	102.150
9.125	102.400	102.400	102.400
9.250	102.775	102.775	102.775
9.375	103.025	103.025	103.025
9.500	103.275	103.275	103.275
9.625	103.525	103.525	103.525
9.750	103.650	103.650	103.650
9.875	103.800	103.800	103.800
10.000	104.150	104.150	104.150
10.125	104.275	104.275	104.275
10.250	104.525	104.525	104.525
10.375	104.525	104.525	104.525
10.500	104.525	104.525	104.525
10.625	104.525	104.525	104.525

Loan Level Price Adjustments

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
760+	0.250	0.250	0.000	-0.125	-0.250	-0.375	-0.875	-3.250	-4.750
740-759	0.250	0.250	0.000	-0.125	-0.375	-0.625	-1.125	-3.500	-5.000
720-739	0.000	0.000	-0.125	-0.375	-0.750	-1.000	-1.500	-4.000	-5.500
700-719	-0.125	-0.125	-0.250	-0.750	-1.000	-1.500	-2.000	-4.750	-6.250
680-699	-0.500	-0.500	-0.750	-1.000	-1.500	-2.000	-2.750	-6.000	NA
660-679	-1.250	-1.250	-1.750	-2.000	-2.500	-3.250	-4.000	NA	NA
640-659	-1.750	-1.750	-2.000	-2.500	-3.000	-4.000	NA	NA	NA

Loan Type	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
1 Yr Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375
NOO	-0.500	-0.500	-0.250	-0.500	-0.500	-0.500	-1.000	NA	NA
2nd Home	-0.500	-0.500	-0.250	-0.500	-0.500	-0.500	-1.000	NA	NA
1x30x12	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA
0x60x12	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.500	NA	NA
0x90x12	-3.000	-3.000	-3.000	-3.250	-3.500	NA	NA	NA	NA
FC/SS/DIL/BK < 4Yrs	-2.500	-2.500	-2.500	-2.500	-2.500	-3.000	-3.000	-3.500	NA
DTI>43-50%	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
DTI>50 - 55%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
Cash Out	-0.375	-0.375	-0.375	-0.375	-0.375	-0.750	-0.750	NA	NA
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	NA
Condotels	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA
NW Condo	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
\$150K - \$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$1.0MM - \$1.5MM	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
>\$1.5MM - \$2MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
>\$2MM - \$2.5MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
>\$2.5MM - \$3MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
>\$3MM - \$4MM	-1.500	-1.500	-1.500	-1.500	-1.750	NA	NA	NA	NA
40 Year Maturity	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000
Interest Only	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	-1.000
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA

Other Price Adjustments		
Prepay Penalty (6Mos of Interest) ^{1,3,5} (Investor Only)	0 Months	-1.250
	12 Months	-1.125
	24 Months	-0.375
	36 Months	0.000
	60 Months	0.250
Prepay (5% Fixed) ^{1,4,5} (Investor Only)	0 Months	-1.250
	12 Months	-1.000
	24 Months	-0.250
	36 Months	0.250
	60 Months	0.500
Lock Period	30 days	0.000
Extension Fee ²	Per day	-0.030

1) Prepayment penalties not allowed in NM
2) Extensions available in 5 day increments up to 15 days. Max of 45 days total
3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance
4) 5% fixed & applied to curtailment that exceed 20% of the original balance in a given 12 Mo period.
5) Investment Property without prepay - Max Price 99

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.
*40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

Fees	
Underwriting Fee	\$1,495
Collateral Review	\$300

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin	5.0
5yr ARM Caps	2/1/5
7yr ARM Caps	5/1/5
Reset Frequency	6 mo

Min Price**/Misc	Max Price**
98	101.500
NOO with Zero PPP	99.000
Loan Amt >1.5M	101.000

**PE & Special Offers cannot be Combined.

****Pricing is subject to change without notice****
****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****



Rate Sheet ID: 100223.V1
 Date: 10/02/23
 Time: 7:59 AM

NonQm Lock Desk Hours: 8:00 AM - 5:00 PM PST
 Second TD Lock Desk Hours: 8:00 AM - 4:00 PM PST

Expanded - 30 Day Lock Period - BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
7.000	97.088	97.088	97.088
7.125	97.708	97.708	97.708
7.250	97.963	97.963	97.963
7.375	98.213	98.213	98.213
7.500	98.338	98.338	98.338
7.625	98.650	98.650	98.650
7.750	98.963	98.963	98.963
7.875	99.150	99.150	99.150
8.000	99.838	99.838	99.838
8.125	100.150	100.150	100.150
8.250	100.400	100.400	100.400
8.375	100.775	100.775	100.775
8.500	100.900	100.900	100.900
8.625	101.275	101.275	101.275
8.750	101.400	101.400	101.400
8.875	101.650	101.650	101.650
9.000	102.025	102.025	102.025
9.125	102.275	102.275	102.275
9.250	102.650	102.650	102.650
9.375	102.900	102.900	102.900
9.500	103.150	103.150	103.150
9.625	103.400	103.400	103.400
9.750	103.525	103.525	103.525
9.875	103.775	103.775	103.775
10.000	104.025	104.025	104.025
10.125	104.275	104.275	104.275
10.250	104.525	104.525	104.525
10.375	104.525	104.525	104.525
10.500	104.525	104.525	104.525
10.625	104.525	104.525	104.525

Loan Level Price Adjustments

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
760+	0.250	0.250	0.000	-0.125	-0.250	-0.375	-0.875	-3.250	-4.750
740-759	0.250	0.250	0.000	-0.125	-0.375	-0.625	-1.125	-3.500	-5.000
720-739	0.000	0.000	-0.125	-0.375	-0.750	-1.000	-1.500	-4.000	-5.500
700-719	-0.125	-0.125	-0.250	-0.750	-1.000	-1.500	-2.000	-4.750	-6.250
680-699	-0.500	-0.500	-0.750	-1.000	-1.500	-2.000	-2.750	-6.250	NA
660-679	-1.250	-1.250	-1.750	-2.000	-2.500	-3.250	-4.000	NA	NA
640-659	-1.750	-1.750	-2.000	-2.500	-3.000	-4.000	NA	NA	NA

Loan Type	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
NOO	-0.500	-0.500	-0.250	-0.500	-0.500	-0.500	-1.000	NA	NA
2nd Home	-0.500	-0.500	-0.250	-0.500	-0.500	-0.500	-1.000	NA	NA
1x30x12	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA
0x60x12	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.500	NA	NA
0x90x12	-3.000	-3.000	-3.000	-3.250	-3.500	NA	NA	NA	NA
FC/SS/DIL/BK < 4Yrs	-2.500	-2.500	-2.500	-2.500	-2.500	-3.000	-3.000	-3.500	NA
DTI>43-50%	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
WVOE	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
1099	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.750
Asset Utilization	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
12 Month CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
24 Month CPA P&L	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
Cash Out	-0.375	-0.375	-0.375	-0.375	-0.375	-0.750	-0.750	NA	NA
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	NA
Condotel	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA
NW Condo	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
\$150K - \$1.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$1.0MM - \$1.5MM	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
>\$1.5MM - \$2MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
>\$2MM - \$2.5MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
>\$2.5MM - \$3MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
>\$3MM - \$4MM	-1.500	-1.500	-1.500	-1.500	-1.750	NA	NA	NA	NA
40 Year Maturity	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000
Interest Only	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	-1.000
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA

Other Price Adjustments

Prepay Penalty (6Mos of Interest)^{1,3, 5} (Investor Only)	0 Months	-1.250
	12 Months	-1.125
	24 Months	-0.375
	36 Months	0.000
	60 Months	0.250
Prepay (5% Fixed)^{1,4,5} (Investor Only)	0 Months	-1.250
	12 Months	-1.000
	24 Months	-0.250
	36 Months	0.250
	60 Months	0.500
Lock Period	30 days	0.000
Extension Fee²	Per day	-0.030

- 1) Prepayment penalties not allowed in NM
- 2) Extensions available in 5 day increments up to 15 days. Max of 45 days total
- 3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance
- 4) 5% fixed & applied to curtailment that exceed 20% of the original balance in a given 12 Mo period.
- 5) Investment Property without prepay - Max Price 99

Product

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.
 *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

Fees

Underwriting Fee	\$1,495
Collateral Review	\$300

ARM Requirements

ARM Index	SOFR 30AVG
ARM Margin	5.0
5yr ARM Caps	2/1/5
7yr ARM Caps	5/1/5
Reset Frequency	6 mo

Min Price/Misc**

Min Price**/Misc	Max Price**
98	101.500
NOO with Zero PPP	99.000
Loan Amt >1.5M	101.000

**PE & Special Offers cannot be Combined.

****Pricing is subject to change without notice****

****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****

DSCR - 30 Day Lock Period - BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
7.375	98.225	98.225	98.225
7.500	98.475	98.475	98.475
7.625	98.725	98.725	98.725
7.750	99.225	99.225	99.225
7.875	99.475	99.475	99.475
8.000	99.850	99.850	99.850
8.125	100.100	100.100	100.100
8.250	100.350	100.350	100.350
8.375	100.725	100.725	100.725
8.500	100.975	100.975	100.975
8.625	101.225	101.225	101.225
8.750	101.475	101.475	101.475
8.875	101.725	101.725	101.725
9.000	102.100	102.100	102.100
9.125	102.225	102.225	102.225
9.250	102.725	102.725	102.725
9.375	102.975	102.975	102.975
9.500	103.100	103.100	103.100
9.625	103.600	103.600	103.600
9.750	103.725	103.725	103.725
9.875	103.850	103.850	103.850
10.000	104.100	104.100	104.100
10.125	104.475	104.475	104.475
10.250	104.725	104.725	104.725
10.375	105.025	105.025	105.025
10.500	105.225	105.225	105.225
10.625	105.625	105.625	105.625
10.750	105.725	105.725	105.725
10.875	106.025	106.025	106.025

Loan Level Price Adjustments

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
760+	0.250	0.250	0.250	0.125	0.000	-0.375	-0.875	NA	NA
740-759	0.250	0.250	0.000	0.000	-0.375	-0.625	-1.250	NA	NA
720-739	0.250	0.000	-0.250	-0.250	-0.625	-1.000	-1.500	NA	NA
700-719	-0.125	-0.250	-0.500	-0.625	-0.750	-1.500	-2.000	NA	NA
680-699	-0.375	-0.500	-0.750	-1.000	-1.500	-2.000	NA	NA	NA
660-679	-1.000	-1.000	-1.250	-1.750	-2.250	-4.000	NA	NA	NA
640-659	-1.750	-2.000	-2.250	-2.500	-3.000	-4.500	NA	NA	NA
620-639	-2.000	-2.375	-2.500	-3.000	-3.500	-4.750	NA	NA	NA

Loan Type	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
No Ratio (DSCR < 0.85)	-4.000	-4.000	-4.000	-4.500	-5.000	-5.500	NA	NA	NA
DSCR 0.85 - 0.99	-1.875	-1.875	-2.000	-2.000	-2.000	-2.000	NA	NA	NA
DSCR 1.00 - 1.24	0.250	0.250	0.125	0.000	0.000	0.000	-1.000	NA	NA
DSCR => 1.25	0.250	0.250	0.250	0.250	0.000	0.000	-0.750	NA	NA
1x30x12	-2.000	-2.000	-2.000	-2.000	-2.000	-3.000	NA	NA	NA
0x60x12	-3.000	-3.000	-3.000	-3.000	-4.000	NA	NA	NA	NA
FC/SS/DIL/BK<48M	-2.000	-2.000	-2.000	-2.000	-2.000	-2.500	NA	NA	NA
Cash Out	-0.500	-0.500	-0.500	-0.500	-0.500	-1.500	NA	NA	NA
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
2-8 Unit Mixed use	-4.000	-4.000	-4.000	-4.000	-4.000	-5.000	NA	NA	NA
Condotel	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	NA	NA	NA
NW Condo	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
Foreign National	-4.000	-4.000	-4.000	-4.000	-4.000	-4.000	NA	NA	NA
\$150K - \$1.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
>\$1.0MM - \$1.5MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA
>\$1.5MM - \$2MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA	NA
>\$2MM - \$3MM	-0.250	-0.250	-0.250	-0.250	-0.375	NA	NA	NA	NA
>\$3MM - \$3.5MM	-1.000	-1.000	-1.000	-1.125	-1.250	NA	NA	NA	NA
40 Year Maturity	-0.500	-0.500	-0.500	-0.500	-0.750	-0.875	-0.875	NA	NA
Interest Only	-0.375	-0.375	-0.375	-0.375	-0.875	-1.000	-1.500	NA	NA
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA

Other Price Adjustments

Prepay Penalty (6Mos of Interest)^{1,3,5} (Investor Only)	0 Months	-1.250
	12 Months	-1.125
	24 Months	-0.375
	36 Months	0.000
	60 Months	0.250
Prepay (5% Fixed)^{1,4,5} (Investor Only)	0 Months	-1.250
	12 Months	-1.000
	24 Months	-0.250
	36 Months	0.250
	60 Months	0.500
Lock Period	30 days	0.000
Extension Fee²	Per day	-0.030

- 1) Prepayment penalties not allowed in NM
- 2) Extensions available in 5 day increments up to 15 days. Max of 45 days total
- 3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance
- 4) 5% fixed & applied to curtailment that exceed 20% of the original balance in a given 12 Mo period.
- 5) Investment Property without prepay - Max Price 99

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.
*40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

ARM Requirements

5yr ARM Caps	2/1/5	ARM Index	SOFR 30AVG
7yr ARM Caps	5/1/5	ARM Margin	6.5
Reset Frequency	6 mo		

Fees	
Underwriting Fee	\$1,495
Collateral Review	\$300

Min Price**/Misc	Max Price**
98	101.500
NOO with Zero PPP	99.000
Loan Amt >1.5M	101.000

**PE & Special Offers cannot be Combined.

****Pricing is subject to change without notice****

****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****

Jumbo - 30 Day Lock Period - BPC

Rate	5/6 ARM	7/6 ARM	30YR Fixed
6.750	98.250	98.250	98.250
6.875	98.625	98.625	98.625
7.000	99.000	99.000	99.000
7.125	99.250	99.250	99.250
7.250	99.500	99.500	99.500
7.375	99.750	99.750	99.750
7.500	100.000	100.000	100.000
7.625	100.250	100.250	100.250
7.750	100.500	100.500	100.500
7.875	100.750	100.750	100.750
8.000	101.000	101.000	101.000
8.125	101.250	101.250	101.250
8.250	101.500	101.500	101.500
8.375	101.750	101.750	101.750
8.500	102.000	102.000	102.000
8.625	102.250	102.250	102.250
8.750	102.500	102.500	102.500
8.875	102.750	102.750	102.750
9.000	103.000	103.000	103.000
9.125	103.250	103.250	103.250
9.250	103.500	103.500	103.500
9.375	103.750	103.750	103.750
9.500	104.000	104.000	104.000
9.625	104.250	104.250	104.250
9.750	104.500	104.500	104.500
9.875	104.750	104.750	104.750

Loan Level Price Adjustments

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
760+	0.750	0.750	0.750	0.625	0.500	0.250	-0.250	NA	NA
740 - 759	0.625	0.625	0.625	0.500	0.375	0.125	-0.500	NA	NA
720 - 739	0.500	0.500	0.500	0.375	0.125	-0.250	-0.875	NA	NA
700 -719	0.375	0.375	0.375	0.250	0.000	-0.750	-1.500	NA	NA

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
12 Mnth Bank Statemen	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
12 Mnth Full Doc	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
Cash Out	-0.500	-0.500	-0.500	-0.500	-0.750	-1.250	-3.500	NA	NA
40 Year w/ 10 Yr IO Onl	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA
Interest Only	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.000	NA	NA
Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
Second Home	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA	NA
Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	NA	NA
DTI > 45	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
UPB <150k	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA	NA
UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.500	NA	NA
UPB > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	-1.250	NA	NA	NA
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA

ARM Requirements			
5yr ARM Caps	2/1/5	ARM Index	SOFR 30AVG
7yr ARM Caps	5/1/5	ARM Margin	3.75

Fees	
Underwriting Fee	\$1,495
Collateral Review	\$300

Other Price Adjustments		
Prepay Penalty (6Mos of Interest) ¹ , 3, 5 (Investor Only)	0 Months	-1.250
	12 Months	-1.125
	24 Months	-0.375
	36 Months	0.000
	48 Months	0.125
Lock Period	30 days	0.000
Extension Fee ²	Per day	-0.030

Min Price**/Misc	Max Price**
98	101.500
NOO with Zero PPP	99.000
Loan Amt >1.5M	101.000

****PE & Special Offers cannot be Combined.**

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****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****

CLOSED END SECOND MORTGAGE - OWNER-OCCUPIED AND 2ND HOME

OO - 30 Day Lock Period -BPC

Rate	Fixed Rate
9.500	100.125
9.625	100.625
9.750	101.125
9.875	101.625
9.990	102.085
10.000	102.125
10.125	102.375
10.250	102.625
10.375	102.875
10.500	103.125
10.625	103.375
10.750	103.625
10.875	103.875
11.000	104.125
11.125	104.375
11.250	104.625
11.375	104.875
11.500	105.125
11.625	105.375
11.750	105.625
11.875	105.875
12.000	106.125
12.125	106.375
12.250	106.625
12.375	106.875
12.500	107.125
12.625	107.250
12.750	107.375
12.875	107.500
13.000	107.625
13.125	107.750
13.250	107.875
13.375	108.000
13.500	108.125
13.625	108.250
13.750	108.375
13.875	108.500
14.000	108.625
14.125	108.750
14.250	108.875
14.375	109.000

Loan Level Price Adjustments

Documentation	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	>= 800	0.000	0.000	-0.500	-0.750	-1.000	-1.500	-2.375	-4.000	-5.250
	780-799	-0.250	-0.250	-0.750	-1.000	-1.250	-1.750	-2.625	-4.250	-5.500
	760-779	-0.500	-0.500	-1.000	-1.250	-1.625	-2.125	-2.875	-4.750	-6.500
	740 - 759	-0.750	-0.750	-1.250	-1.500	-1.875	-2.375	-3.250	-5.750	-7.750
	720 - 739	-1.125	-1.125	-1.625	-1.875	-2.250	-2.625	-4.000	-7.000	-8.750
	700 - 719	-2.000	-2.000	-2.500	-2.750	-3.125	-3.375	-5.500	-8.250	-10.250
	680 - 699	-3.500	-3.500	-4.000	-4.250	-4.500	-5.250	-7.750	-10.000	NA
	660 - 679	-4.500	-4.500	-5.000	-5.250	-5.500	-6.750	-9.500	NA	NA
Bank Statement	>= 800	-0.500	-0.500	-1.000	-1.250	-1.500	-2.000	-3.125	-5.000	NA
	780-799	-0.750	-0.750	-1.250	-1.500	-1.750	-2.250	-3.375	-5.250	NA
	760-779	-1.000	-1.000	-1.500	-1.750	-2.125	-2.625	-3.625	-5.750	NA
	740 - 759	-1.250	-1.250	-1.750	-2.000	-2.375	-2.875	-4.000	-6.750	NA
	720 - 739	-1.625	-1.625	-2.125	-2.375	-2.750	-3.125	-4.750	-8.000	NA
	700 - 719	-2.750	-2.750	-3.250	-3.500	-3.875	-4.125	-6.500	NA	NA
	680 - 699	-4.500	-4.500	-5.000	-5.250	-5.500	-6.250	NA	NA	NA
	660 - 679	-6.000	-6.000	-6.500	-6.750	-7.000	NA	NA	NA	NA
Product	10Yr; 15Yr or 20Yr	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	30yr Fixed	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Loan Amount	125k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	125,001-150k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>150,000-550k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	43.01 - 45%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	>45 - 50%	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
Occupancy	Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
	Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000

Min Price**/Misc	Max Price**
98	100.500

**PE & Special Offers cannot be Combined.

Fees	
Underwriting Fee	\$995
Collateral Review	\$300

****Pricing is subject to change without notice****

****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****

CLOSED END SECOND MORTGAGE - NON-OWNER OCCUPIED

NOO - 30 Day Lock Period -BPC

Rate	Fixed Rate
11.750	100.625
11.875	100.875
12.000	101.125
12.125	101.375
12.250	101.625
12.375	101.875
12.500	102.125
12.625	102.375
12.750	102.625
12.875	102.875
13.000	103.125
13.125	103.375
13.250	103.625
13.375	103.875
13.500	104.125
13.625	104.375
13.750	104.625
13.875	104.875
14.000	105.125
14.125	105.375
14.250	105.625
14.375	105.750
14.500	105.875
14.625	106.000
14.750	106.125
14.875	106.250
15.000	106.375
15.125	106.500
15.250	106.625
15.375	106.750
15.500	106.875
15.625	107.000
15.750	107.125
15.875	107.250
16.000	107.375
16.125	107.500
16.250	107.625
16.375	107.750
16.500	107.875
16.625	108.000
16.750	108.125

Loan Level Price Adjustments

Documentation	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	>= 800	0.000	0.000	-0.500	-0.750	-1.000	-1.500	-2.375	NA	NA
	780-799	-0.250	-0.250	-0.750	-1.000	-1.250	-1.750	-2.625	NA	NA
	760-779	-0.500	-0.500	-1.000	-1.250	-1.625	-2.125	-2.875	NA	NA
	740 - 759	-0.750	-0.750	-1.250	-1.500	-1.875	-2.375	-3.250	NA	NA
	720 - 739	-1.125	-1.125	-1.625	-1.875	-2.250	-2.625	-4.000	NA	NA
	700 - 719	-2.000	-2.000	-2.500	-2.750	-3.125	-3.375	-5.500	NA	NA
	680 - 699	-3.500	-3.500	-4.000	-4.250	-4.500	-5.250	NA	NA	NA
	660 - 679	-4.500	-4.500	-5.000	-5.250	-5.500	NA	NA	NA	NA
Bank Statement	>= 800	-0.500	-0.500	-1.000	-1.250	-1.500	-2.000	NA	NA	NA
	780-799	-0.750	-0.750	-1.250	-1.500	-1.750	-2.250	NA	NA	NA
	760-779	-1.000	-1.000	-1.500	-1.750	-2.125	-2.625	NA	NA	NA
	740 - 759	-1.250	-1.250	-1.750	-2.000	-2.375	-2.875	NA	NA	NA
	720 - 739	-1.625	-1.625	-2.125	-2.375	-2.750	-3.125	NA	NA	NA
	700 - 719	-2.750	-2.750	-3.250	-3.500	-3.875	NA	NA	NA	NA
	680 - 699	-4.500	-4.500	-5.000	-5.250	NA	NA	NA	NA	NA
	660 - 679	-6.000	-6.000	-6.500	NA	NA	NA	NA	NA	NA
Product	10Yr; 15Yr or 20yr	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	30yr Fixed	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
	30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
	40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
Loan Amount	125k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
	125,001-150k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
	>150,000-550k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	43.01 - 45%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
	>45 - 50%	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	NA	NA
Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
	Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA

Min Price**/Misc	Max Price**
98	100.500

***PE & Special Offers cannot be Combined.*

Fees	
Underwriting Fee	\$995
Collateral Review	\$300

ITIN Programs - Owner-Occupied Only

ITIN 30 Day Lock Period - BPC

Max LTV	5/1 WSJ	30 Year Fixed	Price
80%	NA	9.740	99.000

Fees	
Underwriting Fee	\$1,995
Collateral Review	\$300

ARM Requirements	
5yr ARM Caps	2/2/6
ARM Index	Wall Street Journal Prime Rate (WSJ)
Reset Frequency	Annual
Floor Rate	Start Rate
Margin	1.49%
Index	8.25%

Note:
Buy up or Buy down is not allowed
Lock Extensions are not allowed

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