



NonQM RATE SHEET

Rate Sheet ID: 100323.V1
 Date: 10/03/23
 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

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

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
7.125	97.563	97.563	97.563
7.250	98.183	98.183	98.183
7.375	98.438	98.438	98.438
7.500	98.688	98.688	98.688
7.625	98.813	98.813	98.813
7.750	99.125	99.125	99.125
7.875	99.438	99.438	99.438
8.000	99.625	99.625	99.625
8.125	100.313	100.313	100.313
8.250	100.625	100.625	100.625
8.375	100.875	100.875	100.875
8.500	101.250	101.250	101.250
8.625	101.375	101.375	101.375
8.750	101.750	101.750	101.750
8.875	101.875	101.875	101.875
9.000	102.125	102.125	102.125
9.125	102.500	102.500	102.500
9.250	102.750	102.750	102.750
9.375	103.125	103.125	103.125
9.500	103.375	103.375	103.375
9.625	103.625	103.625	103.625
9.750	103.875	103.875	103.875
9.875	104.000	104.000	104.000
10.000	104.150	104.150	104.150
10.125	104.500	104.500	104.500
10.250	104.625	104.625	104.625
10.375	104.875	104.875	104.875
10.500	104.875	104.875	104.875
10.625	104.875	104.875	104.875
10.750	104.875	104.875	104.875

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
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 - \$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)	Term	Rate
	0 Months	-1.250
	12 Months	-1.125
	24 Months	-0.375
	36 Months	0.000
	60 Months	0.250

Lock Period	Term	Rate
	30 days	0.000

Extension Fee ²	Term	Rate
	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

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****



NonQM RATE SHEET

Rate Sheet ID: 100323.V1
 Date: 10/03/23
 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
7.125	97.438	97.438	97.438
7.250	98.058	98.058	98.058
7.375	98.313	98.313	98.313
7.500	98.563	98.563	98.563
7.625	98.688	98.688	98.688
7.750	99.000	99.000	99.000
7.875	99.313	99.313	99.313
8.000	99.500	99.500	99.500
8.125	100.188	100.188	100.188
8.250	100.500	100.500	100.500
8.375	100.750	100.750	100.750
8.500	101.125	101.125	101.125
8.625	101.250	101.250	101.250
8.750	101.625	101.625	101.625
8.875	101.750	101.750	101.750
9.000	102.000	102.000	102.000
9.125	102.375	102.375	102.375
9.250	102.625	102.625	102.625
9.375	103.000	103.000	103.000
9.500	103.250	103.250	103.250
9.625	103.500	103.500	103.500
9.750	103.750	103.750	103.750
9.875	103.875	103.875	103.875
10.000	104.125	104.125	104.125
10.125	104.375	104.375	104.375
10.250	104.625	104.625	104.625
10.375	104.875	104.875	104.875
10.500	104.875	104.875	104.875
10.625	104.875	104.875	104.875
10.750	104.875	104.875	104.875

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

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
- 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)

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****



NonQM RATE SHEET

Rate Sheet ID: 100323.V1
 Date: 10/03/23
 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

DSCR - 30 Day Lock Period - BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
7.500	98.325	98.325	98.325
7.625	98.575	98.575	98.575
7.750	98.825	98.825	98.825
7.875	99.325	99.325	99.325
8.000	99.575	99.575	99.575
8.125	99.950	99.950	99.950
8.250	100.200	100.200	100.200
8.375	100.450	100.450	100.450
8.500	100.825	100.825	100.825
8.625	101.075	101.075	101.075
8.750	101.325	101.325	101.325
8.875	101.575	101.575	101.575
9.000	101.825	101.825	101.825
9.125	102.200	102.200	102.200
9.250	102.325	102.325	102.325
9.375	102.825	102.825	102.825
9.500	103.075	103.075	103.075
9.625	103.200	103.200	103.200
9.750	103.700	103.700	103.700
9.875	103.825	103.825	103.825
10.000	103.950	103.950	103.950
10.125	104.200	104.200	104.200
10.250	104.575	104.575	104.575
10.375	104.825	104.825	104.825
10.500	105.125	105.125	105.125
10.625	105.325	105.325	105.325
10.750	105.725	105.725	105.725
10.875	105.825	105.825	105.825
11.000	106.125	106.125	106.125

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	-2.000	-2.500	-2.500	-3.000	-3.500	-4.500	NA	NA	NA
620-639	-2.500	-2.500	-3.000	-3.500	-4.000	-5.250	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
Condotels	-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
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

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 RATE SHEET

Rate Sheet ID: 100323.V1
Date: 10/03/23
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

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 Statement	-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.**

****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 - 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

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

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