



NonQM RATE SHEET

Rate Sheet ID: 110223.V1
 Date: 11/02/23
 Time: 7:49 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
7.375	97.813	97.813	97.813
7.500	98.433	98.433	98.433
7.625	98.688	98.688	98.688
7.750	98.938	98.938	98.938
7.875	99.063	99.063	99.063
8.000	99.375	99.375	99.375
8.125	99.688	99.688	99.688
8.250	100.000	100.000	100.000
8.375	100.563	100.563	100.563
8.500	100.875	100.875	100.875
8.625	101.125	101.125	101.125
8.750	101.500	101.500	101.500
8.875	101.625	101.625	101.625
9.000	102.000	102.000	102.000
9.125	102.125	102.125	102.125
9.250	102.375	102.375	102.375
9.375	102.750	102.750	102.750
9.500	103.000	103.000	103.000
9.625	103.375	103.375	103.375
9.750	103.625	103.625	103.625
9.875	103.875	103.875	103.875
10.000	104.125	104.125	104.125
10.125	104.250	104.250	104.250
10.250	104.400	104.400	104.400
10.375	104.750	104.750	104.750
10.500	104.875	104.875	104.875
10.625	105.125	105.125	105.125
10.750	105.125	105.125	105.125
10.875	105.125	105.125	105.125
11.000	105.125	105.125	105.125

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	0.000	-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

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
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.

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



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 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
7.375	97.688	97.688	97.688
7.500	98.308	98.308	98.308
7.625	98.563	98.563	98.563
7.750	98.813	98.813	98.813
7.875	98.938	98.938	98.938
8.000	99.250	99.250	99.250
8.125	99.563	99.563	99.563
8.250	99.875	99.875	99.875
8.375	100.438	100.438	100.438
8.500	100.750	100.750	100.750
8.625	101.000	101.000	101.000
8.750	101.375	101.375	101.375
8.875	101.500	101.500	101.500
9.000	101.875	101.875	101.875
9.125	102.000	102.000	102.000
9.250	102.250	102.250	102.250
9.375	102.625	102.625	102.625
9.500	102.875	102.875	102.875
9.625	103.250	103.250	103.250
9.750	103.500	103.500	103.500
9.875	103.750	103.750	103.750
10.000	104.000	104.000	104.000
10.125	104.125	104.125	104.125
10.250	104.375	104.375	104.375
10.375	104.625	104.625	104.625
10.500	104.875	104.875	104.875
10.625	105.125	105.125	105.125
10.750	105.125	105.125	105.125
10.875	105.125	105.125	105.125
11.000	105.125	105.125	105.125

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	0.000	-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

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.

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NonQM RATE SHEET

Rate Sheet ID: 110223.V1
 Date: 11/02/23
 Time: 7:49 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
7.750	98.825	98.825	98.825
7.875	99.075	99.075	99.075
8.000	99.325	99.325	99.325
8.125	99.825	99.825	99.825
8.250	100.075	100.075	100.075
8.375	100.450	100.450	100.450
8.500	100.700	100.700	100.700
8.625	100.950	100.950	100.950
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	102.075	102.075	102.075
9.250	102.325	102.325	102.325
9.375	102.700	102.700	102.700
9.500	102.825	102.825	102.825
9.625	103.325	103.325	103.325
9.750	103.575	103.575	103.575
9.875	103.700	103.700	103.700
10.000	104.200	104.200	104.200
10.125	104.325	104.325	104.325
10.250	104.450	104.450	104.450
10.375	104.700	104.700	104.700
10.500	105.075	105.075	105.075
10.625	105.325	105.325	105.325
10.750	105.625	105.625	105.625
10.875	105.825	105.825	105.825
11.000	106.225	106.225	106.225
11.125	106.325	106.325	106.325
11.250	106.625	106.625	106.625

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	-3.000	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 < 0.75)	-4.500	-4.500	-4.500	-5.000	-5.500	-6.000	NA	NA	NA
DSCR 0.75 - 0.99	-2.500	-2.500	-2.625	-2.750	-3.000	-3.500	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
2-4 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

Lock Period	30 days	0.000
Extension Fee ²	Per day	-0.030

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- 3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance

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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.

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JUMBO RATE SHEET

Jumbo - 30 Day Lock Period - BPC

Rate	5/6 ARM	7/6 ARM	30YR Fixed
7.500	98.500	98.500	98.500
7.625	98.938	98.938	98.938
7.750	99.375	99.375	99.375
7.875	99.750	99.750	99.750
8.000	100.125	100.125	100.125
8.125	100.375	100.375	100.375
8.250	100.625	100.625	100.625
8.375	100.875	100.875	100.875
8.500	101.125	101.125	101.125
8.625	101.375	101.375	101.375
8.750	101.625	101.625	101.625
8.875	101.875	101.875	101.875
9.000	102.125	102.125	102.125
9.125	102.375	102.375	102.375
9.250	102.625	102.625	102.625
9.375	102.875	102.875	102.875
9.500	103.125	103.125	103.125
9.625	103.375	103.375	103.375
9.750	103.625	103.625	103.625
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	105.125	105.125	105.125
10.625	105.375	105.375	105.375

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 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
>\$726,200	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	99.750
9.625	100.250
9.750	100.750
9.875	101.250
9.990	101.710
10.000	101.750
10.125	102.000
10.250	102.250
10.375	102.500
10.500	102.750
10.625	103.000
10.750	103.250
10.875	103.500
11.000	103.750
11.125	104.000
11.250	104.250
11.375	104.500
11.500	104.750
11.625	105.000
11.750	105.250
11.875	105.500
12.000	105.750
12.125	106.000
12.250	106.250
12.375	106.500
12.500	106.750
12.625	106.875
12.750	107.000
12.875	107.125
13.000	107.250
13.125	107.375
13.250	107.500
13.375	107.625
13.500	107.750
13.625	107.875
13.750	108.000
13.875	108.125
14.000	108.250
14.125	108.375
14.250	108.500
14.375	108.625

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	-0.125	-0.375	-0.625	-1.125	-2.125	-4.000	-5.250
	780-799	0.000	0.000	-0.375	-0.625	-0.875	-1.375	-2.375	-4.250	-5.500
	760-779	-0.125	-0.125	-0.625	-0.875	-1.250	-1.750	-2.625	-4.750	-6.500
	740 - 759	-0.375	-0.375	-0.875	-1.125	-1.500	-2.000	-3.250	-5.750	-7.750
	720 - 739	-0.875	-0.875	-1.375	-1.625	-2.000	-2.375	-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	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>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%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
	>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-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

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CLOSED END SECOND MORTGAGE - NON-OWNER OCCUPIED

NOO - 30 Day Lock Period -BPC

Loan Level Price Adjustments

Rate	Fixed Rate										
11.750	100.250										
11.875	100.500										
12.000	100.750										
12.125	101.000										
12.250	101.250										
12.375	101.500										
12.500	101.750										
12.625	102.000										
12.750	102.250										
12.875	102.500										
13.000	102.750										
13.125	103.000										
13.250	103.250										
13.375	103.500										
13.500	103.750										
13.625	104.000										
13.750	104.250										
13.875	104.500										
14.000	104.750										
14.125	105.000										
14.250	105.250										
14.375	105.375										
14.500	105.500										
14.625	105.625										
14.750	105.750										
14.875	105.875										
15.000	106.000										
15.125	106.125										
15.250	106.250										
15.375	106.375										
15.500	106.500										
15.625	106.625										
15.750	106.750										
15.875	106.875										
16.000	107.000										
16.125	107.125										
16.250	107.250										
16.375	107.375										
16.500	107.500										
16.625	107.625										
16.750	107.750										

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	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	NA	NA
	>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	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
<i>**PE & Special Offers cannot be Combined.</i>	

Fees	
Underwriting Fee	\$995
Collateral Review	\$300

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