Series 5
2nd Lien - Owner Occupied

4/30/2024

30 Day Pricing		
Rate		Fixed Rate
13.625		108.2500
13.500		108.1250
13.375		108.0000
13.250		107.8750
13.125		107.7500
13.000		107.6250
12.875		107.5000
12.750		107.3750
12.625		107.2500
12.500		107.1250
12.375		106.8750
12.250		106.6250
12.125		106.3750
12.000		106.1250
11.875		105.8750
11.750		105.6250
11.625		105.3750
11.500		105.1250
11.375		104.8750
11.250		104.6250
11.125		104.3750
11.000		104.1250
10.875		103.8750
10.750		103.6250
10.625		103.3750
10.500		103.1250
10.375		102.8750
10.250		102.6250
10.125		102.3750
10.000		102.1250
9.875		101.7500
9.750		101.3750
9.625		101.0000
9.500		100.6250
9.375		100.2500
9.250		99.8750
9.125		99.5000
9.000		99.0000
8.875		98.5000
8.750		98.0000
8.625		97.5000

Max Price	
Price	101.0000
Min Price	
Price	98.0000

Lock Fees

Relock Fee:	.125
Extension Fee Per Diem:	.200
Extension Max:	15 Days

Pricing Adjustments

Documentation		Credit Score	CLTV 00.01-50	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	Full Doc 2yr / Full Doc 1yr	≥ 800	1.125	1.125	0.750	0.500	0.250	(0.750)	(1.500)	(4.625)	(6.250)
		780 - 799	1.125	1.125	0.625	0.375	0.125	(0.875)	(1.625)	(4.875)	(6.500)
		760 - 779	0.625	0.625	0.125	(0.250)	(0.375)	(1.375)	(2.250)	(5.500)	(7.500)
		740 - 759	0.125	0.125	(0.375)	(0.625)	(0.750)	(2.000)	(3.500)	(6.750)	(9.000)
		720 - 739	(0.375)	(0.375)	(0.875)	(1.125)	(1.375)	(2.375)	(4.375)	(8.125)	(10.000)
		700 - 719	(1.500)	(1.500)	(2.125)	(2.500)	(2.875)	(3.375)	(5.875)	(9.375)	(11.500)
		680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)	#N/A
		660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)	#N/A	#N/A
		640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
		620 - 639	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Alt Doc	Bank Staterr (24, 12) / Bank Staterr (24, 12)	≥ 800	0.000	0.000	(0.375)	(0.625)	(1.000)	(2.000)	(3.000)	(6.500)	#N/A
		780 - 799	0.000	0.000	(0.500)	(0.750)	(1.125)	(2.125)	(3.125)	(6.750)	#N/A
		760 - 779	(0.500)	(0.500)	(1.000)	(1.375)	(1.625)	(2.625)	(3.625)	(7.375)	#N/A
		740 - 759	(1.000)	(1.000)	(1.500)	(1.875)	(2.000)	(3.250)	(4.875)	(8.750)	#N/A
		720 - 739	(1.500)	(1.500)	(2.000)	(2.375)	(2.625)	(3.750)	(5.750)	(10.125)	#N/A
		700 - 719	(2.750)	(2.750)	(3.375)	(3.750)	(4.125)	(4.750)	(7.375)	#N/A	#N/A
		680 - 699	(4.500)	(4.500)	(5.125)	(5.500)	(6.000)	(7.000)	#N/A	#N/A	#N/A
		660 - 679	(6.250)	(6.375)	(6.750)	(7.375)	(7.750)	#N/A	#N/A	#N/A	#N/A
		640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
		620 - 639	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Bank Statement Term		No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		3mo Bank Stmt	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
		12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Product		10yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		15yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		20yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		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)
		Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Interest-Only	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Loan Amount		000,000-075k	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
		075,001-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
		100,001-125k	(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
		150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		400,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		450,001-550k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DTI		00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
		45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
Occupancy		Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A
Property Valuation		Full Appraisal	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		AVM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Property Type		SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		D-PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Townhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Condo-Warrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
		2-Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	#N/A
		3-Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	#N/A
		4-Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	#N/A
		Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)
Lock Term		30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
		60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)

LENDZ

Series 5
2nd Lien - Investment

4/30/2024

30 Day Pricing		
Rate		Fixed Rate
14.875		107.7500
14.750		107.6250
14.625		107.5000
14.500		107.3750
14.375		107.2500
14.250		107.1250
14.125		107.0000
14.000		106.8750
13.875		106.7500
13.750		106.6250
13.625		106.5000
13.500		106.3750
13.375		106.2500
13.250		106.1250
13.125		106.0000
13.000		105.7500
12.875		105.5000
12.750		105.2500
12.625		105.0000
12.250		104.2500
12.125		104.0000
12.000		103.7500
11.875		103.5000
11.750		103.2500
11.625		103.0000
11.500		102.7500
11.375		102.5000
11.250		102.2500
11.125		102.0000
11.000		101.7500
10.875		101.5000
10.750		101.2500
10.625		101.0000
10.500		100.7500
10.375		100.5000
10.250		100.2500
10.125		100.0000

Max Pricing (Lower of Price or Premium)

No Prepay - Hard	101.0000

Min Price

Price	98.0000

Lock Fees

Relock Fee:	.125
Extension Fee Per Diem:	.200
Extension Max:	15 Days

Pricing Adjustments

		CLTV								
Documentation	**Credit Score**	**00.01-50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**	**85.01-90**
DocumentationOption	**Credit Score**	**00.01-50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**	
Level 1 **Full Doc 2yr** **Full Doc 1yr**	≥ 800	1.125	1.125	0.750	0.500	0.250	(0.750)	(1.500)	#N/A	#N/A
	780 - 799	1.125	1.125	0.625	0.375	0.125	(0.875)	(1.625)	#N/A	#N/A
	760 - 779	0.625	0.625	0.125	(0.250)	(0.375)	(1.375)	(2.250)	#N/A	#N/A
	740 - 759	0.125	0.125	(0.375)	(0.625)	(0.750)	(2.000)	(3.500)	#N/A	#N/A
	720 - 739	(0.375)	(0.375)	(0.875)	(1.125)	(1.375)	(2.375)	(4.375)	#N/A	#N/A
	700 - 719	(1.500)	(1.500)	(2.125)	(2.500)	(2.875)	(3.375)	(5.875)	#N/A	#N/A
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	#N/A	#N/A	#N/A
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	#N/A	#N/A	#N/A	#N/A
Level 2 **Bank Statem** (24, 12) **Bank Statem** (24, 12)	≥ 800	0.000	0.000	(0.375)	(0.625)	(1.000)	(2.000)	#N/A	#N/A	#N/A
	780 - 799	0.000	0.000	(0.500)	(0.750)	(1.125)	(2.125)	#N/A	#N/A	#N/A
	760 - 779	(0.500)	(0.500)	(1.000)	(1.375)	(1.625)	(2.625)	#N/A	#N/A	#N/A
	740 - 759	(1.000)	(1.000)	(1.500)	(1.875)	(2.000)	(3.250)	#N/A	#N/A	#N/A
	720 - 739	(1.500)	(1.500)	(2.000)	(2.375)	(2.625)	(3.750)	#N/A	#N/A	#N/A
	700 - 719	(2.750)	(2.750)	(3.375)	(3.750)	(4.125)	#N/A	#N/A	#N/A	#N/A
	680 - 699	(4.500)	(4.500)	(5.125)	(5.500)	#N/A	#N/A	#N/A	#N/A	#N/A
	660 - 679	(6.250)	(6.375)	(6.750)	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Bank Statements	No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	3mo Bank Stmt	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
Product	10yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	15yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	20yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	30/15yr Balloon	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	#N/A	#N/A
	40/15yr Balloon	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A	#N/A
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Interest-Only	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Loan Amount	000,000-075k	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	075,001-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A	#N/A
	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	#N/A	#N/A
	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	400,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
DTI	00.00-00	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#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
Property Type	SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	D-PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Townhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Condo-Warrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
	2-Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	#N/A
	3-Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	#N/A
	4-Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	#N/A
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A
Citizenship	US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Permanent Resident	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Non-Perm Resident	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
Lock Term	30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A	#N/A
	60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A

LENDZ

Series 5
Platinum - Owner Occupied

4/30/2024

30 Day Pricing		
Rate		**30yr Fix**
10.375		103.3750
10.250		103.2500
10.125		103.1250
10.000		103.0000
9.875		102.8750
9.750		102.7500
9.625		102.6250
9.500		102.5000
9.375		102.3750
9.250		102.1250
9.125		101.8750
9.000		101.6250
8.875		101.3750
8.750		101.1250
8.625		100.8750
8.500		100.6250
8.375		100.3750
8.250		100.1250
8.125		99.8750
8.000		99.6250
7.875		99.3750
7.750		99.0000
7.625		98.6250
7.500		98.2500
7.375		97.8750
7.250		97.5000

Max Pricing (Lower of Price or Premium)	
Price	100.2500
Min Price	
Price	97.0000

Lock Fees

Relock Fee:	.125
Extension Fee Per Diem:	.200
Extension Max:	15 Days

Pricing Adjustments

			LTV								
	Documentation Option	**Credit Score**	**00.01-50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**	**85.01-90**
Level 1	**Full Doc 2yr** **Full Doc 1yr**	≥ 800	0.250	0.250	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(2.000)	(3.875)
		780 - 799	0.250	0.250	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(2.125)	(4.000)
		760 - 779	0.250	0.250	0.000	(0.125)	(0.250)	(0.375)	(0.625)	(2.375)	(4.375)
		740 - 759	0.125	0.125	0.000	(0.125)	(0.375)	(0.500)	(0.750)	(2.875)	(4.875)
		720 - 739	0.000	0.000	(0.125)	(0.250)	(0.500)	(0.750)	(1.250)	(3.250)	(5.625)
		700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.375)	(1.750)	(3.875)	(6.375)
		680 - 699	(0.250)	(0.250)	(0.625)	(0.875)	(1.250)	(2.125)	(2.625)	(4.750)	#N/A
		660 - 679	(0.750)	(1.125)	(1.250)	(2.000)	(2.500)	(3.250)	(4.000)	#N/A	#N/A
		640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	#N/A	#N/A	#N/A
		620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	#N/A	#N/A	#N/A	#N/A
Level 2	**Bank Statem** (24, 12mo) **Bank Statem** (24, 12mo) **1099**	≥ 800	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.875)	(2.750)	(4.250)
		780 - 799	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.875)	(2.750)	(4.250)
		760 - 779	0.000	0.000	(0.125)	(0.375)	(0.500)	(0.625)	(1.125)	(2.875)	(4.500)
		740 - 759	(0.125)	(0.125)	(0.250)	(0.500)	(0.625)	(0.875)	(1.250)	(3.625)	(5.250)
		720 - 739	(0.125)	(0.250)	(0.375)	(0.625)	(0.750)	(1.250)	(1.875)	(4.500)	(6.000)
		700 - 719	(0.250)	(0.250)	(0.500)	(0.750)	(1.125)	(1.875)	(2.375)	(5.000)	(7.000)
		680 - 699	(0.375)	(0.500)	(0.750)	(1.250)	(1.625)	(2.750)	(3.500)	(6.000)	#N/A
		660 - 679	(1.125)	(1.375)	(1.625)	(2.125)	(3.000)	(4.000)	(5.000)	#N/A	#N/A
		640 - 659	(3.500)	(3.750)	(3.875)	(4.250)	(5.125)	(6.125)	#N/A	#N/A	#N/A
		620 - 639	(4.875)	(5.250)	(5.625)	(6.375)	(7.750)	#N/A	#N/A	#N/A	#N/A
Level 3	**Asset Depletion**	≥ 800	(0.125)	(0.250)	(0.250)	(0.625)	(0.875)	(1.125)	(1.500)	#N/A	#N/A
		780 - 799	(0.125)	(0.250)	(0.250)	(0.625)	(0.875)	(1.125)	(1.500)	#N/A	#N/A
		760 - 779	(0.125)	(0.250)	(0.375)	(0.750)	(1.000)	(1.375)	(1.875)	#N/A	#N/A
		740 - 759	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.625)	(2.250)	#N/A	#N/A
		720 - 739	(0.375)	(0.500)	(0.625)	(1.000)	(1.500)	(2.000)	(2.750)	#N/A	#N/A
		700 - 719	(0.500)	(0.625)	(1.000)	(1.375)	(1.875)	(2.500)	(3.250)	#N/A	#N/A
		680 - 699	(0.625)	(0.750)	(1.250)	(1.750)	(2.250)	(3.000)	#N/A	#N/A	#N/A
		660 - 679	(0.750)	(1.000)	(1.500)	(2.250)	(3.125)	(4.375)	#N/A	#N/A	#N/A
Level 4	**P & L Only** **WVOE**	≥ 800	(0.625)	(0.750)	(0.750)	(1.125)	(1.375)	(1.625)	(2.000)	#N/A	#N/A
		780 - 799	(0.625)	(0.750)	(0.750)	(1.125)	(1.375)	(1.625)	(2.000)	#N/A	#N/A
		760 - 779	(0.625)	(0.750)	(0.875)	(1.250)	(1.500)	(1.875)	(2.375)	#N/A	#N/A
		740 - 759	(0.750)	(0.750)	(1.000)	(1.375)	(1.625)	(2.125)	(2.750)	#N/A	#N/A
		720 - 739	(0.875)	(1.000)	(1.125)	(1.500)	(2.000)	(2.500)	(3.250)	#N/A	#N/A
		700 - 719	(1.000)	(1.125)	(1.500)	(1.875)	(2.375)	(3.000)	(3.750)	#N/A	#N/A
		680 - 699	(1.125)	(1.250)	(1.750)	(2.250)	(2.750)	(3.500)		#N/A	#N/A
		660 - 679	(1.250)	(1.500)	(2.000)	(2.750)	(3.625)	(4.875)		#N/A	#N/A
Bank Statements		No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		3mo Bank Stmt	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
		12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.375)
		24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Product		5/6 30yr ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		7/6 30yr ARM SOFR	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
		5/6 40yr ARM SOFR	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
		7/6 40yr ARM SOFR	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
		5/1 30yr ARM LIBOR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		7/1 30yr ARM LIBOR	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
		5/1 40yr ARM LIBOR	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
		7/1 40yr ARM LIBOR	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
		Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Interest-Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.750)	(0.875)	(1.250)	#N/A
		125,001-150k	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(0.875)	(1.000)	(1.125)
		150,001-175k	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.625)	(0.625)	(0.875)	(1.000)
		175,001-200k	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.625)	(0.625)	(0.875)	(1.000)
		200,001-300k	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)
		300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		400,001-600k	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
		750,001-1.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		1,000,001-1.5m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
		1,500,001-2.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
		2,000,001-2.5m	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	#N/A	#N/A	#N/A
		2,500,001-3.0m	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(0.875)	#N/A	#N/A	#N/A
		00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		43.01-45	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)
		45.01-50	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)
		50.01-55	0.000	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.500)	#REF!
Purpose		Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Rate-Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Cash-Out	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(1.000)	(1.750)	#N/A	#N/A
Occupancy		Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Second Home	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)
Property Valuation		Full Appraisal	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
State		CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		GA	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
		AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
		Other	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Property Type		SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		SFR-Rural	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A	#N/A
		D-PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Townhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Condo-Warrantable	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	#N/A	#N/A
		Condo-NonWarranta	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	#N/A	#N/A	#N/A
		Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)	#N/A	#N/A	#N/A
		2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A	#N/A
		3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A	#N/A
		4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A	#N/A
		Modular	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A
		1x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.250)
		Multiple30x12	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.500)	(3.000)	#N/A
		FC/SS/DIL/BK7 48+m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		FC/SS/DIL/BK7 36-47	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
		FC/SS/DIL/BK7 24-35	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#N/A
		BK7 12-23mo	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	#N/A
		BK13 DC	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.500)
Other Miscellaneous		No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
		Escrows	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		No Escrows (No HPM	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)
		No Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Lock Term		30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

x

LENDZ

Series 5
Platinum - Investment

4/30/2024

30 Day Pricing	
Rate	30yr Fix
10.750	105.8750
10.625	105.7500
10.500	105.6250
10.375	105.5000
10.250	105.3750
10.125	105.2500
10.000	105.1250
9.875	104.8750
9.750	104.6250
9.625	104.3750
9.500	104.1250
9.375	103.8750
9.250	103.6250
9.125	103.3750
9.000	103.1250
8.875	102.7500
8.750	102.3750
8.625	102.0000
8.500	101.6250
8.375	101.2500
8.250	100.8750
8.125	100.5000
8.000	100.1250
7.875	99.7500
7.750	99.2500

Max Pricing (Lower of Price or Premium)

No Prepay - Hard	99.0000
1yr Prepay - Hard	98.5000
2yr Prepay - Hard	99.0000
3yr Prepay - Hard	100.0000
4yr Prepay - Hard	100.7500
5yr Prepay - Hard	101.2500
Min Price	
Price	97.0000

Lock Fees

Relock Fee:	.125
Extension Fee Per Diem:	.200
Extension Max:	15 Days

Pricing Adjustments

		LTV						
Documentation Option	**Credit Score**	**00.01-50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**
Level 1 **Full Doc 2yr** **Full Doc 1yr**	≥ 800	0.250	0.250	0.000	(0.125)	(0.250)	(0.375)	(1.250)
	780 - 799	0.250	0.250	0.000	(0.125)	(0.250)	(0.375)	(1.250)
	760 - 779	0.250	0.250	0.000	(0.125)	(0.250)	(0.375)	(1.375)
	740 - 759	0.125	0.125	0.000	(0.125)	(0.375)	(0.500)	(1.500)
	720 - 739	0.000	0.000	(0.125)	(0.250)	(0.500)	(0.750)	(2.000)
	700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.750)	(2.500)
	680 - 699	(0.250)	(0.250)	(0.625)	(1.000)	(1.750)	(2.750)	#N/A
	660 - 679	(0.750)	(1.125)	(1.625)	(2.375)	(3.625)	(4.625)	#N/A
Level 2 **Bank Statem** (24, 12mo) **Bank Statem** (24, 12mo)	≥ 800	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(1.500)
	780 - 799	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(1.500)
	760 - 779	0.000	0.000	(0.125)	(0.375)	(0.500)	(0.625)	(1.750)
	740 - 759	(0.125)	(0.125)	(0.250)	(0.500)	(0.625)	(0.875)	(2.125)
	720 - 739	(0.125)	(0.250)	(0.375)	(0.625)	(0.750)	(1.375)	(2.625)
	700 - 719	(0.250)	(0.250)	(0.500)	(0.750)	(1.250)	(2.250)	(3.125)
	680 - 699	(0.375)	(0.500)	(0.750)	(1.250)	(1.625)	(3.000)	#N/A
	660 - 679	(1.125)	(1.375)	(1.750)	(2.500)	(4.000)	(5.000)	#N/A
Level 3 **Asset Depletion**	≥ 800	(0.125)	(0.250)	(0.250)	(0.625)	(0.875)	(1.125)	#N/A
	780 - 799	(0.125)	(0.250)	(0.250)	(0.625)	(0.875)	(1.125)	#N/A
	760 - 779	(0.125)	(0.250)	(0.375)	(0.750)	(1.000)	(1.375)	#N/A
	740 - 759	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.625)	#N/A
	720 - 739	(0.375)	(0.500)	(0.625)	(1.000)	(1.500)	(2.000)	#N/A
	700 - 719	(0.500)	(0.625)	(1.000)	(1.375)	(1.875)	(2.500)	#N/A
	680 - 699	(0.625)	(0.750)	(1.250)	(1.750)	(2.250)	(3.000)	#N/A
	660 - 679	(0.750)	(1.000)	(1.500)	(2.250)	(3.125)	#N/A	#N/A
Level 4 **P & L Only**	≥ 800	(0.625)	(0.750)	(0.750)	(1.125)	(1.375)	(1.625)	#N/A
	780 - 799	(0.625)	(0.750)	(0.750)	(1.125)	(1.375)	(1.625)	#N/A
	760 - 779	(0.625)	(0.750)	(0.875)	(1.250)	(1.500)	(1.875)	#N/A
	740 - 759	(0.750)	(0.750)	(1.000)	(1.375)	(1.625)	(2.125)	#N/A
	720 - 739	(0.875)	(1.000)	(1.125)	(1.500)	(2.000)	(2.500)	#N/A
	700 - 719	(1.000)	(1.125)	(1.500)	(1.875)	(2.375)	(3.000)	#N/A
	680 - 699	(1.125)	(1.250)	(1.750)	(2.250)	(2.750)	(3.500)	#N/A
	660 - 679	(1.250)	(1.500)	(2.000)	(2.750)	(3.625)	#N/A	#N/A
Level 5 **DSCR**	≥ 800	0.000	(0.125)	(0.500)	(0.875)	(1.375)	(1.875)	(4.000)
	780 - 799	0.000	(0.125)	(0.500)	(0.875)	(1.375)	(1.875)	(4.000)
	760 - 779	0.000	(0.125)	(0.500)	(1.000)	(1.500)	(2.000)	(4.125)
	740 - 759	0.000	(0.250)	(0.625)	(1.125)	(1.750)	(2.250)	(4.375)
	720 - 739	(0.250)	(0.500)	(0.875)	(1.250)	(2.000)	(2.500)	(5.125)
	700 - 719	(0.875)	(1.125)	(1.500)	(1.875)	(2.625)	(3.250)	(6.000)
	680 - 699	(1.500)	(1.750)	(2.000)	(2.500)	(3.875)	(5.000)	#N/A
	660 - 679	(2.250)	(2.500)	(3.000)	(3.500)	(5.000)	(6.750)	#N/A
Bank Statements	No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	12mo Bank Stmt	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)
	24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Product	5/6 30yr ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	7/6 30yr ARM SOFR	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
	5/6 40yr ARM SOFR	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	7/6 40yr ARM SOFR	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
	5/1 30yr ARM LIBOR	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	7/1 30yr ARM LIBOR	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
	5/1 40yr ARM LIBOR	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	7/1 40yr ARM LIBOR	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Interest-Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(1.250)
Loan Amount	125,001-150k	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.750)	(2.000)
	150,001-175k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)
	175,001-200k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)
	200,001-300k	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	400,001-600k	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
	750,001-1.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1,000,001-1.5m	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1,500,001-2.0m	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	#N/A	#N/A
	2,000,001-2.5m	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A	#N/A
	2,500,001-3.0m	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	43.01-45	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)
	45.01-50	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)
	50.01-55	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.375)
DSCR	DSCR Not Applicable	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR ≥1.50	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	DSCR 1.25-1.49	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	DSCR 1.10-1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.00-1.09	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 0.75-0.99	(2.125)	(2.125)	(2.125)	(2.125)	(3.500)	(3.750)	#N/A
Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Rate-Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash-Out	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.250)	#N/A
Occupancy	Non Owner Occupie	0.000	0.000	0.000	0.000	0.000	0.000	0.000
State	CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	GA	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
	AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
	Other	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Property Type	SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	D-PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Townhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Condo-Warrantable	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	#N/A
	Condo-NonWarranta	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	#N/A
	Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)	#N/A
	2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	#N/A
	3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	#N/A
	4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	#N/A
Citizenship	US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Permanent Resident	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Non-Perm Resident	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Foreign Nat'l (DSCR	(4.000)	(4.000)	(4.000)	(4.000)	(4.000)	(4.000)	(4.000)
	1x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
	Multiple30x12	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	#N/A
	FC/SS/DIL/BK7 48+m	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	FC/SS/DIL/BK7 36-47	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
	FC/SS/DIL/BK7 24-35	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#N/A
	BK7 12-23mo	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	#N/A
	BK13 DC	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.500)
Other Miscellaneous	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	Escrows	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	No Escrows (No HPM	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)
Prepay Penalty	No Prepay	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)
	1yr Prepay	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)
	2yr Prepay	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
	3yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	4yr Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	5yr Prepay	0.625	0.625	0.625	0.625	0.625	0.625	0.625
	1yr Prepay_5Pct	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)
	2yr Prepay_5Pct	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
	3yr Prepay_5Pct	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	4yr Prepay_5Pct	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	5yr Prepay_5Pct	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	1yr Prepay_1	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)
	2yr Prepay_21	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
	3yr Prepay_321	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	4yr Prepay_4321	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	5yr Prepay_54321	0.625	0.625	0.625	0.625	0.625	0.625	0.625
Lock Term	30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)